

-----Original Message-----

From: Don Cowart <[dcowart@mac.com](mailto:dcowart@mac.com)>  
Sent: Thursday, July 13, 2023 11:57 AM  
To: [erin.firstamericanins@midconetwork.com](mailto:erin.firstamericanins@midconetwork.com)  
Subject: Re: dec pages

Hello Erin,

Thanks so much for the policy.

Again the question about what coverage is available in case we are sued for something happening with the pipeline (i.e. are hazardous pipelines covered) and how much it would cost if such coverage exists would be beneficial, even with tenants, because tenants will be hesitant to rent if there is a huge liability hanging over their head.

I've talked with our insurance agent here and says (as you did) we could get an umbrella policy which would give more coverage (that they go to various amounts). And if that was not enough you could get a "excess policy" for any amount, though that would be expensive.

He said we could require our tenants to be insured for 5 million and to list us on the policy as additional insured. But to do that we kind of need to know how much that would cost as that would affect the asking rent. He couldn't tell what to expect in costs because he said he's not licensed in South Dakota and really has no experience with pipelines and it would mean contacting underwriters.

Thanks

Yours

**From:** <[erin.firstamericanins@midconetwork.com](mailto:erin.firstamericanins@midconetwork.com)>  
**Subject:** RE: dec pages  
**Date:** July 17, 2023 at 12:43:01 PM PDT  
**To:** "'Don Cowart'" <[dcowart@mac.com](mailto:dcowart@mac.com)>

Hi Don,

I just heard back from the company and the Carbon would be considered a pollutant and that is excluded from coverage on your policy.

Erin Vaksdal  
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