

SERFF Tracking Number: CRUM-127113046 State: Arkansas
 Filing Company: United States Fire Insurance Company State Tracking Number: 48475
 Company Tracking Number: T100-END
 TOI: H19G Group Health - Travel Sub-TOI: H19G.000 Health - Travel
 Product Name: Travel Endorsements
 Project Name/Number: /

Filing at a Glance

Company: United States Fire Insurance Company

Product Name: Travel Endorsements

TOI: H19G Group Health - Travel

Sub-TOI: H19G.000 Health - Travel

Filing Type: Form

SERFF Tr Num: CRUM-127113046 State: Arkansas

SERFF Status: Closed-Approved-
 Closed State Tr Num: 48475

Co Tr Num: T100-END

Authors: Vera Harwell, Debbie
 Deluccia, Howard DeBare, John
 Carven

Date Submitted: 04/13/2011

State Status: Approved-Closed

Reviewer(s): Rosalind Minor

Disposition Date: 04/14/2011

Disposition Status: Approved-
 Closed

Implementation Date:

Implementation Date Requested: On Approval

State Filing Description:

General Information

Project Name:

Project Number:

Requested Filing Mode:

Explanation for Combination/Other:

Submission Type: New Submission

Group Market Type: Trust

Filing Status Changed: 04/14/2011

State Status Changed: 04/14/2011

Created By: Vera Harwell

Corresponding Filing Tracking Number:

Filing Description:

This in an Endorsement of add Renewal and Termination language and to amend the language for the Rental Car Damage benefit.

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Group

Group Market Size: Small and Large

Overall Rate Impact:

Deemer Date:

Submitted By: Debbie Deluccia

Company and Contact

Filing Contact Information

Vera Harwell, Compliance Manager

vharwell@fairmontspecialty.com

SERFF Tracking Number: CRUM-127113046 State: Arkansas
 Filing Company: United States Fire Insurance Company State Tracking Number: 48475
 Company Tracking Number: T100-END
 TOI: H19G Group Health - Travel Sub-TOI: H19G.000 Health - Travel
 Product Name: Travel Endorsements
 Project Name/Number: /

5 Christopher Way 732-676-9819 [Phone]
 Eatontown, NJ 07724 732-542-4082 [FAX]

Filing Company Information

United States Fire Insurance Company CoCode: 21113 State of Domicile: Delaware
 305 MADISON AVENUE Group Code: 158 Company Type:
 MORRISTOWN, NJ 07962 Group Name: State ID Number:
 (973) 490-6600 ext. [Phone] FEIN Number: 13-5459190

Filing Fees

Fee Required? Yes
 Fee Amount: \$100.00
 Retaliatory? Yes
 Fee Explanation: \$50 per form X 2 forms = \$100
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
United States Fire Insurance Company	\$100.00	04/13/2011	46531386

SERFF Tracking Number: CRUM-127113046 State: Arkansas
Filing Company: United States Fire Insurance Company State Tracking Number: 48475
Company Tracking Number: T100-END
TOI: H19G Group Health - Travel Sub-TOI: H19G.000 Health - Travel
Product Name: Travel Endorsements
Project Name/Number: /

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	04/14/2011	04/14/2011

SERFF Tracking Number: CRUM-127113046 State: Arkansas
Filing Company: United States Fire Insurance Company State Tracking Number: 48475
Company Tracking Number: T100-END
TOI: H19G Group Health - Travel Sub-TOI: H19G.000 Health - Travel
Product Name: Travel Endorsements
Project Name/Number: /

Disposition

Disposition Date: 04/14/2011

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: CRUM-127113046 State: Arkansas
 Filing Company: United States Fire Insurance Company State Tracking Number: 48475
 Company Tracking Number: T100-END
 TOI: H19G Group Health - Travel Sub-TOI: H19G.000 Health - Travel
 Product Name: Travel Endorsements
 Project Name/Number: /

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	Approved-Closed	Yes
Supporting Document	Application	Approved-Closed	Yes
Form	Renewal Endorsement	Approved-Closed	Yes
Form	Rental Endorsement	Approved-Closed	Yes

SERFF Tracking Number: CRUM-127113046 State: Arkansas
 Filing Company: United States Fire Insurance Company State Tracking Number: 48475
 Company Tracking Number: T100-END
 TOI: H19G Group Health - Travel Sub-TOI: H19G.000 Health - Travel
 Product Name: Travel Endorsements
 Project Name/Number: /

Form Schedule

Lead Form Number: T100-RN-11

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Approved-Closed 04/14/2011	T110-RN-11	Certificate Amendmen t, Insert Page, Endorseme nt or Rider	Renewal Endorsement	Initial		40.100	Renewal.pdf
Approved-Closed 04/14/2011	T110-RCD-11	Certificate Amendmen t, Insert Page, Endorseme nt or Rider	Rental Endorsement	Initial		40.800	RENTAL CAR DAMAGE.pdf

**UNITED STATES FIRE INSURANCE COMPANY
AMENDATORY ENDORSEMENT**

This Endorsement is made a part of the Policy/Certificate to which it is attached. This Endorsement is subject to all of the provisions and limitations of the Policy/Certificate. If there is a conflict between the Policy/Certificate and this Endorsement, the terms of this Endorsement will govern.

The following provision is hereby added to the Certificate:

Renewal:

Coverage under this Plan is not renewable. If additional coverage time is needed, a new application must be completed and correct Premium submitted to [the administrator]. A new Deductible, Coinsurance, and Pre-Existing Condition Exclusion will apply at each succeeding or subsequent Period of Coverage.

The following provision is hereby added to the Policy:

Policy Term and Renewal: This policy is issued for an initial term that will begin on the Policy Date and will be for a period of time specified in the attached Application. This policy May be renewed, with the Company's consent, from term to term, subject to the provisions of this policy. Each renewal term will be for a period of time specified in the Application. The initial term and each renewal term of this policy shall begin and end at 12:01 a.m. Standard Time of the place where the main office of the Policyholder is located.

The Company reserves the right to change premium rates subject to [60 days] prior notice to the Policyholder, but in no event will any increase in premium be retroactive.

Premiums and Payment of Premiums: The premiums for an Insured's coverage provided under this policy are shown in the Schedule of Coverages. An Insured's premium is due prior to his or her Scheduled Departure Date. All premiums should be submitted to the Company or to an authorized agent of the Company. Premiums are non-refundable except when an Insured is covered under more than one travel policy with the Company for each Covered Trip, or unless required by applicable state statutes.

Except as stated herein, this Amendatory Endorsement does not change coverage in any other way and is subject to all provisions, terms, and conditions of the Group Policy/Certificate. If there is a conflict between the Group Policy/Certificate and this Amendatory Endorsement, the terms of this Amendatory Endorsement will govern.

Signed for **United States Fire Insurance Company** By:



Douglas M. Libby
Chairman and CEO

UNITED STATES FIRE INSURANCE COMPANY
AMENDATORY ENDORSEMENT

This Endorsement is made a part of the Policy/Certificate to which it is attached. This Endorsement is subject to all of the provisions and limitations of the Policy/Certificate. If there is a conflict between the Policy/Certificate and this Endorsement, the terms of this Endorsement will govern.

The COVERAGE P is hereby deleted and replaced with the following:

[[COVERAGE P]
[RENTAL CAR DAMAGE]

The Insured is eligible for benefits up to the Maximum Benefit Amount [per person] [per reservation] if the Insured rents a car while on the Trip, and the car is damaged due to collision, theft, vandalism, windstorm, fire, hail, flood or any cause not in the Insured's control while in the Insured's possession, or the car is stolen while in the Insured's possession and is not recovered. The Insured or the Insured's Traveling Companion that is driving the car must be a licensed driver and must be listed on the rental agreement. The Company will pay to the rental company the lesser of:

- [(a) The cost of repairs and rental charges imposed by the rental company while the car is being repaired; or]
- [(b) The Actual Cash Value of the car, meaning purchase price less depreciation; or]
- [(c) The amount shown on the Schedule.]

A valid claim must be received from the Insured for the claim to be payable

[Coverage is provided to the Insured for up to [thirty-one (31) consecutive days].]

[DEFINITIONS

["Exotic Vehicles" includes Alfa Romeo, Aston Martin, Auburn, Avanti, Bentley, Bertone, BMC/Leyland, BMW M Series, Bradley, Bricklin, Clenet, Corvette, Cosworth, De Lorean, Excalibre, Ferrari, Iso, Jaguar, Jensen Healy, Lamborghini, Lancia, Lotus, Maserati, Mercedes Benz, MG, Morgan, Pantera, Panther, Pininfarina, Porsche, Rolls Royce, Rover, Stutz, Sterling, Triumph, and TVR.] [The Insured must call the Company's authorized administrator before renting to obtain confirmation that the vehicle is covered.]

[WHAT IS NOT PAYABLE UNDER COLLISION DAMAGE WAIVER

Unless otherwise stated, benefits are not payable for:

- [1. Any obligation of the Insured, a Traveling Companion or Family Member traveling with the Insured assumed under any agreement (except insurance collision deductible);]
- [2. Rentals of trucks, campers, trailers, off-road or four wheel drive vehicles, motor bikes, motorcycles, recreational vehicles or Exotic Vehicles;]
- [3. Any loss which occurs if the Insured or anyone traveling with the Insured are in violation of the rental agreement;]
- [4. Failure to report the loss to the proper local authorities and the rental car company;]
- [5. Damage to any other vehicle, structure or person as a result of a covered loss;]
- [6. Any loss as the result of or attributed to driving the rental vehicle: while under the influence of alcohol or any illegal substance or the abuse of a legal substance; while using any medication which recommends abstinence from driving; in a speed competition; for compensation for hire; for illegal trade purposes, or transporting contraband;]
- [7. Any loss as the result of physical damage or loss attributed to: mechanical failure or breakdown of the rental vehicle; wear and tear, gradual deterioration, corrosion, rust or freezing; any neglect or abuse of the vehicle; any dishonest act or conversion; any consequence of war (declared or otherwise); contamination by a radioactive material;]
- [8. Waiver or assumption of expenses by the commercial car rental agency; expenses covered under any other policy of insurance; any contents of the vehicle.]]

[ADDITIONAL CLAIMS PROVISIONS SPECIFIC TO COLLISION DAMAGE WAIVER

The following outlines the Insured's Duties in the event of any damage to the vehicle. The Insured must:

- a) Take all necessary and reasonable steps to protect the vehicle and prevent further damage to it;
- b) Report the loss to the appropriate local authorities and the rental company as soon as possible;
- c) Obtain all information on any other party involved in the Accident, such as name, address, insurance information and driver's license number;
- d) Provide the Company all documentation such as rental agreement, police report and damage estimate.]

Rental Car Damage Benefits will take effect [at] [on the earlier of: 1)] 12:01 a.m. Standard Time on the day after the date the premium is received by us [or the program administrator] [or authorized agent] [; or 2) if mailed, at 12:01 a.m. Standard Time on the day after the postmarked date].

Signed for United States Fire Insurance Company by:



Douglas M. Libby
Chairman and CEO

SERFF Tracking Number: CRUM-127113046 State: Arkansas
 Filing Company: United States Fire Insurance Company State Tracking Number: 48475
 Company Tracking Number: T100-END
 TOI: H19G Group Health - Travel Sub-TOI: H19G.000 Health - Travel
 Product Name: Travel Endorsements
 Project Name/Number: /

Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Flesch Certification	Approved-Closed	04/14/2011
Comments:	Certifications are attached.		
Attachments:	Cert of Compliance.pdf Readability Cert.pdf Rule 19 Certification.pdf		

		Item Status:	Status Date:
Bypassed - Item:	Application	Approved-Closed	04/14/2011
Bypass Reason:	This is an endorsement to be added to a previously filed and approved policy. It would not be applied for separately.		
Comments:			

United States Fire Insurance Company
Administrative Offices: 5 Christopher Way, 3rd Floor
Eatontown, NJ 07724

**UNFAIR SEX DISCRIMINATION
CERTIFICATE OF COMPLIANCE**

I certify that the attached submission meets the provisions of AR ADC 054 00 019
Section 10B, as well as all applicable requirements of the Arkansas Insurance
Department.

A handwritten signature in black ink, appearing to read "J. M. [unclear]", is positioned above a horizontal line.

Dated: April 11, 2011

UNITED STATES FIRE INSURANCE COMPANY

Administrative Offices: 5 Christopher Way • 3rd Floor • Eatontown, NJ 07724

READABILITY CERTIFICATION

This is to certify that the attached forms achieved a combined Flesch Reading Ease Score and are in compliance with applicable laws and regulations as follows:

Form #	Title	Flesch Score
T110-RN-11	Renewal Endorsement	40.1
T110-RCD	Rental Car Damage Endorsement	40.8

United States Fire Insurance Company



Signature

Gary M. McGeddy

Printed Name

Executive Vice President

Title

April 11, 2011

Date

United States Fire Insurance Company
Administrative Offices: 5 Christopher Way, 3rd Floor
Eatontown, NJ 07724

CERTIFICATE OF COMPLIANCE

I certify that the attached submission meets the provisions of Rule 19 as well as all applicable requirements of the Arkansas Insurance Department.

A handwritten signature in black ink, appearing to read "J. M. Ray", is written over a horizontal line.

Dated: April 11, 2011