

WESTERN NATIONAL INSURANCE GROUP



BOP | Underwriting Manual

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SECTION I - GENERAL RULES

Businessowners Program

The Businessowners Program provides both property and liability coverages for eligible risks. The program is designed for the better than average businesses. This manual includes underwriting guidelines, rules, rates, and eligible business classifications. These are guidelines only and do not take the place of sound underwriting judgment.

SECTION II – COVERAGE FORM RULES

A. Mandatory Coverages

The Businessowners Policy must be written to provide:

1. Coverage on all Building and/or Business Personal Property
2. Business Liability Insurance

B. Forms

1. Businessowners Coverage Form BP 00 03

a. Property Coverage

Building and Business Personal Property for direct physical loss or damage, Business Income, and Extra Expense coverages are provided.

b. Liability and Medical Expenses Coverages

Liability and Medical Expenses Coverage is provided on a comprehensive occurrence basis for all operations and premises owned, operated, or leased by the insured. Coverage includes bodily injury, property damage, medical expenses (subject to an additional “per person” limit), personal and advertising injury, and Tenant’s Fire Legal Liability Coverage (subject to a separate limit).

c. Limits of Insurance

- (1) Liability and Medical Expenses Coverage is provided at a basic limit of insurance of \$300,000 per occurrence which may be increased to either \$500,000, \$1,000,000, or \$2,000,000. * An aggregate limit of twice the per occurrence limit applies.

* The \$2,000,000 liability limit is available for office and processing/service-classes. All other classes will require prior underwriting approval.
- (2) An aggregate limit of twice the Liability and Medical Expenses limit applies to the products/completed operations hazard.
- (3) The Damage to Premises Rented to You Coverage (i.e., Tenant’s Fire Legal Liability) is provided at a basic limit of \$50,000 and is subject to a separate limit. Optional increased limits are available as stated later in this manual.
- (4) A “per person” Medical Expenses limit of \$5,000 applies, which may be increased to \$10,000 * or may be excluded.

* The \$10,000 Medical Expense Coverage limit is available with prior underwriting approval. Some BOP classes may present exposures greater than average (i.e., slip-and-fall), and so this higher limit may not be available.

2. Condominium Association Coverage Endorsement BP 17 01

All states except Illinois, Minnesota, Nevada, Utah, and Washington refer to State Exception Page(s).

a. Description of Coverage

This endorsement amends the Businessowners Policy to provide coverage for condominium associations. It automatically attaches when condominium associations are insured.

b. Endorsement

Use Condominium Association Coverage Endorsement BP 17 01.

c. Special Rules

Do not attach Endorsement BP 17 01 to contractor's policies.

3. Condominium Commercial Unit-owners Coverage Endorsement BP 17 02

a. Description of Coverage

This endorsement amends the Businessowners Policy to provide coverage for commercial condominium unit-owners. It automatically attaches when condominium unit-owners are insured.

b. Endorsement

Use Condominium Commercial Unit-owners Coverage Endorsement BP 17 02.

4. Contractor's Installation, Tools, and Equipment Coverage Endorsement BP 07 01

a. Mandatory Coverage

When insuring eligible contractor's risks, Contractor's Installation, Tools and Equipment Coverage Endorsement BP 07 01 must be attached. This endorsement includes the following coverages:

(1) Installation Coverage

This endorsement extends the insurance that applies to business personal property to apply to contractor's materials, supplies, equipment, machinery, fixtures, and temporary structures while:

- (a)** At any job site not owned, leased, or operated by the insured contractor
- (b)** Awaiting and during installation or awaiting acceptance by the purchaser
- (c)** In transit
- (d)** At any temporary storage location

A \$3,000 limit applies (regardless of the number of job sites and temporary storage locations) while off premises or during transit (may be increased as stated below).

(2) Tools and Equipment Coverage

This endorsement also extends the insurance that applies to business personal property to apply to contractor's tools and equipment owned by the insured contractor while temporarily at a premises not owned, leased, or operated by the insured contractor or while in transit. A \$3,000 limit is applicable, subject to a \$500 limit for any one tool (may be increased as stated below).

b. Contractor's Optional Coverages

(1) Non-Owned Tools and Equipment Coverage

Coverage is provided for non-owned tools and equipment leased or rented from others (other than employees' tools). A separate limit of insurance must be shown if this optional coverage is selected.

(2) Employees' Tools

For employees' tools, a separate limit of insurance must be shown if this optional coverage is selected. Coverage is subject to a \$5,000 maximum limit for all tools/\$500 per employee/\$100 limit for any one tool.

c. Optional Higher Limits of Insurance

(1) Installation Coverage

Installation Coverage in excess of the \$3,000 coverage limit automatically provided in the endorsement may be selected. The optional limits of insurance for property at each covered job site and for property at all covered job sites are shown in the table below.

Limit of Insurance for Property at Each Covered Job Site	Limit of Insurance for Property at All Covered Job Sites
\$5,000	\$15,000
10,000	30,000
15,000	45,000
20,000	60,000
25,000	75,000

The limit of insurance for property covered while in transit and while at a temporary storage location is \$5,000 unless a higher limit is selected. The maximum limit for covered property at all covered job sites combined is three times the limit of insurance at each covered job site.

(2) Tools and Equipment Coverage

For an additional premium, the contractor's tools and equipment limits may be increased in excess of the \$3,000 coverage automatically provided in the endorsement. Coverage for tools and equipment may be provided as follows:

(a) Blanket Basis - subject to a \$2,000 sublimit per tool or piece of equipment.

(b) Scheduled Basis

Coverage may be provided for specifically described tools or pieces of equipment.

5. Pesticide or Herbicide Applicator Coverage Endorsement BP 07 08

a. Description of Coverage

This endorsement amends the pollution exclusion applicable to Businessowners Liability Coverage to make it inapplicable to the operations of a landscape gardener provided that such operations meet all standards of any statute, ordinance, regulation, or license requirement of any federal, state, or local government that apply to such operations.

b. Endorsement

Pesticide Or Herbicide Applicator Coverage Endorsement BP 07 08 automatically attaches only when the insured contractor is a landscape gardener.

c. Premium Determination

The rates for the Landscape Gardener classification include the use of Pesticide or Herbicide Applicator Coverage Endorsement BP 07 08.

6. Exclusion - Exterior Insulation and Finish Systems BP 14 08

a. Description of Coverage

This endorsement amends Businessowners Liability Coverage to exclude liability arising out of the design, manufacture, construction, fabrication, preparation, installation, application, or maintenance or repair, including remodeling, service, correction or replacement of any exterior insulation and finish system or any part thereof.

c. Endorsement

Exclusion - Exterior Insulation and Finish Systems BP 14 08 must be attached only when the insured contractor is a plastering or stucco work contractor.

7. Limitation of Coverage – Real Estate Operations WN BP 11

a. Description of Coverage

This endorsement amends Businessowners Liability Coverage to limit coverage to the ownership, operation, maintenance, or use of a premises for general office purposes, along with a premises listed or shown for sale or rental, if the insured does not own, operate, manage, or rent the premises; the premises is not in the insured's care, custody, or control; and the insured does not act as an agent for the collection of rents or in any supervisory capacity.

b. Endorsement

Limitation of Coverage – Real Estate Operations WN BP 11 must be attached only when the insured is a real estate agent.

8. Exclusion – Real Estate Agents or Brokers Errors or Omissions WN BP 18

a. Description of Coverage

This endorsement amends Businessowners Liability Coverage to exclude liability resulting from any misrepresentation, error, or omission in a real estate transaction.

b. Endorsement

Exclusion – Real Estate Agents or Brokers Errors or Omissions WN BP 18 must be attached only when the insured is a real estate agent.

9. Exclusion – Insurance and Related Operations WN BP 13

a. Description of Coverage

This endorsement amends Businessowners Liability Coverage to exclude liability from the professional services provided by an insurance agent.

b. Endorsement

Exclusion – Insurance and Related Operations WN BP 13 must be attached only when the insured is an insurance agent.

10. Exclusion – Inspection, Appraisal and Survey Companies WN BP 20

a. Description of Coverage

This endorsement amends Businessowners Liability Coverage to exclude liability from the professional services provided by an inspection, appraisal, or survey company who provides inspecting for insurance or valuation purposes.

b. Endorsement

Exclusion – Inspection, Appraisal and Survey Companies WN BP 20 must be attached only when the insured is an inspection, appraisal, or survey company.

11. Exclusion – Financial Services WN BP 19

a. Description of Coverage

This endorsement amends Businessowners Liability Coverage to exclude liability resulting from the rendering of or the failure to render financial services by any insured to others.

b. Endorsement

Exclusion – Financial Services WN BP 19 must be attached only when the insured is an accounting service-except CPAs, accounting service-with CPAs, bookkeeping service, or payroll accounting service.

12. Communicable Disease Exclusion – Not applicable in Idaho, Illinois, and Washington

a. Description of Coverage

This endorsement amends Businessowners Liability Coverage to exclude bodily injury, property damage and personal and advertising injury arising out of the actual or alleged transmission of a communicable disease.

b. Endorsement

Use Communicable Disease Exclusion Endorsement BP 14 86. The form must be attached for Auctioneers, Health Maintenance Organizations and Medical Offices.

13. Cyber Incident Exclusion

a. Description of Coverage

This excludes loss or damage caused directly or indirectly by a cyber incident. The exclusion in this endorsement includes an exception for fire or explosion.

b. Endorsement

Use Cyber Incident Exclusion Endorsement BP 15 60 on all policies. For South Dakota use BP 15 76.

14. Other Mandatory Endorsements

All states except Illinois, Iowa, Nevada, Oregon, and Washington refer to State Exception Page(s).

The following endorsements are mandatory on all policies: Employment-Related Practices Exclusion BP 04 17, Exclusion – Silica or Silica-Related Dust BP 05 17, Fungi or Bacteria Exclusion (Liability) BP 05 77, Amendment of Insured Contract Definition BP 05 98, Exclusion – Access or Disclosure of Confidential or Personal Information and Data-related Liability – With Limited Bodily Injury Exception BP 15 04, Exclusion – Unmanned Aircraft BP 15 11, Exclusion – Asbestos WN BP 03, Exclusion – Lead Liability WN BP 04, Automatic Termination Provision WN BP 05, and Primary And Noncontributory – Other Insurance Condition WN BP 53.

Refer to State Exception Page(s) for Other Mandatory Endorsements.

15. Other Conditional Mandatory Endorsements –All states except Nevada

The following endorsement is mandatory on all policies but may be removed from the policy subject to underwriting approval: Punitive Damages Exclusion WN BP 02.

16. Other Conditional Mandatory Endorsements

The following endorsements are mandatory on all policies but may be removed from the policy subject to underwriting approval: Abuse or Molestation Exclusion WN BP 62.

SUB SECTION I - GENERAL UNDERWRITING GUIDELINES

1. You may bind coverage subject to the underwriting rules of this manual up to the property limits stated below. If higher limits are required, contact the Businessowners Underwriting Department for approval.

ISO Protection Class

Construction	1-8	9-10
Frame, Joisted Masonry and Non-combustible	\$1,000,000	\$50,000
Masonry Non-combustible and Modified Fire Resistive	\$1,500,000	\$50,000
Fire Resistive	\$2,000,000	\$50,000

2. Buildings over 50 years old will be referred to Underwriting for prior approval.
3. For older buildings, the building systems should be updated as follows:
 - a. Roof – 30 years old or less
 - b. Plumbing – 30 years old or less
 - c. Heating – 30 years old or less
 - d. Wiring – 30 years old or less
4. Condominium and co-op association buildings that are frame construction and have asphalt shingle roofs will not be eligible for coverage if located in the Midwest – Central region.
5. Any applicant who has been in business for less than three years will be referred to the Businessowners Underwriting Department for prior approval.
6. No more than two property, liability, and/or crime losses during the past three years. Any risks with losses will be referred to the Businessowners Underwriting Department for prior approval. Prior loss runs may be required by the Businessowners Underwriting

Department to determine eligibility.

7. Some accounts may warrant an on-site inspection.
8. For Hired Auto and Non-Owned Auto Liability Endorsement:
 - a. Delivery service is ineligible.
 - b. Intended for incidental non-delivery business.

SECTION III – RATING AND ELIGIBILITY RULES

ELIGIBILITY

A. Eligible Occupancies

The following are eligible occupancy groups for the Businessowners Program subject to the criteria listed below. Specific classes within these groups are further defined with eligibility rules if applicable and listed in the Businessowners Classification Table Section of this manual. Unless otherwise noted, eligible risks may not exceed 75,000 square feet in total floor area or exceed \$50,000,000 in annual gross sales at each location. Storage buildings (including business personal property) occupied by the insured, incidental to an eligible risk and not exceeding 35,000 square feet, may also be included.

1. Condominium Commercial Unit-Owners

Business personal property of owners of condominium units that are used for eligible mercantile, wholesaler, processing, service, office, or contractor occupancies.

2. Contractors

- a. Contractors listed in the Businessowners Classification Table Section of the manual are the types eligible for the Businessowners Program. Any of the contractors engaged in the trades described in this Businessowners Classification Table Section of the manual are ineligible if they engage in any combination of activities or types of operations as described in the Ineligible Occupancies section of this manual.
- b. Contractors are subject to the following additional eligibility requirements:
 - (1) No more than \$1,500,000 in annual payroll (Illinois exception: \$300,000 max payroll).
 - (2) Total floor area of the office/shop cannot exceed 35,000 square feet.
 - (3) No work at a height of over three stories.
 - (4) The total cost of subcontracted work cannot exceed more than 30% of the contractor's total annual gross sales.
 - (5) No renting or leasing equipment to others.
 - (6) Sales unrelated to installation, service, or repair cannot exceed 25% of annual gross sales.

3. Retail/Mercantile Risks

Eligible building and business personal property for retail/mercantile risks are eligible for coverage under the Businessowners Program as listed in the Businessowners Classification Table Section of the Manual and subject to the following additional requirements:

- a. Do not exceed \$6,000,000 in annual gross sales at each location.
- b. Total floor area cannot exceed 35,000 square feet.

c. The following are ineligible exposures for the retail/mercantile class:

- (1) Jewelers' block policy
- (2) Body piercing operations
- (3) Guns, firearms, and ammunition sales and service
- (4) Consignment sales
- (5) Grocery stores
- (6) Liquor stores
- (7) Furniture stores
- (8) Fine jewelry stores
- (9) Tobacco stores

4. Offices (Including Office Condominium Associations)

a. Office buildings (including office condominium associations) are subject to the following eligibility requirements:

- (1) Buildings occupied principally for office purposes each of which does not exceed six stories in height or 75,000 square feet in total floor area
- (2) Business personal property in offices that do not occupy more than 75,000 square feet in one building
- (3) Nonprofit organizations are not eligible.

b. Condominiums (Office and Residential)

- (1) All units must be 100% complete and full ownership must be transferred to the association; no buildings may be under construction or undergoing renovations.
- (2) No rental of units
- (3) No timeshares
- (4) The building must be 30 years or newer for residential occupancy.
- (5) Residential condominiums must have at least 75% of the units sold.
- (6) No mercantile occupancies allowed.

5. Processing and Service Risks

Building and business personal property for processing and service risks listed in the Businessowners Classification Table Section of the Manual are the only types of processing and servicing risks eligible under the Businessowners Program.

Processing and service risks are subject to the following additional eligibility requirements:

- (a) Do not exceed \$5,000,000 in annual gross sales at each location
- (b) Risks may not exceed 35,000 square feet in total floor area. Do not use basement areas not open to the public in computing floor areas.

The following are ineligible exposures for the processing and service class:

- (1) Auction houses with operations on premises
- (2) Consignment sales

6. Restaurants

Building and business personal property for the following types of restaurants and those listed in the Businessowners Classification Table Section of the Manual are the only restaurants eligible for coverage under the Businessowners Program.

Restaurants are subject to the following general eligibility requirements:

- a.** Do not exceed \$2,000,000 in annual gross sales at each location.
- b.** Risks may not exceed 5,000 square feet in total floor area.
- c.** Restaurants must be owned or managed a minimum of three years by the applicant.
- d.** Must be located in Protection Class 1 – 8.
- e.** Restaurants must prepare, cook, and serve their food from their primary location of business. Businesses that sell and serve food primarily from off-site stands (such as fairs, trade shows, sporting events, etc.) are considered concessionaires and are not eligible for a BOP policy. (They may be eligible for a CPP policy.)
- f.** Restaurants that provide live entertainment should be referred to the Businessowners Underwriting Department for prior approval (to determine eligibility).

(1) Limited Cooking Restaurants

(a) Definition

Limited cooking restaurants are those where foods are prepared cold or cooked using appliances that do not emit smoke or grease-laden vapors that require an exhaust system (for example electric sandwich grills, toasters, warming ovens, roller warmers, infrared snack warmers, microwave ovens, domestic ranges, domestic ovens, and pizza ovens).

No grilling, open broiling, deep fat frying, roasting, barbecuing, solid fuel cooking (for example mesquite, charcoal, or hardwood), or other processes capable of producing grease-laden vapors requiring an exhaust system are permitted.

(b) Additional Eligibility Requirements

Limited cooking restaurants are subject to the following additional eligibility requirements:

- (i)** Seating capacity no greater than 30
- (ii)** With or without table service
- (iii)** Sales of beer or wine no greater than 25% of total sales
- (iv)** No alcohol other than beer or wine Catering services (that is, service involving serving of food away from the insured's premises) must not exceed 10% of total sales
- (v)** No seasonal operations (risks that are closed for more than 30 consecutive days)
- (vi)** Hired & Non-owned Auto coverage is not available if delivery is present
- (vii)** No food trucks

7. Wholesale/Distributors Risks

Building and business personal property for wholesale businesses listed in the Businessowners Classification Table Section of the Manual are the only types of wholesale risks eligible for the Businessowners Program. The following additional eligibility requirements apply:

- a.** Do not exceed \$6,000,000 in annual gross sales at each location.
- b.** Risk may not exceed 35,000 square feet in total floor area. Do not use basement areas not open to the public in computing floor areas.
- c.** No more than 25% of annual gross sales may be derived from retail operations.
- d.** No more than 25% of the total floor area may be open to the public.
Eligible classifications do not include the operations of manufacturers' representatives or contractors.

8. Vacant Land – refer to the Businessowners Underwriting Department for rating.

B. Ineligible Occupancies

1. General

The following classes are not eligible for the Businessowners Program:

- a.** Automobile repair or service stations; automobile, motor home, mobile home, and motorcycle dealers; parking lots or garages (unless incidental to another otherwise eligible class)
- b.** Bars and pubs
- c.** Condominium associations other than office or residential condominiums
- d.** Buildings occupied in whole or in part for manufacturing
- e.** Insureds whose business operation involves one or more locations which are used for manufacturing
- f.** Household personal property
- g.** No habitational risks
- h.** Places of amusement
- i.** Banks, building and loan associations, savings and loan associations, credit unions, stockbrokers, and similar financial institutions unless lessors' risk only
- j.** Unoccupied or vacant building(s)
- k.** Massage therapist/reducing salons and/or electrologist services
- l.** Tanning bed services
- m.** Building Coverage for risks with office or mercantile exposures on the ground floor with apartments above.

2. Contractors

The following classes of contractors and/or activities are not eligible for the Businessowners Program regardless of whether or not they engage in eligible activities:

- a.** General Contractors (A General Contractor is a contractor who is responsible for managing an entire project on behalf of the client rather than just a portion of the project. In addition, a General Contractor hires and coordinates the efforts of subcontractors.)
- b.** Contractors who use cranes in their operations

- c. Contractors who repair, install, or service or previously repaired, installed, or serviced boilers, burglar alarm systems, automatic fire extinguishing systems, elevators, escalators, or computers.
- d. Contractors with products manufactured or sold under the insured's name.
- e. Mechanical contractors who are involved with designing, installing, and servicing mechanical systems within a commercial building, such as a boiler
- f. Contractors who engage in or previously engaged in:
 - (1) Demolition, blasting, wrecking, high pressure boiler work, or liquid petroleum gas (LPG) work
 - (2) Insulation work
 - (3) Lawn chemical spraying operations, except with respect to the operations of a landscape gardener, provided that such landscape gardener operations meet all standards of any statute, ordinance, regulation, or license requirement of any federal, state, or local government that apply to such operations
 - (4) Hazardous material or pollution abatement operations, including but not limited to:
 - (a) Asbestos
 - (b) Lead
 - (c) Radon mitigation and testing
- g. Contractors who engage in:
 - (1) Sales, service, or installation of any kind of automatic opening doors or garage doors (residential or commercial)
 - (2) Heavy construction, including but not limited to:
 - (a) Bridge, caisson, cofferdam, dam, dike, dry dock, jetty, levee, or pier construction
 - (b) Cable laying and cable installation
 - (c) Crane or derrick installation or rigging
 - (d) Dredging
 - (e) Drilling
 - (f) Excavation
 - (g) Grading of land
 - (h) Iron or steel erection
 - (i) Pipeline construction
 - (j) Sandblasting
 - (k) Scaffolding, hoists, or tower erection
 - (l) Tunneling
 - (3) Installing, repairing, or servicing hot tubs
 - (4) Window installation or replacement work
 - (5) Ship repair or painting work

- (6) "Shop-only" carpentry or sheet metal work
 - (7) Installing and repairing swimming pools
 - (8) Tree removal contracting work
 - (9) Waterproofing contracting operations
 - (10) Installing wood and coal stoves
 - (11) Commercial boiler work
 - (12) Foundation work, including digging and pouring concrete floors
 - (13) Fire suppression system or sprinkler work
 - (14) For Iowa only - Licensed commercial pesticide applicators (primary operations) as defined under Iowa Code § 206.13. These types of risks may be eligible under the Commercial Liability Program. Contact the Commercial Liability Underwriting Department to determine eligibility.
- h.** Other contractors not specifically provided for in the Businessowners Classification Table Section of the Manual.

SUB SECTION II - POLICY WRITING RULES

1. Policy Writing Minimum Premium

Minimum premium is \$400.

2. Replacement Cost Coverage

For mandatory property coverage, the limit of insurance must be the replacement cost value of the property to be insured unless the Actual Cash Value – Buildings Option applies.

3. Automatic Increase in Insurance

Description of Coverage

The Limit of Insurance under the Businessowners Policy applicable to the building is automatically increased during the policy period by an annual percentage shown in the Declarations. This percentage is 4% unless a higher or lower percentage is selected.

SUB SECTION III - SPECIAL RULES

1. Predominant Occupancy – Other than Office

If buildings (other than office) contain multiple eligible occupancies, the rate of the occupancy with the largest total floor area applies. (If no single occupancy has the largest total floor area, use the highest rate.) All occupancies must be BOP eligible.

2. Unique Occupancies

If predominant occupancy cannot be adequately determined refer to company for rating.

3. Lessors' or Occupant Liability

For building owners, use Lessors' Liability rates if the insured building owner occupies 10% or less of the total area of the premises. If the insured occupies more than 10% of the total area of the premises, use the Occupant Liability rates.

4. Premium Audit

The premium charged at the time the policy is issued may be provisional if an advance premium is shown in the Declarations. Liability And Medical Expenses Coverage may be subject to audit. The earned premium for the coverage subject to audit shall be determined by applying to the audited exposures the rules, classifications, and rates in effect at the inception of the policy.

5. Contractors

a. Payroll

(1) Definition

Payroll means remuneration, in money or substitutes for money, for services rendered by employees, excluding payroll of clerical employees, draftsmen, outside salespersons, collectors or messengers, and drivers or their helpers.

(2) Executive Officers

(a) Definition

The executive officers of a corporation are those persons holding any of the officer positions created by the named insured's charter, constitution or bylaws, or any other similar governing document.

(b) Exception

The payroll of all executive officers of a corporation and individual insureds or co-partners engaged principally in clerical operations or as salespersons shall not be included for premium purposes.

(c) Rule

Use the applicable state payroll amount shown in the table below to determine the payroll of executive officers of a corporation and individual insureds and co-partners.

Minimum Payroll by State	
Illinois	\$41,800
Idaho	\$32,800
Iowa	\$36,000
Minnesota	\$38,500
Nevada	\$36,600
North Dakota	\$30,200
Oregon	\$38,800
South Dakota	\$32,200
Utah	\$38,300
Washington	\$17,800
Wisconsin	\$39,500

(3) Seasonal Businesses

For part-time or seasonal businesses, the payroll amounts may be reduced by 2 percent for each full calendar week in excess of twelve during which the named insured did not perform any operations. The following are examples:

- (a)** The named insured did not engage in any contracting operations during 10 full calendar weeks. No reduction in the amount of payroll is permitted.
- (b)** The named insured did not engage in any contracting operations during 20 full calendar weeks. The amount of payroll is multiplied by a factor of .84 calculated as follows:
 - (i)** $20 - 12 = 8$
 - (ii)** $8 \times 2\% = 16\%$
 - (iii)** $1 - .16 = .84$

(4) Leased Workers

The premium on the payroll of leased workers furnished to the named insured by a labor leasing firm shall be based on the classifications and rates which would have applied if the leased workers had been the direct employees of the named insured. If payroll is unavailable, use 100% of the total cost of the contract for leased workers as the payroll of leased workers. The premium shall be charged on that amount as payroll.

If investigation of a specific employee leasing contract discloses that a definite amount of the contract price represents payroll, such amount shall be considered payroll for premium computation purposes.

(a) Payroll Calculation

For premium computation purposes, determine the amount of payroll as follows: Total Payroll = (Payroll for Full/Part Time/Leased Employees) + (Number of Executive Officers/Co-partners or Individual Insured x Flat payroll shown in the rates).

SUB SECTION IV - PREMIUM DETERMINATION

A. Building Construction

Classify buildings according to the construction types as described below:

1. Frame

Buildings with exterior walls of wood or other combustible materials including construction where combustible materials are combined with other materials (such as brick veneer, stone veneer, wood ironclad, and stucco on wood).

2. Joisted Masonry

Buildings where the exterior walls are constructed of masonry materials, such as adobe, brick, concrete, gypsum block, hollow concrete block, stone, tile, or similar materials, and where the floors and roof are combustible (disregarding floors resting directly on the ground).

3. Non-Combustible

Buildings where the exterior walls, floors, and roof are constructed of, and supported by, metal, asbestos, gypsum, or other non-combustible materials.

4. Masonry Non-Combustible

Buildings where the exterior walls are constructed of masonry materials described in Paragraph 2., with the floors and roof constructed of metal or other non-combustible materials.

5. Modified Fire-Resistive or Fire-Resistive

Buildings where the exterior walls, floors, and roof are constructed of masonry or other fire-resistive materials.

6. Mixed Construction

When a building is of mixed construction, determine the applicable construction type as follows:

- a. If 2/3 or more of the total wall area is of masonry or fire-resistive materials, the construction type is:
 - (1) Fire-Resistive or Modified Fire-Resistive when 2/3 or more of the total floor and roof area is of masonry or fire-resistive materials.
 - (2) Masonry Non-Combustible when 2/3 or more of the total floor and roof area is of non-combustible materials.
 - (3) Joisted Masonry when more than 1/3 of the total floor and roof area is of combustible materials.
- b. If 2/3 or more of the total wall area and 2/3 or more of the floor and roof area is of non-combustible materials, the applicable construction type is Non-Combustible.
- c. If more than 1/3 of the total wall area is of combustible materials, the applicable construction type is Frame.

7. Other Types of Construction

If Paragraphs 1. through 6. do not describe the building, refer to the Businessowners Underwriting Department for construction type providing the construction details.

B. Community Mitigation Classifications

Exception: Idaho only – this rule does not apply in Idaho.

The Public Protection Classifications and Building Code Effectiveness Grading are found in the Businessowners Program rating software on the company's website.

1. Building Code Effectiveness Grading

(a) General Information

The Building Code Effectiveness Grading Schedule develops grades of 1 to 10 for a community based on the adequacy of its building code and the effectiveness of its enforcement of that code. Policies which cover the Windstorm/Hail or Earthquake causes of loss may be eligible for special rating treatment, subject to the criteria in the following paragraphs. The Building Code Effectiveness Grading factor applies, where applicable, in addition to the Public Protection (Fire) Classification factors.

(b) Community Grading

- (1) The Building Code Effectiveness Grading factor applies to any building that has an original certificate of occupancy dated in the year of the effective date of the

community grading or later. A rating factor has been developed for each community grade.

- (2) If a community is re-graded subsequent to its initial grading, the factor for the revised grade applies to buildings that have an original certificate of occupancy dated the year of the effective date of the revised grading or later.
- (3) Where certificates of occupancy are not issued, equivalent documentation acceptable to the Businessowners Underwriting Department may be used.
- (4) If, due to an addition or alteration, the original building is changed to comply with the latest building code, the factor for the community grading applicable at the time the reconstruction is completed will apply to the building.
- (5) The Building Code Effectiveness Grade may apply to Windstorm/Hail or Earthquake or to both. Specific information is provided in the Businessowners Program rating software on the company's website. If the grade in the manual does not apply to one of the causes of loss, the factor should not be applied for that cause of loss.

(c) Individual Grading

Where buildings have been built in full conformance with the natural hazard mitigation elements of one of the nationally recognized building codes even though the community grade is less than 1, exception rating procedures may apply.

Any building may be classified as Grade 1 for Windstorm/Hail upon certification by a registered or licensed design professional based on an on-site inspection that the building is in compliance with one of the three nationally recognized building codes with respect to mitigation of the windstorm and hail hazard. The classification is effective only from the date of the certification.

(d) Ungraded Risks

Buildings which do not meet the criteria described in Paragraphs b. and c. for Grade assignments are rated as ungraded risks. Do not classify as Grade 10.

C. Sprinklered Property – Automatic Sprinkler System

A building is rated as Sprinklered Property when it is protected by an automatic sprinkler system as defined in Paragraphs 1. and 2. below.

1. Any automatic fire protective or extinguishing system, including connected:
 - a. Sprinklers and discharge nozzles
 - b. Ducts, pipes, valves, and fittings
 - c. Tanks and their component parts and supports
 - d. Pumps and private fire protection mains
2. When supplied from an automatic fire protective system:
 - a. Non-automatic fire protective systems
 - b. Hydrants, standpipes, and outlets

This definition includes cooking protection equipment.

3. To receive the Sprinklered Property rate modification, 100% of the building's space must be protected by the automatic sprinkler system.

D. Propane Tank Filling Operations

1. For each building with a propane tank filling operation, charge an additional premium.
2. Optional deductibles do not apply.

SUB SECTION V - DEDUCTIBLES

A. Base Deductible

A \$500 base property deductible is applicable for all causes of loss and will be shown in the Declarations. The deductible applies to all Building and Business Personal Property Coverages, both mandatory and optional, including Glass Coverage and Employee Dishonesty. The deductible does not apply to Business Income, Extra Expense, Civil Authority, Fire Extinguisher System Recharge Expense, and the Fire Department Service Charge. Deductibles apply per location.

B. Optional Fixed Dollar Deductibles

Optional fixed dollar deductible amounts of \$250, \$500, \$1,000, \$2,500, \$5,000, or \$10,000 are available and must be indicated in the Declarations. These optional deductibles apply on a per location basis.

1. Optional deductibles apply to the following optional endorsements:
 - a. Contractor's Installation, Tools and Equipment Coverage Endorsement BP 07 01
 - b. Food Contamination Endorsement BP 04 31
 - c. Utility Services – Direct Damage Endorsement BP 04 56
 - d. Water Back-Up and Sump Overflow Endorsement BP 04 53
 - e. Electronic Commerce (E-Commerce) Endorsement BP 05 94
2. Optional deductibles **do not** apply to the following coverages:
 - a. Employee Dishonesty
 - b. Outdoor Signs
 - c. Glass
 - d. Money and Securities
 - e. Forgery or Alteration
3. **B. 5.** Optional deductibles may **not** be applied to **Rule 23.C.6.c.(2)** Swimming Pools and **Rule 23.C.6.c.(4)** Propane Tank Filling Operations.

C. Optional Windstorm or Hail Fixed Deductibles

1. Description

A higher deductible may be used for the Windstorm or Hail causes of loss and must be indicated in the Declarations. For the available options, see the table below – Optional Property Deductible Factors. Optional Windstorm or Hail fixed dollar deductibles apply on a per location basis.

2. Endorsement

Use Deductible – Windstorm or Hail Causes of Loss Endorsement WN BP 78.

3. Rules

- b.** The Windstorm or Hail fixed dollar deductibles apply whenever there is an occurrence of Windstorm or Hail, unless noted otherwise in b. below.
- c.** For the applicability of Windstorm or Hail fixed dollar deductibles see rule B.1 through 3. above.

4. Deductible Relativities

a. Fixed Dollar Deductibles without Optional Windstorm or Hail Fixed Dollar Deductible

An optional fixed dollar deductible of either \$1,000, \$2,500, \$5,000, or \$10,000 can be selected to apply to all causes of loss (including Windstorm or Hail.)

b. Fixed Dollar Deductibles with Optional Windstorm or Hail Fixed Dollar Deductible

(1) A basic \$500 fixed dollar deductible can be selected that applies to all causes of loss other than Windstorm or Hail and an optional Windstorm or Hail fixed dollar deductible can be selected; or

(2) An optional fixed dollar deductible amount of either \$1,000, \$2,500, \$5,000, or \$10,000 can be selected to apply to all causes of loss other than Windstorm or Hail and an optional Windstorm or Hail fixed dollar deductible can be selected.

c. \$250 Fixed Dollar Deductible Option With or Without Optional Windstorm or Hail Fixed Dollar Deductible

A fixed dollar deductible of \$250 can be selected to apply to all causes of loss (including Windstorm or Hail), or;

A fixed dollar deductible of \$250 can be selected to apply to all causes of loss other than Windstorm or Hail and an optional Windstorm or Hail fixed dollar deductible can be selected.

D. Business Income - Time Period

Section I – Property Coverages in the Businessowners Coverage Form includes a 72-hour time period deductible in the “period of restoration” definition and in the Civil authority and Business Income from Dependent Properties additional coverages. Refer to the Optional Property Coverages Section of this manual to replace the deductible with 0 (zero) hours.

E. Property Damage Liability Deductibles

1. Description

Optional property damage liability deductibles of \$250, \$500, \$1,000, and \$2,500 are available for Businessowners risks. These deductibles apply on either a per occurrence or per claim basis.

2. Endorsements

- a.** Use Business Liability Coverage – Property Damage Liability Deductible (Per Claim Basis) Endorsement BP 07 03

- b. Use Business Liability Coverage – Property Damage Liability Deductible (Per Occurrence Basis) Endorsement BP 07 04

3. Rules

- a. For classifications that include contractor's painting operations:
 - (1) A mandatory property damage liability deductible of \$250 per claim (BP 07 03) applies.
 - (2) A deductible factor does not apply.
- b. A mandatory property damage liability deductible per occurrence (BP 07 04) applies to the following classes:
 - (1) Plumbing operations
 - (2) Residential cleaning operations

A deductible factor does apply to the liability rating.

*For the required deductible refer to the classification pages

SECTION IV - OPTIONAL COVERAGE RULES

A. Optional Coverages –The following optional coverages are available in the Businessowners program.

1. Businessowners Enhancement Endorsement – BP MU 0002

a. Description of Coverage

This operational endorsement combines a number of property and liability coverages into one convenient package of coverages.

Accounts Receivable – At Described Premises	\$25,000
Appurtenant Buildings and Structures – Not Specifically Described	\$5,000
Back-Up of Sewers	\$2,500
Debris Removal	\$25,000
Distance From Described Premises	1,000 ft.
Employee Dishonesty	\$10,000
Fine Arts – Including Breakage	Per Item - \$1,000 Per Occurrence - \$5,000
Fire Department Service Charge	\$5,000
Forgery Or Alteration	\$10,000
Increased Cost of Construction (Ordinance or Law)	\$25,000
Inventory And Appraisals of Loss	\$5,000
Laptop Computers – Worldwide Coverage	Any one Occurrence - \$1,500 Annual Aggregate - \$5,000
Lock Replacement (\$100 deductible)	\$1,000
Money And Securities – Inside the Premises	\$5,000
– Outside The Premises	\$2,000
Newly Acquired or Constructed Property – Period of Coverage	90 days
Ordinance Or Law - (see revised exclusion B.1.a.)	Broadened Coverage
Outdoor Property	\$5,000
Outdoor Signs (Attached and Unattached – Special Perils)	\$5,000
Personal Property Off Premises – Including in Transit	\$15,000

Personal Effects – Per Person	\$5,000
– Each Described Premises	\$15,000
Pollutant Clean Up and Removal	\$15,000
Preservation Of Property	45 days
Reward Payment	\$5,000
Utility Services	\$5,000
Valuable Papers – At Described Premises (Other Than Electronic Data)	\$25,000
Coverage Extensions - Supplementary Payments	
- Bail Bonds	Up to \$5,000
- Loss Of Earnings	Up to \$500 per day
Exclusions – Exceptions	
- Watercraft Exception – Expanded Usage Permission	
- Elevators Exception	
- Fire, Lightning, Explosion, Or Sprinkler Leakage Exception	
- Property Damage to Borrowed Equipment Exception	
(\$25,000 per Occurrence, \$50,000 Aggregate, and \$2,500 Deductible per Occurrence)	
Definitions	
- Personal And Advertising Injury – Redefined to Include Televised, Videotaped, Or Electronic Publication	
Who are an Insured Amendments	
- Employee Bodily Injury to A Co-Employee	
- Unnamed Subsidiary – Excess Coverage	
- Newly Acquired or Formed Organization for Up to 180 Days	
- Additional Insured – Lessor of Leased Equipment – Automatic Status When Required in Lease Agreement with You	
- Blanket Additional Insured – Managers or Lessors of Premises	
General Conditions	
- Duties In the Event of Occurrence, Offense, Claim or Suit –Amended	
Common Policy Conditions	
- Transfer Of Rights of Recovery Against Others to Us Amended (Waiver of Subrogation)	

b. Endorsement

Use Businessowners Enhancement Endorsement BP MU 0002. Not available with BP MU 0005.

c. Deductible

If a property deductible other than the policy property deductible applies, it will be indicated in the endorsement.

d. Other Provisions

A minimum base \$500 policy property deductible is also required.

2. Businessowners Enhancement Edge Endorsement – BP MU 0005

a. Description of Coverage

This optional Edge Endorsement is an expanded version of the Businessowners Enhancement Endorsement and includes additional property coverages and certain higher property limits.

Accounts Receivable – At Described Premises	\$25,000
Appurtenant Buildings and Structures – Not Specifically Described	\$5,000
Back-Up of Sewers	\$10,000
Brands And Labels	\$10,000
Debris Removal	\$25,000
Distance From Described Premises	1,000 ft.
Employee Dishonesty	\$10,000
Fine Arts – Including Breakage	\$10,000
Fire Department Service Charge	\$5,000
Fire Extinguisher Systems Recharge Expense	\$10,000
Forgery Or Alteration	\$10,000
Increased Cost of Construction (Ordinance or Law)	\$25,000
Inventory And Appraisals of Loss	\$5,000
Laptop Computers – Worldwide Coverage	Any one Occurrence - \$1,500 Annual Aggregate - \$5,000
Lock Replacement (\$100 deductible)	\$2,500
Money And Securities – Inside the Premises	\$10,000
– Outside the Premises	\$5,000
Newly Acquired or Constructed Property - Period of Coverage	90 days
- Buildings	\$500,000
- Business Personal Property	\$250,000
Ordinance Or Law - (see revised exclusion B.1.a.)	Broadened Coverage
Outdoor Property	\$10,000
Outdoor Signs (Attached and Unattached – Special Perils)	\$10,000
Personal Property of Others (Replacement Cost)	\$5,000
Personal Property Off Premises – Including in Transit	\$25,000
Personal Effects - Per Person	\$5,000
- Each Described Premises per occurrence	\$15,000
Pollutant Clean Up and Removal	\$15,000
Preservation Of Property	60 days
Reward Payment	\$5,000
Seasonal Increase	50%
Spoilage Coverage – Perishable Stock	\$10,000
Utility Services	\$10,000
Valuable Papers – At Described Premises (Other Than Electronic Data)	\$25,000
Coverage Extensions - Supplementary Payments	
- Bail Bonds	Up To \$5,000
- Loss Of Earnings	Up to \$500 per day
Exclusions – Exceptions	
- Watercraft Exception – Expanded Usage Permission	
- Elevators Exception	
- Fire, Lightning, Explosion, Or Sprinkler Leakage Exception	
- Property Damage to Borrowed Equipment Exception	
(\$25,000 per Occurrence, \$50,000 Aggregate, and \$2,500 Deductible per Occurrence)	

Definitions - Personal And Advertising Injury – Redefined to Include Televised, Videotaped, Or Electronic Publication
Who are an Insured Amendments - Employee Bodily Injury to A Co-Employee - Unnamed Subsidiary – Excess Coverage - Newly Acquired or Formed Organization for Up to 180 Days - Additional Insured – Lessor of Leased Equipment – Automatic Status When Required in Lease Agreement with You - Blanket Additional Insured – Managers or Lessors of Premises
General Conditions - Duties In the Event of Occurrence, Offense, Claim or Suit - Amended
Common Policy Conditions - Transfer Of Rights of Recovery Against Others to Us Amended (Waiver of Subrogation)

b. Endorsement

Use Businessowners Enhancement Edge Endorsement BP MU 0005. Not available with BP MU 0002.

c. Deductible

If a property deductible other than the policy property deductible applies, it will be indicated in the endorsement.

d. Other Provisions

A minimum base \$500 policy property deductible is also required.

A comparison of the Enhancement and Edge Endorsements is included for your reference.

3. Accounts Receivable

a. Description of Insurance

The \$10,000 (on-premises) limits of insurance for Accounts Receivable Coverage in the Property – Coverage Extensions Section of the Businessowners Coverage Form may be increased. An off-premises limit of \$5,000 is also included within this Coverage Extension and may be increased as well.

b. Endorsement

When the off-premises limit is greater than \$5,000, use Accounts Receivable – Higher Limits Off-Premises WN BP 08.

4. Actual Cash Value Buildings Option

Description of Coverage

The Building Coverage may also be written on an Actual Cash Value basis.

Exception: Illinois only – Per Illinois law, this option is not available for condominium association risks in Illinois.

5. Business Income from Dependent Properties

Description of Coverage

The \$5,000 limit of insurance for Business Income from Dependent Properties Coverage in the Additional Coverages Section of the Businessowners Coverage Form may be increased. The additional premium will be calculated on the amount of coverage in excess of the \$5,000 base limit.

6. Business Income – Ordinary Payroll Coverage

Description of Coverage

Optional coverage is available under Business Income to extend the 60-day coverage period for ordinary payroll expenses. The additional coverage may be obtained in increments as indicated below.

7. Business Income (Extended) – Extended Period of Indemnity

Description of Coverage

The Extended Business Income Additional Coverage may be extended to provide additional business income beyond the 30-day coverage period.

8. Electronic Data

Description of Coverage

Electronic data is Property Not Covered, except as provided under this Additional Coverage, which provides coverage for the cost to replace or restore electronic data that has been destroyed or corrupted by a Covered Cause of Loss. Coverage is subject to an annual aggregate limit of \$10,000, which may be increased. The aggregate limit is the maximum payable in any one policy year, regardless of the number of occurrences of loss or damage or the number of premises, locations, or computer systems involved.

9. Employee Dishonesty

Description of Coverage

Coverage is available for dishonest or fraudulent acts of the insured's employees at optional limits of \$5,000, \$10,000, \$25,000, \$50,000, \$100,000, \$125,000, \$150,000, \$200,000, \$250,000, or \$500,000 per occurrence.

10. Fire Department Service Charge

Description of Coverage

The \$2,500 limit of insurance for the Fire Department Service Charge Additional Coverage may be increased. Optional higher limits of \$5,000, \$7,500, or \$10,000 are available.

11. Forgery or Alteration

a. Description of Coverage

The \$2,500 limit of insurance for Forgery or Alteration Coverage of the Additional Coverages Section of the Businessowners Coverage Form may be increased.

Optional higher limits of \$5,000, \$10,000, \$25,000, \$50,000, \$100,000, \$125,000, \$150,000, \$200,000, \$250,000, or \$500,000 are available.

b. Rules

Optional increased limits for Forgery or Alteration Coverage may be selected only if optional Employee Dishonesty Coverage is also selected.

The optional increased limit selected for Forgery and Alteration Coverage and the optional increased limit for Employee Dishonesty Coverage must be the same.

12. Interruption of Computer Operations

Description of Coverage

Coverage for Business Income and Extra Expenses may be extended to apply to loss sustained in a suspension of operations due to destruction or corruption of electronic data by a covered Cause of Loss. Coverage is subject to an annual aggregate limit of \$10,000, which may be increased. The aggregate limit is the maximum payable in any one policy year regardless of the number of interruptions or the number of premises, locations, or computer systems involved.

13. Money and Securities

Description of Coverage

Coverage for Money and Securities is available with limits of insurance applying to both on-premises and off-premises exposures.

14. Outdoor Signs

Description of Coverage

Coverage is available for outdoor signs which are the property of the insured or the property of others in the care, custody, and control of the insured.

15. Valuable Papers and Records

a. Description of Coverage

The \$10,000 (on-premises) limits of insurance for Valuable Papers and Records Coverage under the Coverage Extensions Section of the Businessowners Coverage Form may be increased. An off-premises limit of \$5,000 is also included within this Coverage Extension and may be increased as well.

b. Endorsement

When the off-premises limit is greater than \$5,000 use Valuable Papers and Records – Higher Limits Off-Premises WN BP 14.

16. Business Income Changes – Time Period

a. Description of Coverage

This coverage amends Section I – Property Coverages in the Businessowners Coverage Form to provide that the 72-hour time period contained in the “period of restoration” definition and in the Civil Authority and Business Income from Dependent Properties Additional Coverages are replaced by 0 (zero) hours. If the Ordinance or Law Coverage Endorsement BP 04 46 is attached to the policy, the Number of Hours Waiting Period for Period of Restoration will be 0 (zero).

b. Endorsement

Use Business Income Changes – Time Period Endorsement BP 04 41.

17. Computer Fraud and Funds Transfer Fraud Coverage

a. Description of Coverage

(1) Computer Fraud

Coverage is provided for loss of and loss from damage to money, securities, and other property following and directly related to the use of any computer to fraudulently cause a transfer of that property from inside the described premises, bank, or savings institution to a person or place outside those premises.

(2) Funds Transfer Fraud

Coverage is provided for loss of money and securities resulting directly from a fraudulent instruction directing a financial institution to transfer, pay, or deliver money and securities from the insured's transfer account. Fraudulent instruction includes written instructions other than those described in the Forgery or Alteration Additional Coverage. The Forgery or Alteration Additional Coverage is meant to cover negotiable instructions while Endorsement BP 05 47 is designed to cover non-negotiable instructions.

b. Endorsement

Use Computer Fraud and Funds Transfer Fraud Endorsement BP 05 47.

c. Limits of Insurance

The available limits for these coverages are \$25,000, \$50,000, and \$100,000.

18. Condominium Commercial Unit-Owners Optional Coverages

(Exception: Utah – see Utah State Exception pages)

a. Description of Coverage

This endorsement provides the following coverages for condominium unit-owners.

(1) Loss Assessment

This coverage applies to assessments charged to the unit-owners by the Condominium Association as the result of direct physical loss of or damage to property in which each unit-owner has an undivided interest. If the assessment results from a deductible in the Association's insurance, the coverage will not pay more than \$1,000 regardless of the limit of insurance. A \$500 deductible applies to each unit under this coverage.

(2) Miscellaneous Real Property

This coverage applies to condominium property that pertains only to the unit-owner's unit or that the unit-owner must insure according to the Condominium Association Agreement.

b. Endorsement

Use Condominium Commercial Unit-Owners Optional Coverages Endorsement BP 17 03.

19. Earthquake * Refer to Businessowners Underwriting *- Not available in WA, OR, ID, NV, UT

a. Description of Coverage

This endorsement extends Businessowners Property Coverage against loss by earthquake.

b. Eligibility

- (1) Maximum property value or insurance-to-value (ITV) \$5,000,000 or less, except:
 - (a) No coverage available in the IL counties of: Randolph, Perry, Franklin, Hamilton, Jackson, Williamson, Saline, Gallatin, Union, Johnson, Pope, Hardin, Alexander, Pulaski, Massac, Crawford, Lawrence, Wabash, Richland, Edwards, Wayne, White, Jefferson, Washington, Saint Clair, Monroe, Madison, Jersey, Calhoun, Pike.
 - (b) Coverage is limited to \$1M TIV or less in the IL counties of: Cass, Sangamon, Christian, Shelby, Moultrie, Coles, Clark, Cumberland, Morgan, Scott, Green, Macoupin, Montgomery, Fayette, Effingham, Jasper, Clay, Marion, Clinton, and Bond.

c. Endorsement

Use Earthquake Endorsement BP 10 03.

20. Electronic Commerce (E-commerce)

a. Description of Coverage

This optional endorsement enhances coverage related to use of the Internet or other computer-based interactive communications networks in conducting commerce, including business-to-business commerce.

This endorsement does **not** respond to loss arising from the use of a computer system in an insured's internal operations.

The endorsement provides the following coverages:

- (1) **Section I** – Electronic Data Coverage covers the restoration or replacement of electronic data that is destroyed or corrupted by a Covered Cause of Loss. The data must be owned by or licensed or leased to the insured; data that is licensed, leased, or rented to others is not covered. There is no coverage for the cost to duplicate research that led to the development of the electronic data.
- (2) **Section II** – Time Element Coverage covers business income loss and extra expense caused by suspension of e-commerce activity. When the suspension is caused by a Section I loss, time element coverage is provided for up to 90 days. When the suspension is caused solely by interruption in network service, coverage is provided for up to two weeks. The eight-hour waiting period and the aforementioned coverage periods are not affected by any form or endorsement that modifies business income coverage.

b. Endorsement

Use Electronic Commerce (E-Commerce) Endorsement BP 05 94.

c. Schedule

The following information will be included in the Schedule of Endorsement BP 05 94.

- (1) A single limit of insurance for electronic commerce coverage. This limit is an annual aggregate limit that applies to the total of all losses from Section I and Section II.

- (2) A dollar deductible for Section I coverage.
- (3) Whether the Anti-Virus Waiver applies. There is no coverage for loss caused by a computer virus unless the computer system is equipped with anti-virus or virus-scanning software, or the Anti-Virus Waiver is indicated in the Schedule as applicable.

d. Coverage Territory

If a virus or similar incident originates outside the policy's Coverage Territory (United States, its territories and possessions, Puerto Rico, and Canada), there is coverage under the Electronic Commerce endorsement, subject to the following limitations:

- (1) With respect to Section I coverage, data is covered only if it originates and resides in a computer system located in the policy's Coverage Territory.
- (2) With respect to Section II coverage, coverage does not apply to business income or extra expense from outside the Coverage Territory generated by or pertaining to the e-commerce activity of the business covered under the Electronic Commerce Endorsement.

e. Deductible

Optional fixed dollar deductibles as described in the Deductible rule may be applied to this coverage.

21. Equipment Breakdown Coverage

a. Description of Coverage

The Equipment Breakdown Endorsement provides coverage for fortuitous mechanical breakdown of pressure, mechanical, and electrical equipment.

b. Endorsement

Use Equipment Breakdown Coverage Endorsement WN BP 24.

c. Deductible

The policy property deductible applies.

d. The above coverage includes the following sub-limited coverages:

Coverage	Sub-limits
Data Restoration	\$100,000
Expediting Expenses	\$250,000
Hazardous Substances	\$250,000
Spoilage	\$250,000
Fungus, Wet Rot, Dry Rot and Bacteria	\$15,000
Public Relations	\$5,000

- e.** The Equipment Breakdown Coverage can be removed if requested by the named insured.

22. Food Contamination

a. Description of Coverage

This endorsement provides coverage for certain expenses and Business Income losses sustained as a result of the described premises being ordered closed by the Board of Health or any other governmental authority as a result of the discovery or suspicion of food contamination. The endorsement provides a \$10,000 Food Contamination Limit of Insurance, which can be increased. The endorsement also provides a \$3,000 limit for Additional Advertising Expenses, which can also be increased.

b. Endorsement

Use Food Contamination Endorsement BP 04 31.

c. Deductible

Optional fixed dollar deductibles as described in the Deductible rule may be applied to this coverage.

(1) Optional Higher Limits of Insurance Food Contamination

The following optional higher limits of insurance are available: \$15,000, \$20,000, and \$25,000.

(2) Additional Advertising Expenses

The following optional higher limits of insurance are available: \$5,000, \$10,000, \$15,000, \$20,000, and \$25,000.

23. Loss of Rental Value – Landlord as Designated Payee

a. Description of Coverage

This optional endorsement provides the insured tenant with loss of rental value coverage for the benefit of the landlord if such an obligation is required by the lease agreement. Loss of rental value means the total anticipated rental income from the tenant occupancy of the premises and the amount of all charges which are the legal obligation of the tenant, and which would otherwise be the designated payee's obligation.

b. Endorsement

Use Loss of Rental Value – Landlord as Designated Payee Endorsement BP 05 93.

24. Loss Payable Provisions

All states except Minnesota and Washington refer to the State Exception Page(s).

a. Description of Coverage

This endorsement provides for naming a:

(1) Loss payee

(2) Lender's loss payee

(3) Loss payee under a contract-of-sale arrangement

b. Endorsement

Use Loss Payable Provisions Endorsement BP 12 03.

25. Ordinance or Law Coverage

a. Description of Coverage

This endorsement offers Ordinance or Law Coverage as an option and may be used to extend coverage for additional loss for the time necessary to repair or replace the damaged building to conform with current building laws or ordinances.

b. Endorsement

Use Ordinance or Law Coverage Endorsement BP 04 46.

c. Rules (All except Illinois)

(1) Coverage applies to the specified buildings in the Schedule of Ordinance or Law Coverage Endorsement BP 04 46.

(2) Coverages 1, 2, and 3 (described below) may be endorsed under BP 04 46 for:

(a) Coverage 1 only

(b) Coverage 3 only

(c) Coverages 1 and 2

(d) Coverages 1, 2, and 3 (with an option to write a combined limit over Coverages 2 and 3)

(3) The limit of insurance for Coverage 1 must reflect the replacement cost or actual cash value of all buildings insured.

(4) If a combined limit applies over Coverages 2 and 3, separate limits of insurance for these coverages are not applicable.

Illinois Only:

Per Illinois law, for condominium association risks, the combined total limit of insurance of Coverages 2 and 3 shall be no less than 10 percent of each insured building value, or \$500,000, whichever is less.

d. Description of Coverages

(1) Coverage 1 – Coverage for Loss in Value of The Undamaged Portion of The Building

Covers loss in value of the undamaged portion of the building due to demolition pursuant to a building ordinance or law.

This is **not** a separate limit of insurance. Building Property Coverage under Businessowners Coverage Form is extended to include loss to the undamaged portion of the building.

(2) Coverage 2 – Demolition Cost Coverage

Demolition Cost covers the cost of demolishing and removing the debris of the undamaged portion of the building if demolition is required by building ordinance or law.

This coverage is not included in the limit of insurance applicable to the building. A limit of insurance will have to be selected for Coverage 2.

(3) Coverage 3 – Increased Cost of Construction Coverage

Increased Cost of Construction covers the increased cost to repair, reconstruct or remodel damaged or undamaged parts of the building to comply with building ordinance or law following damage to the building by a covered cause of loss.

This coverage is not included in the limit of insurance applicable to the building. A limit of insurance will have to be selected for Coverage 3, or a combined limit for Coverages 2 and 3.

A \$10,000 limit for Increased Cost of Construction is automatically provided under the Additional Coverages section of the Businessowners Policy. When rating Coverage 3 or any combination of Ordinance or Law Coverage that includes Increased Cost of Construction, use only the limit of insurance in excess of \$10,000.

26. Spoilage Coverage

a. Description of Coverage

Direct damage coverage may be extended under the Property Coverage for spoilage of perishable stock caused by Breakdown or Contamination and/or Power Outage.

b. Endorsement

Use Spoilage Coverage Endorsement BP 04 15.

c. Rules

(1) Schedule

The following will be indicated in the Declarations page for this coverage:

- (a)** The covered causes of loss: Breakdown or Contamination, Power Outage, or both depending on the coverage desired
- (b)** The applicable limits of insurance for stock covered under the Spoilage Coverage Endorsement
- (c)** The existence of Refrigeration Maintenance Agreement(s), if applicable. This condition may apply when:
 - (i)** Breakdown or Contamination is a covered cause of loss
 - (ii)** An agreement is provided on refrigeration equipment at the described premises for which rating consideration is given.

(2) Deductible

A \$500 deductible is mandatory. Optional Deductibles do not apply.

(3) Do not write this coverage on a blanket basis.

27. Utility Services – Direct Damage

a. Description of Coverage

Property Damage Coverage may be extended to cover loss of or damage to covered property caused by direct physical loss or damage to off-premises:

- (1)** Properties providing water, communication, and power supply services
- (2)** Overhead transmission and overhead communication lines

b. Endorsement

Use Utility Services – Direct Damage Endorsement BP 04 56.

c. Rules

The coverage for Utility Services is subject to the limit of insurance applicable to the covered property as stated in the Declarations.

d. Deductible

Optional fixed dollar deductible as described in the Deductible rules may be applied to this coverage.

28. Utility Services – Time Element

a. Description of Coverage

Time Element Coverage may be extended to cover loss at the described premises resulting from the failure of utility property located outside the covered building regardless of whether such property is located on- or off-premises.

b. Endorsement

Use Utility Services – Time Element Endorsement BP 04 57.

c. Rules

(1) Use the Schedule of Utility Services - Time Element Endorsement BP 04 57 to indicate the following utility property:

(a) Properties providing water, communication, and power supply services

(b) Overhead power transmission and overhead communication lines

(2) For each described premises at which coverage applies, select a limit of insurance. This limit of insurance is the only limit of insurance applicable to coverage under Utility Services – Time Element Endorsement BP 04 57.

d. Deductible

Optional Deductibles do not apply.

29. Vacancy Endorsements * Refer to Underwriting *

a. Vacancy Permit

(1) Description of Coverage

Coverage during a period of vacancy may be extended by these rules beyond the limitations in the property section of Form BP 00 03:

(a) For vandalism, sprinkler leakage, building glass breakage, water damage, and theft or attempted theft, coverage is suspended for periods of vacancy beyond 60 days.

(b) For all other causes of loss, a 15% loss payment penalty applies for periods of vacancy beyond 60 days.

(2) Endorsement

Use Vacancy Permit Endorsement BP 04 87.

(3) Rules

(a) Limited Term

Must be temporary, i.e., up to 90 days. The period of extension must not extend beyond the anniversary date of the policy.

(b) Vacancy at Inception

Describe the property as vacant and attach Endorsement BP 04 87 effective from inception of policy.

b. Vacancy Changes

(1) Description of Coverage

With respect to a policy issued to the owner or general lessee of a building, the building is considered vacant unless at least 31% of its total square footage is:

- (a) Rented to a lessee or sub-lessee and used by the lessee or sub-lessee to conduct its customary operations; and/or
- (b) Used by the building owner to conduct customary operations.

The requirement of 31% may be reduced to a minimum of 10%.

(2) Endorsement

Use Vacancy Changes Endorsement BP 04 86. The revised minimum percentage (from 10% to 30%) will be entered in the Schedule.

(3) Rules

- (a) There is no rate modification for Endorsement BP 04 86.
- (b) Endorsements BP 04 86 and BP 04 87 may not be written on the same property.

30. Water Back-Up and Sump Overflow

a. Description of Coverage

This endorsement provides coverage for loss or damage to Covered Property caused by:

- (1) Water which backs up through sewers or drains
- (2) Water which overflows from a sump even if such overflow results from the mechanical breakdown of the sump pump. This coverage does not apply to direct physical loss of the sump pump or related equipment which is caused by mechanical breakdown.

b. Endorsement

- (1) All states except Washington: Use Water Back-Up and Sump Overflow Endorsement BP 04 53.
- (2) Washington: Use Washington – Water Back-up and Sump Overflow Coverage BP 14 53.

c. Deductible

When optional deductibles apply, use the deductible factor for the location with the highest building and business personal property limits of insurance. If two locations have the same limits of insurance, the highest deductible factor applies.

31. Brands and Labels

a. Description of Coverage

This endorsement may be attached to any Businessowners Coverage Form covering merchandise. The endorsement allows an insurer to take damaged property at an agreed or appraised value. The insured may then stamp the word “salvage” on the merchandise or may remove its brands or labels. The endorsement also provides coverage for reasonable costs associated with these activities, up to the limit of insurance on the property.

b. Endorsement

Use Brands and Labels Endorsement BP 14 10.

32. Identity Fraud Expense Coverage

a. Description of Coverage

This endorsement provides a \$25,000 aggregate limit of coverage to pay the expenses incurred by the insured as a direct result of any act of identity fraud discovered or learned of during the policy period. By definition, such expenses include the costs of notarizing fraud affidavits or similar documents; certified mail sent to law enforcement or credit agencies or financial institutions; loss of income resulting from time taken off from work to meet and confer with law enforcement or credit agencies; loan application fees for re-applying for a loan after an application has been rejected solely because the lender received incorrect credit information; and reasonable attorney's fees incurred, whether to defend lawsuits brought against the insured or to remove criminal or civil judgments. The endorsement also provides a \$5,000 aggregate limit of coverage for advertising expenses incurred by the insured to restore the insured's reputation after an event of identity fraud.

b. Endorsement

Use Identity Fraud Expense Coverage Endorsement BP 14 01.

c. Deductible

The deductible is \$250. No other deductible applies to Identity Fraud Expense Coverage.

33. Business Personal Property – Seasonal Increase (Peak Season)

a. Description of Coverage

When the Limit of Insurance for Business Personal Property is at least 100% of the average monthly values during the preceding 12 months or the period of time the insured has been in business, the policy provides an automatic 25% increase to provide for seasonal variations. If the 100% minimum average value is not met, or if more than a 25% seasonal increase is needed, additional Business Personal Property limits can be included for seasonal changes in values.

The period for which limits are increased cannot extend beyond the policy expiration date.

b. Endorsement

Use Business Personal Property – Seasonal Increase Endorsement WN BP 52.

34. Blanket Insurance

a. Description of Coverage

Blanket insurance covers under one amount the building and/or business personal property in one or more separately rated buildings. Indicate the types of property to be blanketed (Building and Business Personal Property) and the Blanket Limit of Insurance in the Schedule. This coverage is optional and subject to prior approval by the company.

b. Special Rules

The insurance-to-value provisions of the policy apply, unless otherwise indicated. All owned buildings and business personal property must be insured to 100% of replacement cost, which the company will review annually. The Automatic Increase

in Insurance provision is mandatory for building coverage. The Actual Cash Value – Buildings Option and the Insurance-To-Value provision are not available when blanket insurance coverage is applicable.

c. Endorsement

Use WN BP 82 Blanket Insurance Schedule.

35. Fine Arts Coverage

a. Description of Coverage

Coverage is available for direct loss of or damage to fine arts owned by or in the care, custody, or control of the insured.

b. Endorsement

Use Fine Arts Coverage Endorsement BP 07 77.

c. Optional fixed dollar deductibles. may be applied to this coverage.

B. Liability Coverages

1. Damage to Premises Rented to You

a. Description of Coverage

Coverage is automatically provided in the Liability Section of the Businessowners Coverage Form for Damage to Premises Rented to Your insurance subject to a basic limit of \$50,000.

b. Optional Higher Limits of Insurance

The \$50,000 limit may be increased to an amount not to exceed \$1,000,000. Do not increase this limit when coverage is provided by Broadened Coverage for Damage to Premises Rented to You Endorsement BP 04 55.

2. Broadened Coverage for Damage to Premises Rented to You

a. Description of Coverage

Damage To Premises Rented to You coverage may be extended to provide coverage for risks of direct physical loss or damage to premises rented to or temporarily occupied by the insured with the permission of the owner.

b. Endorsement

Use Broadened Coverage for Damage to Premises Rented to You Endorsement BP 04 55.

c. Limits of Insurance

The available limits for this coverage are \$50,000 up to \$1,000,000.

3. Optional Per Person Medical Expenses Limit

a. Description of Coverage

Medical Expenses coverage is automatically provided in the Liability Section of the Businessowners Coverage Form subject to an occurrence and aggregate limit as well as a “per person” limit of \$5,000.

b. Optional Higher Limits of Insurance

With prior underwriting approval the \$5,000 limit may be increased to \$10,000.

4. Comprehensive Business Liability Exclusion (All Hazards in Connection with Designated Premises Operations or Products) * Refer to Businessowners Underwriting *

a. Description

This endorsement excludes specific projects, location hazards, operations, or equipment if clearly separable and definable.

b. Endorsement

Use Comprehensive Business Liability Exclusion Endorsement BP 04 01.

5. Electronic Data

a. Electronic Data Liability – Limited Coverage

(1) Description of Coverage

This endorsement amends Businessowners Liability Coverage to provide for loss of computerized or electronically stored data or software, which results from physical injury to tangible property.

(2) Endorsement

Use Electronic Data Liability – Limited Coverage Endorsement BP 05 95.

(3) Deductible

A mandatory property damage deductible of \$1,000 applies. Use Business Liability Coverage – Property Damage Liability Deductible (Per Occurrence Basis) Endorsement BP 07 04.

b. Electronic Data Liability – Broad Coverage

(1) Description of Coverage

This endorsement amends Businessowners Liability Coverage to provide coverage, on a claims-made basis, against damages because of loss of electronic data that is caused by an electronic data incident. Loss of electronic data means damage to, loss of use of, corruption of, inability to access, or inability to properly manipulate electronic data. Electronic data incident means an accident, a negligent act, error or omission, or a series of causally related accidents, negligent acts, or errors or omissions which results in loss of electronic data.

(2) Endorsement

For all states, except South Dakota, use Electronic Data Liability – Broad Coverage Endorsement WN BP 58. For South Dakota refer to State Exception Page(s).

(3) Retroactive Date

The retroactive date is a specific date entered on the Schedule of the endorsement. Any loss of electronic data that occurred prior to the retroactive date is not covered even if a claim for such loss is first made during the policy period or any applicable extended reporting period. Once a retroactive date is established for an insured, it can only be advanced with the written consent of the first Named Insured, and then only:

(a) If there is a change in carrier

- (b) If there is a substantial change in the insured's operations which results in an increased exposure to the loss.
- (c) If the insured fails to provide the company with information:
 - (i) The insured knew or should have known about the nature of the risk insured, which would have been material to the insurer's acceptance of the risk.
 - (ii) Which was requested by the company
- (d) At the request of the insured

Prior to the advancement of the retroactive date under any of these conditions, the company must obtain the written acknowledgement of the first Named Insured acknowledging that the first Named Insured has been advised of the right to purchase the Extended Reporting Period Endorsement.

If "none" is entered on the Schedule of the endorsement there is no retroactive date. If there is no retroactive date, coverage may be provided for loss of electronic data occurring prior to the inception date of the policy.

(4) Deductible

The deductible is \$1,000. No other deductible applies to Electronic Data Liability – Broad Coverage.

c. Extended Period for Electronic Data Liability – Broad Coverage

(1) Description of Coverage

This option is available if the Electronic Data Liability - Broad Coverage Endorsement is cancelled or not renewed for any reason or the company replaces this endorsement with other insurance that provides claims-made coverage for loss of electronic data arising out of an electronic data incident and has a retroactive date later than the one shown in the Schedule of the endorsement. It provides for a three-year extension for the reporting of claims because of loss of electronic data that occurred before the end of the policy period or on or before the effective date of cancellation. The Named Insured must request this endorsement in writing within 30 days after the end of the policy period.

(2) Endorsement

If the Extended Reporting Period is selected, use Extended Reporting Period for Electronic Data Liability – Broad Coverage Endorsement BP 05 97.

(3) Aggregate Limit

If the Extended Reporting Period is in effect, an Extended Reporting Period Aggregate Limit will be provided, but only for claims first received and recorded during the Extended Reporting Period. The Extended Reporting Period Aggregate Limit will be equal to the Aggregate Limit stated on the Schedule of the Electronic Data Liability - Broad Coverage Endorsement in effect at the end of the policy.

6. Employee Benefits Liability Coverage

a. Description of Coverage

This endorsement amends Businessowners Liability Coverage to provide coverage against claims for damages because of the insured's negligent acts, errors, or

omissions committed in the administration of an employee benefits program which result in the loss of any or all of an employee's benefits. If retroactive date is prior to effective date of policy, refer to Businessowners Underwriting.

b. Endorsement

Use Employee Benefits Liability Coverage Endorsement BP 04 98.

c. Deductible

A \$500 deductible for each employee applies.

d. Extended Reporting Period Option

(1) Description of Coverage

This option is available if the Employee Benefits Liability Coverage Endorsement is cancelled or not renewed by the company, or the company renews or replaces the endorsement with insurance that does not apply to a negligent act, error, or omission. It provides for a five-year extension for the reporting of claims for negligent acts, errors or omissions that were first committed before the end of the policy period. The Named Insured must request this endorsement in writing within 60 days after the end of the policy period.

(2) Endorsement

If the Extended Reporting Period is selected, use Extended Reporting Period Endorsement for Employee Benefits Liability Coverage BP 04 99.

(3) Aggregate Limit

If the Extended Reporting Period is in effect, an Extended Reporting Period Aggregate Limit will be provided, but only for claims first received and recorded during the Extended Reporting Period. The Extended Reporting Period Aggregate Limit will be equal to the Aggregate Limit entered on the Schedule of the Employee Benefits Liability Coverage Endorsement in effect at the end of the policy.

7. Employment Practices Liability Insurance Coverage Endorsement

a. Description of Coverage

(See coverage form for exact description and limitations.)

These claims provide coverage for Employment Practices Liability Insurance (EPLI) caused by a “wrongful employment act.”

“Wrongful Employment Act” means any actual or alleged:

- (1)** Wrongful dismissal, discharge, or termination (either actual or constructive), including breach of an implied contract
- (2)** Harassment or coercion (including sexual harassment, whether quid pro quo, hostile work environment or otherwise)
- (3)** Discrimination (including but not limited to discrimination based on age, gender, race, color, national origin, religion, sexual orientation, or preference, pregnancy, or disability)
- (4)** “Retaliation” (including lockout)

- (5) Employment-related misrepresentation(s) to “your” “employee” or applicant for employment with “you”
- (6) Employment-related libel, slander, humiliation, mental anguish, infliction of emotional distress, defamation, or invasion of privacy
- (7) Wrongful failure to employ or promote
- (8) Wrongful deprivation of career opportunity, wrongful demotion, or negligent “employee” evaluation, including the giving of negative or defamatory statements in connection with an “employee” reference
- (9) Wrongful discipline
- (10) Failure to provide or enforce adequate or consistent corporate policies and procedures relating to any “wrongful employment act”
- (11) Negligent supervision or hiring by an “insured”, relating to any of the above
- (12) Violation of an individual’s civil rights relating to any of the above
- (13) “Third party violations” but only if coverage for “third party violations” is shown on the Supplemental Declarations

b. Eligibility

Individual insureds are eligible if:

- (1) They employ 50 employees or fewer. (Insureds with 51-250 employees and/or insureds requesting limits of \$500,000 or \$1,000,000 must submit a referral application).
- (2) They are an eligible BOP classification.
Most of the company’s BOP policies will be eligible for this coverage.
Coverage is automatically included with every new business quote unless:
 - (a) Ineligible as found in the ineligibility rules as stated below
 - (b) The insured requests the coverage to be deleted.

c. Ineligibility

Individual insureds are not eligible if:

- (1) They employ more than 250 employees.
- (2) They are in one of the following classes:
 - (a) Legal Services, including attorney/law offices
 - (b) Employee Leasing Firms/Temporary Help Firms
 - (c) Membership Recreation Clubs, Golf and Country Clubs
 - (d) Municipalities and government entities, including townships, police, and firefighters
 - (e) Educational Services, including schools and colleges

d. Coverage Limits

(1) Portfolio Coverage

There’s an Aggregate Limit of Liability of \$100,000 for all losses combined, including defense costs. An optional limit of \$250,000 is available for an

additional premium. Portfolio coverage is only available for insureds with 50 full-time employees or less.

(2) Referral Coverage:

Insureds with 51-250 full-time employees and/or any risk seeking limits of \$500,000 or \$1,000,000. Limits are for all losses combined, including defense costs.

In the *AgentsXpress* rating system, the application will have to be quoted without the EPLI Coverage and referred to the Underwriting Department for review. An EPLI Supplemental Application will be provided by your underwriter and must be completed to determine the eligibility and rating. If accepted, the EPLI coverage will be added to the policy by the underwriter.

e. Deductibles

(1) Portfolio Coverage:

Coverage Limits	Deductible Options
\$100,000	\$2,500
	\$5,000
	\$10,000
\$250,000	\$5,000
	\$10,000
	\$25,000

(2) Referral Coverage:

Deductible options of \$5,000, \$10,000, \$25,000, and \$50,000 are available.

f. Supplemental Extended Reporting Period Endorsement (applicable in all states except South Dakota)

In the event of cancellation or nonrenewal, the Named Insured has the right, upon payment of an additional premium of 100% of the full annual premium applicable to this coverage, to buy the Supplemental Extended Reporting Period Endorsement. This endorsement provides an extended reporting period of one (1) year following the effective date of cancellation or nonrenewal in which to give to us written notice of claims first made or suits first brought which occurred before the end of the EPLI Coverage period and prior to the Supplemental Extended Reporting Period Effective Date.

South Dakota Exception:

In the event of cancellation or nonrenewal, the Named Insured has the right, upon payment of an additional premium of 175% of the full annual premium applicable to this coverage, to buy the Supplemental Extended Reporting Period Endorsement. This endorsement provides an extended reporting period of three (3) years following the effective date of cancellation or nonrenewal in which to give to us written notice of claims first made or suits first brought which occurred before the end of the EPLI

Coverage period and prior to the Supplemental Extended Reporting Period Effective Date.

g. Prior Acts Coverage

The Employment Practices Liability Insurance Coverage includes full “prior acts” coverage as long as the named insured did not know about the claim or suit of a wrongful employment act or could not have reasonably foreseen it. Therefore, for new business, there is no need to change the retroactive date prior to the policy’s effective date of coverage.

h. Third Party EPLI Coverage

Optional coverage for allegations brought by customers, clients, or vendors may be purchased for an additional premium. The additional premium will be either 10% or 20% of the EPLI premium depending on the SIC Code (Refer to the Businessowners Classification Table Section of this manual for the applicable SIC Code).

SIC Code	Additional Premium
0100 – 1499	10%
1810 – 3999	
5000 – 5199	
7370 – 7379	
7800 - 7829	
1500 – 1799	20%
4000 – 4984	
5200 – 5999	
6000 – 6999	
7000 – 7369	
7380 – 7699	
7830 – 8699	
8700 - 9999	

i. Minimum Premium

This coverage part is not subject to a minimum premium. The premium for this endorsement is in addition to the policy minimum premium.

j. Endorsement

Use Employment Practices Liability Insurance Coverage Endorsement WN BP 23 and the following state-specific endorsements (if applicable):

IL: WN BP 42 Illinois Changes

MN: WN BP 43 Minnesota Changes

SD: WN BP 44 South Dakota Changes

UT: WN BP 45 Utah Changes

WA: WN BP 46 Washington Changes

k. Employment-Related Practices Exclusion – BP 04 17

For all states except Washington refer to the State Exception Page(s).

This endorsement amends the Businessowners Liability Coverage by excluding bodily injury and personal injury arising out of employment-related practices.

8. Exclusion – Personal and Advertising Injury

a. Description

This endorsement amends Businessowners Liability Coverage by excluding all coverage for personal and advertising injury liability.

b. Endorsement

Use Exclusion – Personal and Advertising Injury Endorsement BP 04 37.

Attachment of Exclusion – Personal and Advertising Injury Endorsement BP 04 37 is mandatory for the following classifications:

- (1) Detective or Investigative Agencies - Private
- (2) Employment Agencies
- (3) Labor Union Offices
- (4) Lawyers' Offices
- (5) Political Campaign Headquarters or Offices
- (6) Security and Patrol Agencies

9. Exclusion – Counseling Services

a. Description

This optional endorsement excludes liability coverage for advisory services or counseling with respects to such issues as mental health, crisis prevention, social services, or drug and alcohol rehabilitation, or similar subjects.

b. Endorsement

Use Exclusion – Counseling Services WN BP 15.

10. Hired Auto and Non-Owned Auto Liability (not available in Illinois)

a. Description of Coverage

This endorsement provides either or both non-owned or hired auto coverage. Non-Owned Auto Liability provides coverage for any auto that is not owned, borrowed, or hired by the insured. Hired Auto Liability provides coverage for autos leased, hired, or borrowed by the insured. An auto leased with a term of six months, or more is treated as an owned auto and is not eligible for this coverage. This endorsement is also not available to insureds who have a policy covering other commercial automobile exposures. The Hired Auto and Non-Owned Auto Liability limit of insurance should be the same as the Businessowners Liability and Medical Expenses limit of insurance.

b. Endorsement

Use Hired Auto and Non-Owned Auto Liability Endorsement BP 04 04 except for Washington and Wisconsin. Refer to State Exception Page(s).

c. Deductible

Optional deductibles do not apply.

11. Limitation of Coverage to Designated Premises or Project

a. Description of Coverage

This endorsement limits liability coverage to only those premises, operations, and projects specifically designated.

b. Endorsement

Use Limitation of Coverage to Designated Premises or Project Endorsement BP 04 12.

12. Liquor Liability Coverage

a. Endorsements

All states except Illinois, Iowa, Minnesota, and Utah refer to state exception pages. Liquor Liability Coverage Endorsement BP 04 89 provides coverage against claims for bodily injury or property damage sustained by any person or organization if liability for such injury is imposed on the insured by reason for the selling, serving, or furnishing of any alcoholic beverage. The endorsement provides an entry for:

- (1) A Liquor Liability Aggregate Limit which is the most that will be paid for all claims for bodily injury or property damage arising out of the selling, serving, or furnishing of any alcoholic beverage
- (2) An Each Common Cause Limit which is the most that will be paid for all bodily injury or property damage sustained by one or more persons or organizations as the result of the selling, serving, or furnishing of alcoholic beverages to any one person

Neither the Liability and Medical Expenses Limit of Insurance shown in the Declarations, nor its aggregate limits apply to damages arising out of the selling, serving, or furnishing of alcoholic beverages.

b. Liquor Liability Grades

- (1) A state designated with a 0 (zero) is one in which there is no cause of action against one who supplies, furnishes, vends, or sells liquor (the “liquor vendor”) for bodily injury, property damage, or death caused by an intoxicated person.
- (2) A state designated with a number from 1 to 9 imposes moderate liability for the liquor vendor. A cause of action for bodily injury, property damage, or death caused by an intoxicated person may be brought against the liquor vendor under certain circumstances. For example, a cause of action may exist if the liquor vendor supplies liquor to a minor or to a person the liquor vendor knew or should have known was intoxicated or to a person the liquor vendor has advised is a known alcohol abuser or in violation of the state liquor control laws. A special provision (most commonly a limitation on liability) may also apply.
- (3) A state designated with the number 10 imposes strict liability for the liquor vendor. A cause of action for bodily injury, property damage, or death caused by an intoxicated person may be brought against the liquor vendor without limitation, because he or she provided liquor to the intoxicated person and death, bodily injury, or property damage was the result. In other words, the mere act of furnishing the liquor is deemed the proximate cause of the injury.
- (4) Refer to the State Exception Page(s) for the applicable grade.

c. Eligibility

For restaurants the liquor sales must be less than 25% of the total annual sales.

- d. Limits of Insurance**
Refer to State Exception Pages(s).
- 13. Medical Expenses – Exclusion**
 - a. Description**
This endorsement amends Businessowners Liability Coverage by excluding Medical Payments Coverage.
 - b. Endorsement**
Use Medical Expenses – Exclusion Endorsement BP 04 38.
- 14. Limited Pollution Liability Extension Endorsement - *Refer to Businessowners Underwriting***
 - a. Description of Coverage**
This endorsement provides limited pollution coverage which is subject to a separate Limited Pollution Liability Extension Aggregate Limit shown in the Schedule of the endorsement.
 - b. Endorsement**
Use Limited Pollution Liability Extension Endorsement BP 04 94 for all except Oregon.

Oregon: use BP 10 81 – Oregon Limited Pollution Liability Extension

Oregon only: A Remedial Action Costs Aggregate Limit of \$10,000 is provided
 - c. Minimum Premium**
A minimum premium applies.
- 15. Waiver of Transfer of Rights of Recovery Against Others to Us Endorsement**
 - a. Description of Coverage**
This endorsement provides that the company's right to subrogation against designated persons or organizations may be waived under certain circumstances, prior to a loss, by attaching the Waiver of Transfer of Rights of Recovery Against Others to Us Endorsement BP 04 97.
 - b. Endorsement**
Use Waiver of Transfer of Rights of Recovery Against Others to Us Endorsement BP 04 97.
- 16. Snowplow Products – Completed Operations Hazard Coverage**
 - a. Description of Coverage**
This endorsement introduces an exception to the Aircraft, Auto or Watercraft Exclusion under Section II – Liability of the Businessowners Coverage Form BP 00 03 with respect to bodily injury or property damage arising out of the use of any auto for snow or ice removal operations within the products-completed operations hazard.
 - b. Eligibility**
Snow plowing receipts must be less than 30% of the Named Insured's total average annual business receipts.
 - c. Endorsement**

Use Snowplow Products – Completed Operations Hazard Coverage Endorsement BP 14 16.

17. Exclusion – Designated Work

a. Description

This endorsement amends Businessowners Liability Coverage to exclude bodily injury or property damage included in products-completed operations hazard arising out of specific project(s) described in the declarations page.

b. Endorsement

Use Exclusion – Designated Work Endorsement BP 14 21.

18. Exclusion – Products-Completed Operations Hazard

a. Description

This endorsement amends Businessowners Liability Coverage to exclude bodily injury and property damage included within products-completed operations hazard.

b. Endorsement

Use Exclusion – Products-Completed Operations Hazard Endorsement BP 14 22.

19. Designated Location(s) General Aggregate Limit

a. Description of Coverage

This endorsement amends Businessowners Liability Coverage to provide for a Designated Location General Aggregate Limit on a location basis. The limit applies to each “location” that is designated in the Schedule of the endorsement.

b. Endorsement

Use Designated Location(s) General Aggregate Limit Endorsement BP 14 17.

20. Exclusion – Damage to Work Performed by Subcontractors on Your Behalf

a. Description of Coverage

The endorsement amends Section II – Liability of the Businessowners Coverage form by removing the exception to the exclusion for work performed by a subcontractor at any site or operation.

b. Endorsement

Use Exclusion – Damage to Work Performed by Subcontractors on Your Behalf Endorsement BP 14 19.

21. Property Damage Liability for Your Work

a. Description of Coverage

This endorsement modifies the Businessowners Coverage Form BP 00 03 under Section II – Liability to provide reimbursement to the Named Insured for sums paid to clients because of property damage resulting from the insured’s work (“your work”) for a client.

Coverage is available for Property Damage Liability for Your Work at limits of \$5,000 for any one occurrence/\$10,000 for any one period; \$10,000 for any one occurrence/\$20,000 for any one period; or \$25,000 for any one occurrence/\$50,000 for any one period.

b. Endorsement

Use Property Damage Liability for Your Work Coverage Endorsement WN BP 50.

c. Deductible

The deductible is \$500. No other deductible applies to Property Damage Liability for Your Work Coverage.

22. Exclusion – Multi-Unit Residential Construction

a. Description

This endorsement amends Businessowners Liability Coverage to exclude bodily injury, property damage, or personal and advertising injury arising out of or caused by the actual or alleged insured's work (or the work of any other insured) in connection with the pre-construction, construction, post-construction, exterior remodeling, maintenance, or repair of any multi-unit residential building.

With respect to bodily injury and property damage, this exclusion only applies to the products-completed operations hazard and does not apply to the insured's work in connection with interior remodeling, maintenance, or repair, provided that the work does not involve the repair or replacement of the insured's work (or the work of any other insured) performed prior to completion.

b. Endorsement

Use Exclusion – Multi-unit Residential Construction Endorsement WN BP 76.

23. Limited Pollution Coverage – Work Sites

a. Description of Coverage

This endorsement provides coverage for losses that result from accidental release of pollutants brought by a contractor to a job site. Coverage applies to bodily injury, property damage, and clean-up costs that result directly from physical damage to tangible property. Coverage also applies to the costs of defending third-party claims.

b. Endorsement

Use Limited Pollution Coverage – Work Sites Endorsement **WN BP 85** in all states except **Illinois** and **Washington**.

In **Illinois**, use Illinois – Limited Pollution Coverage – Work Sites **WN BP 97**. In **Washington**, use Washington – Limited Pollution Coverage – Work Sites **WN BP 99**.

c. Deductible

A mandatory deductible of \$1,000 applies.

24. Cyber Liability Insurance

a. Description of Coverage

These claims provide coverage for Cyber Liability Insurance. Coverage includes:

- (1) **Multimedia Liability** – duty to defend coverage for third party claims alleging copyright or trademark infringement, libel or slander, or plagiarism resulting from dissemination of media material. Covers both electronic and non-electronic media material.

- (2) **Security and Privacy Liability** – duty to defend coverage for third party claims alleging liability resulting from a security and privacy wrongful act, including the Insured’s failure to safeguard electronic or non-electronic confidential information, or the failure to prevent virus attacks, denial of service attacks or the transmission of malicious code from the insured’s computer system to the computer system of a third party.
- (3) **Privacy Regulatory Defense and Penal-ties** – duty to defend coverage for regulatory fine and penalties and/or regulatory compensatory awards incurred by the Insured as a result of privacy regulatory proceedings/investigations brought against the Insured by federal, state, or local governmental agencies, including those arising from alleged HIPAA violations.
- (4) **Privacy Breach Response Costs, Notification Expenses and Breach Support and Credit Monitoring Expenses** – Coverage for reasonable mitigation costs and expenses, including legal, public relations, advertising and IT forensic expenses, postage, and the cost to provide call centers, credit monitoring, and identity theft assistance which is incurred by the insured as a result of an adverse media report, security breach or privacy breach.
- (5) **Network Asset Protection** – Coverage for amounts incurred by the Insured to recover and/or replace data that is compromised, damaged, lost, erased, or corrupted due to (1) accidental damage or destruction of electronic media or computer hardware, (2) administrative or operational mistakes in the handling of electronic data, or (3) computer crime/attacks including malicious code and denial of service attacks. Coverage also extends to business income loss and interruption expenses incurred by the Insured as a result of a total or partial interruption of the insured’s computer system directly caused by any of the above events.
- (6) **Cyber Extortion** – Coverage for extortion expenses and extortion monies incurred by the Insured as a direct result of a credible cyber extortion threat made against the insured.
- (7) **Cyber Terrorism** – Coverage for loss of business income and interruption expenses incurred by the Insured as a direct result of a total or partial interruption of the insured’s computer system due to an act of cyber terrorism.
- (8) **BrandGuard™** – Coverage for loss of revenue incurred by the Insured as a direct result of an adverse media report or notification to affected individuals of a security breach or privacy breach.
- (9) **PCI DSS Assessment** – Coverage for defense costs and the fines and penalties levied by the Payment Card Industry Data Security Standards council (VISA, Mastercard, AmEx, Discover, and JCB) against merchants who are not PCI DSS compliant.
- (10) **Cyber Crime** – Coverage for losses incurred due to (1) wire transfer fraud, (2) fraudulent use of an insured telephone system, and (3) phishing schemes that impersonate your brand, products, or services, including the costs of reimbursing your customers for losses they sustain as a result of such phishing schemes.

b. Endorsement

Use Cyber Liability Insurance Endorsement WN BP 89 for all states except Illinois and South Dakota.

Use Cyber Liability Insurance Endorsement – Illinois WN BP 104 for Illinois.

Use Cyber Liability Insurance Endorsement – South Dakota WN BP 92 (\$1 million limit) or WN BP 106 (\$50,000 and \$100,000 limits) for South Dakota.

c. Eligibility (All states except North Dakota and South Dakota)

Individuals are eligible if:

- (1) Basic limit of coverage for Businessowners Policies: All classes insured with the Company will be eligible for the \$50,000 coverage.
- (2) Higher Limits Coverage
 - (a) All classes insured with the Company will be eligible for \$100,000 coverage, subject to receipt, review, and approval of an acceptable Warranty Statement of No Known Claims form.
 - (b) Most policies will be eligible for Higher Limits of \$250,000, \$500,000 or \$1,000,000, subject to receipt, review, and approval of the Higher Limits application.

d. Ineligibility (All states except North Dakota and South Dakota)

- (1) Insureds are not eligible if they have adverse answers on the Warranty Statement of No Known Claims or Higher Limits application. However, the applications can be referred for review and approval.
- (2) Risks with greater than \$10,000,000 in revenue that request coverage Option 2, 3 or 4, will need to be referred for review and approval.

e. Coverage Limits (All States except North Dakota and South Dakota)

- (1) Basic limit of coverage for Businessowner Policies and Commercial Package Policies:

\$50,000 Multimedia Liability
\$50,000 Security and Privacy Liability
\$50,000 Privacy Regulatory Defense and Penalties
\$50,000 Privacy Breach Response Costs, Customer Notification Expenses, and Customer Support and Credit Monitoring Expenses
\$50,000 Network Asset Protection
\$50,000 Cyber Extortion
\$50,000 Cyber Terrorism
\$50,000 BrandGuard™
\$50,000 PCI DSS Assessment
\$ 5.000 Cyber Crime
\$100,000 Maximum Aggregate Limit of Liability

- (2) Higher Limits Coverage – There are four Limit options:

Coverage	Option 1+	Option 2++	Option 3++	Option 4++
Multimedia Liability Coverage	\$ 100,000	\$ 250,000	\$ 500,000	\$ 1,000,000
Security and Privacy Defense and Penalties	100,000	250,000	500,000	1,000,000
Privacy Regulatory Defense and Penalties Coverage	100,000	250,000	500,000	1,000,000
Privacy Breach Response Costs, Notification Expenses, and Customer Support and Credit Monitoring Expenses Coverage	100,000	100,000	250,000	500,000
BrandGuard™	100,000	100,000	250,000	500,000
Network Asset Protection	100,000	100,000	150,000	250,000
Cyber Extortion	100,000	250,000	500,000	1,000,000
Cyber Terrorism	100,000	250,000	500,000	1,000,000
PCI DSS Assessment	100,000	250,000	500,000	1,000,000
Cyber Crime	10,000	25,000	50,000	100,000
Aggregate Limit	200,000	250,000	500,000	1,000,000

f. Deductible

\$0 (Zero deductible)

g. Automatic Extended Reporting Period (applicable in all states):

In the event of non-renewal or termination of this Policy for any reason other than non-payment of premium, we will provide an Automatic Extended Reporting Period of sixty (60) days in which “claims” otherwise covered by this Endorsement may be reported. Such Automatic Extended Reporting Period will commence immediately upon termination or expiration of this Policy. (Refer to the policy for the complete terms and conditions).

h. Supplemental Extended Reporting Period (applicable in all states except South Dakota):

The Named Insured has the option, upon payment of the required additional premium, to purchase a Supplemental Extended Reporting Period of 12 months following the effective date of termination of coverage. The Supplemental Extended Reporting Period will extend the time during which “claims” otherwise covered by this Endorsement may be made and reported. If the Supplemental Extended Reporting Period is purchased, the Automatic Extended Reporting Period will be included within the Supplemental Extended Reporting Period. (Refer to the policy for the complete terms and conditions).

Premium: 100% of the annual premium.

25. Inspection Liability Limited Coverage

a. Description of Coverage

This endorsement amends Businessowners Liability Coverage to provide coverage against claims for damages because of an insured's failure to perform an inspection; failure to give advice or make recommendations in connection with or as a result of an inspection; or any error, omission, defect, or deficiency in any inspection performed or advice given by or on behalf of any insured; or the reporting of or reliance upon any such inspection, direction, instructions, or advice in connection with liquid waste system installation, cleaning or repair. This endorsement is only available with septic class codes 75961 and 75971.

b. Endorsement

Use Inspection Liability Limited Coverage endorsement BP CW 001.

C. Additional Insured Endorsements (Liability and Medical Expenses Coverage)

1. Additional Insured – Managers or Lessors of Premises

a. Description of Coverage

This endorsement is used to include as additional insureds designated persons or organizations for their liability as owners of designated premises leased to the named insured.

b. Endorsement

Use Additional Insured – Managers or Lessors of Premises Endorsement BP 04 02.

c. Deductible

Optional deductibles do not apply.

2. Additional Insured – Controlling Interest

a. Description of Coverage

This endorsement provides coverage for additional insureds who control either the insured or the insured's premises.

b. Endorsement

Use Additional Insured – Controlling Interest Endorsement BP 04 06.

3. Additional Insured – State or Political Subdivisions – Permits Relating to Premises

a. Description of Coverage

This endorsement provides coverage for certain premises hazards for governmental organizations issuing permits to owners or lessees.

b. Endorsement

Use Additional Insured – State or Political Subdivisions – Permits Relating to Premises Endorsement BP 04 07.

4. Additional Insured – Townhouse Associations

a. Description of Coverage

This endorsement covers individual townhouse owners for liability arising from membership in townhouse associations.

b. Endorsement

For Minnesota rule - refer to State Exception Page(s).

Use Additional Insured – Townhouse Associations Endorsement BP 04 08.

5. Additional Insured – Mortgagee, Assignee, or Receiver

a. Description of Coverage

This endorsement covers mortgagees, assignees, or receivers on policies covering owners or general lessees. Construction and alterations are excluded.

b. Endorsement

Use Additional Insured – Mortgagee, Assignee, Or Receiver Endorsement BP 04 09.

6. Additional Insured – Owner or Other Interests from Whom Land has Been Leased

a. Description of Coverage

This endorsement covers owners or lessors of land leased to the insured. Construction, alterations, and post-lease occurrences are excluded.

b. Endorsement

Use Additional Insured – Owner or Other Interests from Whom Land Has Been Leased Endorsement BP 04 10.

7. Additional Insured – Co-Owner of Insured Premises

a. Description of Coverage

This endorsement covers co-owners of the insured premises.

b. Endorsement

Use Additional Insured – Co-Owner of Insured Premises Endorsement BP 04 11.

8. Additional Insured – Engineers, Architects, or Surveyors

a. Description of Coverage

This endorsement covers engineers, architects, or surveyors engaged by the insured for premises and operations liability. Professional liability is excluded.

b. Endorsement

Use Additional Insured – Engineers, Architects, Or Surveyors Endorsement BP 04 13.

9. Additional Insured – Lessor of Leased Equipment

a. Description of Coverage

This endorsement is used to include as an additional insured a designated person or organization leasing equipment to the insured, for liability that involves contributory negligence and arises out of an occurrence that takes place during the term of the lease. A separate endorsement should be attached for each such lessor named as an additional insured.

b. Endorsement

Use Additional Insured – Lessor of Leased Equipment Endorsement BP 04 16.

c. Deductible

Optional deductibles do not apply.

10. Additional Insured – Vendors

a. Description of Coverage

This endorsement:

(1) May be added to policies insuring distributors

- (2) Includes as an additional insured a vendor shown in the Schedule of the endorsement, but only with respect to liability arising out of the vendor's sale or distribution of the Named Insured's products
 - b. Endorsement**
Use Additional Insured – Vendors Endorsement BP 04 47.
 - c. Deductible**
Optional deductibles do not apply.
- 11. Additional Insured – Designated Person or Organization**
- a. Description of Coverage**
This endorsement includes as an insured the person or organization shown in the Schedule of the endorsement, but only with respect to the liability arising out of the ongoing operations of the insured contractor or liability in connection with premises owned by or rented to the insured contractor.
 - b. Endorsement**
Use Additional Insured – Designated Person or Organization Endorsement BP 04 48.
 - c. Deductible**
Optional deductibles do not apply.
- 12. Additional Insured – Engineers, Architects, or Surveyors Not Engaged by the Named Insured**
- a. Description of Coverage**
This endorsement provides coverage for engineers, architects or surveyors not engaged by an insured contractor, but contractually required to be added as additional insureds to the insured contractor's policy.
 - b. Endorsement**
Use Additional Insured – Engineers, Architects, Or Surveyors Not Engaged by The Named Insured Endorsement BP 04 49.
 - c. Deductible**
Optional deductibles do not apply.
- 13. Additional Insured – Owners, Lessees or Contractors**
For Oregon rule - refer to State Exception Page(s).
- a. Description of Coverage**
This endorsement provides coverage for:
 - (1) Owners or lessees of buildings on policies covering contractors
 - (2) Contractors on policies covering subcontractors

It only provides coverage for liability for ongoing operations performed for such owners, lessees, or contractors by the insured contractor or subcontractor.
 - b. Endorsement**
Use Additional Insured – Owners, Lessees or Contractors Endorsement BP 04 50.
 - c. Deductible**
Optional deductibles do not apply.

14. Additional Insured – Owners, Lessees or Contractors – With Additional Insured Requirement in Construction Contract (Blanket)

a. Description of Coverage

This endorsement includes as additional insureds owners, lessees, or contractors who have signed a contract or an agreement that requires them to be added as additional insureds on a policy covering a contractor or a subcontractor with respect to liability in connection with the insured contractor's ongoing operations performed for that additional insured.

b. Endorsement

Use Additional Insured – Owners, Lessees or Contractors – With Additional Insured Requirement in Construction Contract Endorsement BP 04 51.

c. Deductible

Optional deductibles do not apply.

15. Additional Insured – State or Political Subdivisions – Permits

a. Description of Coverage

This endorsement provides coverage for certain premises hazards or for governmental organizations issuing permits to contractors. This rule does not apply to operations performed for such governmental organizations.

b. Endorsement

Use Additional Insured – State or Political Subdivisions – Permits Endorsement BP 04 52.

16. Amendment of Insured Contract Definition

For Oregon rule - refer to State Exception Page(s).

a. Description of Coverage

This mandatory endorsement excludes liability arising out of tort liability for which the named insured or anyone acting on behalf of the named insured did not contribute, in whole or in part, to the bodily injury or property damage.

b. Endorsement

Use Amendment of Insured Contract Definition Endorsement BP 05 98.

For Iowa use Amendment of Insured Contract Definition Endorsement BP 14 69.

17. Additional Insured – Owners, Lessees or Contractors – Completed Operations

a. Description of Coverage

This endorsement provides coverage for:

(1) Owners or lessees of buildings on policies covering contractors

(2) Contractors on policies covering subcontractors

It only provides coverage with respect to liability for completed operations for such owners, lessees, or contractors by the insured contractor or subcontractor.

b. Endorsement

Use Additional Insured – Owners, Lessees or Contractors – Completed Operations Endorsement BP 14 02.

c. Deductible

Optional deductibles do not apply.

18. Additional Insured – Grantor of Franchise

a. Description of Coverage

This endorsement includes as insured the person or organization shown in the Schedule of the endorsement, but only with respect to their liability as a grantor of a franchise.

b. Endorsement

Use Additional Insured – Grantor of Franchise BP 14 05.

c. Deductible

Optional deductibles do not apply.

19. Additional Insured – Owners, Lessees or Contractors – With Additional Insured Requirement for Other Parties in Construction Contract

For all states except Oregon refer to State Exception Page(s).

a. Description of Coverage

This endorsement may be used to include as additional insureds owners, lessees, or contractors when the named insured has agreed in writing in a contract or an agreement to include them, or any other party or organization, as additional insureds on a policy covering a contractor or subcontractor with respect to liability in connection with the insured contractor's ongoing operations performed for the additional insured.

b. Endorsement

Use Additional Insured – Owners, Lessees or Contractors – With Additional Insured Requirement for Other Parties in Construction Contract Endorsement WN BP 54.

c. Deductible

Optional deductibles do not apply.

20. Primary and Noncontributory – Other Insurance Condition

a. Description of Coverage

This mandatory endorsement provides that the coverage made available to an additional insured will be provided on a primary and noncontributory basis.

b. Endorsement

Use Primary and Noncontributory – Other Insurance Condition Endorsement WN BP 53.

21. Additional Insured – Lessor of Leased Equipment – Automatic Status When Required in Lease Agreement with You

a. Description of Coverage

This endorsement includes as additional insureds the lessors of leased equipment who have signed a contract or agreement that requires them to be added as an additional insured on a policy covering a lessee with respect to liability arising out of the named insured's maintenance, operation, or use of such leased equipment.

- b. Endorsement**
Use Additional Insured – Lessor of Leased Equipment – Automatic Status When Required in Lease Agreement with You Endorsement WN BP 07.
 - c. Deductible**
Optional deductibles do not apply.
- 22. Additional Insured – Owners, Lessees or Contractors – Completed Operations - With Additional Insured Requirement in Construction Contract (Blanket)**
 - a. Description of Coverage**
This endorsement includes as additional insureds owners, lessees, or contractors who have signed a contract or an agreement that requires them to be added as additional insureds on a policy covering a contractor or a subcontractor with respect to liability in connection with the insured contractor's completed operations performed by the additional insured.
 - b. Endorsement**
Use Additional Insured – Owners, Lessees or Contractors – Completed Operations - With Additional Insured Requirement in Construction Contract Endorsement WN BP 56.
 - c. Deductible**
Optional deductibles do not apply.
- 23. Additional Insured – Vendors – with Additional Insured Requirement in Contract**
 - a. Description of Coverage**
This endorsement:
 - (1) May be added to policies insuring distributors.
 - (2) Includes as an additional insured vendors who have signed a contract or agreement that requires naming as an additional insured on a policy covering the distributor, but only with respect to liability arising out of the vendor's sale or distribution of the named insured's products.
 - b. Endorsement**
Use Additional Insured – Vendors – With Additional Insured Requirement in Contract Endorsement WN BP 77.
 - c. Deductible**
Optional deductibles do not apply.
- 24. Additional Insured – Scheduled – Contractors – Operations and Completed Operations**
 - a. Description of Coverage**
This endorsement may be used to include as additional insureds owners, lessees, or contractors. It provides coverage for liability arising out of ongoing and completed operations performed for such owners, lessees, or contractors by the insured contractor or subcontractor.
 - b. Endorsement**
Use Additional Insured – Scheduled – Contractors – Operations and Completed Operations Endorsement WN BP 79.

c. Deductible

Optional deductibles do not apply.

25. Additional Insured – Contractors – Operations and Completed Operations – With Additional Insured Requirement in Construction Contract

a. Description of Coverage

This endorsement may be used to include as additional insureds any person or organization with whom the named insured has agreed in writing in a contract or an agreement to include them, or any other party or organization, as additional insureds on a policy covering a contractor or subcontractor with respect to liability arising out of the insured contractor's ongoing and completed operations performed for the additional insured.

b. Endorsement

Use Additional Insured – Contractors – Operations and Completed Operations – With Additional Insured Requirement in Construction Contract Endorsement WN BP 80.

c. Deductible

Optional deductibles do not apply.

26. Additional Insured – Owners, Lessees or Contractors – Scheduled Person or Organization

a. Description of Coverage

This endorsement provides coverage for:

(1) Owners or lessees of buildings on policies covering contractors

(2) Contractors on policies covering subcontractors

It only provides coverage with respect to liability arising out of ongoing operations for such owners, lessees, or contractors by the insured contractor or subcontractor.

b. Endorsement

Use Additional Insured – Owners, Lessees or Contractors – Scheduled Person or Organization Endorsement WN BP 83.

c. Deductible

Optional deductibles do not apply.

27. Additional Insured – Owners, Lessees or Contractors – Completed Operations

a. Description of Coverage

This endorsement provides coverage for:

(1) Owners or lessees of buildings on policies covering contractors

(2) Contractors on policies covering subcontractors

It only provides coverage with respect to liability arising out of completed operations for such owners, lessees, or contractors by the insured contractor or subcontractor.

b. Endorsement

Use Additional Insured – Owners, Lessees or Contractors – Completed Operations Endorsement WN BP 84

c. Deductible

Optional deductibles do not apply.

D. Endorsements Applicable to Specific Classes

1. Contractor's Optional Coverages

a. Amendment – Aggregate Limits of Insurance (Per Project)

(1) Description of Coverage

The aggregate limit of insurance for Liability and Medical Expenses in the Businessowners Liability Coverage may be changed from a per policy to a per project basis for every project engaged in by the insured contractor that is covered by the policy.

(2) Endorsement

Use Amendment – Aggregate Limits of Insurance (Per Project) Endorsement BP 07 02.

b. Contractors Errors and Omissions

(1) Description of Coverage

This endorsement provides Contractors Errors and Omissions Liability Coverage on a claim made basis for damages resulting from the insured's negligent act, error, or omission arising from the business operations described in the Declarations or from a defect in material or product sold or installed by the insured while acting in the business.

(2) Endorsement

Use Contractors Errors and Omissions Liability Insurance Coverage Endorsement WN BP 51. (Minnesota – also attach WN BP 60 Contractors Errors and Omissions Liability – Minnesota Changes; Oregon-also attach WN BP 68 Oregon Changes; South Dakota – also attach WN BP 61 Contractors Errors and Omissions Liability – South Dakota Changes; Washington-also attach WN BP 67 Washington Changes).

(3) Binding Authority

There is no agency binding authority for this coverage. A completed Contractors Errors and Omissions Supplemental Application is required prior to quoting.

(4) Eligibility

All contractor's classifications are eligible.

(5) Underwriting Guidelines

(a) Designed specifically for the specialty, experienced "artisan-type" contractor that has a proven track record.

(b) Three years in business – exceptions for new ventures may be considered providing the risk has had three years prior management experience in the same type of business.

(c) Work subcontracted to others must not exceed 25% of total annual receipts.

- (d) Certificates of insurance with limits of at least equal to the applicant's primary Businessowners Liability limits must be obtained by the applicant for subcontracted work.
- (e) It is preferred, but not mandatory, that the applicant be listed as an additional insured on all subcontractor's general liability policies.
- (f) Must have a minimum of three years of experience in designing if the insured is involved in design work or signing off on designs/blueprints.
- (g) Applicants who have sued clients to collect past or overdue fees should be referred to the Underwriting Department for review and approval.
- (h) Copies of the three-year loss histories are required.

(6) Ineligible Classes

- (a) Contractors who are involved with building tract homes or multi habitational structures
- (b) Exterior work, such as framing, roofing, siding, or window work
- (c) Handymen
- (d) Risks that were subject to disciplinary action, including regulatory proceedings.

(7) Limits of Liability

The coverage form provides for a per claim limit of liability and an aggregate limit of liability. The limit per claim and the aggregate limit will be the same. The limit per claim selected for Contractors Errors and Omissions Coverage must be less than or equal to the policy's Liability Occurrence limit. The following coverage limits are available: \$100,000, \$300,000, \$500,000, or \$1,000,000

(8) Deductible

A deductible of \$1,000 per claim is mandatory. Optional deductibles are not available.

(9) Retroactive Date

Use the effective date of coverage if this is the first time the insured is purchasing Errors and Omissions Coverage. This original effective date will be used on all renewals as the retroactive date.

If the insured had a prior claims-made Errors and Omissions policy, you can use the retroactive date of the prior policy if the insured had not purchased extended reporting/tail coverage. Before you choose a prior retroactive date, you will need some additional information:

- (a) Verify that there has been no lapse in prior coverage.
- (b) Review past loss experience.
- (c) Review past operations of the insured, including any discontinued operations and if the insured has made any new acquisitions.

(10) Extended Reporting Period

For South Dakota rule - refer to State Exception Page(s).

An Extended Reporting Period may be provided upon termination of this insurance. The Extended Reporting Period does not extend the policy period or change the scope of coverage provided. It extends the “claims” reporting period. This period does not reinstate or increase the limits of insurance for this coverage. Once in effect, Extended Reporting Periods may not be cancelled.

The Contractors Errors and Omissions Coverage Endorsement includes a 60-day Basic Extended Reporting Period automatically without additional charge.

A Supplemental Extended Reporting Period of 12 months is available by endorsement for an additional charge. This supplemental period begins when the 60-day Basic Extended Reporting Period ends.

We must receive a written request and premium payment for this endorsement within 60 days after the end of the policy period in order for the endorsement to take effect.

The premium charge for the Supplemental Extended Reporting Period is 100% of the annual premium of the expiring policy for Contractors Errors and Omissions Liability Insurance Coverage Endorsement.

Attach WN BP 63 Contractors Errors and Omissions Liability Insurance Coverage Endorsement Supplemental Extended Reporting Period.

(11) Minimum Premium

The minimum premium is \$250.

c. Notice of Cancellation Endorsement

(1) Description

This endorsement modifies the insurance policy to provide notice of cancellation beyond what is stipulated in the policy. The endorsement states that the insurer will provide notice of its intent to cancel the policy to the additional parties shown in the endorsement.

(2) Endorsement

Use Notice of Cancellation Endorsement WN BP 71.

2. Professional Liability Endorsements

a. Barbers and Beauticians Professional Liability

For Illinois rule - refer to State Exception Page(s).

(1) Description of Coverage

This endorsement is used to provide professional liability coverage for bodily injury, property damage, personal and advertising injury, or other injury that results from the rendering of or failure to render professional services in the operation of a barbershop or beauty salon.

(2) Endorsement

Use Barbers and Beauticians Professional Liability Endorsement BP 08 01.

(3) Deductible

Optional deductibles do not apply.

b. Funeral Directors Professional Liability

For Illinois rule - refer to State Exception Page(s).

(1) Description of Coverage

This endorsement is used to provide professional liability coverage for bodily injury, property damage, personal and advertising injury, or other injury arising out of the rendering of or failure to render professional services as a funeral director.

(2) Endorsement

Use Funeral Directors Professional Liability Endorsement BP 08 02.

(3) Deductible

Optional deductibles do not apply.

c. Optical and Hearing Aid Establishments

For Illinois rule - refer to State Exception Page(s).

(1) Description of Coverage

This endorsement is used to provide professional liability coverage for bodily injury, property damage, or personal and advertising injury arising out of the rendering of or failure to render professional services by an establishment's certified/licensed opticians or hearing aid specialists while performing services at the designated premises.

(2) Endorsement

Use Optical and Hearing Aid Establishments Endorsement BP 08 03.

(3) Deductible

Optional deductibles do not apply.

d. Pharmacists Liability Coverage Options

(1) Pharmacists Endorsement BP 08 07

For Illinois rule - refer to State Exception Page(s).

(a) Description of Coverage

This endorsement is used to provide professional liability coverage for bodily injury, property damage, and personal and advertising injury caused by the rendering of or failure to render professional services in connection with services in the practice of a retail pharmacist or pharmacy.

This endorsement excludes injury:

- (i)** Caused by the willful violation of any applicable state statutes or ordinance relating to the sale of pharmaceuticals by or with the knowledge or consent of any insured
- (ii)** Arising out of an insured's consulting, diagnostic, referral, or similar service, including performing blood tests, prescribing, or administering any drugs or vaccinations, and managing drug therapy as required under any state statutes
- (iii)** Arising out of goods or products prescribed by any insured as permitted by any applicable statute

(b) Endorsement

Use Pharmacists Endorsement BP 08 07.

(c) Deductible

Optional deductibles do not apply.

(2) Pharmacists – Broad Coverage Endorsement BP 08 06 (not applicable in Idaho, Iowa, Illinois, Minnesota, Oregon, and Utah)

(a) Description of Coverage

To provide the coverage required by state statute, which expands the traditional duties and responsibilities of pharmacists, attach Pharmacists - Broad Coverage Endorsement BP 08 06 instead of Pharmacists Endorsement BP 08 07.

This endorsement is used to provide professional liability coverage for bodily injury, property damage, and personal and advertising injury caused by the rendering of or failure to render professional services in connection with services in the practice of pharmacy, or for operations of a retail druggist or drugstore, including administering or prescribing any drug consulting, diagnostic, referral, or similar service. The endorsement does not apply to any claim resulting from the willful violation of any applicable state statutes.

(b) Endorsement

Use Pharmacists – Broad Coverage Endorsement BP 08 06.

(c) Deductible

Optional deductibles do not apply

e. Printer's Errors and Omissions' Liability

For Illinois rule - refer to State Exception Page(s).

(1) Description of Coverage

This endorsement provides liability coverage for the insured's negligent acts, errors, or omissions in providing printing services. The endorsement does not apply to any claim resulting from any publishing function.

(2) Endorsement

Use Printer's Errors and Omissions Liability Endorsement BP 08 04.

(3) Deductible

Optional deductibles do not apply

f. Veterinarians Professional Liability Coverage

For Illinois rule - refer to State Exception Page(s).

(1) Description of Coverage

This endorsement is used to provide professional liability coverage for bodily injury, property damage, or personal and advertising injury arising out of the rendering of or failure to render professional services as a veterinarian.

(2) Eligible Veterinarians

Veterinarians specializing in the treatment of house pets.

(3) Ineligible Veterinarians

Veterinarians providing veterinary services for:

- (a) Animals used or bred for professional racing, show, or delivering
- (b) Animals belonging to zoos, circuses, carnivals, rodeos, or theatrical or other show enterprises
- (c) Training or obedience schools
- (d) Laboratory animal breeders
- (e) Animal shelters
- (f) Commercial cattle or hog confinement operations
- (g) Animal auctions
- (h) Prize livestock

(4) Endorsement

Use Veterinarians Professional Liability Endorsement BP 08 05.

(5) Optional Higher Limits of Insurance

The limit of insurance must be the same as the limit provided for Business Liability and Medical Expenses Coverage.

Optional Higher Limits of Insurance	
Per Occurrence Limit of Insurance (000's)	Aggregate Limit (000's)
500	1,000
1,000	2,000
2,000	4,000

(6) Deductible

Optional deductibles do not apply.

3. Condominiums, Co-ops, Associations – Directors and Officers Liability Endorsement

For South Dakota rule - refer to State Exception Page(s).

a. Description of Coverage

This endorsement provides Directors and Officers (D&O) Liability Coverage for eligible residential and office condominiums, co-ops, and community associations. There are three Insuring Agreements in the endorsement.

- (1) Management Liability provides coverage for loss on behalf of an insured person, except to the extent that the association has indemnified the insured person. Losses are the result of claims arising out of wrongful acts committed by the insured person. Under Management Liability, liability coverage is extended to include claims against the spouse of the insured person and estates, heirs, and legal representatives of the insured, respectively.
- (2) Association Reimbursement provides coverage for payment on behalf of the association for loss for which the association has indemnified the insured person (as permitted by law).

- (3) Association Liability provides coverage for payment on behalf of the association for loss which the association is legally obligated as a result of a claim.

b. Endorsement

Use Condominiums, Co-ops, Associations - Directors and Officers Liability Endorsement BP 17 24 (all states except Illinois, Minnesota, and South Dakota).

Condominiums, Co-ops, Associations – Directors and Officers Liability Endorsement BP 17 24 provides coverage for liability arising out of wrongful acts committed by an insured, as defined. The Schedule of the endorsement provides an entry for:

- (1) The name of the insured association
- (2) A Limit of Insurance for damages and defense expenses
- (3) A deductible amount. The company's obligation to pay damages and defense expenses on behalf of the insured applies only to the amount of damages and defense expenses in excess of any deductible amount stated as applicable to such coverages. A single deductible applies to the coverages provided under the three Insuring Agreements.
- (4) The date of pending or prior litigation.
- (5) A retroactive date. If "none" is entered in the Schedule of the endorsement, there is no retroactive date. If there is no retroactive date, coverage may be afforded for wrongful acts committed before the inception date of the policy.
- (6) An extended reporting period as described in Paragraph e.

c. Limits of Insurance

A base annual aggregate Limit of Insurance of \$300,000 applies. This limit may be increased. Optional higher limits of \$500,000, \$1,000,000, and \$2,000,000 are available

d. Deductible

A base deductible of \$1,000 applies. This deductible may be increased. Optional deductibles of \$2,500, \$5,000, and \$10,000 are available

e. Extended Reporting Period

An Extended Reporting Period option can be selected by marking a checkbox in the Schedule of the endorsement. This option provides for a three-year Extended Reporting Period only for coverages available in the Condominiums, Co-ops, Associations – Directors and Officers Liability Endorsement. The claim must be for a loss, as defined in the endorsement, because of a wrongful act committed by an insured person which occurs:

- (1) On or after the Retroactive Date
- (2) Before the end of the policy period

The Named Insured must request this coverage within 30 days after the end of the policy period or the effective date of cancellation, whichever comes first.

f. Aggregate Limit

There is no separate or additional limit of insurance for the Extended Reporting Period. The limit of insurance available during the Extended Reporting Period is the

remaining amount of the aggregate limit of insurance available at the time the policy was cancelled or non-renewed if any.

g. Minimum Premium

A minimum premium of \$200 applies. For higher limits, multiply the minimum premium by a factor from the Limits of Insurance table (in Paragraph c.).

SECTION V- CLASS-SPECIFIC ENDORSEMENTS RULES

A. Apartment Buildings (only available for existing in-force business)

1. Coverages

This endorsement modifies the Businessowners Coverage Form under:

- a.** Section I – Property to provide either new or enhanced coverage for lock replacement, ordinance or law equipment coverage, pollutant clean-up and removal, reward payment, and tenant move back expense coverage. Additionally, if Employee Dishonesty Coverage is provided in the Businessowners Coverage Form, this endorsement expands the Employee Dishonesty Coverage to include coverage for theft of tenants’ property by an identified employee.
- b.** Section II – Liability:
 - (1)** To provide coverage for property damage to tenants’ property while the property is in the care, custody, or control of the insured apartment building owner inside a tenant’s leased unit, apartment, or storage at an insured premises.
 - (2)** To provide coverage for liability arising out of denying tenants access to their property or out of the sale, removal, or disposal of tenants’ property.
 - (3)** To provide coverage for reimbursement for payments made voluntarily or because of a demand for a per diem remuneration of rent from a tenant as a result of the complete loss of heat or air conditioning due to mechanical breakdown or electrical failure of the heating or air conditioning system.

Coverages	Limits/Deductibles
Section I - Property	
Pollutant Clean Up and Removal	\$25,000
Reward Payment	\$5,000
Ordinance Or Law – Equipment Coverage	Property insurance limit
Lock Replacement	\$5,000 limit, \$100 deductible
Tenant Move Back Expenses	\$15,000
Employee Dishonesty – if included in policy	Theft of customers’ property by an employee
Section II - Liability	
Tenants’ Property Legal Liability Coverage	\$10,000 limit, \$250 deductible
Lock-Out or Sale, Removal and Disposal	\$5,000

2. Endorsement

Use Apartment Buildings Endorsement BP 07 75.

3. Eligible Classifications

- a. The following classifications in the Businessowners Classification Table are the only ones eligible for the Apartment Buildings Endorsement BP 07 75.

Description	Class Code
Apartment Building Over 4 families with no mercantile or office occupancy	65132

- b. Any of the classifications listed in Paragraph a. of this rule are eligible even if they also engage in any other types of operations for which an additional classification in the Businessowners Classification Table is required, except as provided in Paragraph 5. of this rule.

B. Restaurants

1. Coverages

This endorsement modifies the Businessowners Coverage Form under:

- a. **Section I** – Property to provide either new or enhanced coverage for brands and labels, food contamination, lock replacement, ordinance or law equipment coverage, reward payment, and spoilage. Additionally, if Employee Dishonesty Coverage is provided in the Businessowners Coverage Form, this endorsement expands the Employee Dishonesty Coverage to include coverage for theft of customers' property by an identified employee.
- b. **Section II** – Liability:
- (1) To provide coverage for errors and omissions in the delivery of items sold by the restaurant
- (2) To provide coverage for costs associated with merchandise withdrawal, including notifications, overtime, transportation, storage space, and/or disposal.

Coverages	Limits/Deductibles
Section I – Property	
Reward Payment	\$5,000
Brands and Labels	Property insurance limit
Ordinance Or Law – Equipment Coverage	Property insurance limit
Lock Replacement	\$1,000 limit, \$100 deductible
Spoilage	\$10,000
Food Contamination	
- Business Income	\$10,000
- Additional Advertising Expenses	\$3,000
Employee Dishonesty – if included in policy	Theft of customers' property by an employee

Section II – Liability	
Delivery Errors and Omissions Coverage	\$10,000 limit, \$250 deductible
Merchandise Withdrawal Expense Coverage	\$25,000 limit, \$250 deductible

2. Optional Limits

The limit of insurance for the following coverages may be increased:

a. Food Contamination

The \$10,000 limit of insurance for business income expenses incurred as a result of the insured's business at described premises being ordered closed by the Board of Health or another governmental authority may be increased. The \$3,000 limit of insurance for additional advertising expense may also be increased.

b. Spoilage

The \$10,000 per occurrence limit of insurance for loss resulting from spoilage may be increased.

3. Endorsement

Use Restaurants Endorsement BP 07 78.

4. Eligible Classifications

- a. The following classifications in the Businessowners Classification Table are the only ones eligible for the Restaurants Endorsement BP 07 78.

Description	Class Code
Limited Cooking Restaurants	
Cafes	09011
Coffee Bars or Shops	09041
Concession Stands/Snack Bars	09061
Delicatessens and Sandwich Shops	09081
Donut Shops	09101
Drive-ins/Service in Car (When Drive-ins/Service in Car and any other eligible classification applies, rate and code the restaurants as Drive-ins/Service in Car.)	09121
Drug Stores	09141
Ice Cream and Yogurt Stores	09171
Pizza Shops	09211
Salad Bars	09231
Take Out Only Restaurants – no on - premises consumption of food (When Take Out Only Restaurants – no on - premises consumption of food and any other eligible restaurants classification applies, rate and code the restaurant as Take Out Only Restaurants – no on - premises consumption of food.)	09261

- b. Any of the classifications listed in Paragraph a. of this rule are eligible even if they also engage in any other types of operations for which an additional classification in the Businessowners Classification Table is required.

C. Photography

1. Description of Coverages

The endorsements described in Paragraph B. modify the coverage available for Photographers insured on the Businessowners Coverage Form. All of the endorsements are optional; however, Photography Endorsement BP 07 83 must be attached if any of the other endorsements are to be attached.

2. Endorsements

a. Photography

(1) Coverages

This endorsement modifies the Businessowners Coverage Form BP 00 03 under:

Section I – Property to provide either new or enhanced coverage for employees’ “photographic equipment” “photographic equipment” off-premises, and reward payment. Additionally, if employee dishonesty coverage is provided in the Businessowners Coverage Form, this endorsement expands the employee dishonesty coverage to include coverage for theft of customers’ property by an identified employee.

Section II – Liability to provide coverage for failure to deliver “photographic product” to customers.

(2) Limits for “Photographic Equipment”

(a) “Photographic Equipment” On-premises

(i) Unscheduled “Photographic Equipment”

Loss of or damage to unscheduled “photographic equipment” at the described premises is subject to a limit of insurance of \$5,000 per item.

(ii) Scheduled “Photographic Equipment”

Loss of or damage to scheduled “photographic equipment” at the described premises is subject to the Limit of Insurance shown in the Photography – Supplemental Photographic Equipment Schedule BP DS 07 for that item.

(b) “Photographic Equipment” Off-premises

(i) Unscheduled “Photographic Equipment”

Loss of or damage to unscheduled “photographic equipment” in the course of transit or at a premises the Named Insured does not own, lease, or operate and is subject to a limit of insurance of \$5,000 per item and \$25,000 per occurrence.

(ii) Scheduled “Photographic Equipment”

Loss of or damage to scheduled “photographic equipment” in the course of transit or at a premises the Named Insured does not own, lease, or operate and is subject to the Limit of Insurance shown in the Schedule BP DS 07 for that item.

The \$5,000 per-item and \$25,000 per occurrence limits of insurance do not apply to individually described items of “photographic equipment” at scheduled limits.

(3) Endorsement

Use Endorsement BP 07 83.

b. Photography – Supplemental Photographic Equipment Schedule

(1) Description

The Photography – Supplemental Photographic Equipment Schedule may be used to individually describe items of “photographic equipment” at scheduled limits.

For “photographic equipment” at the described premises, the \$5,000 per-item limit of insurance does not apply to items of “photographic equipment” individually described in the Photography - Supplemental Photographic Equipment Schedule.

For “photographic equipment” in the course of transit or at a premises the Named Insured does not own, lease, or operate, the \$5,000 per-item and \$25,000 per-occurrence limits of insurance do not apply to items of “photographic equipment” individually described in the Photography - Supplemental Photographic Equipment Schedule.

(2) Form

Use Schedule BP DS 07.

3. Eligible Classifications

- a.** Any photographer described in the Business Classification Table is eligible for the Photography endorsements.
- b.** Any of the classifications referenced in Paragraph 2.a. of this rule are eligible even if they also engage in any other types of operations for which an additional classification in the Businessowners Classification Table is required.

Condominiums		
Description	Class Code	Eligibility
Condominium - Residential Condominium (Assn risk only)	69145	Must be 30 years or newer, 3 stories or less & maximum 20 units. Sold rate must be at least 75%, and there can be no rental of units. No swimming pools. No office or mercantile exposures.
Contractors		
Air Conditioning Syst-Dealer & Install/Service/Repair-Office	74011	Ineligible: Solid fuel (wood, coal, etc.) heating stove installation, service, or repair. No LRO exposure.
Air Conditioning Syst-Dealer & Install/Service/Repair-Shop	74021	Ineligible: Solid fuel (wood, coal, etc.) heating stove installation, service, or repair. No LRO exposure.
Appliances & Accessories-Install/Repair-Commercial-Office	74071	Ineligible: Appliance installation. No LRO exposure.
Appliances & Accessories-Install/Repair-Commercial-Shop	74081	Ineligible: Appliance installation. No LRO exposure.
Appliances & Accessories-Install/Repair-Household-Office	74101	Ineligible: Appliance installation. No LRO exposure.
Appliances & Accessories-Install/Repair-Household-Shop	74111	Ineligible: Appliance installation. No LRO exposure.
Carpentry Interior - Office	74221	Ineligible: Exterior residential/commercial work such as decks, window & door installation, siding, roofing, framing, additions, foundation repair and gutter work. No LRO exposure.
Carpentry Interior - Shop	74231	Ineligible: Exterior residential/commercial work such as decks, window & door installation, siding, roofing, framing, additions, foundation repair and gutter work. No LRO exposure.
Carpet/Rug/Upholstery Cleaning-on Customers Premises - Office	74251	No LRO exposure
Carpet/Rug/Upholstery Cleaning-on Customers Premises - Shop	74261	No LRO exposure
Ceiling or Wall Installation - Metal only - Office	74281	No LRO exposure
Ceiling or Wall Installation - Metal only - Shop	74291	No LRO exposure
Driveway/Parking Area/Sidewalk Repair-Paving/Repaving - Office	74471	Ineligible: Foundation work, digging and pouring concrete floors. No LRO exposure.
Driveway/Parking Area/Sidewalk Repair-Paving/Repaving - Shop	74481	Ineligible: Foundation work, digging and pouring concrete floors. No LRO exposure.
Dry Wall or Wallboard Installation - Office	74501	Ineligible: Exterior work. No LRO exposure.

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Description	Class Code	Eligibility
Dry Wall or Wallboard Installation - Shop	#####	Ineligible: Exterior work. No LRO exposure.
Electrical Work - within Buildings - Office	74561	Ineligible: Security System, Burglar Alarm, Fire Alarm, and Automatic Sprinkler system work. No LRO exposure.
Electrical Work - within Buildings - Shop	74541	Ineligible: Security System, Burglar Alarm, Fire Alarm, and Automatic Sprinkler system work. No LRO exposure.
Fence Erection Contractors - Office	74591	Residential work only and no retaining wall work. No LRO exposure.
Fence Erection Contractors - Shop	74601	Residential work only and no retaining wall work. No LRO exposure.
Floor Covering Installation-Not Ceramic Tile or Stone-Office	74651	No LRO exposure
Floor Covering Installation-Not Ceramic Tile or Stone-Shop	74661	No LRO exposure
Furniture/Fixtures-Install in Offices/Stores-Portable-Office	74681	No LRO exposure
Furniture/Fixtures-Install in Offices/Stores-Portable-Shop	74691	No LRO exposure
Glass Dealers and Glaziers-Sales and Installation-Office	74741	Ineligible: Window installation or Replacement Work - Residential. No LRO exposure.
Glass Dealers and Glaziers-Sales and Installation-Shop	74751	Ineligible: Window installation or Replacement Work - Residential. No LRO exposure.
Heat/Air Cond Syst-Dealers-Install/Repair-No LP Gas-Office	74771	Ineligible: Commercial boiler work. No LRO exposure.
Heat/Air Cond Syst-Dealers-Install/Repair-No LP Gas-Shop	74781	Ineligible: Commercial boiler work. No LRO exposure.
House Furnishings Installation-NOC-Office	74831	Ineligible: Appliance installation. No LRO exposure.
House Furnishings Installation-NOC-Shop	74841	Ineligible: Appliance installation. No LRO exposure.
Interior Decorators - Office	74861	No LRO exposure
Interior Decorators - Shop	74871	No LRO exposure
Landscape Gardening-No Tree Removal or Excavation-Office	74891	Ineligible: Tree trimming. No LRO exposure.
Landscape Gardening-No Tree Removal or Excavation-Shop	74901	Ineligible: Tree trimming. No LRO exposure.
Lawn Sprinkler Installation - Office	74951	No LRO exposure
Lawn Sprinkler Installation - Shop	74961	No LRO exposure
Masonry - Office	75511	Ineligible: Foundation or retaining wall work. No LRO exposure.
Masonry - Shop	75521	Ineligible: Foundation or retaining wall work. No LRO exposure.

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Description	Class Code	Eligibility
Metal Erection - Decorative or Artistic - Office	75541	Ineligible: Stairs, stair railing work, or structural work. No LRO exposure.
Metal Erection - Decorative or Artistic - Shop	75551	Ineligible: Stairs, stair railing work, or structural work. No LRO exposure.
Painting - Interior Buildings or Structures - Office	75631	No LRO exposure
Painting - Interior Buildings or Structures - Shop	75641	No LRO exposure
Painting-Exterior-Bldgs/Structures-3 stories or less-Office	75601	Ineligible: Work done above 3 stories. No LRO exposure.
Painting-Exterior-Bldgs/Structures-3 stories or less-Shop	75611	Ineligible: Work done above 3 stories. No LRO exposure.
Paper Hanging - Office	75691	No LRO exposure
Paper Hanging - Shop	75701	No LRO exposure
Plumbing - Commercial (Not Industrial) - Office	75781	Ineligible: Commercial boiler work, and fire suppression system - sprinkler work. No LRO exposure.
Plumbing - Commercial (Not Industrial) - Shop	75791	Ineligible: Commercial boiler work, and fire suppression system - sprinkler work. No LRO exposure.
Plumbing - Residential or Domestic - Office	75811	Ineligible: Commercial boiler work, and fire suppression system - sprinkler work. No LRO exposure.
Plumbing - Residential or Domestic - Shop	75821	Ineligible: Commercial boiler work, and fire suppression system - sprinkler work. No LRO exposure.
Residential Cleaning Services - Office	76221	Ineligible: Polishing and waxing of commercial flooring. No LRO exposure.
Residential Cleaning Services - Shop	76231	Ineligible: Polishing and waxing of commercial flooring. No LRO exposure.
Septic tank systems - Cleaning - Office	75961	Ineligible: Septic Sewer installation work. No LRO exposure.
Septic tank systems - Cleaning - Shop	75971	Ineligible: Septic Sewer installation work. No LRO exposure.
Sign Painting/Lettering-Inside Bldg-No Spray Painting-Office	76051	No LRO exposure
Sign Painting/Lettering-Inside Bldg-No Spray Painting-Shop	76061	No LRO exposure
Tile/Stone/Marble Mosaic/Terrazzo Work-Interior Const - Office	76111	No LRO exposure
Tile/Stone/Marble Mosaic/Terrazzo Work-Interior Const - Shop	76121	No LRO exposure
Window Cleaning - 3 stories or less in height - Office	76171	No LRO exposure

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Description	Class Code	Eligibility
Window Cleaning - 3 stories or less in height - Shop	76181	No LRO exposure
Laundry and Dry Cleaning		
Laundry and Dry Cleaning or Dyeing Receiving Stations	71811	No LRO exposure
Laundry and Dry-Cleaning Stores - Using petroleum solvents	9501	No LRO exposure
Laundry and Dry-Cleaning Stores - Using synthetic solvents	9521	No LRO exposure
Office/Office Condo		
Accounting Services - CPAs - Lessors Risk Only	65198	Buildings with habitational units are not allowed. Buildings must have been built in 1965 or newer for building coverage.
Accounting Services - CPAs - Office	65121	Buildings with habitational units are not allowed. Buildings must have been built in 1965 or newer for building coverage.
Accounting Services - Except CPAs - Lessors Risk Only	65198	Buildings with habitational units are not allowed. Buildings must have been built in 1965 or newer for building coverage.
Accounting Services - Except CPAs - Office	65121	Buildings with habitational units are not allowed. Buildings must have been built in 1965 or newer for building coverage.
Advertising and Related Service - Lessors Risk Only	65198	Buildings with habitational units are not allowed. Buildings must have been built in 1965 or newer for building coverage.
Advertising and Related Service - Office	65121	Buildings with habitational units are not allowed. Buildings must have been built in 1965 or newer for building coverage.
Bookkeeping Services - Lessors Risk Only	65198	Buildings with habitational units are not allowed. Buildings must have been built in 1965 or newer for building coverage.
Bookkeeping Services - Office	65121	Buildings with habitational units are not allowed. Buildings must have been built in 1965 or newer for building coverage.
Condominium - Office Condominium (Association risk only)	60999	Buildings with habitational units are not allowed. Buildings must have been built in 1965 or newer for building coverage.
Engineers/Architects - Consulting - Lessors Risk Only	65198	Buildings with habitational units are not allowed. Buildings must have been built in 1965 or newer for building coverage.
Engineers/Architects - Consulting - Office	65121	Buildings with habitational units are not allowed. Buildings must have been built in 1965 or newer for building coverage.

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Description	Class Code	Eligibility
Health Maintenance Organizations - Lessors Risk Only	65198	Buildings with habitational units are not allowed. Buildings must have been built in 1965 or newer for building coverage.
Health Maintenance Organizations - Office	65121	Buildings with habitational units are not allowed. Buildings must have been built in 1965 or newer for building coverage.
Inspection/Appraisal Companies - Lessors Risk Only	65198	Buildings with habitational units are not allowed. Buildings must have been built in 1965 or newer for building coverage.
Inspection/Appraisal Companies - Office	65121	Buildings with habitational units are not allowed. Buildings must have been built in 1965 or newer for building coverage.
Insurance Agents - Lessors Risk Only	65198	Buildings with habitational units are not allowed. Buildings must have been built in 1965 or newer for building coverage.
Insurance Agents - Office	65121	Buildings must have been built in 1965 or newer for building coverage. Buildings must have been built in 1965 or newer for building coverage.
Interior Decorators - Lessors Risk Only	65198	Buildings with habitational units are not allowed. Buildings must have been built in 1965 or newer for building coverage.
Interior Decorators - Office	65121	Buildings with habitational units are not allowed. Buildings must have been built in 1965 or newer for building coverage.
Lawyers - Lessors Risk Only	65198	Buildings with habitational units are not allowed. Buildings must have been built in 1965 or newer for building coverage.
Lawyers - Office	65121	Buildings with habitational units are not allowed. Buildings must have been built in 1965 or newer for building coverage.
Manufacturers' Representatives - Lessors Risk Only	65198	Buildings with habitational units are not allowed. Buildings must have been built in 1965 or newer for building coverage.
Manufacturers' Representatives - Office	65121	Ineligible: Products that are manufactured, relabeled, modified, packaged, reconditioned, and/or hazard consumer products. Products/completed operations must be excluded. Buildings with habitational units are not allowed. Buildings must have been built in 1965 or newer for building coverage.
Marine Appraisers or Surveyors - Lessors Risk Only	65198	Buildings with habitational units are not allowed. Buildings must have been built in 1965 or newer for building coverage.

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Description	Class Code	Eligibility
Marine Appraisers or Surveyors - Office	65121	Buildings with habitational units are not allowed. Buildings must have been built in 1965 or newer for building coverage.
Medical Offices - Lessors Risk Only	65198	Buildings with habitational units are not allowed. Buildings must have been built in 1965 or newer for building coverage.
Medical Offices - Office	65121	Buildings with habitational units are not allowed. Buildings must have been built in 1965 or newer for building coverage.
Office Not Otherwise Classified - Lessors Risk Only	65198	Buildings with habitational units are not allowed. Buildings must have been built in 1965 or newer for building coverage.
Office Not Otherwise Classified - Office	65121	Buildings with habitational units are not allowed. Buildings must have been built in 1965 or newer for building coverage.
Payroll Accounting Services - Lessors Risk Only	65198	Buildings with habitational units are not allowed. Buildings must have been built in 1965 or newer for building coverage.
Payroll Accounting Services - Office	65121	Buildings with habitational units are not allowed. Buildings must have been built in 1965 or newer for building coverage.
Real Estate Agents - Lessors Risk Only	65198	Buildings with habitational units are not allowed. Buildings must have been built in 1965 or newer for building coverage.
Real Estate Agents - Office	65121	Ineligible: Property Managers & Property Management Company exposures. Buildings with habitational units are not allowed. Buildings must have been built in 1965 or newer for building coverage.
Ticket Agencies - Other Than Theatrical - Lessors Risk Only	65198	Buildings with habitational units are not allowed. Buildings must have been built in 1965 or newer for building coverage.
Ticket Agencies - Other Than Theatrical - Office	65121	Buildings with habitational units are not allowed. Buildings must have been built in 1965 or newer for building coverage.
Ticket Agencies - Theatrical - Lessors Risk Only	65198	Buildings with habitational units are not allowed. Buildings must have been built in 1965 or newer for building coverage.
Ticket Agencies - Theatrical - Office	65121	Buildings with habitational units are not allowed. Buildings must have been built in 1965 or newer for building coverage.

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Description	Class Code	Eligibility
Title Agents - Lessors Risk Only	65198	Buildings with habitational units are not allowed. Buildings must have been built in 1965 or newer for building coverage.
Title Agents - Office	65121	Buildings with habitational units are not allowed. Buildings must have been built in 1965 or newer for building coverage.
Veterinarians Office - Lessors Risk Only	65198	Buildings with habitational units are not allowed. Buildings must have been built in 1965 or newer for building coverage.
Veterinarians Office - Office	65121	Ineligible: Work on large animals or exposure to exotic animals. Buildings with habitational units are not allowed. Buildings must have been built in 1965 or newer for building coverage.
Water Companies - Lessors Risk Only	65198	Buildings with habitational units are not allowed. Buildings must have been built in 1965 or newer for building coverage.
Water Companies - Office	65121	Buildings with habitational units are not allowed. Buildings must have been built in 1965 or newer for building coverage.
Restaurants		
Limited Cooking Restaurants - Cafes	9011	5,000 Sq Ft max. Max seating capacity 30. Sale of beer/wine must not be greater than 25% of total sales. No hard liquor. Catering must not exceed 10% of sales. Must be in protected area. No seasonal operations. Food trucks ineligible. No grilling, broiling, deep fat frying, roasting, barbecuing, or other processes that would require an exhaust system. Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Limited Cooking Restaurants - Coffee Bars or Shops	9041	5000 Sq Ft max. Max seating capacity 30. Sale of beer/wine must not be greater than 25% of total sales. No hard liquor. Catering must not exceed 10% of sales. Must be in protected area. No seasonal operations. Food trucks ineligible. No grilling, broiling, deep fat frying, roasting, barbecuing, or other processes that would require an exhaust system. Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.

Description	Class Code	Eligibility
Limited Cooking Restaurants - Concession Stands/Snack Bars	9061	5000 Sq Ft max. Max seating capacity 30. Sale of beer/wine must not be greater than 25% of total sales. No hard liquor. Catering must not exceed 10% of sales. Must be in protected area. No seasonal operations. Food trucks ineligible. No grilling, broiling, deep fat frying, roasting, barbecuing, or other processes that would require an exhaust system. Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Limited Cooking Restaurants - Delicatessens & Sandwich Shops	9081	5000 Sq Ft max. Max seating capacity 30. Sale of beer/wine must not be greater than 25% of total sales. No hard liquor. Catering must not exceed 10% of sales. Must be in protected area. No seasonal operations. Food trucks ineligible. No grilling, broiling, deep fat frying, roasting, barbecuing, or other processes that would require an exhaust system. Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Limited Cooking Restaurants - Donut Shops	9101	5000 Sq Ft max. Max seating capacity 30. Sale of beer/wine must not be greater than 25% of total sales. No hard liquor. Catering must not exceed 10% of sales. Must be in protected area. No seasonal operations. Food trucks ineligible. No grilling, broiling, deep fat frying, roasting, barbecuing, or other processes that would require an exhaust system. Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Limited Cooking Restaurants - Drive-Ins/Service in Car	9121	5000 Sq Ft max. Max seating capacity 30. Sale of beer/wine must not be greater than 25% of total sales. No hard liquor. Catering must not exceed 10% of sales. Must be in protected area. No seasonal operations. Food trucks ineligible. No grilling, broiling, deep fat frying, roasting, barbecuing, or other processes that would require an exhaust system. Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.

Description	Class Code	Eligibility
Limited Cooking Restaurants - Drug Stores	9141	5000 Sq Ft max. Max seating capacity 30. Sale of beer/wine must not be greater than 25% of total sales. No hard liquor. Catering must not exceed 10% of sales. Must be in protected area. No seasonal operations. Food trucks ineligible. No grilling, broiling, deep fat frying, roasting, barbecuing, or other processes that would require an exhaust system. Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Limited Cooking Restaurants - Ice Cream and Yogurt Stores	9171	5000 Sq Ft max. Max seating capacity 30. Sale of beer/wine must not be greater than 25% of total sales. No hard liquor. Catering must not exceed 10% of sales. Must be in protected area. No seasonal operations. Food trucks ineligible. No grilling, broiling, deep fat frying, roasting, barbecuing, or other processes that would require an exhaust system. Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Limited Cooking Restaurants - Pizza Shops	9211	5000 Sq Ft max. Max seating capacity 30. Sale of beer/wine must not be greater than 25% of total sales. No hard liquor. Catering must not exceed 10% of sales. Must be in protected area. No seasonal operations. Food trucks ineligible. No grilling, broiling, deep fat frying, roasting, barbecuing, or other processes that would require an exhaust system. Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Limited Cooking Restaurants - Salad Bars	9231	5000 Sq Ft max. Max seating capacity 30. Sale of beer/wine must not be greater than 25% of total sales. No hard liquor. Catering must not exceed 10% of sales. Must be in protected area. No seasonal operations. Food trucks ineligible. No grilling, broiling, deep fat frying, roasting, barbecuing, or other processes that would require an exhaust system. Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.

Description	Class Code	Eligibility
Limited Cooking Restaurants - Take Out Only	9261	5000 Sq Ft max. Max seating capacity 30. Sale of beer/wine must not be greater than 25% of total sales. No hard liquor. Catering must not exceed 10% of sales. Must be in protected area. No seasonal operations. Food trucks ineligible. No grilling, broiling, deep fat frying, roasting, barbecuing, or other processes that would require an exhaust system. Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Retail Stores		
Air Conditioning Equipment - Retail Only	59999	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Appliance Stores - Radio, Television & Phonographic Stores	57326	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Army and Navy Stores	53983	Ineligible: Guns, firearms, and ammunition sales. Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Art Galleries - Not-For-Profit	84112	Ineligible: Risks with no security measures present. Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Art Galleries - Other Than Not-For-Profit	84112	Ineligible: Risks with no security measures present. Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Auctioneers - Sales conducted away from insured's premises	59999	Ineligible: Auctions on premises. Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Automobile Parts and Supplies - Retail Stores (Incl. Tires)	55313	Ineligible: Tire installation, service, retreading, and/or repair work. Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Bakeries - Retail - No baking on premises	54606	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Bicycle Shops - Repair and Maintenance Shops without Retail	59505	Ineligible: Rental exposures and cycling teams. Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Bicycle Shops - Retail	59505	Ineligible: Rental exposures and cycling teams. Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Bone, Horn, and Ivory Products - Retail Only	59999	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Bookbinding and Printing Supplies - Retail	50812	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.

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Description	Class Code	Eligibility
Books and Magazine Stores - New	59425	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Books and Magazine Stores - Used	59425	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Camera and Photographic Equipment - Retail Only	59965	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Candy or Confectionery Stores	54446	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Catalog or Premium Coupon Redemption Stores	73905	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Ceramics - Retail Only	59999	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Clothing/Wearing Apparel-Retail-Children's & Infants Wear	56413	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Clothing/Wearing Apparel-Retail-Clothing-Ladies & Girls	56214	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Clothing/Wearing Apparel-Retail-Clothing-Men's & Boys	56114	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Clothing/Wearing Apparel-Retail-Family Clothing Stores	56325	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Clothing/Wearing Apparel-Retail-Haberdashery	56113	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Clothing/Wearing Apparel-Retail-Hosiery	56313	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Clothing/Wearing Apparel-Retail-Ladies Specialty Stores	56319	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Clothing/Wearing Apparel-Retail-Ladies Undergarments	56312	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Clothing/Wearing Apparel-Retail-Men's/Boys Hats & Caps	50333	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Clothing/Wearing Apparel-Retail-Shoe Stores	56613	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Collectibles and Memorabilia - Retail	59992	Ineligible: Consignment sales. Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Computer Stores	57326	Ineligible: System development work. Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Cosmetic, Hair or Skin Preparation-Retail Only	59991	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Dairy Products or Butter and Egg Stores (incl Ice Cream)	54516	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Department Stores	53127	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.

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Description	Class Code	Eligibility
Drugstores	59116	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Dry Goods Dealers-Retail-incl fabrics, yarn, and piece goods	53985	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Electrical Lighting Stores	59999	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Electronics Stores	57326	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Equip/Fixtures/Supplies Distributor-Office & Store Equip	50813	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Equip/Fixtures/Supplies Distributor-Rest., Bars & Hotel	50813	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Fabric - Stores	56311	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Feed, Grain or Hay Dealers	59625	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Fence Dealers	59999	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Fertilizer Dealers	59999	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Floor Covering-Except Wood/Ceramic tile Only	57134	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Floor Covering-Wood/Ceramic tile Only	57134	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Florists - Retail	59685	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Fruit or Vegetable - Dealers	54315	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Gardening and Light Farming Supply - Retail	59698	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Gift Shops	59994	Ineligible: Antique stores, secondhand, and consignment risks. Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Glass Dealers & Glaziers - Retail Only	57155	Ineligible: Window installation or replacement work. Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Hardware and Tools - Retail	52522	Ineligible: Gun sales. Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Hearing Aid - Retail	59944	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.

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Description	Class Code	Eligibility
Hobby, Craft or Artists Supply - Retail	59995	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Home Improvement Stores	53989	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Janitorial Supplies - Retail	59999	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Jewelry - Retail - Costume	59715	Ineligible: Fine Jewelry. Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Leather Products or Hide Stores - Retail only	56992	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Locksmiths	52522	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Luggage Goods - Retail Only	59999	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Metal Dealers	59999	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Music Stores - Pre-Recorded	57338	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Musical Instrument Stores	57334	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Newsstands	59935	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Office Machines/Appliances-Retail-No Repair	50925	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Optical Goods - Retail	59954	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Paint, Wallpaper or Wallcovering Stores	52322	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Painting, Picture, or Frame Stores	59999	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Pet Stores	59997	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Photographic Equipment - Retail only	59965	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Plumbing Supplies and Fixtures - Retail	59999	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Retail Stores (Not Otherwise Classified)	59999	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Seed Merchants (incl/excl Misdelivery or Germination failure)	59625	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Sewing Machine Stores	57223	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Ship Chandler Stores	59999	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.

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Description	Class Code	Eligibility
Shoe Stores - Retail	56613	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Sporting Goods or Athletic Equip Stores (Including Apparel)	59526	Ineligible: Gun sales and renting of equipment to others. Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Stationery/Paper Products Retail	59435	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Tire Dealers	55313	Ineligible: Tire installation, service, retreading, and/or repair work. Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Toys - Retail	59998	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Trophy Stores	59996	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Variety Stores - Discount Houses	53315	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Variety Stores - Five and Ten Cent Stores	53317	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Video Stores - Rental	57338	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Video Stores - Sales	57338	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Wigs - Retail only	59993	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Wood Products - Not otherwise Classified - Retail only	50943	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Processing/Service		
Appliances & Accessories-Service/Repair-Comm/ Household	71212	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Bakeries - Retail - With baking on premises	71311	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Barber Shops	71332	Ineligible: Tanning beds, spas, and massage-type services. Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Beauty Parlors and Hair Styling Salons (Inc. Nail Salons)	71952	Ineligible: Tanning beds, spas, and massage-type services. Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Copying and Duplicating Stores	71877	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Dental Laboratories	71444	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.

Description	Class Code	Eligibility
Engraving	71842	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Funeral Homes or Chapels	71865	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Jewelry - Repair	71941	Ineligible: Body piercing. Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Lithographing	71855	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Mailbox/Packaging Stores-Pack/Preparing Goods for Shipping	71837	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Mailbox/Packaging Stores--Packaging Services (exc Packing)	71837	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Mailing/Addressing Co Direct Mailing Companies	71837	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Mailing/Addressing Co Mailing List Compiling/Publishers	71837	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Nail Salons	71952	Ineligible: Tanning beds, spas, and massage-type services. Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Photoengraving	71888	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Photographers	71899	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Printing	71912	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Shoe Stores - Repair	71926	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Tailoring or Dressmaking Establishments - Custom	71961	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Taxidermists	71976	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Television or Radio Receiving Set Installation or Repair	71921	Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.

Description	Class Code	Eligibility
Wholesalers		
Appliance Distributors - Household and Home Furnishings	50081	Ineligible: Risks that distribute high hazard consumer products, and risks directly importing foreign-made products from manufacturers with no legal US presence. Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Appliance Distributors-Household Types- Radio/TV/Compact Dis	50061	Ineligible: Risks that distribute high hazard consumer products, and risks directly importing foreign-made products from manufacturers with no legal US presence. Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Automobile Parts and Supplies - Distributors	50111	Ineligible: Risks that distribute high hazard consumer products, and risks directly importing foreign-made products from manufacturers with no legal US presence. Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Bakeries-Distributors-No baking on premises	50141	Ineligible: Risks that distribute high hazard consumer products, and risks directly importing foreign-made products from manufacturers with no legal US presence. Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Barber/Beauty Shop Supplies Distributors (no re-packaging)	50171	Ineligible: Risks that distribute high hazard consumer products, and risks directly importing foreign-made products from manufacturers with no legal US presence. Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Bookbinding and Printing Supplies - Distributors	50201	Ineligible: Risks that distribute high hazard consumer products, and risks directly importing foreign-made products from manufacturers with no legal US presence. Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.

Description	Class Code	Eligibility
Clothing/Wearing Apparel-Distributors-Men's/Boys Clothing	50231	Ineligible: Risks that distribute high hazard consumer products, and risks directly importing foreign-made products from manufacturers with no legal US presence. Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Clothing/Wearing Apparel-Distributors-Women's/Children	50231	Ineligible: Risks that distribute high hazard consumer products, and risks directly importing foreign-made products from manufacturers with no legal US presence. Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Collectibles and Memorabilia - Distributors	50261	Ineligible: Risks that distribute high hazard consumer products, and risks directly importing foreign-made products from manufacturers with no legal US presence. Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Distributors - Fish or Seafood	50671	Ineligible: Risks that distribute high hazard consumer products, and risks directly importing foreign-made products from manufacturers with no legal US presence. Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Distributors - Meat	50671	Ineligible: Risks that distribute high hazard consumer products, and risks directly importing foreign-made products from manufacturers with no legal US presence. Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Distributors - Poultry	50671	Ineligible: Risks that distribute high hazard consumer products, and risks directly importing foreign-made products from manufacturers with no legal US presence. Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Fabric - Distributors	50321	Ineligible: Risks that distribute high hazard consumer products, and risks directly importing foreign-made products from manufacturers with no legal US presence. Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.

Description	Class Code	Eligibility
Floor Covering - Distributors	50351	Ineligible: Risks that distribute high hazard consumer products, and risks directly importing foreign-made products from manufacturers with no legal US presence. Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Florists - Distributors	50381	Ineligible: Risks that distribute high hazard consumer products, and risks directly importing foreign-made products from manufacturers with no legal US presence. Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Fruit or Vegetable - Distributors	50391	Ineligible: Risks that distribute high hazard consumer products, and risks directly importing foreign-made products from manufacturers with no legal US presence. Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Gardening & Light Farming Supply-Distributors	50471	Ineligible: Risks that distribute high hazard consumer products, and risks directly importing foreign-made products from manufacturers with no legal US presence. Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Grocery Distributors	50481	Ineligible: Risks that distribute high hazard consumer products, and risks directly importing foreign-made products from manufacturers with no legal US presence. Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Hardware and Tools- Distributors	50501	Ineligible: Risks that distribute high hazard consumer products, and risks directly importing foreign-made products from manufacturers with no legal US presence. Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.

Description	Class Code	Eligibility
Hearing Aid - Distributors	50571	Ineligible: Risks that distribute high hazard consumer products, and risks directly importing foreign-made products from manufacturers with no legal US presence. Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Heating/Combined Heating & Air Cond Equipment-Distributors	50581	Ineligible: Risks that distribute high hazard consumer products, and risks directly importing foreign-made products from manufacturers with no legal US presence. Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Hobby, Craft or Artists Supply - Distributors	50641	Ineligible: Risks that distribute high hazard consumer products, and risks directly importing foreign-made products from manufacturers with no legal US presence. Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Janitorial Supplies - Distributors	50651	Ineligible: Risks that distribute high hazard consumer products, and risks directly importing foreign-made products from manufacturers with no legal US presence. Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Jewelry - Distributors	50661	Ineligible: Risks that distribute high hazard consumer products, and risks directly importing foreign-made products from manufacturers with no legal US presence. Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Office Machines or Appliances - Distributors - No Repair	50691	Ineligible: Risks that distribute high hazard consumer products, and risks directly importing foreign-made products from manufacturers with no legal US presence. Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.

Description	Class Code	Eligibility
Optical Goods - Distributors	50721	Ineligible: Risks that distribute high hazard consumer products, and risks directly importing foreign-made products from manufacturers with no legal US presence. Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Plumbing Supplies and Fixtures - Distributors	50741	Ineligible: Risks that distribute high hazard consumer products, and risks directly importing foreign-made products from manufacturers with no legal US presence. Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Refrigeration Equipment - Commercial - Distributors	50771	Ineligible: Risks that distribute high hazard consumer products, and risks directly importing foreign-made products from manufacturers with no legal US presence. Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Stationery or Paper Products - Distributors - Paper	50801	Ineligible: Risks that distribute high hazard consumer products, and risks directly importing foreign-made products from manufacturers with no legal US presence. Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.
Stationery/Paper Products Distributors-Paper (Fine), Bulk	50801	Ineligible: Risks that distribute high hazard consumer products, and risks directly importing foreign-made products from manufacturers with no legal US presence. Buildings must have been built in 1965 or newer for building coverage. No LRO exposures.

WESTERN NATIONAL INSURANCE GROUP

BOP FORMS LIST

Form #	Edition Date	Description	IA	ID	IL	MN	ND	NV	OR	SD	UT	WA	WI	Mandatory (M) Optional (O)
43 8B FU	05 12	LENDERS LOSS PAYABLE ENDORSEMENT										X		O
BP 00 03	01 06	BUSINESSOWNERS COVERAGE FORM	X	X	X	X	X	X	X	X	X	X	X	M
BP 01 02	07 02	UTAH CHANGES									X			M
BP 01 06	08 10	WASHINGTON CHANGES										X		M
BP 01 17	01 06	NORTH DAKOTA CHANGES					X							M
BP 01 26	10 11	SOUTH DAKOTA CHANGES								X				M
BP 01 27	01 06	WISCONSIN CHANGES											X	M
BP 01 54	09 11	ILLINOIS CHANGES			X									M
BP 01 59	08 08	WATER EXCLUSION ENDORSEMENT	X	X	X	X	X	X	X	X	X		X	M
BP 01 62	01 06	ILLINOIS CHANGES - CONTRACTORS - HOME REPAIR AND REMODELING			X									O
BP 01 78	01 10	OREGON CHANGES							X					M
BP 01 83	11 06	IDAHO CHANGES		X										M
BP 01 84	07 02	IOWA CHANGES	X											M
BP 01 92	11 05	IOWA - STANDARD FIRE POLICY PROVISIONS	X											M
BP 02 39	08 09	WISCONSIN CHANGES - NOTICE OF CANCELLATION AND NONRENEWAL FOR LIQUEFIED PETROLEUM GAS RETAIL SUPPLIERS											X	O
BP 04 01	01 06	COMPREHENSIVE BUSINESS LIABILITY EXCLUSION (ALL HAZARDS IN CONNECTION WITH DESIGNATED PREMISES OR OPERATIONS)	X	X	X	X	X	X	X	X	X	X	X	O
BP 04 02	01 06	ADDITIONAL INSURED - MANAGERS OR LESSORS OF PREMISES	X	X	X	X	X	X	X	X	X	X	X	O
BP 04 04	01 06	HIRED AUTO AND NON-OWNED AUTO LIABILITY	X	X		X	X	X	X	X	X		X	O
BP 04 06	01 06	ADDITIONAL INSURED - CONTROLLING INTEREST	X	X	X	X	X	X	X	X	X	X		O

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Form #	Edition Date	Description	IA	ID	IL	MN	ND	NV	OR	SD	UT	WA	WI	Mandatory (M) Optional (O)
BP 04 07	01 06	ADDITIONAL INSURED - STATE OR POLITICAL SUBDIVISIONS - PERMITS RELATING TO PREMISES	X	X	X	X	X	X	X	X	X	X	X	O
BP 04 08	01 06	ADDITIONAL INSURED - TOWNHOUSE ASSOCIATIONS	X	X	X	X	X	X	X	X	X	X	X	O
BP 04 09	01 06	ADDITIONAL INSURED - MORTGAGEE, ASSIGNEE, OR RECEIVER	X	X	X	X	X	X	X	X	X	X	X	O
BP 04 10	01 06	ADDITIONAL INSURED - OWNERS OR OTHER INTERESTS FROM WHOM LAND HAS BEEN LEASED	X	X	X	X	X	X	X	X	X	X	X	O
BP 04 11	01 06	ADDITIONAL INSURED - CO-OWNER OF INSURED PREMISES	X	X	X	X	X	X	X	X	X	X	X	O
BP 04 12	01 06	LIMITATION OF COVERAGE TO DESIGNATED PREMISES OR PROJECT	X	X	X	X	X	X	X	X	X	X	X	O
BP 04 13	01 06	ADDITIONAL INSURED - ENGINEERS, ARCHITECTS, OR SURVEYORS	X	X	X	X	X	X	X	X	X	X	X	O
BP 04 15	01 06	SPOILAGE COVERAGE	X	X	X	X	X	X	X	X	X	X	X	O
BP 04 16	01 06	ADDITIONAL INSURED - LESSOR OF LEASED EQUIPMENT	X	X	X	X	X	X	X	X	X	X	X	O
BP 04 17	07 02	EMPLOYMENT-RELATED PRACTICES EXCLUSION	X	X	X	X	X	X	X	X	X		X	M
BP 04 20	01 06	WASHINGTON HIRED AUTO AND NON-OWNED AUTO LIABILITY										X		O
BP 04 30	01 06	PROTECTIVE SAFEGUARDS	X	X	X	X	X	X	X		X	X	X	O
BP 04 31	01 06	FOOD CONTAMINATION	X	X	X	X	X	X	X	X	X	X	X	O
BP 04 37	07 02	EXCLUSION - PERSONAL AND ADVERTISING INJURY	X	X	X	X	X	X	X	X	X	X	X	O
BP 04 38	01 06	MEDICAL EXPENSES - EXCLUSION	X	X	X	X	X	X	X	X	X	X	X	O
BP 04 39	07 02	ABUSE OR MOLESTATION EXCLUSION	X	X		X	X	X	X	X	X	X	X	M
BP 04 40	07 02	COVERAGE FOR INJURY TO LEASED WORKERS	X	X	X	X	X	X	X	X	X	X	X	O
BP 04 41	01 06	BUSINESS INCOME CHANGES - TIME PERIOD	X	X	X	X	X	X	X	X	X	X	X	O
BP 04 45	01 06	MINNESOTA CHANGES - TOWNHOUSES				X								O
BP 04 46	01 06	ORDINANCE OR LAW COVERAGE	X	X	X	X	X	X	X	X	X	X	X	O
BP 04 47	01 06	ADDITIONAL INSURED - VENDORS	X	X	X	X	X	X	X	X	X	X	X	O
BP 04 48	01 06	ADDITIONAL INSURED - DESIGNATED PERSON OR ORGANIZATION	X	X	X	X	X	X	X	X	X	X	X	O

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Form #	Edition Date	Description	IA	ID	IL	MN	ND	NV	OR	SD	UT	WA	WI	Mandatory (M) Optional (O)
BP 04 49	01 06	ADDITIONAL INSURED - ENGINEERS, ARCHITECTS OR SUVEYORS NOT ENGAGED BY THE NAMED INSURED	X	X	X	X	X	X	X	X	X	X	X	O
BP 04 50	01 06	ADDITIONAL INSURED - OWNERS, LESSEES OR CONTRACTORS - SCHEDULED PERSON OR ORGANIZATION	X	X	X	X	X	X		X	X	X	X	O
BP 04 51	01 06	ADDITIONAL INSURED - OWNERS, LESSEES OR CONTRACTORS - WITH ADDITIONAL INSURED REQUIREMENT IN CONSTRUCTION CONTRACT	X	X	X	X	X	X		X	X	X	X	O
BP 04 52	01 06	ADDITIONAL INSURED - STATE OR POLITICAL SUBDIVISIONS - PERMITS	X	X	X	X	X	X	X	X	X	X	X	O
BP 04 53	08 08	WATER BACK-UP AND SUMP OVERFLOW	X	X	X	X	X	X	X	X	X		X	O
BP 04 55	01 06	BROADENED COVERAGE FOR DAMAGE TO PREMISES RENTED TO YOU	X	X	X	X	X	X	X	X	X	X	X	O
BP 04 56	01 06	UTILITY SERVICES - DIRECT DAMAGE	X	X	X	X	X	X	X	X	X	X	X	O
BP 04 57	01 06	UTILITY SERVICES - TIME ELEMENT	X	X	X	X	X	X	X	X	X	X	X	O
BP 04 60	07 02	WASHINGTON EMPLOYMENT-RELATED PRACTICES EXCLUSION										X		M
BP 04 71	07 02	EXCLUSION - VOLUNTEER WORKERS	X	X	X	X	X	X	X	X	X	X	X	O
BP 04 73	01 06	WASHINGTON CHANGES - DOMESTIC ABUSE										X		M
BP 04 79	01 06	SOUTH DAKOTA PROTECTIVE SAFEGUARDS								X				O
BP 04 83	07 02	REMOVAL OF INSURANCE-TO-VALUE PROVISION	X	X	X	X	X	X	X	X	X	X	X	O
BP 04 86	01 06	VACANCY CHANGES	X	X	X	X	X	X	X	X	X	X	X	O
BP 04 87	01 06	VACANCY PERMIT	X	X	X	X	X	X	X	X	X	X	X	O
BP 04 89	01 06	LIQUOR LIABILITY COVERAGE		X			X	X	X	X		X	X	O
BP 04 90	01 06	POLLUTION EXCLUSION - LIMITED EXCEPTION FOR A SHORT TERM POLLUTION EVENT	X	X	X	X	X	X	X	X	X	X	X	O
BP 04 91	01 06	POLLUTION EXCLUSION - LIMITED EXCEPTION FOR DESIGNATED POLLUTANT(S)	X	X	X	X	X	X	X	X	X	X	X	O
BP 04 92	07 02	TOTAL POLLUTION EXCLUSION	X	X			X	X	X	X	X	X	X	O

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BP 04 93	01 06	TOTAL POLLUTION EXCLUSION WITH A BUILDING HEATING EQUIPMENT EXCEPTION AND A HOSTILE FIRE EXCEPTION	X	X	X	X	X	X	X	X	X	X	X	O
BP 04 94	01 06	LIMITED POLLUTION LIABILITY EXTENSION	X	X	X	X	X	X	X	X	X	X	X	O
BP 04 97	01 06	WAIVER OF TRANSFER OF RIGHTS OF RECOVERY AGAINST OTHERS TO US	X	X	X	X	X	X	X	X	X	X	X	O
BP 04 98	01 06	EMPLOYEE BENEFITS LIABILITY COVERAGE	X	X	X	X	X	X	X	X	X	X	X	O
BP 04 99	01 06	EXTENDED REPORTING PERIOD FOR EMPLOYEE BENEFITS COVERAGE	X	X	X	X	X	X	X	X	X	X	X	O
BP 05 01	07 02	CALCULATION OF PREMIUM	X	X	X	X	X	X	X	X	X	X	X	M
BP 05 03	01 06	ILLINOIS LIQUOR LIABILITY COVERAGE			X									O
BP 05 04	01 06	UTAH LIQUOR LIABILITY COVERAGE									X			O
BP 05 17	01 06	EXCLUSION - SILICA OR SILICA-RELATED DUST	X	X	X	X	X	X	X	X	X	X	X	M
BP 05 18	01 08	WASHINGTON - AMENDMENT OF TERRORISM EXCLUSIONS										X		M
BP 05 23	01 08	CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM	X	X	X	X	X	X	X	X	X	X	X	O
BP 05 24	01 08	EXCLUSION OF CERTIFIED ACTS OF TERRORISM	X	X	X	X	X	X	X	X	X	X	X	O
BP 05 38	06 08	EXCLUSION OF OTHER ACTS OF TERRORISM COMMITTED OUTSIDE THE UNITED STATES; CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM	X	X	X	X	X	X	X	X	X	X	X	O
BP 05 41	06 08	EXCLUSION OF CERTIFIED ACTS OF TERRORISM AND EXCLUSION OF OTHER ACTS OF TERRORISM COMMITTED OUTSIDE THE UNITED STATES	X	X	X	X	X	X	X	X	X	X	X	O
BP 05 42	01 08	EXCLUSION OF PUNITIVE DAMAGES RELATED TO A CERTIFIED ACT OF TERRORISM	X	X	X		X	X	X	X	X	X	X	M
BP 05 45	01 06	IOWA CHANGES - LIQUOR LIABILITY COVERAGE	X											O
BP 05 47	01 06	COMPUTER FRAUD AND FUNDS TRANSFER FRAUD	X	X	X	X	X	X	X	X	X	X	X	O

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BP 05 77	01 06	FUNGI OR BACTERIA EXCLUSION (LIABILITY)	X	X	X	X	X	X	X	X	X		X	M
BP 05 93	01 06	LOSS OF RENTAL VALUE - LANDLORD AS DESIGNATED PAYEE	X	X	X	X	X	X	X	X	X	X	X	O
BP 05 94	01 06	ELECTRONIC COMMERCE (E-COMMERCE)	X	X	X	X	X	X	X	X	X	X	X	O
BP 05 95	01 06	ELECTRONIC DATA LIABILITY - LIMITED COVERAGE	X	X	X	X	X	X	X	X	X	X	X	O
BP 05 97	01 06	EXTENDED REPORTING PERIOD FOR ELECTRONIC DATA LIABILITY - BROAD COVERAGE	X	X	X	X	X	X	X	X	X	X	X	O
BP 05 98	01 06	AMENDMENT OF INSURED CONTRACT DEFINITION	X	X	X	X	X	X		X	X	X	X	M
BP 06 01	01 07	EXCLUSION OF LOSS DUE TO VIRUS OR BACTERIA	X	X	X	X	X	X	X	X	X	X	X	M
BP 06 27	01 06	OREGON - AMENDMENT OF INSURED CONTRACT DEFINITION							X					M
BP 06 28	01 06	OREGON - ADDITIONAL INSURED - OWNERS, LESSEES OR CONTRACTORS - SCHEDULED PERSON OR ORGANIZATION							X					O
BP 06 42	01 06	OREGON - ADDITIONAL INSURED - OWNERS, LESSEES OR CONTRACTORS - WITH ADDITIONAL INSURED REQUIREMENT IN CONSTRUCTION CONTRACT							X					O
BP 06 43	04 06	ILLINOIS CHANGES - DEFENSE COSTS			X									M
BP 06 69	01 06	WASHINGTON- FUNGI OR BACTERIA EXCLUSION (LIABILITY)										X		M
BP 06 73	01 06	NORTH DAKOTA - STOP GAP - EMPLOYERS LIABILITY COVERAGE					X							O
BP 06 74	01 06	WASHINGTON - STOP GAP - EMPLOYERS LIABILITY COVERAGE										X		O
BP 06 78	01 06	SOUTH DAKOTA - ELECTRONIC DATA LIABILITY - BROAD COVERAGE								X				O
BP 07 01	08 08	CONTRACTORS' INSTALLATION, TOOLS AND EQUIPMENT COVERAGE	X	X	X	X	X	X	X	X	X	X	X	O
BP 07 02	07 02	AMENDMENT - AGGREGATE LIMITS OF INSURANCE (PER PROJECT)	X	X	X	X	X	X	X	X	X	X	X	O
BP 07 03	01 06	BUSINESS LIABILITY COVERAGE- PROPERTY DAMAGE LIABILITY DEDUCTIBLE (PER CLAIM BASIS)	X	X	X	X	X	X	X	X	X	X	X	O

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BP 07 04	01 06	BUSINESS LIABILITY COVERAGE- PROPERTY DAMAGE LIABILITY DEDUCTIBLE (PER OCCURRENCE BASIS)	X	X	X	X	X	X	X	X	X	X	X	O
BP 07 08	01 06	PESTICIDE OR HERBICIDE APPLICATOR COVERAGE	X	X	X	X	X	X	X	X	X	X	X	O
BP 07 10	01 06	MOTELS	X	X	X	X	X	X	X	X	X	X	X	O
BP 07 11	01 06	MOTEL - LIABILITY FOR GUESTS' PROPERTY IN SAFE DEPOSIT BOXES	X	X	X	X	X	X	X	X	X	X	X	O
BP 07 12	01 06	SELF-STORAGE FACILITIES	X	X	X	X	X	X	X	X	X	X	X	O
BP 07 75	08 06	APARTMENT BUILDINGS	X	X	X	X	X	X	X	X	X	X	X	O
BP 07 77	08 06	FINE ARTS COVERAGE	X	X	X	X	X	X	X	X	X	X	X	O
BP 07 78	04 07	RESTAURANTS	X	X	X	X	X	X	X	X	X	X	X	O
BP 07 83	07 13	PHOTOGRAPHY ENDORSEMENT	X	X	X	X	X	X	X	X	X	X	X	O
BP 07 91	06 08	IOWA CHANGES - NOTIFICATION REQUIREMENT FOR OWNERS AND POSSESSORS OF DANGEROUS WILD ANIMALS	X											M
BP 08 01	01 06	BARBERS AND BEAUTICIANS PROFESSIONAL LIABILITY	X	X		X	X	X	X	X	X	X	X	O
BP 08 02	01 06	FUNERAL DIRECTORS PROFESSIONAL LIABILITY	X	X		X	X		X	X	X	X	X	O
BP 08 03	01 06	OPTICAL AND HEARING AID ESTABLISHMENTS	X	X		X	X	X	X	X	X	X	X	O
BP 08 04	01 06	PRINTERS ERRORS AND OMISSIONS LIABILITY	X	X		X	X	X	X	X	X	X	X	O
BP 08 05	01 06	VETERINARIANS PROFESSIONAL LIABILITY	X	X		X	X	X	X	X	X	X	X	O
BP 08 06	01 06	PHARMACISTS - BROAD COVERAGE					X	X		X		X	X	O
BP 08 07	01 06	PHARMACISTS	X	X		X	X	X	X	X	X	X	X	O
BP 08 50	03 06	ILLINOIS BARBERS AND BEAUTICIANS PROFESSIONAL LIABILITY			X									O
BP 08 51	03 06	ILLINOIS FUNERAL DIRECTORS PROFESSIONAL LIABILITY			X									O
BP 08 52	03 06	ILLINOIS OPTICAL AND HEARING AID ESTABLISHMENTS			X									O
BP 08 53	03 06	ILLINOIS PRINTERS' ERRORS AND OMISSIONS LIABILITY			X									O
BP 08 54	03 06	ILLINOIS VETERINARIANS PROFESSIONAL LIABILITY			X									O
BP 08 56	03 06	ILLINOIS PHARMACISTS			X									O

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BP 10 03	01 06	EARTHQUAKE	X	X	X	X	X	X	X	X	X	X	X	O
BP 10 50	03 12	ILLINOIS CHANGES - MINE SUBSIDENCE - NON-RESIDENTIAL BUILDING			X									O
BP 10 51	03 12	ILLINOIS CHANGES - MINE SUBSIDENCE - RESIDENTIAL BUILDING			X									O
BP 10 54	07 02	ILLINOIS CHANGES - MINE SUBSIDENCE LOSS ASSESSMENT			X									O
BP 10 68	11 11	WISCONSIN - HIRED AUTO AND NON-OWNED AUTO LIABILITY										X		O
BP 10 81	02 14	OREGON - LIMITED POLLUTION LIABILITY EXCLUSION							X					O
BP 12 02	07 02	FIRE DEPARTMENT SERVICE CONTRACT	X	X	X	X	X	X	X	X	X	X	X	O
BP 12 03	01 06	LOSS PAYABLE PROVISIONS	X	X	X		X	X	X	X	X		X	O
BP 10 50	03 12	ILLINOIS CHANGES - MINE SUBSIDENCE - NON-RESIDENTIAL BUILDING			X									O
BP 10 51	03 12	ILLINOIS CHANGES - MINE SUBSIDENCE - RESIDENTIAL BUILDING			X									O
BP 12 06	01 06	WASHINGTON LOSS PAYABLE PROVISIONS										X		O
BP 12 32	01 10	MINNESOTA - LOSS PAYABLE CLAUSES				X								O
BP 14 01	01 10	IDENTITY FRAUD EXPENSE COVERAGE	X	X	X	X	X	X	X	X	X	X	X	O
BP 14 02	01 10	ADDITIONAL INSURED - OWNERS, LESSEES OR CONTRACTORS - COMPLETED OPERATIONS	X	X	X	X	X	X		X	X	X	X	O
BP 14 05	01 10	ADDITIONAL INSURED - GRANTOR OF FRANCHISE	X	X	X	X	X	X	X	X	X	X	X	O
BP 14 08	01 10	EXCLUSION - EXTERIOR INSULATION AND FINISH SYSTEMS	X	X	X	X	X	X	X	X	X	X	X	O
BP 14 10	01 10	BRANDS AND LABELS	X	X	X	X	X	X	X	X	X	X	X	O
BP 14 16	01 10	SNOW PLOW PRODUCTS-COMPLETED OPERATIONS HAZARD COVERAGE	X	X	X	X	X	X	X	X	X	X	X	O
BP 14 17	01 10	DESIGNATED LOCATION(S) GENERAL AGGREGATE LIMIT	X	X	X	X	X	X	X	X	X	X	X	O
BP 14 19	01 10	EXCLUSION - DAMAGE TO WORK PERFORMED BY SUBCONTRACTORS ON YOUR BEHALF	X	X	X	X	X	X	X	X	X	X	X	O
BP 14 21	01 10	EXCLUSION - DESIGNATED WORK	X	X	X	X	X	X	X	X	X	X	X	O

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BP 14 22	01 10	EXCLUSION - PRODUCTS - COMPLETED OPERATIONS HAZARD	X	X	X	X	X	X	X	X	X	X	X	O
BP 14 39	01 10	OREGON ADDITIONAL INSURED - OWNERS, LESSEES OR CONTRACTORS - COMPLETED OPERATIONS							X					O
BP 14 53	08 08	WASHINGTON - WATER BACK-UP AND SUMP OVERFLOW COVERAGE										X		O
BP 14 59	01 06	MINNESOTA CHANGES - LIQUOR LIABILITY COVERAGES				X								O
BP 14 69	12 11	IOWA CHANGES - AMENDMENT OF INSURED CONTRACT DEFINITION			X									M
BP 14 86	07 13	COMMUNICABLE DISEASE EXCLUSION	X			X	X	X	X	X	X		X	O
BP 15 04	05 14	EXCLUSION - ACCESS OR DISCLOSURE OF CONFIDENTIAL OR PERSONAL INFORMATION AND DATA-RELATED LIABILITY - WITH LIMITED BODILY INJURY EXCEPTION	X	X	X	X	X	X	X	X	X	X	X	M
BP 15 11	12 16	EXCLUSION - UNMANNED AIRCRAFT	X	X	X	X	X	X	X	X	X	X	X	O
BP 15 60	02 21	EXCLUSION - CYBER INCIDENT	X	X	X	X	X	X	X		X	X	X	M
BP 15 76	02 21	EXCLUSION - CYBER INCIDENT								X				M
BP 17 01	01 06	CONDOMINIUM ASSOCIATION COVERAGE	X	X			X	X	X	X	X	X	X	O
BP 17 02	01 06	CONDOMINIUM COMMERCIAL UNIT-OWNERS COVERAGE	X	X	X	X	X	X	X	X	X	X	X	O
BP 17 03	01 06	CONDOMINIUM COMMERCIAL UNIT-OWNERS OPTIONAL COVERAGES	X	X	X	X	X	X	X	X	X	X	X	O
BP 17 06	01 06	ILLINOIS CHANGES - CONDOMINIUM ASSOCIATION COVERAGE			X									O
BP 17 09	01 06	WASHINGTON CHANGES - CONDOMINIUM ASSOCIATION COVERAGE										X		O
BP 17 23	05 10	NEVADA CONDOMINIUM ADDITIONAL PROVISIONS						X						O
BP 17 24	01 10	CONDOMINIUMS, CO-OPS, ASSOCIATIONS - DIRECTORS AND OFFICERS LIABILITY ENDORSEMENT	X	X			X	X	X		X	X	X	O
BP 17 28	12 11	UTAH CHANGES - CONDOMINIUM ASSOCIATION COVERAGE									X			M
BP 17 31	09 15	ILLINOIS - CONDOMINIUMS, CO-OPS, ASSOCIATIONS - DIRECTORS AND OFFICERS LIABILITY ENDORSEMENT			X									O

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BP 17 35	01 10	MINNESOTA - CONDOMINIUMS, CO-OPS, ASSOCIATIONS - DIRECTORS AND OFFICERS LIABILITY ENDORSEMENT				X								O
BP 17 28	12 11	UTAH CHANGES - CONDOMINIUM ASSOCIATION COVERAGE									X			M
BP CW 001	08 21	INSPECTION LIABILITY LIMITED COVERAGE	X	X	X	X	X	X	X	X	X	X	X	O
BP MU 0002	06 22	BUSINESSOWNERS ENHANCEMENT ENDORSEMENT	X	X	X	X	X	X	X	X	X	X	X	O
BP MU 0005	06 22	BUSINESSOWNERS ENHANCEMENT EDGE ENDORSEMENT	X	X	X	X	X	X	X	X	X	X	X	O
WN BP 01	05 13	BUSINESSOWNERS DECLARATIONS	X	X	X	X	X	X	X	X	X	X	X	M
WN BP 02	01 10	PUNITIVE DAMAGES EXCLUSION	X	X	X	X	X	X	X	X	X	X	X	M
WN BP 03	12 16	EXCLUSION - ASBESTOS	X	X	X	X	X	X	X	X	X	X	X	M
WN BP 04	01 10	EXCLUSION - LEAD LIABILITY	X	X	X	X	X	X	X	X	X	X	X	M
WN BP 05	01 10	AUTOMATIC TERMINATION PROVISION	X	X	X	X	X	X	X	X	X	X	X	M
WN BP 06	05 10	NEVADA CHANGES						X						M
WN BP 07	01 10	ADDITIONAL INSURED - LESSOR OF LEASED EQUIPMENT - AUTOMATIC STATUS WHEN REQUIRED IN LEASE AGREEMENT WITH YOU	X	X	X	X	X	X	X	X	X	X	X	O
WN BP 08	01 10	ACCOUNTS RECEIVABLE - HIGHER LIMITS OFF-PREMISES	X	X	X	X	X	X	X	X	X	X	X	O
WN BP 09	01 10	EXCLUSION - TESTING OR CONSULTING ERRORS AND OMISSIONS	X	X	X	X	X	X	X	X	X	X	X	O
WN BP 10	01 10	PROFESSIONAL LIABILITY EXCLUSION - WEB SITE DESIGNERS	X	X	X	X	X	X	X	X	X	X	X	O
WN BP 11	01 10	LIMITATION OF COVERAGE- REAL ESTATE OPERATIONS	X	X	X	X	X	X	X	X	X	X	X	O
WN BP 12	01 10	OPERATION OF CUSTOMERS AUTOS ON PARTICULAR PREMISES	X	X	X	X	X	X	X	X	X	X	X	O
WN BP 13	01 10	EXCLUSION - INSURANCE AND RELATED OPERATIONS	X	X	X	X	X	X	X	X	X	X	X	O

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WN BP 14	01 10	VALUABLE PAPERS AND RECORDS - HIGHER LIMITS OFF-PREMISES	X	X	X	X	X	X	X	X	X	X	X	O
WN BP 15	01 10	EXCLUSION - COUNSELING SERVICES	X	X	X	X	X	X	X	X	X	X	X	O
WN BP 16	01 10	PROFESSIONAL LIABILITY EXCLUSION - COMPUTER SOFTWARE	X	X	X	X	X	X	X	X	X	X	X	O
WN BP 17	01 10	PROFESSIONAL LIABILITY EXCLUSION - ELECTRONIC DATA PROCESSING SERVICES AND COMPUTER CONSULTING OR PROGRAMMING SERVICES	X	X	X	X	X	X	X	X	X	X	X	O
WN BP 18	01 10	EXCLUSION - REAL ESTATE AGENTS OR BROKERS ERRORS OR OMISSIONS	X	X	X	X	X	X	X	X	X	X	X	O
WN BP 19	01 10	EXCLUSION - FINANCIAL SERVICES	X	X	X	X	X	X	X	X	X	X	X	O
WN BP 20	01 10	EXCLUSION - INSPECTION, APPRAISAL AND SURVEY COMPANIES	X	X	X	X	X	X	X	X	X	X	X	O
WN BP 21	05 11	MINNESOTA CHANGES				X								M
WN BP 22	01 10	BUSINESSOWNERS LIABILITY AUDIT	X	X	X	X	X	X	X	X	X	X	X	O
WN BP 23	11 11	EMPLOYMENT PRACTICES LIABILITY INSURANCE COVERAGE ENDORSEMENT	X	X	X	X	X	X	X	X	X	X	X	M
WN BP 24	10 16	EQUIPMENT BREAKDOWN COVERAGE (INCLUDING ELECTRONIC CIRCUITRY IMPAIRMENT)	X	X	X	X	X	X	X	X	X	X	X	O
WN BP 25	10 16	WASHINGTON AMENDATORY ENDORSEMENT										X		O
WN BP 26	12 10	MINNESOTA CHANGES - CONDOMINIUM ASSOCIATION COVERAGE				X								O
WN BP 28	04 14	ALASKA CHANGES (EQUIPMENT BREAKDOWN)												O
WN BP 33	11 11	SUPPLEMENTAL EXTENDED REPORTING PERIOD ENDORSEMENT	X	X	X	X	X	X	X		X	X	X	O
WN BP 34	11 11	SUPPLEMENTAL EXTENDED REPORTING PERIOD ENDORSEMENT - SOUTH DAKOTA CHANGES								X				O
WN BP 35	12 10	EMPLOYMENT PRACTICES LIABILITY INSURANCE REFERRAL RENEWAL SUPPLEMENTAL APPLICATION	X		X	X	X	X	X	X	X	X	X	O

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WN BP 40	01 14	BUSINESSOWNERS SUPPLEMENTAL APPLICATION	X		X	X	X	X	X	X	X	X	X	O
WN BP 41	12 10	WISCONSIN UM/UIM DISCLOSURE											X	O
WN BP 42	11 11	ILLINOIS CHANGES			X									M with EPL
WN BP 43	11 11	MINNESOTA CHANGES				X								M with EPL
WN BP 44	11 11	SOUTH DAKOTA CHANGES								X				M with EPL
WN BP 45	11 11	UTAH CHANGES									X			M with EPL
WN BP 46	11 11	WASHINGTON CHANGES										X		M with EPL
WN BP 49	11 11	OREGON DISCLOSURE NOTICE REGARDING DEFENSE COSTS INCLUDED WITHIN THE LIMIT OF LIABILITY							X					M with EPL
WN BP 50	04 13	PROPERTY DAMAGE LIABILITY FOR YOUR WORK COVERAGE	X	X	X	X	X	X	X	X	X	X	X	O
WN BP 51	05 13	CONTRACTORS ERRORS AND OMISSIONS LIABILITY INSURANCE COVERAGE ENDORSEMENT	X	X	X	X	X	X	X	X	X	X	X	O
WN BP 52	04 13	BUSINESS PERSONAL PROPERTY SEASONAL INCREASE	X	X	X	X	X	X	X	X	X	X	X	O
WN BP 53	04 13	PRIMARY AND NONCONTRIBUTORY - OTHER INSURANCE CONDITION	X	X	X	X	X	X	X	X	X	X	X	M
WN BP 54	04 13	ADDITIONAL INSURED – OWNERS, LESSEES OR CONTRACTORS – WITH ADDITIONAL INSURED REQUIREMENT FOR OTHER PARTIES IN CONSTRUCTION CONTRACT	X	X	X	X	X	X		X	X	X	X	O
WN BP 55	04 13	OREGON - ADDITIONAL INSURED - OWNERS, LESSEES OR CONTRACTORS - WITH ADDITIONAL INSURED REQUIREMENT FOR OTHER PARTIES IN CONSTRUCTION CONTRACT							X					O
WN BP 56	04 13	ADDITIONAL INSURED – OWNERS, LESSEES OR CONTRACTORS – COMPLETED OPERATIONS - WITH ADDITIONAL INSURED REQUIREMENT IN CONSTRUCTION CONTRACT	X	X	X	X	X	X		X	X	X	X	O

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WN BP 57	04 13	OREGON - ADDITIONAL INSURED - OWNERS, LESSEES OR CONTRACTORS - COMPLETED OPERATIONS - WITH ADDITIONAL INSURED REQUIREMENT IN CONSTRUCTION CONTRACT							X					O
WN BP 58	05 13	ELECTRONIC DATA LIABILITY - BROAD COVERAGE	X	X	X	X	X	X	X		X	X	X	O
WN BP 59	05 13	SOUTH DAKOTA - ELECTRONIC DATA LIABILITY - BROAD COVERAGE								X				O
WN BP 60	05 13	CONTRACTORS ERRORS AND OMISSIONS LIABILITY - MINNESOTA CHANGES				X								M
WN BP 61	05 13	CONTRACTORS ERRORS AND OMISSIONS LIABILITY - SOUTH DAKOTA CHANGES								X				M
WN BP 62	07 14	ABUSE OR MOLESTATION EXCLUSION	X	X	X	X	X	X	X	X	X	X	X	M
WN BP 63	05 13	CONTRACTORS ERRORS AND OMISSIONS LIABILITY ENDORSEMENT SUPPLEMENTAL EXTENDED REPORTING PERIOD ENDORSEMENT	X	X	X	X	X	X	X		X	X	X	O
WN BP 64	05 13	CONTRACTORS ERRORS AND OMISSIONS LIABILITY INSURANCE COVERAGE ENDORSEMENT SUPPLEMENTAL EXTENDED REPORTING PERIOD - SOUTH DAKOTA								X				O
WN BP 65	05 13	OREGON DISCLOSURE NOTICE							X					M
WN BP 66	01 14	BUSINESSOWNERS SUPPLEMENTAL APPLICATION CONDOMINIUM ASSOCIATION DIRECTORS AND OFFICERS LIABILITY	X	X	X	X	X	X	X	X	X	X	X	O
WN BP 67	05 13	WASHINGTON CHANGES										X		O
WN BP 71	05 13	NOTICE OF CANCELLATION ENDORSEMENT	X	X	X	X	X	X	X	X	X	X	X	O
WN BP 72	01 14	NOTICE TO OUR POLICYHOLDERS BUSINESSOWNERS POLICY	X	X	X	X	X	X	X	X	X	X	X	O
WN BP 76	07 14	EXCLUSION - MULTI-UNIT RESIDENTIAL CONSTRUCTION	X	X	X	X	X	X	X	X	X	X	X	O

WESTERN NATIONAL INSURANCE GROUP

BOP FORMS LIST

Form #	Edition Date	Description	IA	ID	IL	MN	ND	NV	OR	SD	UT	WA	WI	Mandatory (M) Optional (O)
WN BP 77	01 19	ADDITIONAL INSURED - VENDORS - WITH ADDITIONAL INSURED REQUIREMENT IN CONTRACT	X	X	X	X	X	X	X	X	X	X	X	O
WN BP 78	07 14	DEDUCTIBLE - WINDSTORM OR HAIL CAUSES OF LOSS	X	X	X	X	X	X	X	X	X	X	X	O
WN BP 79	03 15	ADDITIONAL INSURED - SCHEDULED - CONTRACTS - OPERATIONS AND COMPLETED OPERATIONS	X	X	X	X	X	X	X	X	X	X	X	O
WN BP 80	03 15	ADDITIONAL INSURED - CONTRACTS - OPERATIONS AND COMPLETED OPERATIONS - WITH ADDITIONAL INSURED REQUIREMENT IN CONSTRUCTION CONTRACT	X	X	X	X	X	X	X	X	X	X	X	O
WN BP 82	09 15	BLANKET INSURANCE SCHEDULE	X	X	X	X	X	X	X	X	X	X	X	O
WN BP 83	03 15	ADDITIONAL INSURED - OWNERS, LESSEES, OR CONTRACTORS - SCHEDULED PERSON OR ORGANIZATION	X	X	X	X	X	X	X	X	X	X	X	O
WN BP 84	03 15	ADDITIONAL INSURED - OWNERS, LESSEES, OR CONTRACTORS - COMPLETED OPERATIONS	X	X	X	X	X	X	X	X	X	X	X	O
WN BP 85	02 16	LIMITED POLLUTION COVERAGE – WORK SITES	X	X		X	X	X	X	X	X		X	O
WN BP 89	03 16	CYBER LIABILITY INSURANCE ENDORSEMENT	X	X		X	X	X	X		X	X	X	O
WN BP 92	03 16	CYBER LIABILITY INSURANCE ENDORSEMENT – SOUTH DAKOTA								X				O
WN BP 97	02 16	ILLINOIS – LIMITED POLLUTION COVERAGE – WORK SITES			X									O
WN BP 99	02 16	WASHINGTON – LIMITED POLLUTION COVERAGE – WORK SITES										X		O
WN BP 104	03 16	CYBER LIABILITY INSURANCE ENDORSEMENT – ILLINOIS			X									O
WN GR 01	07 11	WESTERN NATIONAL INSURANCE GROUP PRIVACY POLICY	X	X	X	X	X	X	X	X	X	X	X	M
WN GR 02	08 11	WESTERN NATIONAL INSURANCE GROUP MISSION STATEMENT	X	X	X	X	X	X	X	X	X	X	X	M
WN IL 13	10 06	MUTUAL POLICY CONDITIONS	X		X	X	X			X			X	M
WN IL 03	09 15	NOTICE TO POLICYHOLDERS - INSURANCE FRAUD				X								M

WESTERN NATIONAL INSURANCE GROUP

BOP FORMS LIST

Form #	Edition Date	Description	IA	ID	IL	MN	ND	NV	OR	SD	UT	WA	WI	Mandatory (M) Optional (O)
WN IL 55	04 12	ILLINOIS NOTICE TO POLICYHOLDERS REGARDING THE RELIGIOUS FREEDOM PROTECTION AND CIVIL UNION ACT			X									M
WN IL 30	10 06	WESTERN NATIONAL ASSURANCE COMPANY SIGNATURES		X				X	X		X	X	X	M
WN GR 09	06 14	THIS IS A DIRECT BILL POLICY	X	X	X	X	X	X	X	X	X	X	X	O
WN IL 12	09 03	WISCONSIN NOTICE - GROUNDS FOR RESCISSION											X	M
WN IL 21	07 07	COMMERCIAL POLICY SUMMARY PAGE	X	X	X	X	X	X	X	X	X	X	X	O
WN IL 47	07 10	ILLINOIS NOTICE			X									M
WN IL 45	03 10	IOWA DISCLOSURE NOTICE - ACTUAL CASH VALUE LOSS SETTLEMENT	X											M
WN IL 48	07 10	ILLINOIS DISCLOSURE NOTICE - MOLD/FUNGUS EXCLUSIONS AND LIMITATIONS			X									O
WN IL 65	01 14	CONDITIONAL TERRORISM POLICYHOLDER DISCLOSURE NOTICE	X	X	X	X	X	X	X	X	X	X	X	M
WN IL 17	02 08	WESTERN NATIONAL ASSURANCE POLICYHOLDER DISCLOSURE - OFFER OF TERRORISM COVERAGE AND DISCLOSURE OF PREMIUM						X	X		X	X		M
WN IL 17	02 13	WNA POLICYHOLDER DISCLOSURE - OFFER OF TERRORISM COVERAGE AND DISCLOSURE OF PREMIUM		X										M
WN IL 18	02 13	WNA REJECTION OF CERTIFIED TERRORISM		X										M
WN IL 19	02 08	WESTERN NATIONAL MUTUAL POLICYHOLDER DISCLOSURE - OFFER OF CERTIFIED TERRORISM AND DISCLOSURE OF PREMIUM	X		X	X	X			X			X	M
WN IL 20	02 08	WESTERN NATIONAL MUTUAL REJECTION OF CERTIFIED TERRORISM	X		X	X	X			X			X	M
WN IL 53	11 11	EMPLOYMENT PRACTICES LIABILITY INSURANCE SUPPLEMENTAL APPLICATION	X		X	X	X	X	X	X	X		X	O

WESTERN NATIONAL INSURANCE GROUP

BOP FORMS LIST

Form #	Edition Date	Description	IA	ID	IL	MN	ND	NV	OR	SD	UT	WA	WI	Mandatory (M) Optional (O)
WN IL 54	11 11	EMPLOYMENT PRACTICES LIABILITY INSURANCE SUPPLEMENTAL APPLICATION - WASHINGTON										X		O
WN IL 58	05 13	CONTRACTORS ERRORS AND OMISSIONS LIABILITY INSURANCE APPLICATION	X		X	X	X	X	X	X	X	X	X	M
WN IL 19	02 08	WESTERN NATIONAL MUTUAL POLICYHOLDER DISCLOSURE - OFFER OF CERTIFIED TERRORISM AND DISCLOSURE OF PREMIUM	X		X	X	X			X			X	M

Description of Property Coverages	BP 00 03 - Basic Policy Limit of Insurance / Number of Days / Other	BP MU 0002 Enhancement Endorsement (Optional)	Optional Endorsements
Accounts Receivable		Increases to \$25,000 at described premises	The coverage limits for both "on premises" and "off premises" may be increased.
Actual Cash Value - Buildings Option			Yes
Appurtenant Buildings and Structures (Not Specifically Described)		\$5,000	No
Base Property Deductible	\$500		Yes, options are: \$250; \$1,000; \$2,500; \$5,000; \$10,000
Building Limit-Automatic Increase	4%, applies to both replacement cost and actual cash value		Yes, percentage may be reduced or increased
Business Income and Extra Expense - Actual Loss Sustained	Includes 72-hour time period deductible / 12-month limitation		Yes - see optional coverages stated below
Business Income Changes - Time Period (Deductible)			The 72-hour time period (deductible) contained in the "period of restoration" definition can be endorsed to 0 (zero) hours
Business Income - Extended Period	30 days		Yes, options are: 60 days; 90 days; 120 days; 150 days; 180 days; 270 days; 360 days
Business Income - Ordinary Payroll	60 days		Yes, options are: 90 days; 120 days; 150 days; 180 days; 270 days; 360 days
Business Income From Dependent Properties	\$5,000		Yes
Business Personal Property Limit - Seasonal Increase	Increase by 25% for seasonal variations		Yes, increased coverage amount (above 25%) for period specified.
Brands and Labels			Yes, subject to the Business Personal Property Coverage limit.
Computer Fraud and Funds Transfer Fraud Coverage			Yes, options are: \$25,000; \$50,000; \$100,000
Condominium Commercial Unit - Owners Optional Coverages: - Loss Assessment Coverage - Miscellaneous Real Property Coverage			Loss Assessment Coverage limits are \$1,000 up to \$50,000 (in \$5,000 increments), subject to a \$500 deductible Miscellaneous Real Property coverage limit of insurance is available per \$100.

This list is not all inclusive but identifies the coverages that are available on *AgentsXpress Commercial*.

Description of Property Coverages	BP 00 03 - Basic Policy Limit of Insurance / Number of Days / Other	BP MU 0002 Enhancement Endorsement (Optional)	Optional Endorsements
Contractors' Installation, Tools and Equipment Coverage (mandatory for all contractor classes) includes: - Installation Coverage - Blanket Tools and Equipment - Scheduled Tools and Equipment - Non-Owned Tools and Equipment - Employee's Tools			Base coverage includes: \$3,000 - Installation Coverage \$3,000 - Blanket Tools and Equipment Optional Coverages: -Higher Installation Coverage limits -Higher Blanket Tools and Equipment -Scheduled Tools and Equipment -Non-Owned Tools and Equipment -Employees' Tools
Debris Removal	25% of the total of direct physical loss plus \$10,000	Increases to \$25,000	No
Designated Location(s) General Aggregate Limit			Yes
Earthquake			Yes - refer to Underwriting
Electronic Commerce (E-Commerce)			Yes
Electronic Data	\$10,000		Yes
Employee Dishonesty		\$10,000	Yes, options are: \$5,000; \$10,000; \$25,000; \$50,000; \$100,000
Equipment Breakdown Coverage -Included in policy with option to remove			Coverage provided up to the Building and Business Personal Property Coverage Limit Sublimits: Expediting Expenses - \$25,000 Hazardous Substances - \$25,000 Spoilage - \$25,000 Data Restoration - \$25,000 Option to Delete
Fine Arts - Including Breakage		\$1,000 per item \$5,000 per occurrence	No
Fire Department Service Charge (in addition to Limits of Insurance for Section I-Property)	\$2,500	Increases to \$5,000	Yes, options are: \$5,000; \$7,500; \$10,000
Food Contamination			\$10,000 coverage food limit \$3,000 additional advertising expenses limit higher limits are available
Forgery Or Alteration	\$2,500	Increases to \$10,000	Yes, options are: \$5,000; \$10,000; \$25,000; \$50,000; \$100,000 (increased limit must match Employee Dishonesty limit)
Identity Fraud Expense Coverage			Yes subject to a \$25,000 aggregate coverage limit and a \$250 deductible - Higher coverage limits are available. Includes \$5,000 Advertising Expenses.

This list is not all inclusive but identifies the coverages that are available on *AgentsXpress Commercial*.

Description of Property Coverages	BP 00 03 - Basic Policy Limit of Insurance / Number of Days / Other	BP MU 0002 Enhancement Endorsement (Optional)	Optional Endorsements
Interruption Of Computer Operations	\$10,000 annual aggregate		Yes
Inventory and Appraisals		\$5,000 expense coverage	No
Laptop Computers - Worldwide Coverage		\$1,500 per occurrence \$5,000 aggregate	No
Limited Coverage for Fungi, Wet Rot, Dry Rot and Bacteria	\$15,000		No
Lock Replacement		\$1,000 limit / \$100 deductible	No
Loss of Rental Value - Landlord as Designated Payee			Yes
Mine Subsidence (IL only)			Yes, coverage provided up to the building limit, subject to a maximum of \$750,000 per structure
Money and Securities		\$5,000 inside the premises \$2,000 outside the premises	Yes
Money Orders And Counterfeit Money	\$1,000		No
Newly Acquired Or Constructed Property			No
- Building	\$250,000		
- Business Personal Property	\$100,000		
- Period of Coverage	30 days	Increases to 90 days	
Ordinance Or Law		Broaden Coverage	Cov 1 - Coverage for loss to the undamaged portion of the building Cov 2 - Demolition cost coverage Cov 3 - Increased cost of construction coverage
-Increased Cost of Construction	\$10,000	Increases to \$25,000	Yes
Outdoor Property	\$2,500 (not more than \$500 for any one tree, shrub or plant)	Increases to \$5,000 (regardless of the number of items lost or damaged)	No
Outdoor Signs	\$1,000 (attached to buildings only)	Increases to \$5,000 - Special Perils (attached and unattached)	Yes (attached and unattached)
Personal Effects	\$2,500	Increases to: \$5,000 per person \$15,000 each described premises	No

This list is not all inclusive but identifies the coverages that are available on *AgentsXpress Commercial*.

Description of Liability Coverages	BP 00 03 - Basic Policy Limit of Insurance / Number of Days / Other	BP MU 0002 Enhancement Endorsement (Optional)	Optional Endorsements
Personal Property Off Premises (including in transit)	\$10,000	Increases to \$15,000	No
Pollutant Clean Up and Removal (in addition to Limits of Insurance for Section I-Property)	\$10,000	Increases to \$15,000	No
Preservation of Property	30 days	45 days	No
Restaurant Enhancement Endorsement			Reward Payment - \$5,000 Brands and Labels - property cov. limit Ordinance or Law - Equipment Coverage Lock Replacement - \$1,000 limit, \$100 ded. Spoilage - \$10,000 - (Option to increase) Food Contamination: -Business Income - \$10,000 - (Option to increase) -Additional Advertising Expense- \$3,000-(Option to increase) Delivery Errors And Omissions \$10,000 Merchandise Withdrawal Expense \$25,000
Reward Payment		\$5,000	No
Snow Plow Products - Completed Operations			Yes if snow plowing receipts are less than 30% of total receipts.
Spoilage Coverage			Yes - \$500 deductible applies
Utility Services		\$5,000 direct damage	Options include Direct Damage and Time Element coverages With or without overhead lines
Valuable Papers and Records (Other Than Electronic Data)			
Valuable Papers and Records (Other Than Electronic Data)	\$10,000 at described premises; \$5,000 not at the described premises	Increases to \$25,000 at described premises	The coverage limits for both "on premises" and "off premises" may be increased.
Water Back-Up And Sump Overflow		\$2,500	Yes, coverage limits up to \$50,000 are available with prior approval.
Wind & Hail Deductibles			Yes, options are: \$1,000; \$2,500; \$5,000; \$10,000; \$20,000; \$25,000; \$50,000 & \$100,000
Amendment - Aggregate Limits of Insurance (Per Project)			Yes
Bail Bonds	Up to \$250	Up to \$5,000	No
Bodily Injury and Property Damage (per occurrence/annual aggregate limits)	\$300,000/\$600,000		Yes, options are: \$500,000/\$1,000,000; \$1,000,000/\$2,000,000; \$2,000,000/\$4,000,000

This list is not all inclusive but identifies the coverages that are available on *AgentsXpress Commercial*.

Description of Liability Coverages	BP 00 03 - Basic Policy Limit of Insurance / Number of Days / Other	BP MU 0002 Enhancement Endorsement (Optional)	Optional Endorsements
Bodily Injury and Property Damage (per occurrence/annual aggregate limits)			Yes, \$10,000 per occurrence - \$500 deductible applies
Coverage For Injury To Leased Workers			Yes
Condominiums, Co-ops, Associations - Directors And Officers Liability			Yes, includes: - Management Liability - Association Reimbursement - Association Liability
Contractors Errors & Omissions			Yes - available limits are \$100,000, \$300,000, \$500,000 and \$1,000,000
Damage to Premises Rented to You	\$50,000 for each location/building		Yes, up to \$1,000,000 limit Broadened endorsement option available up to \$1,000,000
Electronic Data Liability - Limited Coverage			Yes, options are: \$25,000; \$50,000; \$75,000; \$100,000; \$250,000; \$500,000 and \$1,000,000
Electronic Data Liability - Broad Coverage			Yes, options are: \$25,000; \$50,000; \$75,000; \$100,000; \$250,000; \$500,000 and \$1,000,000
Employee Benefits Liability			Yes - \$500 deductible applies
Employment-Related Practices Liability			Options include: <u>Limits</u> ☐ <u>Deductibles</u> \$100,000 ☐ \$2,500 100,000 ☐ 5,000 100,000 ☐ 10,000 250,000 ☐ 5,000 250,000 ☐ 10,000 250,000 ☐ 25,000 Higher limits may be available - refer to Underwriting - up to \$1,000,000
Hired Auto and Non-Owned Auto (Except IL)			Yes
Liquor Liability			Available for restaurants, motels and convenience stores whose liquor sales are less than 25% of annual receipts. Also for liquor/wine retail stores
Limitation Of Coverage To Designated Premise Or Project			Yes
Property Damage Liability for Your Work			Yes - options include: \$5,000 per occ./\$10,000 agg. \$10,000 per occ./\$20,000 agg. \$25,000 per occ./\$50,000 agg.
Limited Pollution Liability Extension Endorsement (for Septic Tank Systems -Cleaning Contractors)			Yes - refer to Underwriting for approval
Loss of Earnings	Up to \$250 per day	Up to \$500 per day	No

This list is not all inclusive but identifies the coverages that are available on *AgentsXpress Commercial*.

Description of Liability Coverages	BP 00 03 - Basic Policy Limit of Insurance / Number of Days / Other	BP MU 0002 Enhancement Endorsement (Optional)	Optional Endorsements
Medical Expenses	\$5,000		Yes, \$10,000 Option to exclude
Motel - Liability For Guests' Property In Safe Deposit Boxes (mandatory for motel class)			Yes, options are: \$25,000; \$50,000; \$100,000; \$250,000
Motels - Guests' Property (mandatory for motel class)			Base coverage includes \$1,000 per guest/\$25,000 per occurrence limits.
Newly Acquired Or Formed Organizations		Up to 180 days	No
Personal and Advertising Injury	Included		May be excluded for a premium credit
Professional Liability: -Barbers and Beauticians -Funeral Directors -Optical & Hearing Aid Establishments -Pharmacists -Printer's Errors And Omissions -Veterinarians			Yes
Self Storage Facilities - Customers' Goods Legal Liability (Increased Limit) (mandatory for self storage facilities class)			Coverage includes: \$25,000 Customers' Goods Legal Liability (higher limits are available); and \$5,000 Sale and Disposal Liability
Stop Gap - Employer's Liability (ND, WA only)			Yes
Transfer Of Rights Of Recovery Against Others To Us - Amended (Waiver Of Subrogation)		Included	Yes
Additional Insureds:			
- Controlling Interest			Yes
- Co-Owner of Insured Premises			Yes
- Designated Person or Organization			Yes
- Engineers, Architects or Surveyors Not Engaged by the Named Insured			Yes
- Engineers, Architects or Surveyors			Yes
- Grantor Of Franchise			Yes
- Lessor Of Leased Equipment			Yes
- Lessor Leased Equipment - Automatic Status When Required in Lease Agreement with You		Included	Yes

This list is not all inclusive but identifies the coverages that are available on *AgentsXpress Commercial*.

Please contact your BOP Underwriter with any questions.

Description of Liability Coverages	BP 00 03 - Basic Policy Limit of Insurance / Number of Days / Other	BP MU 0002 Enhancement Endorsement (Optional)	Optional Endorsements
- Managers or Lessors of Premises			Yes
- Mortgagee, Assignee, or Receiver			Yes
- Owner or Other Interests From Whom Land has been Leased			Yes
- Owners, Lessees or Contractors			Yes
- Owners, Lessees or Contractors with Additional Insured Requirement in Construction Contract (Blanket)			Yes
- Owners, Lessees or Contractors - Completed Operations			Yes
- Owners, Lessees Or Contractors - Completed Operations - With additional Insured Requirement In Construction Contract (Blanket)			Yes
- Owners, Lessees or Contractors - With Additional Insured Requirement For Other Parties In Construction Contract			Yes
- State or Political Subdivisions - Permits			Yes
- Townhouse Associations			Yes
- Vendors			Yes
- Vendor - With Additional Insured Requirement in Contract (Blanket)			Yes
- Blanket Additional Insured - Managers Or Lessors Of Premises		Included	No
- Primary and Noncontributory - Other Insurance Condition			Automatically included with AI endorsement

This list is not all inclusive but identifies the coverages that are available on *AgentsXpress Commercial*.

Description of Property Coverages	BP 00 03 - Basic Policy Limit of Insurance / Number of Days / Other	BP MU 0002 BOP Enhancement Endorsement (Optional)	BP MU 0005 BOP Edge Endorsement (Optional)
Accounts Receivable		Increases to \$25,000 at described premises \$500 deductible	Increases to \$25,000 at described premises \$500 deductible
Actual Cash Value - Buildings Option			
Appurtenant Buildings and Structures (Not Specifically Described)		\$5,000 limit \$500 deductible	\$5,000 limit \$500 deductible
Base Property Deductible	\$500		
Building Limit - Automatic Increase	4%, applies to both replacement cost and actual cash value		
Business Income and Extra Expense - Actual Loss Sustained	Includes 72 hour time period deductible / 12 month limitation		
Business Income Changes - Time Period (Deductible)			
Business Income - Extended Period	30 days		
Business Income - Ordinary Payroll	60 days		
Business Income From Dependent Properties	\$5,000 limit		
Business Personal Property Limit - Seasonal Increase	Increase by 25% for seasonal variations		
Brands and Labels			\$10,000 limit \$500 deductible
Computer Fraud and Funds Transfer Fraud Coverage			
Condominium Commercial Unit - Owners Optional Coverages: -Loss Assessment Coverage -Miscellaneous Real Property Coverage			
Contractors' Installation, Tools and Equipment Coverage (mandatory for all contractor classes) includes: -Installation Coverage -Blanket Tools and Equipment -Scheduled Tools and Equipment -Non-Owned Tools and Equipment -Employee's Tools			
Debris Removal	25% of the total of direct physical loss plus \$10,000	Increases to \$25,000	Increases to \$25,000
Designated Location(s) General Aggregate Limit			
Earthquake			
Electronic Commerce (E-Commerce)			
Electronic Data	\$10,000 limit		
Employee Dishonesty		\$10,000 limit	\$10,000 limit

Description of Property Coverages (continued)	BP 00 03 - Basic Policy Limit of Insurance / Number of Days / Other	BP MU 0002 BOP Enhancement Endorsement (Optional)	BP MU 0005 BOP Edge Endorsement (Optional)
Equipment Breakdown Coverage -Included in policy with option to remove			
Fine Arts - Including Breakage		\$1,000 per item \$5,000 per occurrence \$500 deductible	\$10,000 limit \$500 deductible
Fire Department Service Charge (in addition to Limits of Insurance for Section I-Property)	\$2,500 limit	Increases to \$5,000	Increases to \$5,000
Fire Extinguisher Systems Recharge Expense			\$10,000 limit
Food Contamination			
Forgery Or Alteration	\$2,500 limit	Increases to \$10,000 \$500 deductible	Increases to \$10,000 \$500 deductible
Identity Fraud Expense Coverage			
Interruption Of Computer Operations	\$10,000 annual aggregate limit		
Inventory and Appraisals Of Loss		\$5,000 expense coverage	\$5,000 expense coverage
Laptop Computers - Worldwide Coverage		\$1,500 per occurrence \$5,000 aggregate \$500 deductible	\$1,500 per occurrence \$5,000 aggregate \$500 deductible
Limited Coverage for Fungi, Wet Rot, Dry Rot and Bacteria	\$15,000 limit		
Lock Replacement		\$1,000 limit \$100 deductible	\$2,500 limit \$100 deductible
Loss of Rental Value - Landlord as Designated Payee			
Mine Subsidence (IL only)			
Money and Securities		\$5,000 inside the premises \$2,000 outside the premises	\$10,000 inside the premises \$5,000 outside the premises
Money Orders And Counterfeit Money	\$1,000 limit		
Newly Acquired Or Constructed Property			
- Building	\$250,000		\$500,000
- Business Personal Property	\$100,000		\$250,000
- Period of Coverage	30 days	Increases to 90 days	Increases to 90 days
Ordinance Or Law - Increased Cost of Construction		\$25,000 limit	\$25,000 limit
Outdoor Property	\$2,500 (not more than \$500 for any one tree, shrub or plant)	Increases to \$5,000 limit \$500 deductible - regardless of the number of items lost or damaged	Increases to \$10,000 limit \$500 deductible - regardless of the number of items lost or damaged
Outdoor Signs	\$1,000 (attached to buildings only)	Increases to \$5,000 Special Perils (attached and unattached)	Increases to \$10,000 Special Perils (attached and unattached)
Personal Property of Others (Replacement Cost)			\$5,000 limit \$500 deductible

State Exception Pages

Idaho

Illinois

Iowa

Minnesota

Nevada

North Dakota

Oregon

South Dakota

Utah

Washington

Wisconsin

IDAHO BUSINESSOWNERS STATE EXCEPTION PAGE(S)

SECTION II – COVERAGE FORM RULES

Paragraph B.14. is replaced by the following:

B. Forms

14. Other Mandatory Endorsements

The following endorsements are mandatory on all policies: Employment-Related Practices Exclusion BP 04 17, Abuse or Molestation Exclusion BP 04 39, Exclusion – Silica or Silica-Related Dust BP 05 17, Fungi or Bacteria Exclusion (Liability) BP 05 77, Amendment of Insured Contract Definition BP 05 98, Punitive Damages Exclusion WN BP 02, Exclusion – Asbestos WN BP 03, Exclusion – Lead Liability WN BP 04, Automatic Termination Provision WN BP 05, and Primary And Noncontributory – Other Insurance Condition WN BP 53.

The following are added to Paragraph B.:

15. Idaho Changes Endorsement BP 01 83

Attach Idaho Changes Endorsement BP 01 83 to all policies.

SECTION IV - OPTIONAL COVERAGE RULES

A. Optional Coverages

13. Money and Securities

b. Premium Determination

(1) Refer to the rate table below to determine the premium.

Territory	Rates Per \$100			
	Location	Condominium Associations	Offices/Office Condominium Associations	All Other Classes
701	On-Premises	0.554	0.403	0.503
	Off-Premises	0.096	0.096	0.096

B. Liability Coverages

12. Liquor Liability Coverage

b. Liquor Liability Grades

(4) The Liquor Liability Numerical Grade is 4.

Citation of Statute: IDAHO CODE Section 23-808.

Comments:

The statute provides, in part, that:

- Legislature finds that it is not the furnishing of alcoholic beverages that is the proximate cause of injuries inflicted by intoxicated persons.

- A person who has suffered injury, death or any other damage caused by an intoxicated person, may bring a claim or cause of action against any person who sold or otherwise furnished alcoholic beverages to the intoxicated person, only if:
 - The intoxicated person was younger than the legal age for the consumption of alcoholic beverages at the time the alcoholic beverages were sold or furnished, and the person who sold or furnished the alcoholic beverages knew or ought reasonably to have known at the time the alcoholic beverages were sold or furnished that the intoxicated person was younger than the legal age for consumption of the alcoholic beverages
 - The intoxicated person was obviously intoxicated at the time the alcoholic beverages were sold or furnished, and the person who sold or furnished the alcoholic beverages knew or ought reasonably to have known that the intoxicated person was obviously intoxicated.
- The intoxicated person may not recover for injury or damage suffered by that person.

d. Limits of Insurance

A base each common cause limit and aggregate limit of \$300,000/\$600,000 applies. These limits may be increased. Optional higher limits of \$500,000/\$1,000,000 and \$1,000,000/\$2,000,000 are available. For the applicable increased limits factors, refer to the table below.

Limit of Liability		Increased Limit Factor
Each Common Cause Limit (000's)	Liquor Liability Aggregate Limit (000's)	
\$300	\$600	1.00
500	1,000	1.25
1,000	2,000	1.50

e. Premium Determination

(1) Premium

(a) Liquor Liability Coverage

This rating is available only to those risks whose primary business function involves the sale of any alcoholic beverages on a regular basis.

Multiply the rate shown below for the applicable class by the liquor sales per \$1,000.

Class	Limit of Liability		Rate Per \$1,000 Sales
	Each Common Cause Limit (000's)	Liquor Liability Aggregate Limit (000's)	
Wholesalers, Distributors or Service	\$300	\$600	\$0.25
Restaurants & Motels	300	600	4.00
Package Stores & Other Retail	300	600	1.10

(b) Special Event Liquor Liability Coverage

This rating is available only to those risks whose primary business function does not involve the sale of alcoholic beverages on a regular basis, but hold(s) the occasional event(s) in support of the primary business function.

Use the Special Event Liquor Liability Coverage premium in the table below to determine the additional premium.

Exposure	Limit of Liability		Flat Rate Charge
	Each Common Cause Limit (000's)	Liquor Liability Aggregate Limit (000's)	
Less than 5 events per year	\$300	\$600	\$350
5 or more events per year	300	600	750

(2) Grade Factor

Multiply the result of the premium for Liquor Liability Coverage or Special Events Liquor Liability Coverage by the applicable factor in the table below. The liquor liability grade for the state of Idaho is found in rule b.(4) as stated above.

Grade	Factor
4	.80

(3) Optional Higher Limits of Insurance

After applying the grade factor to the liquor liability coverage premium, multiply the result by the increased limits factor (above) to obtain the Liquor Liability Premium.

This premium is not subject to further modifications by the application of any other factors, including but not limited to, company deviations, IRPM factors, or expense modifications.

f. Minimum Premium

A minimum premium of \$250 applies. For higher limits, multiply the minimum premium by the increased limits factor (above).

SECTION V – CLASS-SPECIFIC ENDORSEMENTS RULES

A. Apartment Buildings

3. Premium Determination

- b.** For each location where coverage applies, refer to the table below to determine the additional premium for Endorsement BP 07 75.

Premium
\$124.44

B. Restaurants BP 07 78

4. Premium Determination

- a.** For each location where coverage applies, refer to the table below to determine the additional premium for Endorsement BP 07 78.

Premium
\$160.53

INDIVIDUAL RISK PREMIUM MODIFICATION PLAN

1. Application of the Plan

This Plan may be applied to Businessowners policies which develop an annual company premium of \$500 or more before application of the Plan subject to the limitations contained in paragraph 2. below.

2. Limitations

This Plan may not be applied to:

- a.** Condominiums, Co-ops, Associations – Directors and Officers Liability
- b.** Contractors Errors and Omissions
- c.** Earthquake
- d.** Electronic Data Liability – Broad Coverage
- e.** Employment Practices Liability Insurance Coverage
- f.** Equipment Breakdown Coverage
- g.** Liquor Liability

3. Rating Modification

The company rates for the risk may be modified in accordance with the following rating table to recognize such special characteristics of the risk as are not fully reflected in the basic company premium or company rates. The total credits or debits under the following table shall not exceed 25%.

Rating Modifications

Risk Characteristics	Description	Range of Modifications		
		Credits	to	Debits
Management	Cooperation in matters of safeguarding and proper handling of the property covered	8%	to	8%
Location	Accessibility, congestion, and exposures	7%	to	7%
Building Features	Age, condition, and unusual structural features	5%	to	5%
Premises and Equipment	Care, condition, and type	5%	to	5%
Employees	Selection, training, supervision, and experience	3%	to	3%
Protection	Not otherwise recognized	2%	to	2%

4. Special Conditions

This Plan shall be applied after the application of all other rating procedures.

ILLINOIS BUSINESSOWNERS STATE EXCEPTION PAGE(S)

ADDITIONAL RULE(S)

1. Mine Subsidence Insurance

a. Explanation

- (1) The Illinois Mine Subsidence Act (Article XXXVIII A) requires that Mine Subsidence insurance be available for any building in Illinois on policies providing fire and extended coverage beginning January 1, 1994. Coverage applies to direct physical loss of or damage to buildings and must be provided up to a maximum limit of liability of \$750,000 per structure.
- (2) Insurance must be provided unless waived in writing by the insured, but 68 counties have been exempted from this automatic coverage requirement.
- (3) The following counties are **Not Exempted** and coverage must be provided unless waived in writing by the insured.

Bond	LaSalle	Putnam
Bureau	Logan	Randolph
Christian	McDonough	Rock Island
Clinton	Macoupin	St. Clair
Douglas	Madison	Saline
Franklin	Marion	Sangamon
Fulton	Marshall	Tazewell
Gallatin	Menard	Vermillion
Grundy	Mercer	Washington
Jackson	Montgomery	Williamson
Jefferson	Peoria	
Knox	Perry	

Table 1.a.(3) Counties Subject to Mandatory Offer

- (4) The coverage must be provided, if requested, in the remaining 68 counties.
- (5) Companies are not precluded from offering coverage in excess of \$750,000 per building.
- (6) Loss payment is limited to the amount available in the Illinois Subsidence Insurance Fund to reimburse the Company. However, any amount over \$750,000 per building is not reimbursable.

b. Endorsements

Use:

- (1) Illinois Changes – Mine Subsidence Non-Residential Building Endorsement BP10 50 to extend a property damage policy to provide coverage on non-residential buildings for loss caused by Mine Subsidence.
- (2) Illinois Changes – Mine Subsidence Schedule Endorsement BP 10 53 when coverage does not apply to all locations described in the policy. Endorsement BP 10 53 can also be used to schedule limits of insurance for one or more locations.

c. Rules

(1) Ineligibility

Coverage is not applicable:

(a) Except as described in paragraph a.(1) of this rule

(b) To Time Element

(2) Limit of Insurance

For each building insured under Illinois Changes – Mine Subsidence Non-Residential Building Endorsement BP10 50, enter the selected limit of insurance in the Declarations or Illinois Changes – Mine Subsidence Schedule Endorsement BP 10 53.

(3) Deductibles

The deductible for other property perils in the policy is the applicable deductible for Mine Subsidence Coverage. If different deductibles apply to Windstorm or Hail and other perils, the deductible applicable to other perils also applies to Mine Subsidence Coverage.

The rate modification factors provided under the BOP rule for Optional Deductibles do not apply to Mine Subsidence premiums. Credits are not given for the Mine Subsidence deductible.

d. Premiums

(1) The annual premiums established by the Illinois Mine Subsidence Insurance Fund for coverage on buildings insured under commercial forms are as follows:

Mine Subsidence Premiums

First			Premiums
\$10,000	or	Less	\$23
10,001	to	20,000	26
20,001	to	30,000	30
30,001	to	40,000	33
40,001	to	50,000	36
50,001	to	60,000	40
60,001	to	70,000	43
70,001	to	80,000	46
80,001	to	90,000	50
90,001	to	100,000	53
100,001	to	110,000	56
110,001	to	120,000	59
120,001	to	130,000	63
130,001	to	140,000	66
140,001	to	150,000	69

150,001	to	160,000	73
160,001	to	170,000	76
170,001	to	180,000	79
180,001	to	190,000	83
190,001	to	200,000	86
200,001	to	210,000	89
210,001	to	220,000	92
220,001	to	230,000	96
230,001	to	240,000	99
240,001	to	250,000	102
250,001	to	260,000	106
260,001	to	270,000	109
270,001	to	280,000	112
280,001	to	290,000	116
290,001	to	300,000	119
300,001	to	310,000	122
310,001	to	320,000	125
320,001	to	330,000	129
330,001	to	340,000	132
340,001	to	350,000	135
350,001	to	360,000	139
360,001	to	370,000	142
370,001	to	380,000	145
380,001	to	390,000	149
390,001	to	400,000	152
400,001	to	410,000	155
410,001	to	420,000	158
420,001	to	430,000	162
430,001	to	440,000	165
440,001	to	450,000	168
450,001	to	460,000	172
460,001	to	470,000	175
470,001	to	480,000	178
480,001	to	490,000	182

490,001	to	500,000	185
500,001	to	510,000	188
510,001	to	520,000	191
520,001	to	530,000	195
530,001	to	540,000	198
540,001	to	550,000	201
550,001	to	560,000	205
560,001	to	570,000	208
570,001	to	580,000	211
580,001	to	590,000	215
590,001	to	600,000	218
600,001	to	610,000	221
610,001	to	620,000	224
620,001	to	630,000	228
630,001	to	640,000	231
640,001	to	650,000	234
650,001	to	660,000	238
660,001	to	670,000	241
670,001	to	680,000	244
680,001	to	690,000	248
690,001	to	700,000	251
700,001	to	710,000	254
710,001	to	720,000	257
720,001	to	730,000	261
730,001	to	740,000	264
740,001	to	750,000	267

2. Contractors – Home Repair and Remodeling

1. Description of Coverage

This endorsement provides liability coverage for contractors for improper home repair and remodeling on properties consisting of six or fewer dwelling units. The endorsement provides coverage for damage arising out of improper home repair and remodeling in the amount of \$10,000 per occurrence on all projects under \$1,000 and projects estimated over \$1,000 for which the insured had furnished a written contract or work order to the customer prior to commencement.

2. Endorsement

Use Illinois Changes - Contractors - Home Repair And Remodeling Endorsement BP 01 62.

3. Premium Determination

The premium for the attachment of this endorsement is \$60.

SECTION II – COVERAGE FORM RULES

Paragraphs B.2. and B.14 are replaced by the following:

B. Forms

2. Illinois Changes - Condominium Association Coverage Endorsement BP 17 06

a. Description of Coverage

This Endorsement amends the Businessowners Policy to provide coverage for condominium associations in accordance with ILL. INS. Code § 5/12 and 5/12.1.

b. Endorsement

Attach Illinois Changes - Condominium Association Coverage Endorsement BP 17 06 to all condominium association policies issued in Illinois.

c. Limits of Liability

ILL. INS. Code § 5/12 and 5/12.1 provides the limits of liability of a policy issued to a condominium association shall not be less than:

(1) One million dollars (\$1,000,000)

(2) A greater amount deemed sufficient in the judgment of the board

14. Other Mandatory Endorsements

The following endorsements are mandatory on all policies: Employment-Related Practices Exclusion BP 04 17, Exclusion – Silica or Silica-Related Dust BP 05 17, Fungi or Bacteria Exclusion (Liability) BP 05 77, Amendment of Insured Contract Definition BP 05 98, Exclusion – Access or Disclosure of Confidential or Personal Information and Data-related Liability – With Limited Bodily Injury Exception BP 15 04, Exclusion – Asbestos WN BP 03, Exclusion – Lead Liability WN BP 04, Automatic Termination Provision WN BP 05, and Primary And Noncontributory – Other Insurance Condition WN BP 53.

25. Ordinance or Law Coverage BP 04 46 (Illinois Only)

Attach Ordinance or Law Coverage Endorsement BP 04 46 to all condominium association risks with insured buildings. See Rule 25.c. for coverage requirements regarding Ordinance or Law Coverage.

The following are added to Paragraph B.:

15. Illinois Changes Endorsement BP 01 54

Attach Illinois Changes Endorsement BP 01 54 to all policies.

16. Illinois Changes - Defense Costs Endorsement BP 06 43

Attach Illinois Changes - Defense Costs BP 06 43 to all policies.

SECTION IV - OPTIONAL COVERAGE RULES**A. Optional Coverages****26. Actual Cash Value - Buildings Option (Illinois Only)**

Per Illinois law, this option is not available for condominium association risks in Illinois.

13. Money and Securities**b. Premium Determination**

(1) Refer to the rate table below to determine the premium.

Territory	Rates Per \$100			
	Location	Condominium Associations	Offices/Office Condominium Associations	All Other Classes
701,706,707	On-Premises	0.692	0.503	0.629
	Off-Premises	0.061	0.061	0.061
704, 708, 709, 715, 716	On-Premises	0.547	0.397	0.496
	Off-Premises	0.049	0.049	0.049

25. Ordinance or Law Coverage**c. Rules**

Per Illinois law, for condominium association risks, the combined total limit of insurance of Coverages 2 and 3 shall be no less than 10 percent of each insured building value, or \$500,000, whichever is less.

B. Liability Coverages**12. Liquor Liability Coverage****a. Endorsement**

Illinois - Liquor Liability Coverage Endorsement BP 05 03 provides coverage against claims for bodily injury or property damage sustained by any person or organization if liability for such injury is imposed on the insured by reason of the selling, serving or furnishing of any alcoholic beverage. The Schedule of the endorsement provides an entry for:

- (1) A Liquor Liability Aggregate Limit
- (2) An Each Person Bodily Injury Limit
- (3) An Each Person Property Damage Limit
- (4) A Loss Of Support Or Loss Of Society Limit

b. Liquor Liability Grades

(4) The Liquor Liability Numerical Grade is 3.

Citation of Statute: 235 ILL. COMP. STAT. ANN Section 5/6-21(a)

Comments:

The statute provides, in part, that a person injured within Illinois, in person or property, by an intoxicated person, has a right of action against a liquor vendor

who, by selling or giving liquor causes the intoxication of the intoxicated person. However, the statute also provides:

For all causes of action involving persons injured, killed, or incurring property damage after January 20, 2012, in no event shall the judgment or recovery for injury to the person or property of any person exceed \$62,961.47 for each person incurring damages, and recovery under this Act for either loss of means of support or loss of society resulting from the death or injury of any person shall not exceed \$76,952.91

The “3” designation reflects the fact that the total amount of damages that may be awarded to any person is limited by the statute.

d. Limits of Insurance

A base aggregate limit of \$600,000 applies. This limit may be decreased or increased. Optional lower aggregate limits of \$200,000 and \$400,000 are available. Optional higher limits of \$1,000,000 and \$2,000,000 are available. All available aggregate limits including the statutory limits as found in 235 IL. COMP. STAT. ANN. Section 5/6-21(a) for each person for bodily injury, each person for property damaged, and each person for loss of means of support or loss of society as shown in rule b.(4). above.

Limit of Liability Aggregate Limit (000's)	Decreased/Increased Limit Factor
\$200	0.80
400	0.90
600	1.00
1,000	1.25
2,000	1.50

e. Premium Determination

(1) Premium

(a) Liquor Liability Coverage

This rating is available only to those risks whose primary business function involves the sale of any alcoholic beverages on a regular basis.

Multiply the rate shown below for the applicable class by the liquor sales per \$1,000.

Class	Aggregate Limit (000's)	Rate per \$1,000 Sales
Wholesalers, Distributors or Service	\$600	\$0.25
Restaurants & Motels	600	4.00
Package Stores & Other Retail	300	1.10

(b) Special Event Liquor Liability Coverage

This rating is available only to those risks whose primary business function does not involve the sale of alcoholic beverages on a regular basis, but hold(s) the occasional event(s) in support of the primary business function.

Use the Special Event Liquor Liability Coverage premium in the table below to determine the additional premium.

Exposure	Aggregate Limit (000's)	Flat Rate Charge
Less than 5 events per year	\$600	\$350
5 or more events per year	600	750

(2) Grade Factor

Multiply the result of the premium for Liquor Liability Coverage or Special Events Liquor Liability Coverage by the applicable factor in the table below. The liquor liability grade for the state of Illinois is found in rule b.(4) as stated above.

Grade	Factor
3	0.70

(3) Optional Higher Limits of Insurance

After applying the grade factor to the liquor liability coverage premium, multiply the result by the decreased/increased limits factor (above) to obtain the Liquor Liability Premium.

This premium is not subject to further modifications by the application of any other factors, including but not limited to, company deviations, IRPM factors, or expense modifications.

f. Minimum Premium

A minimum premium of \$250 applies. For higher limits, multiply the minimum premium by the decreased/increased limits factor (above).

D. Endorsements Applicable to Specific Classes

3. Professional Liability Endorsements

a. Illinois Barbers and Beauticians Professional Liability

(1) Description of Coverage

This endorsement is used to provide professional liability coverage for bodily injury, property damage, personal injury and advertising injury, or other injury that results from the rendering of or failure to render professional services in the operation of a barber shop or beauty salon.

(2) Endorsement

Use Illinois Barbers And Beauticians Professional Liability Endorsement BP 08 50.

(3) Rules

Use the Schedule of Illinois Barbers And Beauticians Professional Liability Endorsement BP 08 50 to indicate the per occurrence and aggregate Professional Liability Limits of Liability. These limits of liability are the only limits of liability applicable to the coverage provided under this endorsement. The coverage is not subject to the Liability and Medical Expenses Limit of Liability or the policy aggregate.

(4) Premium Determination

For full-time barbers/beauticians, use the rate in the table below multiplied by the number of full-time barbers/beauticians to obtain the Barbers And Beauticians Professional Liability premium. Full time is defined as 16 hours or more worked per week.

For part-time barbers/beauticians, use the full-time barber/beautician rate multiplied by the applicable Part Time rating factor in the table below. Then multiply by the number of part-time barbers/beauticians to obtain the Barbers And Beauticians Professional Liability premium. Part time is defined as less than 16 hours worked per week.

Rate (per full-time barber/beautician)	\$58
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Part Time Factor	0.50
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For optional higher limits of insurance, multiply the barber/beautician premium by the applicable factor in the table below. The limit of insurance must be the same as the limit provided for Business Liability and Medical Expenses Coverage.

Optional Higher Limits of Insurance		
Per Occurrence Limit of Insurance (000's)	Aggregate Limit (000's)	Increased Limit Factor
500	1,000	1.150
1,000	2,000	1.320
2,000	4,000	1.490

b. Illinois Funeral Directors Professional Liability

(1) Description of Coverage

This endorsement is used to provide professional liability coverage for bodily injury, property damage, personal injury and advertising injury, or other injury arising out of the rendering or failure to render professional services as a funeral director.

(2) Endorsement

Use Illinois Funeral Directors Professional Liability Endorsement BP 08 51.

(3) Rules

Use the Schedule of Illinois Funeral Directors Professional Liability Endorsement BP 08 51 to indicate the per occurrence and aggregate Professional Liability Limits of Liability. These limits of liability are the only limits of liability applicable to the coverage provided under this endorsement. The coverage is not subject to the Liability and Medical Expenses Limit of Liability or the policy aggregate.

(4) Premium Determination

Use the applicable rate in the table below multiplied by the number of bodies handled to obtain the Funeral Directors Professional Liability premium.

Rates (per body handled) for Funeral Directors Professional Liability	First 100 bodies	0.73
	Next 200 bodies	0.66
	Over 300 bodies	0.58

For optional higher limits of insurance, multiply the Funeral Directors Professional Liability premium by the applicable rating factor in the table below. The limit of insurance must be the same as the limit provided for Business Liability and Medical Expenses Coverage.

Optional Higher Limits of Insurance		
Per Occurrence Limit of Insurance (000's)	Aggregate Limit (000's)	Increased Limit Factor
500	1,000	1.150
1,000	2,000	1.320
2,000	4,000	1.490

A minimum premium of \$50 applies. For higher limits, multiply the minimum premium by the Higher Limits of Insurance rating factor in the table above.

c. Illinois Optical and Hearing Aid Establishments

(1) Description of Coverage

This endorsement is used to provide professional liability coverage for bodily injury, property damage, or personal and advertising injury arising out of the rendering of or failure to render professional services by an establishment's certified/licensed opticians or hearing aid specialists while performing professional services at the designated premises.

(2) Endorsement

Use Illinois Optical And Hearing Aid Establishments Endorsement BP 08 52.

(3) Rules

Use the Schedule of Illinois Optical And Hearing Aid Establishments Endorsement BP 08 52 to indicate the per occurrence and aggregate Professional Liability Limits of Liability. These limits of liability are the only limits of liability applicable to the coverage provided under this endorsement. The coverage is not subject to the Liability and Medical Expenses Limit of Liability or the policy aggregate.

(4) Premium Determination

Use the Optical And Hearing Aid Establishments rate in the table below, multiplied by the annual gross sales (per \$1,000) to determine the additional premium.

The additional rate for Optical and Hearing Aid Establishments (per \$1,000 of Annual Gross Sales)	\$0.80
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For optional higher limits of insurance, multiply the Optical And Hearing Aid Establishments premium by the applicable rating factor in the table below. The limit of insurance must be the same as the limit provided for Business Liability and Medical Expenses Coverage.

Optional Higher Limits of Insurance		
Per Occurrence Limit of Insurance (000's)	Aggregate Limit (000's)	Increased Limit Factor
500	1,000	1.150
1,000	2,000	1.320
2,000	4,000	1.490

d. Pharmacists Liability Coverage Options

(1) Illinois Pharmacists Endorsement BP 08 56

(a) Description of Coverage

This endorsement is used to provide professional liability coverage for bodily injury, property damage, and personal and advertising injury caused by the

rendering of or failure to render professional services in connection with services in the practice of a retail pharmacist or pharmacy.

This endorsement excludes injury:

- (i) Caused by the willful violation of any applicable state statutes or ordinance relating to the sale of pharmaceuticals by or with the knowledge or consent of any insured
- (ii) Arising out of an insured's consulting, diagnostic, referral, or similar service including performing blood tests, prescribing or administering any drugs or vaccinations, and managing drug therapy as required under any state statutes
- (iii) Arising out of goods or products prescribed by any insured as permitted by any applicable statute

(b) Endorsement

Use Illinois Pharmacist Endorsement BP 08 56.

(c) Rules

Use the Schedule of Illinois Pharmacists Endorsement BP 08 56 to indicate the per occurrence and aggregate Professional Liability Limits of Liability. These limits of liability are the only limits of liability applicable to the coverage provided under this endorsement. The coverage is not subject to the Liability and Medical Expenses Limit of Liability or the policy aggregate.

(d) Premium Determination

Refer to the rate table below to determine the premium. Multiply the Pharmacists Professional Liability rate by the annual gross sales (per \$1,000), derived from pharmacist operations, to determine the additional premium.

The additional rate for Pharmacists Coverage (per \$1,000 of Annual Gross Sales)	\$1.18
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For optional higher limits of insurance, multiply the Pharmacists Liability premium determined in the paragraph by the applicable factor in the table below. The limit of insurance must be the same as the limit provided for Business Liability and Medical Expenses Coverage.

Optional Higher Limits of Insurance		
Per Occurrence Limit of Insurance (000's)	Aggregate Limit (000's)	Increased Limit Factor
500	1,000	1.150
1,000	2,000	1.320
2,000	4,000	1.490

(e) Deductible

Optional deductibles do not apply.

Paragraph D.3.d.(2) Pharmacists – Broad Coverage Endorsement BP 08 06 does not apply in the state of Illinois.

e. Illinois Printer's Errors and Omissions Liability

(1) Description of Coverage

This endorsement provides liability coverage for the insured's negligent acts, errors, or omissions in providing printing services. The endorsement does not apply to any claim resulting from any publishing function.

(2) Endorsement

Use Illinois Printer's Errors And Omissions Liability Endorsement BP 08 53.

(3) Rules

Use the Schedule of Illinois Printer's Errors And Omissions Liability Endorsement BP 08 53 to indicate the per occurrence and aggregate Professional Liability Limits of Liability. These limits of liability are the only limits of liability applicable to the coverage provided under this endorsement. The coverage is not subject to the Liability and Medical Expenses Limit of Liability or the policy aggregate.

(4) Premium Determination

Use The Printer's Errors And Omissions Liability premium in the table below to determine the additional premium.

The additional premium for Printer's Errors and Omissions Liability	\$105.00
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For optional higher limits of insurance, multiply the Printer's Errors And Omissions Liability premium by the applicable factor in the table below. The limit of insurance must be the same as the limit provided for Business Liability and Medical Expenses Coverage.

Optional Higher Limits of Insurance		
Per Occurrence Limit of Insurance (000's)	Aggregate Limit (000's)	Increased Limit Factor
500	1,000	1.150
1,000	2,000	1.320
2,000	4,000	1.490

(5) Deductible

Optional deductibles do not apply

f. Illinois Veterinarians Professional Liability Coverage

(1) Description of Coverage

This endorsement is used to provide professional liability coverage for bodily injury, property damage, or personal injury and advertising injury arising out of the rendering or failure to render professional services as a veterinarian.

(2) Eligible Veterinarians

Veterinarians specializing in the treatment of house pets.

(3) Ineligible Veterinarians

Veterinarians providing veterinary services for:

- (a)** Animals used or bred for professional racing, show, or delivering
- (b)** Animals belonging to zoos, circuses, carnivals, rodeos, theatrical, or other show enterprises
- (c)** Training or obedience schools
- (d)** Laboratory animal breeders
- (e)** Animal shelters
- (f)** Commercial cattle or hog confinement operations
- (g)** Animal auctions
- (h)** Prize livestock

(4) Endorsement

Use Illinois Veterinarians Professional Liability Endorsement BP 08 54.

(5) Rules

Use the Schedule of Illinois Veterinarians Professional Liability Endorsement BP 08 54 to indicate the per occurrence and aggregate Professional Liability Limits of Liability. These limits of liability are the only limits of liability applicable to the coverage provided under this endorsement. The coverage is not subject to the Liability and Medical Expenses Limit of Liability or the policy aggregate.

(6) Premium Determination

Refer to the rate table below to determine the premium. Use the Veterinarians Professional Liability premium for each veterinarian to determine the additional premium.

The additional premium (per Veterinarian)	\$351.61
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(7) Optional Higher Limits of Insurance

For optional higher limits of insurance, multiply the Veterinarians Professional Liability Coverage premium determined in paragraph (6) by the applicable factor in the table below. The limit of insurance must be the same as the limit provided for Business Liability and Medical Expenses Coverage.

Optional Higher Limits of Insurance		
Per Occurrence Limit of Insurance (000's)	Aggregate Limit (000's)	Increased Limit Factor
500	1,000	1.150
1,000	2,000	1.320
2,000	4,000	1.490

(8) Deductible

Optional deductibles do not apply.

4. Condominiums, Co-ops, Associations – Directors and Officers Liability Endorsement

a. Description of Coverage

This endorsement provides Directors And Officers (D&O) Liability coverage for eligible condominiums, co-ops, and community associations. There are three Insuring Agreements in the endorsement.

- (1) Management Liability provides coverage for loss on behalf of an insured person, except to the extent that the association has indemnified the insured person. Losses are the result of claims arising out of wrongful acts committed by the insured person. Under Management Liability, liability coverage is extended to include claims against the spouse of the insured person and estates, heirs, and legal representatives of the insured, respectively.
- (2) Association Reimbursement provides coverage for payment on behalf of the association for loss for which the association has indemnified the insured person (as permitted by law).
- (3) Association Liability provides coverage for payment on behalf of the association for loss which the association is legally obligated as a result of a claim.

b. Endorsement

Use Illinois - Condominiums, Co-ops, Associations - Directors And Officers Liability Endorsement BP 17 31.

Condominiums, Co-ops, Associations – Directors And Officers Liability Endorsement BP 17 31 provides coverage for liability arising out of wrongful acts committed by an insured, as defined. The Schedule of the endorsement provides an entry for:

- (1) The name of the insured association
- (2) A Limit of Insurance for damages and defense expenses
- (3) A deductible amount. The company's obligation to pay damages and defense expenses on behalf of the insured applies only to the amount of damages and defense expenses in excess of any deductible amount stated as applicable to such coverages. A single deductible applies to the coverages provided under the three Insuring Agreements.
- (4) The date of pending or prior litigation.
- (5) A retroactive date. If "none" is entered in the Schedule of the endorsement, there is no retroactive date. If there is no retroactive date, coverage may be afforded for wrongful acts committed before the inception date of the policy.
- (6) An extended reporting period, as described in Paragraph e on page 89 of the countrywide manual.

c. Limits of Insurance

A base annual aggregate limit of insurance of \$300,000 applies. This limit may be increased. Optional higher limits of \$500,000, \$1,000,000, and \$2,000,000 are available. For the applicable increased limits factors refer to the table below.

Policy Limits (000's)	Factor
\$300	1.000
500	1.250
1,000	1.500
2,000	1.750

d. Deductible

A base deductible of \$1,000 applies. This deductible may be increased. Optional deductibles of \$2,500, \$5,000, and \$10,000 are available. For the applicable deductible credit factors, refer to the table below. Subtract the factor selected in the table below from the applicable increase limits factor selected in Paragraph c. The result from this step will be used to replace the increased limit factor selected in Paragraph c.

Deductible Amount	Deductible Discount Factors
\$1,000	0.000
2,500	0.018
5,000	0.049
10,000	0.110

e. Extended Reporting Period

An Extended Reporting Period option can be selected by marking a checkbox in the Schedule of the endorsement. This option provides for a three year Extended Reporting Period only for coverages available in the Condominiums, Co-ops, Associations – Directors And Officers Liability Endorsement. The claim must be for a loss, as defined in the endorsement, because of a wrongful act committed by an insured person which occurs:

- (1) On or after the Retroactive Date
- (2) Before the end of the policy period

The Named Insured must request this coverage within 30 days after the end of the policy period or the effective date of cancellation, whichever comes first.

f. Premium Determination

Refer the table below for rating. Multiply the rate by the number of units to obtain the Condominiums, Co-ops, Associations – Directors And Officers Liability premium. The premium charge for the Extended Reporting Period is 100% of the annual premium for Condominiums, Co-ops, Associations – Directors And Officers Liability Endorsement.

This premium is not subject to further modifications by the application of any other factors, including but not limited to, company deviations, IRPM factors, or expense modifications.

Rate	
The rate (per unit) for Condominiums, Co-ops, Associations – Directors and Officers Liability	\$4.00

g. Aggregate Limit

There is no separate or additional limit of insurance for the Extended Reporting Period. The limit of insurance available during the Extended Reporting Period is the remaining amount of the aggregate limit of insurance available at the time the policy was cancelled or non-renewed if any.

h. Minimum Premium

A minimum premium of \$200 applies. For higher limits, multiply the minimum premium by a factor from the Limits of Insurance table (in Paragraph c.).

SECTION V – CLASS-SPECIFIC ENDORSEMENTS RULES

A. Apartment Buildings

3. Premium Determination

- b. For each location where coverage applies, refer to the table below to determine the additional premium for Endorsement BP 07 75.

Premium
\$150.19

B. Restaurants BP 07 78

27. Premium Determination

- a. For each location where coverage applies, refer to the table below to determine the additional premium for Endorsement BP 07 78.

Premium
\$166.63

INDIVIDUAL RISK PREMIUM MODIFICATION PLAN

1. Application of the Plan

This Plan may be applied to Businessowners policies which develop an annual company premium of \$500 or more before application of the Plan subject to the limitations contained in paragraph 2. below.

2. Limitations

This Plan may not be applied to:

- a. Condominiums, Co-ops, Associations – Directors and Officers Liability

- b. Contractors Errors and Omissions
- c. Earthquake
- d. Electronic Data Liability – Broad Coverage
- e. Employment Practices Liability Insurance Coverage
- f. Equipment Breakdown Coverage
- g. Liquor Liability
- h. Mine Subsidence Insurance

3. Rating Modification

The company rates for the risk may be modified in accordance with the following rating table to recognize such special characteristics of the risk as are not fully reflected in the basic company premium or company rates. The total credits or debits under the following table shall not exceed 25%.

Rating Modifications

Risk Characteristics	Description	Range of Modifications		
		Credits	to	Debits
Management	Cooperation in matters of safeguarding and proper handling of the property covered	8%	to	8%
Location	Accessibility, congestion, and exposures	7%	to	7%
Building Features	Age, condition, and unusual structural features	5%	to	5%
Premises and Equipment	Care, condition, and type	5%	to	5%
Employees	Selection, training, supervision, and experience	3%	to	3%
Protection	Not otherwise recognized	2%	to	2%

4. Special Conditions

This Plan shall be applied after the application of all other rating procedures.

IOWA BUSINESSOWNERS STATE EXCEPTION PAGE(S)

ADDITIONAL RULE(S)

1. Owners and Possessors of Dangerous Wild Animals

Iowa Department of Agriculture and Land Stewardship Administration Bulletin (ARC 6302B) provides, in part, that:

- a. A person who continues to own or possess a dangerous wild animal, as defined by Iowa law, after July 1, 2007, must maintain liability insurance with minimum limits of \$100,000 with a deductible of not more than \$250 for each occurrence of property damage, bodily injury, or death caused by each dangerous wild animal kept by the person.
- b. The contents of the liability insurance policy must provide for notification to the Department of Agriculture and Land Stewardship if the policy is cancelled or reduced.

Attach Iowa Changes - Notification Requirement For Owners And Possessors Of Dangerous Wild Animals Endorsement BP 07 91 to policies covering such dangerous wild animals.

SECTION II – COVERAGE FORM RULES

Paragraph B.14. is replaced by the following:

B. Forms

14. Other Mandatory Endorsements

The following endorsements are mandatory on all policies: Employment-Related Practices Exclusion BP 04 17, Abuse or Molestation Exclusion BP 04 39, Exclusion – Silica or Silica-Related Dust BP 05 17, Fungi or Bacteria Exclusion (Liability) BP 05 77, Iowa Changes - Amendment of Insured Contract Definition BP 14 69, Exclusion – Access or Disclosure of Confidential or Personal Information and Data-related Liability – With Limited Bodily Injury Exception BP 15 04, Exclusion – Asbestos WN BP 03, Exclusion – Lead Liability WN BP 04, Automatic Termination Provision WN BP 05, and Primary And Noncontributory – Other Insurance Condition WN BP 53.

The following are added to Paragraph B.:

15. Iowa – Standard Fire Policy Endorsement BP 01 92

Attach Iowa – Standard Fire Policy Endorsement BP 01 92 to all policies.

16. Iowa Changes Endorsement BP 01 84

Attach Iowa Changes Endorsement BP 01 84 to all policies.

SECTION IV - OPTIONAL COVERAGE RULES

A. Optional Coverages

13. Money and Securities

b. Premium Determination

- (1) Refer to the rate table below to determine the premium.

Territory	Rates Per \$100			
	Location	Condominium Associations	Offices/Office Condominiums Associations	All Other Classes
701, 702	On-Premises	0.680	0.494	0.619
	Off-Premises	0.032	0.032	0.032

B. Liability Coverages

12. Liquor Liability Coverage

a. Endorsements

Liquor Liability Coverage Endorsement BP 05 45 provides coverage against claims for bodily injury or property damage sustained by any person or organization if liability for such injury is imposed on the insured by reason of the selling, serving, or furnishing of any alcoholic beverage. The Schedule of the endorsement provides an entry for:

- (1) A Liquor Liability Aggregate Limit which is the most that will be paid for all claims for bodily injury or property damage arising out of the selling, serving, or furnishing of any alcoholic beverage
- (2) An Each Common Cause Limit which is the most that will be paid for all bodily injury or property damage sustained by one or more persons or organizations as the result of the selling, serving, or furnishing of alcoholic beverages to any one person
- (3) An Each Person Bodily Injury Limit which is the most that will be paid for all bodily injury sustained by any one person as the result of the selling, serving, or furnishing of any alcoholic beverage to any one person
- (4) An Each Common Cause Bodily Injury Limit which is the most that will be paid in any one incident for all bodily injury sustained by one or more persons as the result of the selling, serving, or furnishing of any alcoholic beverage
- (5) An Each Person Loss Of Means Of Support Limit which is the most that will be paid in any one incident for all loss of means of support claimed by any one person because of bodily injury sustained by any providers of such support as the result of the selling, serving, or furnishing of any alcoholic beverage
- (6) An Each Common Cause Loss Of Means Of Support Limit which is the most that will be paid in any one incident for all loss of means of support claimed by one or more persons because of bodily injury sustained by any providers of such support as the result of the selling, serving, or furnishing of any alcoholic beverage

Neither the Limit And Medical Expenses Limit of Insurance shown in the Declarations nor its aggregate limits apply to damages arising out of the selling, serving, or furnishing of alcoholic beverages.

This endorsement may be attached to policies covering risks that sell liquor for off-premises consumption.

b. Liquor Liability Grades

- (4) The Liquor Liability Numerical Grade is **0** for the off-premises exposure and **7** for the on-premises exposure.

Citation of Statute: IOWA CODE Section 123.92.

Comments:

The statute provides, in part, that:

- A person injured in person, property, or means of support by an intoxicated person, or resulting from the intoxication of a person, has a right of action for all damages actually sustained, severally or jointly, against the licensee or permittee who sold and served liquor to the intoxicated person when the licensee or permittee knew or should have known the person was intoxicated or would become intoxicated.
- The Iowa Supreme Court, in the decision of *Kelly et al. v. Sinclair Oil Co.*, 476 N.W.2d 341 (Ia. 1991), rehearing denied (1991) ruled that Iowa's Dramshop Act is inapplicable to establishments that sell liquor for off-premises consumption.

The Iowa dramshop liability insurance requirements (Iowa Code ANN. 185-5.8(123)) provide that the limits of liability of a policy issued shall not be less than:

- Fifty thousand (\$50,000) for bodily injury or death of one person in each claim or occurrence.
- One hundred thousand (\$100,000) for bodily injury or death of two or more persons in each occurrence.
- Twenty-five thousand (\$25,000) for loss of means of support of any one person in each occurrence.
- Fifty thousand (\$50,000) for loss of means of support of two or more persons in each occurrence.

Any dramshop policy issued under this rule may not exclude assault and battery or intentional force with regard to employees or agents of the establishment and all patrons and visitors to the establishment.

Any licensee that holds multiple licenses throughout the state may purchase an aggregate dramshop insurance policy for all locations provided that:

- The amount of coverage for the aggregate policy is at least equal to the minimum required coverage multiplied by the number of establishments covered under the dramshop policy.
- The aggregate policy provides at least the minimum level of coverage required under this rule for each and every location covered by the policy.
- All other provisions of this rule are met by the aggregate policy.

d. Limits of Insurance

A base each common cause limit and aggregate limit of \$300,000/\$600,000 applies. These limits may be increased. Optional higher limits of \$500,000/\$1,000,000 and \$1,000,000/\$2,000,000 are available. For the applicable increased limits factors, refer to the table below.

Limit of Liability		Increased Limit Factor
Each Common Cause Limit (000's)	Liquor Liability Aggregate Limit (000's)	
\$300	\$600	1.00
500	1,000	1.25
1,000	2,000	1.50

e. Premium Determination

(1) Premium

(a) Liquor Liability Coverage

This rating is available only to those risks whose primary business function involves the sale of any alcoholic beverages on a regular basis.

Multiply the rate shown below for the applicable class by the liquor sales per \$1,000.

Class	Limit of Liability		Rate Per \$1,000 Sales
	Each Common Cause Limit (000's)	Liquor Liability Aggregate Limit (000's)	
Wholesalers, Distributors or Service	\$300	\$600	\$0.25
Restaurants & Motels	300	600	4.00
Package Stores & Other Retail	300	600	1.10

(b) Special Event Liquor Liability Coverage

This rating is available only to those risks whose primary business function does not involve the sale of alcoholic beverages on a regular basis, but hold(s) the occasional event(s) in support of the primary business function.

Use the Special Event Liquor Liability Coverage premium in the table below to determine the additional premium.

Exposure	Limit of Liability		Flat Rate Charge
	Each Common Cause Limit (000's)	Liquor Liability Aggregate Limit (000's)	
Less than 5 events per year	\$300	\$600	\$350
5 or more events per year	300	600	750

(2) Grade Factor

Multiply the result of the premium for Liquor Liability Coverage or Special Events Liquor Liability Coverage by the applicable factor in the table below. The liquor liability grades for the state of Iowa are found in rule b.(4) as stated previously in these exception pages.

Grade	Factor
0	0.40
7	1.50

(3) Optional Higher Limits of Insurance

After applying the grade factor to the liquor liability coverage premium, multiply the result by the increased limits factor (above) to obtain the Liquor Liability Premium.

This premium is not subject to further modifications by the application of any other factors, including but not limited to, company deviations, IRPM factors, or expense modifications.

f. Minimum Premium

A minimum premium of \$250 applies. For higher limits, multiply the minimum premium by the increased limits factor (above).

SECTION V – CLASS-SPECIFIC ENDORSEMENTS RULES

A. Apartment Buildings

3. Premium Determination

- b. For each location where coverage applies, refer to the table below to determine the additional premium for Endorsement BP 07 75.

Premium
\$134.36

B. Restaurants BP 07 78

4. Premium Determination

- a. For each location where coverage applies, refer to the table below to determine the additional premium for Endorsement BP 07 78.

Premium
\$161.44

INDIVIDUAL RISK PREMIUM MODIFICATION PLAN

1. Application of the Plan

This Plan may be applied to Businessowners policies which develop an annual company premium of \$500 or more before application of the Plan subject to the limitations contained in Paragraph 2. below.

2. Limitations

This Plan may not be applied to:

- a. Condominiums, Co-ops, Associations – Directors and Officers Liability
- b. Contractors Errors and Omissions
- c. Earthquake
- d. Electronic Data Liability – Broad Coverage
- e. Employment Practices Liability Insurance Coverage
- f. Equipment Breakdown Coverage
- g. Liquor Liability

3. Rating Modification

The company rates for the risk may be modified in accordance with the following rating table to recognize such special characteristics of the risk as are not fully reflected in the basic company premium or company rates. The total credits or debits under the following table shall not exceed 25%.

Rating Modifications

Risk Characteristics	Description	Range of Modifications		
		Credits	Debits	
Management	Cooperation in matters of safeguarding and proper handling of the property covered	8%	to	8%
Location	Accessibility, congestion, and exposures	7%	to	7%
Building Features	Age, condition, and unusual structural features	5%	to	5%
Premises And Equipment	Care, condition, and type	5%	to	5%
Employees	Selection, training, supervision, and experience	3%	to	3%
Protection	Not otherwise recognized	2%	to	2%

4. Special Conditions

This Plan shall be applied after the application of all other rating procedures.

MINNESOTA BUSINESSOWNERS STATE EXCEPTION PAGE(S)

SECTION II – COVERAGE FORM RULES

Paragraph B.2. is replaced by the following:

B. Forms

2. Minnesota Changes – Condominium Association Coverage

a. Description of Coverage

This endorsement amends the Businessowners Policy to provide coverage for condominium associations. It must be attached when condominium associations are insured.

b. Endorsement

Use Minnesota Changes – Condominium Association Coverage Endorsement WN BP 26.

c. Special Rule

Do not attach Condominium Association Endorsement to contractors' policies.

The following are added to paragraph B.:

15. Minnesota Changes Endorsement – WN BP 21

Attach Minnesota Changes Endorsement WN BP 21 to all policies.

16. Townhouses

- a. When coverage is provided for townhouses or similar associations created on or after June 1, 1994, in accordance with the Common Interest Ownership Act, use Minnesota Changes – Townhouses Endorsement BP 04 45.
- b. Use Additional Insured – Townhouse Associations Endorsement BP 04 08 for townhouse or similar associations created prior to June 1, 1994.
- c. If the townhouse or similar association has amended its bylaws and declarations to conform with the Common Interest Ownership Act enacted June 1, 1994, use Minnesota Changes – Townhouses Endorsement BP 04 45.

SECTION IV - OPTIONAL COVERAGE RULES

A. Optional Coverages

13. Money and Securities

b. Premium Determination

- (1) Refer to the rate table below to determine the premium.

Territory	Rates Per \$100			
	Location	Condominium Associations	Offices/Office Condominium Associations	All Other Classes
704, 705	On-Premises	0.863	0.628	0.784
	Off-Premises	0.057	0.057	0.057
702, 703, 706	On-Premises	0.499	0.363	0.452
	Off-Premises	0.035	0.035	0.035

Paragraph 24. is replaced by the following:

24. Loss Payable Clauses

a. Description of Coverage

This endorsement provides for naming a:

- (1) Loss payee
- (2) Lender's loss payee
- (3) Loss payee under a contract-of-sale arrangement
- (4) Building owner loss payee

b. Endorsement

Use Minnesota - Loss Payable Clauses Endorsement BP 12 32.

B. Liability Coverages

12. Liquor Liability Coverage

a. Endorsements

Minnesota Changes - Liquor Liability Coverage Endorsement BP 14 59 provides coverage with respect to claims for injury, including bodily injury, property damage, loss of means of support, or other pecuniary loss arising out of the selling, serving, or furnishing of alcoholic beverages. The Schedule of the endorsement provides an entry for:

- (1) An Aggregate Limit
- (2) An Each Common Cause Limit
- (3) A Bodily Injury Common Cause Limit
- (4) A Per Person Bodily Injury Limit
- (5) A Loss Of Means Of Support Common Cause Limit
- (6) A Per Person Loss Of Means Of Support Limit
- (7) A Property Damage Common Cause Limit
- (8) An Other Pecuniary Loss Common Cause Limit
- (9) A Per Person Other Pecuniary Loss Limit

Paragraph D. Liability And Medical Expenses Limits Of Insurance Of Businessowners Coverage Form BP 00 03 is replaced with respect to coverage provided by Endorsement BP 14 89.

b. Liquor Liability Grades

(4) The Liquor Liability Numerical Grade is **4**.

Citation of Statute: MINN. STAT. 340A801

Comments:

The statute provides, in part, that:

- A person injured in person, property, or means of support by an intoxicated person has a right of action against anyone who caused the intoxication of that person by illegally selling, giving, or furnishing alcoholic beverages to such person.
- Actions under the statute are governed by Section 604.01, which provides that contributory fault does not bar recovery if the contributory fault was not greater than the fault of the person from whom recovery is sought, but any recovery will be diminished in proportion to the amount of fault.
- Automobile insurers that make first party payments to persons who have claims under the statute have no subrogation rights against liquor vendors.

The Minnesota dramshop liability insurance requirements (MINN. STAT. § 340A.409) set forth the following minimum limits of liability of a policy.

- Fifty thousand dollars (\$50,000) for bodily injury to any one person in any one occurrence.
- One hundred thousand dollars (\$100,000) because of bodily injury to two or more persons in any one occurrence.
- Ten thousand dollars (\$10,000) because of injury to or destruction of property of others in any one occurrence.
- Fifty thousand dollars (\$50,000) for loss of means of support of any one person in any one occurrence.
- One hundred thousand dollars (\$100,000) for loss of means of support of two or more persons in any one occurrence.
- Fifty thousand dollars (\$50,000) for other pecuniary loss of any one person in any one occurrence.
- One hundred thousand dollars (\$100,000) for other pecuniary loss of two or more persons in any one occurrence.

The annual aggregate limit and the each common cause limit must be no less than three hundred ten thousand dollars (\$310,000) per policy year.

In accordance with Minnesota Laws Chapter 255 (Former S.B. 2808), all insurance policies which provide coverage with regard to any liability imposed by section 340A.801 must contain at least the minimum coverage required by section 340A.409.

Brua v. Minnesota Joint Underwriting Association, 788 N.W.2d.294 (Minn. 2010) addressed a liquor liability policy and the required limits of insurance in

accordance with MINN. STAT. § 340A.409, subd. 1. The Minnesota Supreme Court generally stated that each category of minimum coverage set forth in MINN. STAT. § 340A.409, subd. 1. must be cumulative, and that the liquor liability coverage for bodily injury may not be blended with other categories of damage.

d. Limits of Insurance

A base each common cause limit and aggregate limit of \$310,000/\$620,000 applies. These limits may be increased. Optional higher limits of \$500,000/\$1,000,000 and \$1,000,000/\$2,000,000 are available. All available limits include the Minnesota dramshop liability insurance minimum statutory requirements as found in MINN. STAT. § 340A.409 for bodily injury to any one person in any one occurrence, bodily injury to two or more persons in any one occurrence, property damage in any one occurrence. Loss of means of support to any one person in any occurrence, loss of means of support of two or more persons in any one occurrence, other pecuniary loss to any one person in any one occurrence, and other pecuniary loss of two or more persons in any one occurrence as show in rule b.(4) above. These minimum statutory limits cannot be increased.

For the applicable increased limits factors, refer to the table below.

Limit of Liability		Increased Limit Factor
Each Common Cause Limit (000's)	Liquor Liability Aggregate Limit (000's)	
\$310	\$620	1.00
500	1,000	1.25
1,000	2,000	1.50

e. Premium Determination

(1) Premium

(a) Liquor Liability Coverage

This rating is available only to those risks whose primary business function involves the sale of any alcoholic beverages on a regular basis.

Multiply the rate shown below for the applicable class by the liquor sales per \$1,000.

Class	Limit of Liability		Rate Per \$1,000 Sales
	Each Common Cause Limit (000's)	Liquor Liability Aggregate Limit (000's)	
Wholesalers, Distributors or Service	\$310	\$620	\$0.25
Restaurants & Motels	310	620	4.00

Package Stores & Other Retail	310	620	1.10
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(b) Special Event Liquor Liability Coverage

This rating is available only to those risks whose primary business function does not involve the sale of alcoholic beverages on a regular basis, but hold(s) the occasional event(s) in support of the primary business function.

Use the Special Event Liquor Liability Coverage premium in the table below to determine the additional premium.

Exposure	Limit of Liability		Flat Rate Charge
	Each Common Cause Limit (000's)	Liquor Liability Aggregate Limit (000's)	
Less than 5 events per year	\$310	\$620	\$350
5 or more events per year	310	620	750

(2) Grade Factor

Multiply the result of the premium for Liquor Liability Coverage or Special Events Liquor Liability Coverage by the applicable factor in the table below. The liquor liability grade for the state of Minnesota is found in rule b.(4) as stated above.

Grade	Factor
4	0.80

(3) Optional Higher Limits of Insurance

After applying the grade factor to the liquor liability coverage premium, multiply the result by the increased limits factor (above) to obtain the Liquor Liability Premium.

This premium is not subject to further modifications by the application of any other factors, including but not limited to, company deviations, IRPM factors, or expense modifications.

f. Minimum Premium

A minimum premium of \$250 applies. For higher limits, multiply the minimum premium by the increased limits factor (above).

Paragraph C.4.b. is replaced by the following:

C. Additional Insured Endorsements (Liability and Medical Expenses Coverage)

4. Additional Insured - Townhouse Associations

b. Endorsement

- (1) Use Additional Insured - Townhouse Associations Endorsement BP 04 08, except substitute Minnesota Changes - Townhouses Endorsement BP 04 45 for townhouses or similar associations created on or after June 1, 1994.
- (2) If the townhouse or similar association has amended its bylaws and declarations to conform with the Common Interest Ownership Act enacted June 1, 1994, use Minnesota Changes - Townhouses Endorsement BP 04 45.

D. Endorsements Applicable to Specific Classes

4. Condominiums, Co-ops, Associations – Directors and Officers Liability Endorsement

b. Endorsement

Use Minnesota - Condominiums, Co-ops, Associations - Directors And Officers Liability Endorsement BP 17 35.

Minnesota - Condominiums, Co-ops, Associations – Directors And Officers Liability Endorsement BP 17 35 provides coverage for liability arising out of wrongful acts committed by an insured as defined. The Schedule of the endorsement provides an entry for:

- (1) The name of the insured association
- (2) A Limit of Insurance for damages and defense expenses
- (3) A deductible amount. The company's obligation to pay damages and defense expenses on behalf of the insured applies only to the amount of damages and defense expenses in excess of any deductible amount stated as applicable to such coverages. A single deductible applies to the coverages provided under the three Insuring Agreements.
- (4) The date of pending or prior litigation.
- (5) A retroactive date. If "none" is entered in the Schedule of the endorsement, there is no retroactive date. If there is no retroactive date, coverage may be afforded for wrongful acts committed before the inception date of the policy.
- (6) An extended reporting period as described in Paragraph e.

SECTION V – CLASS-SPECIFIC ENDORSEMENTS RULES

A. Apartment Buildings

3. Premium Determination

- (b) For each location where coverage applies, refer to the table below to determine the additional premium for Endorsement BP 07 75.

Premium
\$166.03

B. Restaurants BP 07 78

4. Premium Determination

- a. For each location where coverage applies, refer to the table below to determine the additional premium for Endorsement BP 07 78.

Premium
\$160.73

INDIVIDUAL RISK PREMIUM MODIFICATION PLAN

1. Application of the Plan

This Plan may be applied to Businessowners policies which develop an annual company premium of \$500 or more before application of the Plan subject to the limitations contained in Paragraph 2. below.

2. Limitations

This Plan may not be applied to:

- a. Condominiums, Co-ops, Associations – Directors and Officers Liability
- b. Contractors Errors and Omissions
- c. Earthquake
- d. Electronic Data Liability – Broad Coverage
- e. Employment Practices Liability Insurance Coverage
- f. Equipment Breakdown Coverage
- g. Liquor Liability

3. Rating Modification

The company rates for the risk may be modified in accordance with the following rating table to recognize such special characteristics of the risk as are not fully reflected in the basic company premium or company rates. The total credits or debits under the following table shall not exceed 25%.

Rating Modifications

Risk Characteristics	Description	Range of Modifications		
		Credits	to	Debits
Management	Cooperation in matters of safeguarding and proper handling of the property covered	8%	to	8%
Location	Accessibility, congestion, and exposures	7%	to	7%
Building Features	Age, condition, and unusual structural features	5%	to	5%
Premises And Equipment	Care, condition, and type	5%	to	5%
Employees	Selection, training, supervision, and experience	3%	to	3%
Protection	Not otherwise recognized	2%	to	2%

4. Special Conditions

This Plan shall be applied after the application of all other rating procedures.

NEVADA BUSINESSOWNERS STATE EXCEPTION PAGE(S)

SECTION II – COVERAGE FORM RULES

Paragraph B.2.b is replaced by the following:

B. Forms

2. Condominium Association Coverage Endorsement BP 17 01

b. Endorsement

Use Condominium Association Coverage Endorsement BP 17 01, except substitute Nevada Condominium Additional Provisions Endorsement BP 17 23 for BP 17 01 for common-interest communities subject to the Uniform Common-Interest Ownership Act. The Act does not apply to a common-interest community that was created before January 1, 1992, is located in a county with a population of less than 50,000, and has less than 50 percent of the units within the community put to residential use, unless a majority of the units' owners otherwise elect in writing.

- (1) A common-interest community means real estate with respect to which a person, by virtue of his ownership of a unit, is obligated to pay for real estate other than the unit.
- (2) A condominium means a common-interest community in which portions of the real estate are designated for separate ownership and the remainder of the real estate are designated for common ownership solely by the owners of those portions. A common-interest community is not a condominium unless the undivided interests in the common elements are vested in the units' owners.

14. Other Mandatory Endorsements

The following endorsements are mandatory on all policies: Employment-Related Practices Exclusion BP 04 17, Exclusion – Silica or Silica-Related Dust BP 05 17, Amendment of Insured Contract Definition BP 05 98, Exclusion – Access or Disclosure of Confidential or Personal Information and Data-related Liability – With Limited Bodily Injury Exception BP 15 04, Punitive Damages Exclusion WN BP 02, Exclusion – Asbestos WN BP 03, Exclusion – Lead Liability WN BP 04, Automatic Termination Provision WN BP 05, Primary And Noncontributory – Other Insurance Condition WN BP 53, and Abuse or Molestation Exclusion WN BP 62.

The following is added to paragraph B. Forms.

15. Nevada Changes Endorsement – WN BP 06

Attach Nevada Changes – Cancellation And Nonrenewal Endorsement WN BP 06 to all policies.

SECTION IV - OPTIONAL COVERAGE RULES

A. Optional Coverages

13. Money and Securities

b. Premium Determination

(1) Refer to the rate table below to determine the premium.

Territory	Rates Per \$100			
	Location	Condominium Associations	Offices/Office Condominiums Associations	All Other Classes
701	On-Premises	0.914	0.666	0.831
	Off-Premises	0.190	0.190	0.190

B. Liability Coverages

12. Liquor Liability Coverage

b. Liquor Liability Grades

(4) The Liquor Liability Numerical Grade is **0**.

Citation of Statute: None

d. Limits of Insurance

A base each common cause limit and aggregate limit of \$300,000/\$600,000 applies. These limits may be increased. Optional higher limits of \$500,000/\$1,000,000 and \$1,000,000/\$2,000,000 are available. For the applicable increased limits factors, refer to the table below.

Limit of Liability		Increased Limit Factor
Each Common Cause Limit (000's)	Liquor Liability Aggregate Limit (000's)	
\$300	\$600	1.00
500	1,000	1.25
1,000	2,000	1.50

e. Premium Determination

(1) Premium

(a) Liquor Liability Coverage

This rating is available only to those risks whose primary business function involves the sale of any alcoholic beverages on a regular basis.

Multiply the rate shown below for the applicable class by the liquor sales per \$1,000.

Class	Limit of Liability		Rate Per \$1,000 Sales
	Each Common Cause Limit (000's)	Liquor Liability Aggregate Limit (000's)	

Wholesalers, Distributors or Service	\$300	\$600	\$0.25
Restaurants & Motels	300	600	4.00
Package Stores & Other Retail	300	600	1.10

(b) Special Event Liquor Liability Coverage

This rating is available only to those risks whose primary business function does not involve the sale of alcoholic beverages on a regular basis, but hold(s) the occasional event(s) in support of the primary business function.

Use the Special Event Liquor Liability Coverage premium in the table below to determine the additional premium.

Exposure	Limit of Liability		Flat Rate Charge
	Each Common Cause Limit (000's)	Liquor Liability Aggregate Limit (000's)	
Less than 5 events per year	\$300	\$600	\$350
5 or more events per year	300	600	750

(2) Grade Factor

Multiply the result of the premium for Liquor Liability Coverage or Special Events Liquor Liability Coverage by the applicable factor in the table below. The liquor liability grade for the state of Nevada is found in rule b.(4) as stated above.

Grade	Factor
0	0.40

(3) Optional Higher Limits of Insurance

After applying the grade factor to the liquor liability coverage premium, multiply the result by the increased limits factor (above) to obtain the Liquor Liability Premium.

This premium is not subject to further modifications by the application of any other factors, including but not limited to, company deviations, IRPM factors, or expense modifications.

f. Minimum Premium

A minimum premium of \$250 applies. For higher limits, multiply the minimum premium by the increased limits factor (above).

SECTION V – CLASS-SPECIFIC ENDORSEMENTS RULES

A. Apartment Buildings

3. Premium Determination

- b.** For each location where coverage applies, refer to the table below to determine the additional premium for Endorsement BP 07 75.

Premium
\$130.88

B. Restaurants BP 07 78

4. Premium Determination

- a.** For each location where coverage applies, refer to the table below to determine the additional premium for Endorsement BP 07 78.

Premium
\$161.98

INDIVIDUAL RISK PREMIUM MODIFICATION PLAN

1. Application of the Plan

This Plan may be applied to Businessowners policies which develop an annual company premium of \$500 or more before application of the Plan subject to the limitations contained in paragraph 2. below.

2. Limitations

This Plan may not be applied to:

- a.** Condominiums, Co-ops, Associations – Directors and Officers Liability
- b.** Contractors Errors and Omissions
- c.** Earthquake
- d.** Electronic Data Liability – Broad Coverage
- e.** Employment Practices Liability Insurance Coverage
- f.** Equipment Breakdown Coverage
- g.** Liquor Liability

3. Rating Modification

The company rates for the risk may be modified in accordance with the following rating table to recognize such special characteristics of the risk as are not fully reflected in the basic company premium or company rates. The total credits or debits under the following table shall not exceed 25%.

Rating Modifications

Risk Characteristics	Description	Range of Modifications		
		Credits	to	Debits
Management	Cooperation in matters of safeguarding and proper handling of the property covered	8%	to	8%
Location	Accessibility, congestion, and exposures	7%	to	7%
Building Features	Age, condition, and unusual structural features	5%	to	5%
Premises and Equipment	Care, condition, and type	5%	to	5%
Employees	Selection, training, supervision, and experience	3%	to	3%
Protection	Not otherwise recognized	2%	to	2%

4. Special Conditions

This Plan shall be applied after the application of all other rating procedures.

NORTH DAKOTA BUSINESSOWNERS STATE EXCEPTION PAGE(S)

ADDITIONAL RULE(S)

1. Stop Gap – Employers Liability Coverage

a. Description of Coverage

This endorsement provides Employers Liability coverage for those situations where an employer can be held liable for an employee's occupational injuries. Such coverage is not provided by the state insurance fund that provides workers' compensation in this state.

b. Endorsement

Use North Dakota – Stop Gap – Employers Liability Coverage Endorsement BP 06 73.

c. Premium Determination

The premium for this endorsement is calculated as follows.

1. Determine the applicable type of risk classification and its liability premium.
2. Multiply the liability premium by the rating factor from the table below to determine the additional premium.

Type of Risk	Factor
Contractors or Processing and Service Risks	.02
All Other Risks	.02

d. Minimum Premium

Minimum premium is \$25.00 for \$300,000 Bodily Injury By Accident–Each Accident and Bodily Injury By Disease–Each Employee/\$600,000 Bodily Injury By Disease–Aggregate. For higher limits, apply the applicable Increased Limits Factor found in the table below.

Liability and Medical Expenses Limit (000's)	Aggregate Limit for Products/ Completed Operations (000's)	Aggregate Limit for Liability and Medical Expenses (000's)	Increased Limits Factors
300	600	600	1.000
500	1,000	1,000	1.094
1,000	2,000	2,000	1.205
2,000	4,000	4,000	1.332

SECTION II – COVERAGE FORM RULES

The following is added to Paragraph B.:

B. Forms

15. North Dakota Changes Endorsement BP 01 17

Attach North Dakota Changes Endorsement BP 01 17 to all policies.

SECTION IV - OPTIONAL COVERAGES

A. Optional Coverages

13. Money and Securities

b. Premium Determination

(1) Refer to the rate table below to determine the premium.

Territory	Rates Per \$100			
	Location	Condominium Associations	Offices/Office Condominium Associations	All Other Classes
701	On-Premises	0.692	0.503	0.628
	Off-Premises	0.088	0.088	0.088

B. Liability Coverages

12. Liquor Liability Coverage

b. Liquor Liability Grades

(4) The Liquor Liability Numerical Grade is 5.

Citation of Statute: N.D. CENT. CODE Section 5-01-06.1

Comments:

Section 5-01-06.1 provides that every spouse, child, parent, guardian, employer, or other person who is injured by any obviously intoxicated person has a claim for relief for fault against any person who knowingly disposes, sells, barter, or gives away alcoholic beverages to a person under 21, an incompetent, or an obviously intoxicated person. No claim for relief may be had on behalf of an adult passenger in an automobile driven by an intoxicated person or on behalf of the passenger's estate or personal representatives.

d. Limits of Insurance

A base each common cause limit and aggregate limit of \$300,000/\$600,000 applies. These limits may be increased. Optional higher limits of \$500,000/\$1,000,000 and \$1,000,000/\$2,000,000 are available. For the applicable increased limits factors, refer to the table below.

Limit of Liability		Increased Limit Factor
Each Common Cause Limit (000's)	Liquor Liability Aggregate Limit (000's)	
\$300	\$600	1.00
500	1,000	1.25
1,000	2,000	1.50

e. Premium Determination

(1) Premium**(a) Liquor Liability Coverage**

This rating is available only to those risks whose primary business function involves the sale of any alcoholic beverages on a regular basis.

Multiply the rate shown below for the applicable class by the liquor sales per \$1,000.

Class	Limit of Liability		Rate Per \$1,000 Sales
	Each Common Cause Limit (000's)	Liquor Liability Aggregate Limit (000's)	
Wholesalers, Distributors or Service	\$300	\$600	\$0.25
Restaurants & Motels	300	600	4.00
Package Stores & Other Retail	300	600	1.10

(b) Special Event Liquor Liability Coverage

This rating is available only to those risks whose primary business function does not involve the sale of alcoholic beverages on a regular basis, but hold(s) the occasional event(s) in support of the primary business function.

Use the Special Event Liquor Liability Coverage premium in the table below to determine the additional premium.

Exposure	Limit of Liability		Flat Rate Charge
	Each Common Cause Limit (000's)	Liquor Liability Aggregate Limit (000's)	
Less than 5 events per year	\$300	\$600	\$350
5 or more events per year	300	600	750

(2) Grade Factor

Multiply the result of the premium for Liquor Liability Coverage or Special Events Liquor Liability Coverage by the applicable factor in the table below. The

liquor liability grade for the state of North Dakota is found in rule b.(4) as stated above.

Grade	Factor
5	1.00

(3) Optional Higher Limits of Insurance

After applying the grade factor to the liquor liability coverage premium, multiply the result by the increased limits factor (above) to obtain the Liquor Liability Premium.

This premium is not subject to further modifications by the application of any other factors, including but not limited to, company deviations, IRPM factors, or expense modifications.

f. Minimum Premium

A minimum premium of \$250 applies. For higher limits, multiply the minimum premium by the increased limits factor (above).

23. Cyber Liability Insurance

c. Eligibility

Individuals are eligible if:

- (1) Basic limit of coverage for Businessowners Policies and Commercial Package Policies: All classes insured with the Company will be eligible for the \$100,000 coverage.
- (2) Higher Limits Coverage
 - (a) Most policies will be eligible for Higher Limits of \$250,000, \$500,000 or \$1,000,000, subject to receipt, review and approval of the Higher Limits application.

d. Ineligibility

- (1) Insureds are not eligible if they have adverse answers on the Higher Limits application. However, the applications can be referred for review and approval.
- (2) Risks with greater than \$10,000,000 in revenue that request coverage Option 2, 3 or 4, will need to be referred for review and approval.

e. Coverage Limits

- Basic limit of coverage for Businessowner Policies and Commercial Package Policies:

\$100,000 Multimedia Liability
\$100,000 Security and Privacy Liability
\$100,000 Privacy Regulatory Defense and Penalties
\$100,000 Privacy Breach Response Costs, Customer Notification Expenses, and
Customer Support and Credit Monitoring Expenses
\$100,000 Network Asset Protection
\$100,000 Cyber Extortion
\$100,000 Cyber Terrorism
\$100,000 BrandGuard™
\$100,000 PCI DSS Assessment
\$200,000 Maximum Aggregate Limit of Liability

- Higher Limits Coverage – There are three Limit options:

Coverage	Option 2+	Option 3+	Option 4+
Multimedia Liability Coverage	\$ 250,000	\$ 500,000	\$ 1,000,000
Security and Privacy Defense and Penalties	250,000	500,000	1,000,000
Privacy Regulatory Defense and Penalties Coverage	250,000	500,000	1,000,000
Privacy Breach Response Costs, Notification Expenses, and Customer Support and Credit Monitoring Expenses Coverage	100,000	250,000	500,000
BrandGuard™	100,000	250,000	500,000
Network Asset Protection	100,000	150,000	250,000
Cyber Extortion	250,000	500,000	1,000,000
Cyber Terrorism	250,000	500,000	1,000,000
PCI DSS Assessment	250,000	500,000	1,000,000
Aggregate Limit	250,000	500,000	1,000,000

SECTION V – CLASS SPECIFIC ENDORSEMENTS RULES

A. Apartment Buildings

3. Premium Determination

- b.** For each location where coverage applies, refer to the table below to determine the additional premium for Endorsement BP 07 75.

Premium
\$138.98

B. Restaurants BP 07 78

4. Premium Determination

- a. For each location where coverage applies, refer to the table below to determine the additional premium for Endorsement BP 07 78.

Premium
\$161.44

INDIVIDUAL RISK PREMIUM MODIFICATION PLAN

1. Application of the Plan

This Plan may be applied to Businessowners policies which develop an annual company premium of \$500 or more before application of the Plan subject to the limitations contained in paragraph 2. below.

2. Limitations

This Plan may not be applied to:

- a. Condominiums, Co-ops, Associations – Directors and Officers Liability
- b. Contractors Errors and Omissions
- c. Earthquake
- d. Electronic Data Liability – Broad Coverage
- e. Employment Practices Liability Insurance Coverage
- f. Equipment Breakdown Coverage
- g. Liquor Liability
- h. Stop Gap – Employers Liability Coverage

3. Rating Modification

a. Modification of Rates

The company rates for the risk may be modified in accordance with Table 3.d. Rating Modifications to recognize such special characteristics of the risk as are not fully reflected in the basic company premium or company rates. The total credits or debits under Table 3.d. Rating Modifications shall not exceed 25%.

b. Mandatory and Uniform Application of the Plan

This Plan is mandatory and must be applied uniformly in a non-discriminatory manner for all eligible classes of risk.

c. Notification to the Insured

When a risk is rated below average (debited), an insured or applicant, upon request will be advised by the insurer of the factors which resulted in the adverse rating so that the insured or applicant will be fairly apprised of any corrective action that might be appropriate with respect to the insurance risk.

d. Rating Modifications Table

Risk Characteristics	Description	Range of Modifications		
		Credits	to	Debits
Management	Cooperation in matters of safeguarding and proper handling of the property covered	8%	to	8%
Location	Accessibility, congestion, and exposures	7%	to	7%
Building Features	Age, condition, and unusual structural features	5%	to	5%
Premises and Equipment	Care, condition, and type	5%	to	5%
Employees	Selection, training, supervision, and experience	3%	to	3%
Protection	Not otherwise recognized	2%	to	2%

4. Special Conditions

This Plan shall be applied after the application of all other rating procedures.

OREGON BUSINESSOWNERS STATE EXCEPTION PAGE(S)

SECTION II – COVERAGE FORM RULES

Paragraph B.14. is replaced by the following:

B. Forms

14. Other Mandatory Endorsements

The following endorsements are mandatory on all policies: Employment-Related Practices Exclusion BP 04 17, Abuse or Molestation Exclusion BP 04 39, Exclusion – Silica or Silica-Related Dust BP 05 17, Fungi or Bacteria Exclusion (Liability) BP 05 77, Oregon - Amendment of Insured Contract Definition BP 06 27, Exclusion – Access or Disclosure of Confidential or Personal Information and Data-related Liability – With Limited Bodily Injury Exception BP 15 04, Exclusion – Asbestos WN BP 03, Exclusion – Lead Liability WN BP 04, Automatic Termination Provision WN BP 05, and Primary And Noncontributory – Other Insurance Condition WN BP 53.

The following is added to Paragraph B.:

15. Oregon Changes Endorsement BP 01 78

Attach Oregon Changes Endorsement BP 01 78 to all policies.

SECTION IV - OPTIONAL COVERAGE RULES

A. Optional Coverages

13. Money and Securities

b. Premium Determination

(1) Refer to the rate table below to determine the premium.

Territory	Rates Per \$100			
	Location	Condominium Associations	Offices/Office Condominium Associations	All Other Classes
701	On-Premises	0.873	0.635	0.793
	Off-Premises	0.057	0.057	0.057
702	On-Premises	0.776	0.564	0.705
	Off-Premises	0.049	0.049	0.049

B. Liability Coverages

12. Liquor Liability Coverage

b. Liquor Liability Grades

(4) The Liquor Liability Numerical Grade is 4.

Citation of Statute: OR REV. STAT. Section 30.950 and Section 30.960

Comments:

Under revised OR. REV. STAT. Section 30.950, a patron or guest who voluntarily consumes alcoholic beverages served by a person licensed by the Oregon Liquor Control Commission, a person holding a permit issued by the commission, or a social host does not have a cause of action, based on statute or common law, against the person serving the alcoholic beverages, even though the alcoholic beverages are served to the patron or guest while the patron or guest is visibly intoxicated. The provisions of this subsection apply only to claims for relief based on injury, death or damages caused by intoxication and do not apply to claims for relief based on injury, death, or damages caused by negligent or intentional acts other than the service of alcoholic beverages to a visibly intoxicated patron or guest.

A licensee or permittee is not liable for damages caused by intoxicated patrons or guests unless the plaintiff proves by clear and convincing evidence that:

- The licensee or permittee or social host served or provided alcoholic beverages to the patron or guest while the patron or guest was visibly intoxicated and
- The plaintiff did not substantially contribute to the intoxication of the patron or guest by:
 - Providing or furnishing alcoholic beverages to the patron or guest
 - Encouraging the patron or guest to consume or purchase alcoholic beverages
 - Facilitating the consumption of alcoholic beverages by the patron or guest in any manner

Under the Section 30.960 (liability for serving minors), a licensee or permittee shall not be liable to third persons injured by patrons under 21 who obtained alcohol from the licensee or permittee unless it is demonstrated that a reasonable person would have determined that identification should have been requested or that the identification exhibited was altered or did not accurately describe the person to who the alcohol was sold or served.

d. Limits of Insurance

A base each common cause limit and aggregate limit of \$300,000/\$600,000 applies. These limits may be increased. Optional higher limits of \$500,000/\$1,000,000 and \$1,000,000/\$2,000,000 are available. For the applicable increased limits factors, refer to the table below.

Limit of Liability		Increased Limit Factor
Each Common Cause Limit (000's)	Liquor Liability Aggregate Limit (000's)	
\$300	\$600	1.00
500	1,000	1.25
1,000	2,000	1.50

e. Premium Determination

(1) Premium

(a) Liquor Liability Coverage

This rating is available only to those risks whose primary business function involves the sale of any alcoholic beverages on a regular basis.

Multiply the rate shown below for the applicable class by the liquor sales per \$1,000.

Class	Limit of Liability		Rate Per \$1,000 Sales
	Each Common Cause Limit (000's)	Liquor Liability Aggregate Limit (000's)	
Wholesalers, Distributors or Service	\$300	\$600	\$0.25
Restaurants & Motels	300	600	4.00
Package Stores & Other Retail	300	600	1.10

(b) Special Event Liquor Liability Coverage

This rating is available only to those risks whose primary business function does not involve the sale of alcoholic beverages on a regular basis, but hold(s) the occasional event(s) in support of the primary business function.

Use the Special Event Liquor Liability Coverage premium in the table below to determine the additional premium.

Exposure	Limit of Liability		Flat Rate Charge
	Each Common Cause Limit (000's)	Liquor Liability Aggregate Limit (000's)	
Less than 5 events per year	\$300	\$600	\$350
5 or more events per year	300	600	750

(2) Grade Factor

Multiply the result of the premium for Liquor Liability Coverage or Special Events Liquor Liability Coverage by the applicable factor in the table below. The liquor liability grade for the state of Oregon is found in rule b.(4) as stated above.

Grade	Factor
4	0.80

(3) Optional Higher Limits of Insurance

After applying the grade factor to the liquor liability coverage premium, multiply the result by the increased limits factor (above) to obtain the Liquor Liability Premium.

This premium is not subject to further modifications by the application of any other factors, including but not limited to, company deviations, IRPM factors, or expense modifications.

f. Minimum Premium

A minimum premium of \$250 applies. For higher limits, multiply the minimum premium by the increased limits factor (above).

Paragraphs C.13., C.14., C.16., C.17., C.19., and C.22. are replaced by the following:

C. Additional Insured Endorsements (Liability and Medical Expenses Coverage)

13. Additional Insured – Owners, Lessees or Contractors – Scheduled Person Or Organization

a. Description of Coverage

This endorsement provides coverage for:

(1) Owners or lessees of buildings on policies covering contractors

(2) Contractors on policies covering subcontractors

It only provides coverage for liability for operations performed for such owners, lessees, or contractors by or on behalf of the insured contractor or subcontractor and only to the extent that such liability results from the named insured's negligence or the negligence of those acting on behalf of the named insured.

b. Endorsement

Use Oregon - Additional Insured – Owners, Lessees Or Contractors – Scheduled Person Or Organization Endorsement BP 06 28.

c. Premium Determination

Refer to the rate table below to determine the additional premium (rates apply per each designated location and per each additional insured).

Type of Risk	Rates
Offices/Office Condominium Associations	\$8.08
All Other	24.23

d. Deductible

Optional deductibles do not apply.

14. Additional Insured - Owners, Lessees or Contractors - With Additional Insured Requirement in Construction Contract (Blanket)

a. Description of Coverage

This endorsement includes as additional insureds owners, lessees, or contractors who have signed a contract or an agreement that requires them to be added as additional insureds on a policy covering a contractor or a subcontractor with respect to liability in connection with the insured contractor's ongoing operations performed for that additional insured but only to the extent that such liability is caused by the named insured's acts or omissions or acts or omissions of those acting on their behalf.

b. Endorsement

Use Oregon - Additional Insured - Owners, Lessees Or Contractors - With Additional Insured Requirement In Construction Contract Endorsement BP 06 42.

c. Premium Determination

Refer to the rate table below to determine the additional premium (rates apply per each designated location and per each additional insured).

Type of Risk	Rates
Offices/Office Condominium Associations	\$32.31
All Other	96.92

d. Deductible

Optional deductibles do not apply.

16. Amendment of Insured Contract Definition

a. Description of Coverage

This mandatory endorsement limits bodily injury and property damage coverage for loss that may arise out of a tort liability. Coverage is provided only to the extent that the named insured or anyone acting on behalf of the named insured contributed to the bodily injury or property damage.

b. Endorsement

Use Oregon - Amendment Of Insured Contract Definition Endorsement BP 06 27.

17. Additional Insured – Owners, Lessees or Contractors – Completed Operations

a. Description of Coverage

This endorsement provides coverage for:

(1) Owners or lessees of buildings on policies covering contractors

(2) Contractors on policies covering subcontractors

Coverage for the owners, lessees, or contractors is only provided to the extent that such liability is caused by the named insured's completed operations.

b. Endorsement

Use Oregon - Additional Insured – Owners, Lessees Or Contractors – Completed Operations Endorsement BP 14 39.

c. Premium Determination

Refer to the rate table below to determine the additional premium (rate applies per each designated location and per each additional insured).

Type of Risk	Rate
All Classes	\$50.00

d. Deductible

Optional deductibles do not apply.

19. Additional Insured – Owners, Lessees or Contractors – With Additional Insured Requirement for Other Parties in Construction Contract

a. Description of Coverage

This endorsement may be used to include as additional insureds owners, lessees, or contractors when the named insured has agreed in writing in a contract or an agreement to include them, or any other party or organization, as additional insureds on a policy covering a contractor or subcontractor with respect to liability in connection with the insured contractor's ongoing operations performed for the additional insured but only to the extent that such liability is caused by the named insured's acts or omissions or acts or omissions of those acting on their behalf.

b. Endorsement

Use Oregon - Additional Insured – Owners, Lessees Or Contractors – With Additional Insured Requirement For Other Parties In Construction Contract Endorsement WN BP 55.

c. Premium Determination

Refer to the rate table below to determine the additional premium (per policy).

Type of Risk	Rate
All Classes	\$250.00

d. Deductible

Optional deductibles do not apply.

22. Additional Insured – Owners, Lessees or Contractors – Completed Operations - With Additional Insured Requirement in Construction Contract

a. Description of Coverage

This endorsement includes as additional insureds owners, lessees, or contractors who have signed a contract or an agreement that requires them to be added as additional insureds on a policy covering a contractor or a subcontractor with respect to liability in connection with the insured contractor's completed operations performed by the additional insured but only to the extent that such liability is caused by the named insured's acts of omissions or act or omissions of those acting on their behalf.

b. Endorsement

Use Oregon - Additional Insured – Owners, Lessees Or Contractors – Completed Operations - With Additional Insured Requirement In Construction Contract Endorsement WN BP 57.

c. Premium Determination

Refer to the rate table below to determine the additional premium (rate per policy).

Type of Risk	Rate
All Other	\$250.00

d. Deductible

Optional deductibles do not apply.

SECTION V – CLASS-SPECIFIC ENDORSEMENTS RULES

A. Apartment Buildings

3. Premium Determination

- b. For each location where coverage applies, refer to the table below to determine the additional premium for Endorsement BP 07 75.

Premium
\$129.93

B. Restaurants BP 07 78

4. Premium Determination

- a. For each location where coverage applies, refer to the table below to determine the additional premium for Endorsement BP 07 78.

Premium
\$161.88

INDIVIDUAL RISK PREMIUM MODIFICATION PLAN

1. Application of the Plan

This Plan may be applied to Businessowners policies which develop an annual company premium of \$500 or more before application of the Plan subject to the limitations contained in paragraph 2. below.

2. Limitations

This Plan may not be applied to:

- a. Condominiums, Co-ops, Associations – Directors and Officers Liability
- b. Contractors Errors and Omissions
- c. Earthquake
- d. Electronic Data Liability – Broad Coverage
- e. Employment Practices Liability Insurance Coverage
- f. Equipment Breakdown Coverage
- g. Liquor Liability

3. Rating Modification

The company rates for the risk may be modified in accordance with the following rating table to recognize such special characteristics of the risk as are not fully reflected in the basic company premium or company rates. The total credits or debits under the following table shall not exceed 25%.

Rating Modifications

Risk Characteristics	Description	Range of Modifications		
		Credits	to	Debits
Management	Cooperation in matters of safeguarding and proper handling of the property covered	8%	to	8%
Location	Accessibility, congestion, and exposures	7%	to	7%
Building Features	Age, condition, and unusual structural features	5%	to	5%
Premises and Equipment	Care, condition, and type	5%	to	5%
Employees	Selection, training, supervision, and experience	3%	to	3%
Protection	Not otherwise recognized	2%	to	2%

4. Special Conditions

This Plan shall be applied after the application of all other rating procedures.

SOUTH DAKOTA BUSINESSOWNERS STATE EXCEPTION PAGE(S)

SECTION II – COVERAGE FORM RULES

The following is added to Paragraph B.:

B. Forms

15. South Dakota Changes Endorsement BP 01 26

Attach South Dakota Changes Endorsement BP 01 26 to all policies.

SECTION IV - OPTIONAL COVERAGE RULES

A. Optional Coverages

13. Money and Securities

b. Premium Determination

(1) Refer to the rate table below to determine the premium.

Territory	Rates Per \$100			
	Location	Condominium Associations	Offices/Office Condominium Associations	All Other Classes
001	On-Premises	1.127	0.819	1.025
	Off-Premises	0.107	0.107	0.107

B. Liability Coverages

5. Electronic Data

b. Electronic Data Liability – Broad Coverage

(2) Endorsement

Use South Dakota – Electronic Data Liability - Broad Coverage WN BP 59.

12. Liquor Liability Coverage

b. Liquor Liability Grades

(4) The Liquor Liability Numerical Grade is **0**.

Citation of Statute: S.D.C.L. Section 35-11-1.

Comments:

The statute reads as follows:

The Legislature finds that the consumption of alcoholic beverages, rather than the serving of alcoholic beverages, is the proximate cause of any injury inflicted upon another by an intoxicated person. Therefore, the rule in *Walz v. City of Hudson*, 327 N.W. 2nd 120 (S.D. 1982) is hereby abrogated.

When developing rates for liquor vendors companies should maintain a complete file, including all details of the factors used in determining the rate. Each company is

responsible for complying with regulatory requirements. Rates shall not be inadequate, excessive or unfairly discriminatory.

d. Limits of Insurance

A base each common cause limit and aggregate limit of \$300,000/\$600,000 applies. These limits may be increased. Optional higher limits of \$500,000/\$1,000,000 and \$1,000,000/\$2,000,000 are available. For the applicable increased limits factors, refer to the table below.

Limit of Liability		Increased Limit Factor
Each Common Cause Limit (000's)	Liquor Liability Aggregate Limit (000's)	
\$300	\$600	1.00
500	1,000	1.25
1,000	2,000	1.50

e. Premium Determination

(1) Premium

(a) Liquor Liability Coverage

This rating is available only to those risks whose primary business function involves the sale of any alcoholic beverages on a regular basis.

Multiply the rate shown below for the applicable class by the liquor sales per \$1,000.

Class	Limit of Liability		Rate Per \$1,000 Sales
	Each Common Cause Limit (000's)	Liquor Liability Aggregate Limit (000's)	
Wholesalers, Distributors or Service	\$300	\$600	\$0.25
Restaurants & Motels	300	600	4.00
Package Stores & Other Retail	300	600	1.10

(b) Special Event Liquor Liability Coverage

This rating is available only to those risks whose primary business function does not involve the sale of alcoholic beverages on a regular basis, but hold(s) the occasional event(s) in support of the primary business function.

Use the Special Event Liquor Liability Coverage premium in the table below to determine the additional premium.

Exposure	Limit of Liability		Flat Rate Charge
	Each Common Cause Limit (000's)	Liquor Liability Aggregate Limit (000's)	
Less than 5 events per year	\$300	\$600	\$350
5 or more events per year	300	600	750

(2) Grade Factor

Multiply the result of the premium for Liquor Liability Coverage or Special Events Liquor Liability Coverage by the applicable factor in the table below. The liquor liability grades for the state of South Dakota is found in rule b.(4) as stated above.

Grade	Factor
0	0.40

(3) Optional Higher Limits of Insurance

After applying the grade factor to the liquor liability coverage premium, multiply the result by the increased limits factor (above) to obtain the Liquor Liability Premium.

This premium is not subject to further modifications by the application of any other factors, including but not limited to, company deviations, IRPM factors, or expense modifications.

f. Minimum Premium

A minimum premium of \$250 applies. For higher limits, multiply the minimum premium by the increased limits factor (above).

23. Cyber Liability Insurance

c. Eligibility

Individuals are eligible if:

- (1) Most policies will be eligible for Higher Limits of \$1,000,000, subject to receipt, review and approval of the Higher Limits application.

d. Ineligibility

- (1) Insureds are not eligible if they have adverse answers on the Higher Limits application. However, the applications can be referred for review and approval.

e. Coverage Limits

- Optional limit of coverage for Businessowner Policies and Commercial Package Policies:

\$1,000,000 Multimedia Liability

\$1,000,000 Security and Privacy Liability

\$1,000,000 Privacy Regulatory Defense and Penalties

\$500,000 Privacy Breach Response Costs, Customer Notification Expenses, and
Customer Support and Credit Monitoring Expenses

\$250,000 Network Asset Protection

\$1,000,000 Cyber Extortion

\$1,000,000 Cyber Terrorism

\$500,000 BrandGuard™

\$1,000,000 PCI DSS Assessment

\$1,000,000 Maximum Aggregate Limit of Liability

h. Supplemental Extended Reporting Period

The Named Insured has the option, upon payment of the required additional premium, to purchase a Supplemental Extended Reporting Period of 36 months following the effective date of termination of coverage. The Supplemental Extended Reporting Period will extend the time during which “claims” otherwise covered by this Endorsement may be made and reported. If the Supplemental Extended Reporting Period is purchased, the Automatic Extended Reporting Period will be included within the Supplemental Extended Reporting Period. (Refer to the policy for the complete terms and conditions).

Premium: 200% of the annual premium.

D. Endorsements Applicable to Specific Classes

1. Contractors’ Optional Coverages

b. Contractors Errors and Omissions

(10) Extended Reporting Period

An Extended Reporting Period may be provided upon termination of this insurance. The Extended Reporting Period does not extend the policy period or change the scope of coverage provided. It extends the “claims” reporting period. This period does not reinstate or increase the limits of insurance for this coverage. Once in effect, Extended Reporting Periods may not be cancelled.

The Contractors Errors and Omissions Coverage Endorsement includes a 60 day Basic Extended Reporting Period automatically without additional charge.

A Supplemental Extended Reporting Period of three years is available as an optional coverage by endorsement for an additional charge. This supplemental period begins when the 60 day Basic Extended Reporting Period ends.

We must receive a written request and premium payment for this endorsement within 60 days after the end of the policy period in order for the endorsement to take effect.

The premium charge for the Supplemental Extended Reporting Period is 200% of the annual premium for Contractors Errors and Omissions Liability Insurance Coverage Endorsement.

Attach WN BP 64 Contractors Errors and Omissions Liability Insurance Coverage Endorsement Supplemental Extended Reporting Period – South Dakota.

4. Condominiums, Co-ops, Associations – Directors and Officers Liability Endorsement – not available in South Dakota

SECTION V – CLASS-SPECIFIC ENDORSEMENTS RULES

A. Apartment Buildings

3. Premium Determination

- b.** For each location where coverage applies, refer to the table below to determine the additional premium for Endorsement BP 07 75.

Premium
\$142.36

B. Restaurants BP 07 78

4. Premium Determination

- a.** For each location where coverage applies, refer to the table below to determine the additional premium for Endorsement BP 07 78.

Premium
\$161.78

INDIVIDUAL RISK PREMIUM MODIFICATION PLAN

1. Application of the Plan

This Plan may be applied to Businessowners policies which develop an annual company premium of \$500 or more before application of the Plan subject to the limitations contained in paragraph 2. below.

2. Limitations

This Plan may not be applied to:

- a.** Contractors Errors and Omissions
- b.** Earthquake
- c.** Electronic Data Liability – Broad Coverage
- d.** Employment Practices Liability Insurance Coverage
- e.** Equipment Breakdown Coverage
- f.** Liquor Liability

3. Rating Modification

The company rates for the risk may be modified in accordance with the following rating table to recognize such special characteristics of the risk as are not fully reflected in the basic company premium or company rates. The total credits or debits under the following table shall not exceed 25%.

Rating Modifications

Risk Characteristics	Description	Range of Modifications		
		Credits	to	Debits
Management	Cooperation in matters of safeguarding and proper handling of the property covered	8%	to	8%
Location	Accessibility, congestion, and exposures	7%	to	7%
Building Features	Age, condition, and unusual structural features	5%	to	5%
Premises and Equipment	Care, condition, and type	5%	to	5%
Employees	Selection, training, supervision, and experience	3%	to	3%
Protection	Not otherwise recognized	2%	to	2%

4. Special Conditions

This Plan shall be applied after the application of all other rating procedures.

UTAH BUSINESSOWNERS STATE EXCEPTION PAGE(S)

SECTION II – COVERAGE FORM RULES

Paragraph B.2. is replaced by the following:

B. Forms

2. Utah Changes – Condominium Association Coverage Endorsement BP 17 28

a. Description of Coverage

This endorsement amends the Businessowners Policy to provide coverage for condominium associations. It must be attached when condominium associations are insured. Utah law requires the Association to carry insurance for 100% of the full replacement cost, as determined at policy inception and each renewal.

b. Endorsement

Use Utah Changes - Condominium Association Coverage Endorsement BP 17 28.

c. Special Rules

Do not attach Endorsement BP 17 28 to contractors' policies.

The following is added to paragraph B.:

15. Utah Changes Endorsement BP 01 02

Attach Utah Changes Endorsement BP 01 02 to all policies.

SECTION IV - OPTIONAL COVERAGE RULES

A. Optional Coverages

13. Money and Securities

b. Premium Determination

(1) Refer to the rate table below to determine the premium.

Territory	Rates Per \$100			
	Location	Condominium Associations	Office/Office Condominium Associations	All Other Classes
701	On-Premises	0.629	0.457	0.571
	Off-Premises	0.131	0.131	0.131

B. Liability Coverages

12. Liquor Liability Coverage

a. Endorsements

Utah Liquor Liability Coverage Endorsement BP 05 04 provides coverage against claims for bodily injury or property damage sustained by a person or organization if liability for such injury is imposed on the insured by reason of the selling, serving, or

furnishing of any alcoholic beverage. The Schedule of the endorsement provides an entry for:

- (1) A Liquor Liability Aggregate Limit which is the most that will be paid for all claims for bodily injury or property damage arising out of the selling, serving, or furnishing of any alcoholic beverage
- (2) An Each Common Cause Limit which is the most that will be paid for all bodily injury or property damage sustained by one or more persons or organizations as the result of the selling, serving, or furnishing of alcoholic beverages to any one person. UTAH CODE ANN. Section 32B-15-301 generally provides that the aggregate amount that may be awarded to all persons injured as a result of one occurrence, under the Utah Alcoholic Product Liability Act, is limited to \$2,000,000.
- (3) An Each Person Limit which is the most that will be paid for all bodily injury or property damage sustained by any one person or organization as the result of the selling, serving, or furnishing of any alcoholic beverage to any one person. UTAH CODE ANN. Section 32B-15-301 generally provides that the total amount that may be awarded to any person pursuant to a cause of action for injury and damage under the Utah Alcoholic Product Liability Act that arises after January 1, 2010, is limited to \$1,000,000.

Neither the Liability And Medical Expenses Limit Of Insurance shown in the Declarations nor its aggregate limits apply to damages arising out of the selling, serving, or furnishing alcoholic beverages.

b. Liquor Liability Grades

- (4) The Liquor Liability Numerical Grade is **0** for businesses licensed to sell beer at retail only for off-premises consumption. A Liquor Liability Numerical Grade of **6** applies for all other establishments.

Citations of Law: UTAH CODE ANN. Section 32B-15-201 *et seq.*

Comments:

The statute provides, in part, that any person who directly gives, sells, or otherwise provides an alcoholic product to one of the following persons as part of the commercial sale, storage, service, manufacture, distribution, or consumption of an alcoholic product, and by those actions causes the intoxication of that person, is liable for injuries in person, property, or means of support to any third person, or the heir of that third person (generally a spouse, child, or parent of that third person), if the injury (or death) results from the intoxication of the individual who is provided the alcoholic product:

- Any person under the age of 21
- Any person apparently under the influence of intoxicating alcoholic products or drugs
- Any person whom the person furnishing the alcoholic product knew or should have known from the circumstances was under the influence of intoxicating alcoholic products or drugs
- Who is a known interdicted person

The "6" designation reflects the fact that the total amount of damages that may be awarded to any person pursuant to a cause of action arising under the statute is limited to \$1,000,000 and the aggregate amount which may be awarded to all persons injured as a result of any one occurrence is limited to \$2,000,000. It should also be noted that the Supreme Court of Utah ruled in *Reeves v. Gentile*, 813 P.2d 111 (Utah, 1991) that the Dram Shop Act allowed a cause of action against each establishment that served patrons in their intoxicated condition and, thus, the jury could award up to \$100,000* against each tavern owner.

In addition, the Supreme Court in *Red Flame v. Martinez*, 996 P.2d 540 (Utah 2000) ruled that the comparative fault statute (UTAH CODE ANN. Sects. 78-27-37 and 78-27-38) permits recovery by the at-fault vendor against the intoxicated person who directly caused the injury.

* Case was decided when limitation was \$100,000.

d. Limits of Insurance

A base each person limit, each common cause limit, and aggregate limit of \$300,000/\$300,000/\$600,000 applies. These limits may be increased. Optional higher limits of \$500,000/\$500,000/\$1,000,000 and \$1,000,000/\$1,000,000/\$2,000,000 are available.

For the applicable increased limits factors, refer to the table below.

Limit of Liability			Increased Limit Factor
Each Person Limit (000's)	Each Common Cause Limit (000's)	Liquor Liability Aggregate Limit (000's)	
\$300	\$300	\$600	1.00
500	500	1,000	1.25
1,000	1,000	2,000	1.50

e. Premium Determination

(1) Premium

(a) Liquor Liability Coverage

This rating is available only to those risks whose primary business function involves the sale of any alcoholic beverages on a regular basis.

Multiply the rate shown below for the applicable class by the liquor sales per \$1,000.

Class	Limit of Liability			Rate Per \$1,000 Sales
	Each Person Limit (000's)	Each Common Cause Limit (000's)	Liquor Liability Aggregate Limit (000's)	
Wholesalers, Distributors or Service	\$300	\$300	\$600	\$0.25

Restaurants & Motels	300	300	600	4.00
Package Stores & Other Retail	300	300	600	1.10

(b) Special Event Liquor Liability Coverage

This rating is available only to those risks whose primary business function does not involve the sale of alcoholic beverages on a regular basis, but hold(s) the occasional event(s) in support of the primary business function.

Use the Special Event Liquor Liability Coverage premium in the table below to determine the additional premium.

Exposure	Limit of Liability			Rate Per \$1,000 Sales
	Each Person Limit (000's)	Each Common Cause Limit (000's)	Liquor Liability Aggregate Limit (000's)	
Less than 5 events per year	\$300	\$300	\$600	\$350
5 or more events per year	300	300	600	750

(2) Grade Factor

Multiply the result of the premium for Liquor Liability Coverage or Special Events Liquor Liability Coverage by the applicable factor in the table below. The liquor liability grades for the state of Utah are found in rule b.(4) as stated above.

Grade	Factor
0	0.40
6	1.25

(3) Optional Higher Limits of Insurance

After applying the grade factor to the liquor liability coverage premium, multiply the result by the increased limits factor (above) to obtain the Liquor Liability Premium.

This premium is not subject to further modifications by the application of any other factors, including but not limited to, company deviations, IRPM factors, or expense modifications.

f. Minimum Premium

A minimum premium of \$250 applies. For higher limits, multiply the minimum premium by the increased limits factor (above).

SECTION V – CLASS-SPECIFIC ENDORSEMENTS RULES

A. Apartment Buildings

3. Premium Determination

- b. For each location where coverage applies, refer to the table below to determine the additional premium for Endorsement BP 07 75.

Premium
\$138.88

B. Restaurants BP 07 78

4. Premium Determination

- a. For each location where coverage applies, refer to the table below to determine the additional premium for Endorsement BP 07 78.

Premium
\$160.62

INDIVIDUAL RISK PREMIUM MODIFICATION PLAN

1. Application of the Plan

This Plan may be applied to Businessowners policies which develop an annual company premium of \$500 or more before application of the Plan subject to the limitations contained in paragraph 2. below.

2. Limitations

This Plan may not be applied to:

- a. Condominiums, Co-ops, Associations – Directors and Officers Liability
- b. Contractors Errors and Omissions
- c. Earthquake
- d. Electronic Data Liability – Broad Coverage
- e. Employment Practices Liability Insurance Coverage
- f. Equipment Breakdown Coverage
- g. Liquor Liability

3. Rating Modification

a. Modification of Rates

The company rates for the risk may be modified in accordance with 3.d. Rating Modifications to recognize such special characteristics of the risk as are not fully reflected in the basic company premium or company rates. The maximum credits or debits under Table 3.d. Rating Modifications shall not exceed 25%.

b. Uniform Application

This plan must be applied uniformly in a non-discriminatory manner for all eligible classes of risk even if its application results in a zero modification or no change in a previous modification applied.

c. Notification to the Insured

When a risk is rated below average (debited), an insured or applicant, or their agent or broker, upon request, will be advised by the insurer of the factors which resulted in the adverse rating so that the insured or applicant will be fairly apprised of any corrective action that might be appropriate with respect to the insurance risk.

d. Rating Modifications

Risk Characteristics	Description	Range of Modifications		
		Credits	to	Debits
Management	Cooperation in matters of safeguarding and proper handling of the property covered	8%	to	8%
Location	Accessibility, congestion, and exposures	7%	to	7%
Building Features	Age, condition, and unusual structural features	5%	to	5%
Premises and Equipment	Care, condition, and type	5%	to	5%
Employees	Selection, training, supervision, and experience	3%	to	3%
Protection	Not otherwise recognized	2%	to	2%

4. Special Conditions

This Plan shall be applied after the application of all other rating procedures.

WASHINGTON BUSINESSOWNERS STATE EXCEPTION PAGE(S)

ADDITIONAL RULE(S)

1. Stop Gap – Employers Liability Coverage

a. Description of Coverage

This endorsement provides Employers Liability coverage for those situations where an employer can be held liable for an employee's occupational injuries. Such coverage is not provided by the state insurance fund that provides workers' compensation in this state.

b. Endorsement

Use Washington – Stop Gap – Employers Liability Coverage Endorsement BP 06 74.

c. Premium Determination

The premium for this endorsement is calculated as follows.

- (1) Determine the applicable type of risk classification and its liability premium.
- (2) Multiply the liability premium by the rating factor from the table below to determine the additional premium.

Type of Risk	Factor
Contractors or Processing and Service Risks	.02
All Other Risks	.02

d. Minimum Premium

Minimum premium is \$25.00 for \$300,000 Bodily Injury By Accident–Each Accident and Bodily Injury By Disease–Each Employee/\$600,000 Bodily Injury By Disease–Aggregate. For higher limits, apply the applicable Increased Limits Factor found in the table below.

Liability and Medical Expenses Limit (000's)	Aggregate Limit for Products/ Completed Operations (000's)	Aggregate Limit for Liability and Medical Expenses (000's)	Increased Limits Factors
300	600	600	1.000
500	1,000	1,000	1.094
1,000	2,000	2,000	1.205
2,000	4,000	4,000	1.332

SECTION II – COVERAGE FORM RULES

Paragraphs B2.b., 7.c. and 14. are replaced by the following:

B. Forms

2. Condominium Association Coverage Endorsement BP 17 01

b. Endorsement

Use Endorsement BP 17 01, except substitute Washington Changes - Condominium Association Coverage Endorsement BP 17 09 for all condominiums created after July 1, 1990 that contain at least one residential unit or for any condominium association whose bylaws and declarations conform with the Washington Condominium Act of 1990.

14. Other Mandatory Endorsements

The following endorsements are mandatory on all policies: Abuse or Molestation Exclusion BP 04 39, Washington Employment-Related Practices Exclusion BP 04 60, Exclusion – Silica or Silica-Related Dust BP 05 17, Amendment of Insured Contract Definition BP 05 98, Washington Fungi or Bacteria Exclusion (Liability) BP 06 69, Exclusion – Access or Disclosure of Confidential or Personal Information and Data-related Liability – With Limited Bodily Injury Exception BP 15 04, Exclusion – Asbestos WN BP 03, Exclusion – Lead Liability WN BP 04, Automatic Termination Provision WN BP 05, and Primary And Noncontributory – Other Insurance Condition WN BP 53.

The following are added to Paragraph B.:

15. Washington Changes Endorsement BP 01 06

Attach Washington Changes Endorsement BP 01 06 to all policies.

16. Washington Changes - Domestic Abuse Endorsement BP 04 73

Attach Washington Changes - Domestic Abuse Endorsement BP 04 73 to all policies.

SECTION IV - OPTIONAL COVERAGE RULES

A. Optional Coverages

13. Money and Securities

b. Premium Determination

(1) Refer to the rate table below to determine the premium.

State - Territory	Rates Per \$100			
	Location	Condominium Associations	Offices/Office Condominium Associations	All Other Classes
Washington - 701	On-Premises	0.763	0.555	0.693
	Off-Premises	0.061	0.061	0.061
702	On-Premises	0.596	0.434	0.542
	Off-Premises	0.048	0.048	0.048

24. Loss Payable Provisions

a. Description of Coverage

This endorsement provides for naming a:

- (1) Loss payee;
- (2) Lender's loss payee; or

(3) Loss payee under a contract-of-sale arrangement.

b. Endorsement

Use Loss Payable Provisions Endorsement BP 12 06.

A. Liability Coverages

7. Employment Practices Liability Insurance Coverage Endorsement

k. Washington Employment-Related Practices Exclusion – BP 04 60

This endorsement amends the Businessowners Liability Coverage by excluding bodily injury and personal injury arising out of employment-related practices.

10. Hired Auto and Non-Owned Auto Liability

b. Endorsement

Use Hired Auto And Non-Owned Liability – Washington Endorsement BP 04 20.

11. Liquor Liability Coverage

a. Endorsements

Liquor Liability Coverage Endorsement BP 04 89 provides coverage against claims for bodily injury or property damage sustained by any person or organization if liability for such injury is imposed on the insured by reason of the selling, serving or furnishing of any alcoholic beverage. The Schedule of the endorsement provides an entry for:

- (1) A Liquor Liability Aggregate Limit which is the most that will be paid for all claims for bodily injury or property damage arising out of the selling, serving or furnishing of any alcoholic beverage; and
- (2) An Each Common Cause Limit which is the most that will be paid for all bodily injury or property damage sustained by one or more persons or organizations as the result of the selling, serving or furnishing of alcoholic beverages to any one person.

Neither the Liability And Medical Expenses Limits of Insurance shown in the Declarations nor its aggregate limits apply to damages arising out of the selling, serving or furnishing of alcoholic beverages.

b. Liquor Liability Grades

- (4) The Liquor Liability Numerical Grade is 5.

Citation of Statute: WASH. REV. CODE ANN. Sections 66.44.200 and 66.44.270

These sections are not dramshop statutes, but are part of the Alcoholic Beverage Control Law.

Section 66.44.200 makes it unlawful to sell liquor to a person apparently under the influence of liquor, and Section 66.44.270 makes it unlawful to sell intoxicating liquor to a person under 21.

Comments:

WASH. REV. CODE ANN. 5.40.050 (relating to breach of duty) provides that, with certain exceptions, a breach of a duty imposed by statute, ordinance, or administrative rule shall not be considered negligence per se, but may be considered by the trier of fact as evidence of negligence.

c. Limits of Insurance

A base each common cause limit and aggregate limit of \$300,000/\$600,000 applies. These limits may be increased. Optional higher limits of \$500,000/\$1,000,000 and \$1,000,000/\$2,000,000 are available. For the applicable increased limits factors, refer to the table below.

Limit of Liability		Increased Limit Factor
Each Common Cause Limit (000's)	Liquor Liability Aggregate Limit (000's)	
\$300	\$600	1.00
500	1,000	1.25
1,000	2,000	1.50

d. Premium Determination

(1) Premium

(i) Liquor Liability Coverage

This rating is available only to those risks whose primary business function involves the sale of any alcoholic beverages on a regular basis.

Multiply the rate shown below for the applicable class by the liquor sales per \$1,000.

Class	Limit of Liability		Rate Per \$1,000 Sales
	Each Common Cause Limit (000's)	Liquor Liability Aggregate Limit (000's)	
Wholesalers, Distributors or Service	\$300	\$600	\$0.25
Restaurants & Motels	300	600	4.00
Package Stores & Other Retail	300	600	1.10

(ii) Special Event Liquor Liability Coverage

This rating is available only to those risks whose primary business function does not involved the sale of alcoholic beverages on a regular basis, but hold(s) the occasional event(s) in support of the primary business function.

Use the Special Event Liquor Liability Coverage premium in the table below to determine the additional premium.

Exposure	Limit of Liability		Flat Rate Charge
	Each Common Cause Limit (000's)	Liquor Liability Aggregate Limit (000's)	
Less than 5 events per year	\$300	\$600	\$350
5 or more events per year	300	600	750

(2) Grade Factor

Multiply the result of the premium for Liquor Liability Coverage or Special Events Liquor Liability Coverage by the applicable factor in the table below. The liquor liability grade for the state of Washington is found in rule b.(4) as stated above.

Grade	Factor
5	1.00

(3) Optional Higher Limits of Insurance

After applying the grade factor to the liquor liability coverage premium, multiply the result by the increased limits factor (above) to obtain the Liquor Liability Premium.

This premium is not subject to further modifications by the application of any other factors, including but not limited to, company deviations, IRPM factors, or expense modifications.

e. Minimum Premium

A minimum premium of \$250 applies. For higher limits, multiply the minimum premium by the increased limits factor (above).

SECTION V – CLASS SPECIFIC ENDORSEMENTS

A. Apartment Buildings

3. Premium Determination

- a. For each location where coverage applies, refer to the table below to determine the additional premium for Endorsement BP 07 75.

Premium
\$131.85

B. Restaurants BP 07 78

4. Premium Determination

- a. For each location where coverage applies, refer to the table below to determine the additional premium for Endorsement BP 07 78.

Premium
\$160.47

INDIVIDUAL RISK PREMIUM MODIFICATION PLAN

1. Application of the Plan

This Plan may be applied to Businessowners policies which develop an annual company premium of \$1,000 or more before application of the Plan, subject to the limitations contained paragraph 2. below.

2. Limitations

This Plan may not be applied to:

- a. Condominiums, Co-ops, Associations – Directors and Officers Liability
- b. Contractors Errors and Omissions
- c. Earthquake
- d. Electronic Data Liability – Broad Coverage
- e. Employment Practices Liability Insurance Coverage;
- f. Equipment Breakdown Coverage
- g. Liquor Liability
- h. Stop Gap – Employers Liability Coverage

3. Rating Modification

The company rates for the risk may be modified in accordance with the following rating table to recognize such special characteristics of the risk as are not fully reflected in the basic company premium or company rates. The total credits or debits under the following table shall not exceed 25%.

Rating Modifications

Risk Characteristics	Description	Range of Modifications		
		Credits	to	Debits
Management	Cooperation in matters of safeguarding and proper handling of the property covered.	8%	to	8%
Location	Accessibility, congestion and exposures.	7%	to	7%
Building Features	Age, condition and unusual structural features.	5%	to	5%
Premises And Equipment	Care, condition and type.	5%	to	5%
Employees	Selection, training, supervision and experience	3%	to	3%
Protection	Not otherwise recognized.	2%	to	2%

4. Special Conditions

a. Application of the Plan

This Plan shall be applied after the application of all other rating procedures.

b. Adverse Rating

If a risk is rated below average (debited), an insured or applicant, upon timely request, will be advised by the insurer of the factors which resulted in the adverse rating so that the insured or applicant will be fairly apprised of any corrective action that might be appropriate with respect to the insurance risk.

c. Application of the Plan to All Eligible Risks

This Plan shall be administered equitable and applied fairly to every eligible risk which an insurer elects to insure.

d. Combination With Other Rating Plans or Rating Rules

This Plan shall not be combined with other rating plans or rating rules in such a way that the schedule rating affects the premium by more than 25%.

e. Record Keeping

Records supporting the development of individual risk modifications shall be retained by the insurer for a minimum of three years or until the conclusion of the next regular examination conducted by the insurance department of its domicile, whichever is later, and made available at all reasonable times for the commissioner's examination. The records must include copies of all documentation used in making each particular determination, even though a credit or debit may not result.

WISCONSIN BUSINESSOWNERS STATE EXCEPTION PAGE(S)

SECTION II – COVERAGE FORM RULES

The following is added to Paragraph B:

B. Forms

15. Wisconsin Changes Endorsement BP 01 27

Attach Wisconsin Changes Endorsement BP 01 27 to all policies.

SECTION IV - OPTIONAL COVERAGE RULES

A. Optional Coverages

13. Money and Securities

b. Premium Determination

(1) Refer to the rate table below to determine the premium.

Territory	Rates Per \$100			
	Location	Condominium Associations	Offices/Office Condominium Associations	All Other Classes
701	On-Premises	0.949	0.689	0.861
	Off-Premises	0.035	0.035	0.035
702 - 704	On-Premises	0.486	0.354	0.442
	Off-Premises	0.017	0.017	0.017

B. Liability Coverages

10. Hired Auto and Non-Owned Auto Liability

b. Endorsement

Use Wisconsin - Hired Auto And Non-Owned Liability Endorsement BP 10 68.

11. Liquor Liability Coverage

b. Liquor Liability Grades

(4) The Liquor Liability Numerical Grade is 2.

Citation of Law: WIS STAT. Section 125.035

Comments:

The statute provides, in part, that:

A vendor is immune from civil liability arising out of the act of procuring alcoholic beverages for or selling, dispensing or giving away alcoholic beverages to another person; however this immunity does not apply if the vendor knew or should have known that an underage person who was furnished the alcoholic beverage was under the legal drinking age and if the alcoholic beverages provided to the underage person were a substantial factor in causing injury to a third party. The immunity also does not apply if the vendor causes consumption of alcoholic beverages by force or by representing that the beverages contain no alcohol.

d. Limits of Insurance

A base each common cause limit and aggregate limit of \$300,000/\$600,000 applies. These limits may be increased. Optional higher limits of \$500,000/\$1,000,000 and \$1,000,000/\$2,000,000 are available. For the applicable increased limits factors, refer to the table below.

Limit of Liability		Increased Limit Factor
Each Common Cause Limit (000's)	Liquor Liability Aggregate Limit (000's)	
\$300	\$600	1.00
500	1,000	1.25
1,000	2,000	1.50

e. Premium Determination

(1) Premium

(a) Liquor Liability Coverage

This rating is available only to those risks whose primary business function involves the sale of any alcoholic beverages on a regular basis.

Multiply the rate shown below for the applicable class by the liquor sales per \$1,000.

Class	Limit of Liability		Rate Per \$1,000 Sales
	Each Common Cause Limit (000's)	Liquor Liability Aggregate Limit (000's)	
Wholesalers, Distributors or Service	\$300	\$600	\$0.25
Restaurants & Motels	300	600	4.00
Package Stores & Other Retail	300	600	1.10

(b) Special Event Liquor Liability Coverage

This rating is available only to those risks whose primary business function does not involve the sale of alcoholic beverages on a regular basis, but hold(s) the occasional event(s) in support of the primary business function.

Use the Special Event Liquor Liability Coverage premium in the table below to determine the additional premium.

Exposure	Limit of Liability		Flat Rate Charge
	Each Common Cause Limit (000's)	Liquor Liability Aggregate Limit (000's)	
Less than 5 events per year	\$300	\$600	\$350
5 or more events per year	300	600	750

(2) Grade Factor

Multiply the result of the premium for Liquor Liability Coverage or Special Events Liquor Liability Coverage by the applicable factor in the table below. The liquor liability grade for the state of Wisconsin is found in rule b.(4) as stated above.

Grade	Factor
2	0.60

(3) Optional Higher Limits of Insurance

After applying the grade factor to the liquor liability coverage premium, multiply the result by the increased limits factor (above) to obtain the Liquor Liability Premium.

This premium is not subject to further modifications by the application of any other factors, including but not limited to, company deviations, IRPM factors, or expense modifications.

f. Minimum Premium

A minimum premium of \$250 applies. For higher limits, multiply the minimum premium by the increased limits factor (above).

SECTION V – CLASS SPECIFIC ENDORSEMENTS RULES

A. Apartment Buildings

3. Premium Determination

- b.** For each location where coverage applies, refer to the table below to determine the additional premium for Endorsement BP 07 75.

Premium
\$123.22

B. Restaurants BP 07 78

4. Premium Determination

- a. For each location where coverage applies, refer to the table below to determine the additional premium for Endorsement BP 07 78.

Premium
\$159.62

INDIVIDUAL RISK PREMIUM MODIFICATION PLAN

1. Application of the Plan

This Plan may be applied to Businessowners policies which develop an annual company premium of \$500 or more before application of the Plan subject to the limitations contained in paragraph 2. below.

2. Limitations

This Plan may not be applied to:

- a. Condominiums, Co-ops, Associations – Directors and Officers Liability
- b. Contractors Errors and Omissions
- c. Earthquake
- d. Electronic Data Liability – Broad Coverage
- e. Employment Practices Liability Insurance Coverage
- f. Equipment Breakdown Coverage
- g. Liquor Liability

3. Rating Modification

The company rates for the risk may be modified in accordance with the following rating table to recognize such special characteristics of the risk as are not fully reflected in the basic company premium or company rates. The total credits or debits under the following table shall not exceed 25%.

Rating Modifications

Risk Characteristics	Description	Range of Modifications		
		Credits	to	Debits
Management	Cooperation in matters of safeguarding and proper handling of the property covered	8%	to	8%
Location	Accessibility, congestion, and exposures	7%	to	7%
Building Features	Age, condition, and unusual structural features	5%	to	5%
Premises and Equipment	Care, condition, and type	5%	to	5%
Employees	Selection, training, supervision, and experience	3%	to	3%
Protection	Not otherwise recognized	2%	to	2%

4. Special Conditions

This Plan shall be applied after the application of all other rating procedures.