Memorandum of Insurance

MEMORANDUM OF INSURANCE

DATE 22-Sep-2015

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PRODUCER	COMPANIES AFFORDING COVERAGE			
Marsh USA Inc. ("Marsh")	Co. A Greenwich Ins. Co./XL Ins. Co. SE (Canada GL)			
INSURED	Co. B National Union Fire Ins. Co. of PA / AIG Ins. Co. of			
Starbucks Corporation, et al*	Canada (Canada Umbrella)			
P O Box 34067				
Seattle	co. C XL Specialty Insurance Co.			
Washington 98124-1067	co. D Zurich American Ins. Co. / Zurich Ins. Co. Ltd. (Canada)			
United States				

COVERAGES

THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED.

NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS MEMORANDUM MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES, LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS

CO LTR	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE	POLICY EXPIRATION DATE	LIMITS LIMITS IN USD UNLESS OTHERWISE INDICATED	
Α	GENERAL	RGO5000343-03	01-OCT-2015	01-OCT-2016	GENERAL AGGREGATE	USD 5,000,000
А	LIABILITY Commercial	CA00002814LI15A	01-OCT-2015	01-OCT-2016	PRODUCTS - COMP/OP AGG	USD 2,000,000
	General Liability Occurrence				PERSONAL AND ADV	USD 1,000,000*
					EACH OCCURRENCE	USD 1,000,000*
					FIRE DAMAGE (ANY ONE FIRE)	USD 1,000,000*
			÷		MED EXP (ANY ONE PERSON)	Not Covered
Α	AUTOMOBILE	RAD500034103	01-OCT-2015	01-OCT-2016	COMBINED SINGLE LIMIT	USD 2,000,000
- with	LIABILITY Any Auto				BODILY INJURY (PER PERSON)	
		- - -			BODILY INJURY (PER ACCIDENT)	
					PROPERTY DAMAGE	
В	EXCESS LIABILITY	19086609	01-OCT-2015	01-OCT-2016	EACH OCCURENCE	USD 20,000,000
В	Umbrella Form	19086610	01-OCT-2015	01-OCT-2016	AGGREGATE	USD 20,000,000
Walter	GARAGE LIABILITY				AUTO ONLY (PER ACCIDENT) OTHER THAN AUTO ONLY:	general mental fresh Schools of Establish Schools of Statemens and State
					EACH ACCIDENT	