



Hello,

Welcome to Northstar Assurance!

Thank you for choosing Northstar Assurance to protect your e-bike. We're proud to provide reliable coverage designed to help keep you riding with confidence.

Enclosed is your policy booklet, which outlines your coverage, benefits, and important policy information. Please take a few moments to review it and keep it for your records.

We appreciate your business and look forward to serving you. Thank you for being a valued Northstar Assurance member!

Enjoy the ride!

NorthStar Assurance Family

Customer Service Phone Number:

Claims Phone Number:

**NorthStar Assurance  
Equipment Insurance Policy  
Declaration Page**

Insurance Company	Producer
NorthStar Assurance	
Name Insured and Address	Mailing address (if different from residence)
Policy Number	Policy Period

Premiums
<b>WE WILL PROVIDE THE INSURANCE DESCRIBED IN THIS POLICY IN RETURN FOR THE PREMIUM AND COMPLIANCE WITH ALL APPLICABLE POLICY PROVISIONS.</b>
Policy Period Premium: \$422.40
Installment Premium: \$35.20 MONTHLY

## Equipment Schedule

Item #	Equipment Covered Description (including year, make, model, serial number and usage)

Item #	Amount of Insurance	Premium Amount	Coverage Type	Deductible

Item #	Accessories
	PEDALS LOOK KEO BLADE BOTTLE CAGES ARUNDEL CARBON STR & DTR COMPUTER GARMIN EDGE 840 ACTION CAMERA GOPRO HERO13 BLACK RADAR GARMIN VARIA RearVue 820 FRONT LIGHT RAVEMAN FR160 MOUNT FRONT K-EDGE GARMIN GOPRO COMBO BAG TOPEAK ROADIE TT MINI MOUNTED WHEELSET BONTRAGER AEOLUS PRO 51 SADDLE FIZIK ANTARES VERSUS EVO R1

Item #	Loss Payee Name and Address



**THIS ENDORSEMENT CHANGES YOUR POLICY. PLEASE READ IT CAREFULLY.  
GLOBAL SANCTION ENDORSEMENT**

Notwithstanding any other provision of this Policy, this insurance cannot provide coverage and the Insurer shall not be liable to pay any claim or provide any benefit under this Policy to the extent that the provision of such coverage or benefit, or the payment of such claim, would violate, conflict with, or expose the Insurer to any sanction, prohibition or restriction under United Nations resolutions or any applicable economic or financial sanctions or other trade laws or regulations, including, but not limited to, of the United States of America, European Union, United Kingdom, or Canada.

## **Bicycle Physical Damage Coverage**

### **A. Equipment Covered**

1. We cover scheduled "bicycles" when used for personal use only if an amount of insurance and premium is shown for each "bicycle" in the Equipment Schedule EIP-GN-0001B and marked with Bicycle Physical Damage Coverage.

2. We will also cover:

a. "Accessories" if:

(1) Each "accessory" is scheduled on the Equipment Schedule EIP-GN-0001B with a scheduled "bicycle";

(2) The value of each "accessory" is included in the amount of insurance for that scheduled "bicycle"; and

(3) Only for loss to the "accessories" when another part of the "bicycle" is also damaged by a covered peril.

b. A "bicycle" helmet if:

(1) Included in the amount of insurance for a scheduled "bicycle";

(2) Used by an "insured" or anyone with the "insured's" permission with the scheduled "bicycle" at the time of a loss to a scheduled "bicycle"; and

(3) Only for loss to the "bicycle" helmet when another part of the "bicycle" is damaged by a covered peril.

### **B. Equipment Not Covered**

**We do not cover:**

1. Motorized bicycles, scooters or vehicles, mopeds, or any other kind of motorized conveyance other than an "eBike";

2. Tires unless another part of the "bicycle" is first damaged by a covered peril;

3. Contraband;

4. Equipment in the course of illegal transportation or trade;

5. Any equipment while the "bicycle" is used for charter, hire, lease or any other commercial use. Using the "bicycle" in the capacity of a professional cyclist is not considered commercial use; or

6. Any "Accessories" not attached to or fixed to a scheduled "bicycle". This includes, but is not limited to, phones, earbuds, and apparel such as cycling kits, shoes, glasses, and gloves.

### **C. Perils Insured Against**

We insure against risk of sudden and accidental direct physical loss to equipment covered.

1. We do not cover loss caused by, to, or resulting from:

a. Mechanical breakdown;

b. Corrosion or rust;

c. Wear and tear, deterioration, dry rot, inherent vice, or any quality in the equipment that causes it to damage or destroy itself;

d. Theft;

- e. Any "bicycle" which is left in an organized competitive cycling event's starting or transition area awaiting use by an "insured" for more than 24 hours either prior to the commencement or following the conclusion of the event;
  - f. Road or ground damage, blow out, or failure of tires;
  - g. Abandonment by you or anyone using the "bicycle" with your permission;
  - h. Marring, scratching, denting, or any cosmetic change which does not impair the function and performance of the equipment;
  - i. Change in temperature, dampness, dryness, shrinkage, evaporation, contamination, change in color or finish, dust, chemical action or reaction;
  - j. Diminution of value;
  - k. Failure to maintain the "bicycle" in accordance with the manufacturer's instructions;
  - l. Faulty or defective design, materials, or workmanship, or latent defect or defects in operation; or
  - m. Repair or maintenance work.
2. We do not cover:
- a. Misplacement or mysterious unexplained disappearance;
  - b. Loss to any contents within any "accessory";
  - c. Loss when the "bicycle" is in the care, custody, or control of:
    - (1) A commercial delivery service, courier, or freight service; or
    - (2) An airline carrier if the "bicycle" is not stored in a hard side container;or
  - d. "Bicycle" parts covered by a manufacturer warranty.

#### **D. Definitions**

The following definitions are added:

1. "Accessories" means items attached to or fixed to the "bicycle" in addition to the manufacturer's original specifications and include groupsets, computers, pedals, power meters, saddle, wheelsets, extra batteries, water bottles, bottle cages, lights, seat bags, hydration packs, and installed or mounted pumps & CO2.
2. "Actual Cash Value" means the cost of replacing the "bicycle" with a substantially identical bike or one of like kind or quality.
3. "Bicycle" means any cycle powered by human pedaling or an "eBike".
4. "eBike" means a "bicycle" with an auxiliary electric power assist as defined by state law at the time and in which the "eBike" is being ridden or located in. If, however a state does not define "eBike", "eBike" shall have meaning as defined by federal law.
5. "Occurrence" means the sudden and accidental direct physical loss to equipment covered resulting from a single event.

## **E. Common Policy Provisions Amendments**

The Common Policy Provisions Form EIP-GN-0002 is amended as follows: Paragraph D.1.a. is deleted and replaced by:

1. Loss Settlement a. We will not pay more than the least of the following amounts less the deductible on the Equipment Schedule for each "occurrence" of loss per each "bicycle": (1) The amount for which the equipment covered could reasonably be expected to be repaired to its condition immediately prior to loss;
- (2) The amount of the market value for which the equipment could reasonably be expected to be replaced with one substantially identical to it or one of like kind or quality, less any "accessories" reusable from the "bicycle"; or
- (3) The amount of insurance per each "bicycle".

However, if the equipment covered cannot be repaired or replaced, or you do not want the equipment covered repaired or replaced, we will not pay more than the least of the following items amounts less the deductible on the Equipment Schedule:

- (1) The "actual cash value" of the equipment covered at the time of the loss; or
- (2) The amount of insurance.

Paragraph D. 2. is deleted.

All other provisions of this Policy apply.

## **Bicycle Theft Coverage**

### **A. Equipment Covered**

1. We cover scheduled "bicycle(s)" if an amount of insurance and premium is shown for each "bicycle" in the Equipment Schedule EIP-GN-0001B and marked with Bicycle Theft Coverage type.

2. We will also cover:

a. "Accessories" if:

(1) Each "accessory" is scheduled on the Equipment Schedule EIP-GN-0001B with a scheduled "bicycle";

(2) The value of each "accessory" is included in the amount of insurance for that scheduled "bicycle"; and

(3) Theft of the "accessories" occurs with theft of the "bicycle".

b. A "bicycle" helmet if:

(1) Included in the amount of insurance for a scheduled "bicycle"; and

(2) Theft of the "bicycle" helmet occurs with theft of the "bicycle".

### **B. Equipment Not Covered**

We do not cover:

1. Motorized bicycles, scooters or vehicles, mopeds, or any other kind of motorized conveyance other than an "eBike";

2. Contraband;

3. Equipment in the course of illegal transportation or trade;

4. Any equipment while the "bicycle" is used for charter, hire, lease, or any other commercial use. Using the "bicycle" in the capacity of a professional cyclist is not considered commercial use; or

5. Any "Accessories" not attached to or fixed to a scheduled "bicycle". This includes, but is not limited to, phones, earbuds, and apparel such as cycling kits, shoes, glasses, and gloves.

### **C. Perils Insured Against**

We insure against risk of theft to covered equipment. We do not insure loss caused by or resulting from:

1. Theft of a "bicycle" where you cannot provide us with a copy of a police report detailing the time, place and manner of the theft;

2. Theft of the "bicycle" by a person to whom it is entrusted by an "insured";

3. Theft of the tires, wheels, or battery without theft of the "bicycle";

4. Theft when the equipment is in the care, custody, or control of; a. A commercial delivery service, courier, or freight service; or b. An airline carrier; or

5. Theft of any contents within any "accessory" of the "bicycle"; or

6. Negligence to secure the "bicycle" when unattended.

### **D. Additional Loss Condition**

You agree to report such theft to the police as soon as possible.

## **E. Definitions**

The following definitions are added:

1. "Accessories" means items attached to or fixed to the "bicycle" in addition to the manufacturer's original specifications and include groupsets, computers, pedals, power meters, saddle, wheelsets, extra batteries, water bottles, bottle cages, lights, seat bags, hydration packs, and installed or mounted pumps & CO2.
2. "Bicycle" means any cycle powered by human pedaling or an "eBike".
3. "eBike" means a "bicycle" with an auxiliary electric power assist as defined by state law at the time and in which the "eBike" is being ridden or located in. If, however a state does not define "eBike", "eBike" shall have meaning as defined by federal law.

## **F. Common Policy Provisions Amendments**

The Common Policy Provisions Form EIP-GN-0002 is amended as follows:

Paragraph D. 1. a. is deleted and replaced by:

### 1. Loss Settlement

a. We will pay no more than the least of the following amounts less the deductible on the Equipment Schedule EIP-GN-0001B:

- (1) The amount of the market value for which the equipment covered could be reasonably replaced with one substantially identical to it or one of like kind and quality; or
- (2) The amount of insurance per each "bicycle".

Paragraph D. 2. is deleted.

Paragraph D. 2. is deleted.

Paragraph E. 5. is deleted and replaced by:

5. Other Insurance and Service Agreement If a loss covered by this Policy is also covered by other insurance, this insurance is primary. All other provisions of this Policy apply.

## **Common Policy Provisions**

### **A. Agreement**

We will provide the insurance described in this Policy in return for the premium and compliance with all applicable provisions of this Policy.

### **B. Definitions**

1. In this Policy:
  - a. "You" and "your" refer to the "named insured" shown in the Declarations and the spouse if a resident of the same household; and
  - b. "We", "us" and "our" refer to the Company providing this insurance.
2. In addition, the word "insured" is defined to mean you, your spouse, and relatives of either who are residents of your household. When the word "an" immediately precedes the word "insured", the words an "insured" together mean one or more "insureds".

### **C. Exclusions**

We do not insure for loss caused directly or indirectly by any of the following. Such loss is excluded regardless of any other cause or event contributing concurrently or in any sequence to the loss. These exclusions apply whether or not the loss event results in widespread damage or affects a substantial area.

#### **1. War**

- a. War includes the following and any consequence of any of the following:
- b. Undeclared war, civil war, insurrection, rebellion, or revolution;
- c. Warlike act by a military force or military personnel; or
- d. Destruction, seizure or use for a military purpose. Discharge of a nuclear weapon will be deemed a warlike act even if accidental.

#### **2. Nuclear Hazard**

- a. "Nuclear Hazard" means any nuclear reaction, radiation, or radioactive contamination, all whether controlled or uncontrolled or however caused, or any consequence of any of these.
- b. Loss caused by the nuclear hazard will not be considered loss caused by fire, explosion, or smoke, whether these perils are specifically named in or otherwise included within the Perils Insured Against.
- c. This Policy does not apply to loss caused directly or indirectly by nuclear hazard, except that direct loss by fire resulting from the nuclear hazard is covered.

#### **3. Governmental Action**

Governmental action means the destruction, confiscation, or seizure of insured equipment by order of any governmental or public authority. This exclusion does not apply to such acts ordered by any governmental or public authority that are taken at the time of a fire to prevent its spread, if the loss caused by fire would be covered under this policy.

#### **4. Intentional Loss**

Intentional Loss meaning any loss arising out of any act an “insured” commits or conspires to commit with the intent to cause a loss. In the event of such loss, no “insured” is entitled to coverage, even “insureds” who did not commit or conspire to commit the act causing the loss.

**5. Neglect**

Neglect meaning an “insured” does not use all reasonable means to save and preserve the insured equipment at and after the time of a loss.

**6. Loss Of Use Expenses**

Loss of use expenses meaning expenses you incur because you cannot use the insured equipment.

**7. Acts By Customs Or Other Government Or Public Authority**

Delay, confiscation, nationalization, loss of use or detention by Customs or other government or public authority.

**8. Earth Movement**

Earth Movement means:

- a. Earthquake, including land shock waves or tremors before, during or after a volcanic eruption;
- b. Landslide, mudslide, or mudflow;
- c. Subsidence or sinkhole; or
- d. Any other earth movement including earth sinking, rising, or shifting; caused by or resulting from human or animal forces or any act of nature unless direct loss by fire or explosion ensues and then we will pay only for the ensuing loss.

**D. Loss Conditions**

**1. Loss Settlement**

- a. We will not pay more than the least of the following amounts:
  - (1) The actual cash value of the insured equipment at the time of loss;
  - (2) The amount for which the insured equipment could reasonably be expected to be repaired to its condition immediately prior to loss;
  - (3) The amount for which the article or item could reasonably be expected to be replaced with one substantially identical to it; or
  - (4) The amount of insurance.
- b. Loss to a Pair, Set or Parts If the article or item is a pair or set or consists of several parts when complete, we may elect to:
  - (1) Repair or replace any part to restore the pair or set to its value before the loss;
  - (2) Pay the difference between the actual cash value of the equipment before and after the loss; or
  - (3) Pay for the value of the part lost or damaged.
- c. Recovered Equipment If an “insured” or we recover any equipment for which we have made payment under this policy, you or we will notify the other of the recovery. At your option, the equipment will be returned to or retained by you, or

it will become our property. If the recovered equipment is returned to or retained by you, we will adjust the loss payment based on the amount you received for the recovered equipment.

## **2. Loss Clause**

We will not reduce the amount of insurance under this policy except for a total loss of scheduled equipment covered.

## **3. Loss Payment**

- a. We will adjust all losses with you. We will pay you unless:
  - (1) A claim has been paid by others; or
  - (2) Some other person is named in the policy or is legally entitled to receive payment.
- b. Loss will be payable 30 days after we receive your proof of loss and:
  - (1) Reach an agreement with you;
  - (2) There is an entry of a final judgment; or
  - (3) There is a filing of an appraisal award with us.

## **4. Duties After Loss**

In case of a loss to insured equipment, we have no duty to provide coverage under this policy if the failure to comply with the following duties is prejudicial to us. These duties must be performed either by you, or an "insured" seeking coverage, or a representative of either:

- a. Give prompt notice to us or our authorized representative;
- b. Where the loss is due to malicious acts, burglary, robbery, theft or attempt thereat, or is suspected to be so due, you must notify thereof to the police or other authorities having jurisdiction;
- c. Protect the equipment from further damage. If repairs to the equipment are required, you must:
  - (1) Make reasonable and necessary repairs to protect the equipment; and
  - (2) Keep an accurate record of repair expenses. Such expenses will be paid by you and us in proportion to our respective interests;
- d. Cooperate with us in the investigation of a claim;
- e. Prepare an inventory of damaged equipment showing the quantity, description, actual cash value and amount of loss. Attach all bills, receipts and related documents that justify the figures in the inventory;
- f. As often as we reasonably require:
  - (1) Show the damaged equipment;
  - (2) Provide us with records and documents we request and permit us to make copies;
  - (3) Submit to examination under oath, while not in the presence of another "insured", and sign the same; and
  - (4) Produce, to the extent that it is within your power, your employees, members of your household or others so that they may be examined under oath.

(5) Send to us, within 90 days after discovery of the loss, your signed, sworn proof of loss which sets forth, to the best of your knowledge and belief:

- (a) The time and cause of loss;
- (b) The interests of all "insureds" and all others in the equipment involved and all liens on the equipment;
- (c) Other insurance or service agreement which may cover the loss; and
- (d) The inventory of damaged equipment described in e. above.

#### **5. Loss Payable Clause**

If the Declarations names a loss payee and the equipment in which the loss payee has an interest, we will adjust any loss with you and make the loss payment to you or an "insured" legally entitled to receive payment and the loss payee as their respective interests may appear. We will notify the loss payee in writing if we cancel or do not renew the policy.

#### **6. Deductible Clause**

Each claim for loss or damage (separately occurring) to each item of insured equipment shall be adjusted separately and from the amount of each adjusted claim the deductible shall be deducted.

#### **7. Salvage Rights**

We have the right to salvage the damaged equipment covered and accessories and sell the parts to a third party. You may choose to purchase the damaged equipment covered for salvage (this would exclude any components used from the damaged equipment covered and repurposed on the new equipment).

#### **E. Other Conditions**

##### **1. Policy Period**

This policy applies only to loss which occurs during the policy period.

##### **2. Insurable Interest and Limit of Liability**

Even if more than one person has an insurable interest in the equipment insured, we will not be liable in any one loss: a. To an "insured" for more than the amount of such "insured's" interest at the time of loss; or b. For more than the applicable amount of insurance.

##### **3. Claims Against Others**

- a. We will consider any payment we make to you a loan if we believe a loss is collectible from others.
- b. You will repay that loan to us out of any recovery you or we receive from others.
- c. You will assist us in every way possible to recover from others and we shall, at our expense, take over an "insured's" rights against others to the extent of our payment.

d. An "insured" must do everything necessary to secure the rights and must do nothing before or after a loss or damage to impair them.

#### **4. Appraisal**

If you and we fail to agree on the amount of loss, either may demand an appraisal of the loss. In this event, each party will choose a competent and impartial appraiser within 20 days after receiving a written request from the other. The two appraisers will choose an umpire. If they cannot agree upon an umpire within 15 days, you or we may request that the choice be made by a judge of a court of record in the state of your residence. The appraisers will separately set the amount of loss. If the appraisers submit a written report of an agreement to us, the amount agreed upon will be the amount of loss. If they fail to agree, they will submit their differences to the umpire. A decision agreed to by any two will set the amount of loss. Each party will:

- a. Pay its own appraiser; and
- b. Bear the other expenses of the appraisal and umpire equally.

#### **5. Other Insurance and Service Agreement**

An "insured" may have other insurance or a service agreement subject to the same plan, terms, conditions, and provisions as the insurance under this policy. If an "insured" does, we will pay our share of the covered loss or damage. Our share is the proportion that the applicable Amount of Insurance under this policy bears to the Amounts of Insurance of all insurance or service agreements covering on the same basis. Service agreement means a service plan, property restoration plan, or other similar service warranty agreement, even if it is characterized as insurance.

#### **6. Suit Against Us**

No action can be brought against us unless there has been full compliance with all of the terms of this policy and the action is started within two years after the date of loss.

#### **7. Insurance not to Benefit Others**

No person or organization having custody of the equipment and to be paid for services shall benefit from this insurance.

#### **8. Changes In Policy**

No change in this policy may be made except by us in writing.

#### **9. Concealment or Fraud**

We provide coverage to no "insureds" under this policy if, whether before or after a loss, an "insured" has: a. Intentionally concealed or misrepresented any material fact or circumstance; b. Engaged in fraudulent conduct; or c. Made false statements; relating to this insurance.

#### **10. Liberalization Clause**

If we make a change which broadens coverage under this edition of our policy without additional premium charge, that change will automatically apply to your insurance as of the date we implement the change in your state, provided that this implementation date falls within 60 days

prior to or during the policy period stated in the Declarations. This Liberalization Clause does not apply to changes implemented with a general program revision that includes both broadenings and restrictions in coverage, whether that general program revision is implemented through introduction of:

- a. A subsequent edition of this policy; or
- b. An amendatory endorsement.

#### **11. Cancellation**

- a. You may cancel this policy at any time by returning it to us or by letting us know in writing of the date cancellation is to take effect.
- b. We may cancel this policy by letting you know in writing of the date cancellation takes effect. This cancellation notice may be delivered to you or mailed to you at your mailing address shown in the Declarations. Proof of mailing will be sufficient proof of notice. The cancellation will be effective as of the date shown on the Cancellation Notice, but not less than ten (10) days after mailing to the address in this policy or last known address. The mailing of notice is sufficient proof of notice of cancellation. Delivery of notice shall be equivalent to mailing.
- c. The return premium will be monthly pro rata. Any return premium will be paid to you within a reasonable amount of time after the cancellation.

#### **12. Nonrenewal**

We may elect not to renew this policy. We may do so by delivering to you or mailing to you at your mailing address shown in the Declarations, written notice at least 30 days before the expiration date of this policy. Proof of mailing will be sufficient proof of notice.

#### **13. Transfer of Interest**

- a. We do not provide coverage under this policy if you sell, assign, transfer or pledge the equipment covered without prior written consent obtained from us.
- b. If an "insured" dies, the following apply:
  - (1) We insure the legal representative of the deceased but only with respect to equipment of the deceased covered under the policy at the time of death; and
  - (2) "Insured" includes:
    - (a) An "insured" who is a member of the deceased "insured's" household at the time of death, but only while a resident of the residence shown in the Declarations; and
    - (b) With respect to the deceased "insured's" equipment, the person having proper temporary custody of the equipment until appointment and qualification of a legal representative.

#### **14. Policy Territory**

This policy only applies to loss while the equipment covered is: a. On land within the United States of America (including its territories and possessions) and Canada; or b. While in transit by land or air from and to a location within the United States of America (including its territories and possessions) and Canada.

**15. Conformity to Statute**

Any provision of this policy that conflicts with applicable law or regulation is hereby amended to conform to the minimum requirements of the law or regulation. EIP-GN-0002 (12/25) Includes copyrighted material of Insurance Services Offices, Inc., with its permission.

**In Witness Clause**

In Witness Whereof, we have caused this Policy to be executed and attested, and, if required by state law, this Policy shall not be valid unless countersigned by our authorized representative.

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President

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Secretary

### **Premium Payments in Monthly Installments**

You have elected to pay the premium in monthly installments as shown on the Declarations. In the event the premium for this insurance changes after the effective date of this policy, you agree to pay each monthly installment calculated at the monthly premium then in effect.

If you default on any premium payment and we decide to cancel this policy, we will:

1. Give notice of cancellation in accordance with the cancellation conditions in this policy; and
2. Retain any portion of the premium you paid.

All other provisions of this policy apply.

### **International Coverage**

This endorsement modifies insurance provided under the following:

#### **Equipment Insurance Policy**

The Common Policy Provisions Form EIP-GN-0002 is amended as follows:

Other Conditions, 14. Policy Territory, the following is added:

- c. Anywhere in the world if the equipment covered is marked with International Coverage type on the Equipment Schedule EIP-GN-0001B.

All other provisions of this policy apply.

### **THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY. COLORADO SPECIAL PROVISIONS**

This endorsement modifies insurance provided under the following:

#### **Equipment Insurance Policy**

The Common Policy Provisions Form EIP-GN-0002 is amended as follows:

Paragraph B. is replaced by the following:

#### **B. Definitions**

1. In this Policy:
  - a. "You" and "your" refer to the "named insured" shown in the Declarations; and
  - (1) The spouse; or

(2) A party who, with the "named insured", has entered into a civil union recognized under Colorado law; if a resident of the same household; and  
b. "We", "us" and "our" refer to the company providing this insurance.

2. In addition, the word "insured" is defined to mean you, your spouse, or a party who has entered into a civil union recognized under Colorado law with the "named insured", and their relatives who are residents of your household. When the word an immediately precedes the word "insured", the words an "insured" together mean one or more "insureds".

Other Condition 9. Concealment or Fraud is replaced by the following:

### **9. Concealment or Fraud**

We provide coverage to no "insureds" under this policy for misrepresentation by the insured, if we can prove:

- a. The insured made a false statement of fact or concealed a fact in his application for insurance;
- b. The insured knowingly made the false statement or knowingly concealed the fact;
- c. The false statement of fact or the concealed fact materially affected either the acceptance of the risk or the hazard assumed by us;
- d. We were ignorant of the false statement of fact or concealment of fact and is not chargeable with knowledge of the fact; and
- e. We relied, to its detriment, on the false statement of fact or concealment of fact in issuing the policy. All other provisions of this Policy apply.