

SERFF Tracking Number: AMRS-125332281 State: Arkansas  
 First Filing Company: AMERISURE MUTUAL INSURANCE State Tracking Number: AR-PC-07-026494  
 COMPANY, ...  
 Company Tracking Number: AR-COP-IL70-CP76 2007-FORM  
 TOI: 01.0 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)  
 Product Name: COMMERCIAL PROPERTY  
 Project Name/Number: /

## Filing at a Glance

Companies: AMERISURE MUTUAL INSURANCE COMPANY, AMERISURE INSURANCE COMPANY  
 Product Name: COMMERCIAL PROPERTY SERFF Tr Num: AMRS-125332281 State: Arkansas  
 TOI: 01.0 Property SERFF Status: Closed State Tr Num: AR-PC-07-026494  
 Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines) Co Tr Num: AR-COP-IL70-CP76 State Status:  
 2007-FORM  
 Filing Type: Form Co Status: Reviewer(s): Betty Montesi,  
 Llyweyia Rawlins  
 Author: Yvonne Johnson Disposition Date: 10/24/2007  
 Date Submitted: 10/23/2007 Disposition Status: Approved  
 Effective Date Requested (New): 01/01/2008 Effective Date (New): 01/01/2008  
 Effective Date Requested (Renewal): 01/01/2008 Effective Date (Renewal):  
 01/01/2008

## General Information

Project Name: Status of Filing in Domicile: Authorized  
 Project Number: Domicile Status Comments:  
 Reference Organization: N/A Reference Number: N/A  
 Reference Title: N/A Advisory Org. Circular: N/A  
 Filing Status Changed: 10/24/2007  
 State Status Changed: 10/23/2007 Deemer Date:  
 Corresponding Filing Tracking Number:  
 Filing Description:  
 Amerisure Mutual Insurance Company and Amerisure Insurance Company wishes to implement the following FORMS & coordinating RULES for our Company COMMAND® Program 2006.

- IL 70 18 08 07-Exclusion of Certain Computer-Related Losses-The form specifies that certain risks associated with computers or other electronic equipment failure, malfunction, inadequacy or inability to correctly recognize, process, distinguish, interpret or accept one or more dates or times are excluded from coverage.
- RULE – AAIS-CRL -1AMI/AIC ed. 10/07

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- CP 76 09 09 07-Limitation on Loss Settlement –Blanket Insurance (Margin Clause)-Under this margin clause endorsement, loss payment on an individual property under the blanket is limited to its stated value plus a percentage of that value. The margin clause does not increase the blanket Limit of Insurance.
- RULE – COMMAND –Margin Clause -1 AMI/AIC

## Company and Contact

### Filing Contact Information

Yvonne Johnson, Compliance Analyst I yvjohnson@amerisure.com  
 26777 Halsted Rd. (800) 257-1900 [Phone]  
 Farmington Hills, MI 48331 (248) 426-7789[FAX]

### Filing Company Information

AMERISURE MUTUAL INSURANCE COMPANY 26777 HALSTED RD. FARMINGTON HILLS, MI 48331-2060 (800) 257-1900 ext. 54270[Phone]	CoCode: 23396 Group Code: 124 Group Name: AMERISURE INSURANCE FEIN Number: 38-0829210 -----	State of Domicile: Michigan Company Type: PROPERTY & CASUALTY State ID Number:
AMERISURE INSURANCE COMPANY 26777 HALSTED RD. FARMINGTON HILLS, MI 48331-2060 (800) 257-1900 ext. 54270[Phone]	CoCode: 19488 Group Code: 124 Group Name: AMERISURE INSURANCE FEIN Number: 38-1869912 -----	State of Domicile: Michigan Company Type: PROPERTY & CASUALTY State ID Number:

## Filing Fees

Fee Required? Yes  
 Fee Amount: \$50.00

*SERFF Tracking Number:* AMRS-125332281 *State:* Arkansas  
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*TOI:* 01.0 Property *Sub-TOI:* 01.0001 Commercial Property (Fire and Allied  
Lines)  
*Product Name:* COMMERCIAL PROPERTY  
*Project Name/Number:* /  
Retaliatory? No  
Fee Explanation: Per Submission  
Per Company: No

*SERFF Tracking Number:* AMRS-125332281 *State:* Arkansas  
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CHECK NUMBER	CHECK AMOUNT	CHECK DATE
269564	\$50.00	10/19/2007

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TOI: 01.0 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied  
Lines)  
Product Name: COMMERCIAL PROPERTY  
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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved	Llyweyia Rawlins	10/24/2007	10/24/2007

SERFF Tracking Number: AMRS-125332281 State: Arkansas  
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Lines)  
Product Name: COMMERCIAL PROPERTY  
Project Name/Number: /

## Disposition

Disposition Date: 10/24/2007

Effective Date (New): 01/01/2008

Effective Date (Renewal): 01/01/2008

Status: Approved

Comment:

This filing is approved contingent on receiving the filing fees the company indicates in the filing that they have sent.

Rate data does NOT apply to filing.

### Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing	0.000%
Overall Percentage Rate Impact For This Filing	0.000%
Effect of Rate Filing-Written Premium Change For This Program	\$0
Effect of Rate Filing - Number of Policyholders Affected	0

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Supporting Document	COVER	Approved	Yes
Supporting Document	MEMORANDUMS	Approved	Yes
Supporting Document	OLD FORM & SBS	Approved	Yes
Form	EXCLUSION OF CERTAIN COMPUTER-RELATED LOSSES	Approved	Yes
Form	LIMITATION ON LOSS SETTLEMENT-BLANKET INSURANCE (MARGIN CLAUSE)	Approved	Yes

SERFF Tracking Number: AMRS-125332281 State: Arkansas  
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## Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	EXCLUSION OF CERTAIN COMPUTER-RELATED LOSSES	IL 70 18 08 07	08 07	Endorsement/Amendment/Conditions Replaced	Replaced Form #:0.00 IL 70 18 03 98 Previous Filing #:		IL 70 18 08 07 Form.pdf
Approved	LIMITATION ON LOSS SETTLEMENT-BLANKET INSURANCE (MARGIN CLAUSE)	CP 76 09 09 07	09 07	Endorsement/Amendment/Conditions New		0.00	CP 76 09 09 07.pdf

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **EXCLUSION OF CERTAIN COMPUTER-RELATED LOSSES**

This endorsement modifies insurance provided under the following:

**COMMAND PROPERTY COVERAGE PART  
AAIS INLAND MARINE COVERAGE FORM  
TECHNISURE DATA PROCESSING EQUIPMENT AND MEDIA INCLUDING EXTRA EXPENSE  
COVERAGE FORM**

- A.** We will not pay for loss or damage caused directly or indirectly by the following. Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss or damage.
- 1.** The failure, malfunction or inadequacy of,
    - a.** Any of the following, whether belonging to any insured or to others;
      - (1)** Computer hardware, including microprocessors;
      - (2)** Computer application software;
      - (3)** Computer operating systems and related software;
      - (4)** Computer networks;
      - (5)** Microprocessors (computer chips) not part of the computer system; or
      - (6)** Any other computerized or electronic equipment or components: or
    - b.** Any other products, any services, data or functions that directly or indirectly use or rely upon, in any manner, any of the items listed in paragraph **A.1.a.** of this endorsement;  
  
due to the inability to correctly recognize, process, distinguish, interpret or accept one or more dates and times. An example is the inability of computer software to recognize the year 2000.
  - 2.** Any advice, consultation, design, evaluation, inspection, installation, maintenance, repair, replacement or supervision provided or done by you or for you to determine, rectify or test for, any potential or actual problems described in Paragraph **A.1.** of this endorsement.
- B.** If an excluded Cause of Loss is described in Paragraph **A.** of this endorsement results:
- 1.** In a loss by a "Specified Peril" under the **COMMAND PROPERTY COVERAGE PART**, or
  - 2.** In a loss by a "Specified Peril" under the **AAIS INLAND MARINE COVERAGE FORM**, or
  - 3.** In a loss by one of the "Named Causes of Loss" under the **DATA PROCESSING EQUIPMENT AND MEDIA INCLUDING EXTRA EXPENSE COVERAGE FORM**;
- we will pay only for the loss or damage caused by such "Specified Peril" or "Named Causes of Loss".
- C.** We will not pay for repair, replacement or modification of any items in Paragraphs **A.1.a.** and **A.1.b.** of this endorsement to correct any deficiencies or change any features.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

## LIMITATION ON LOSS SETTLEMENT – BLANKET INSURANCE (MARGIN CLAUSE)

This endorsement modifies insurance provided under the COMMAND PROPERTY COVERAGE PART

### SCHEDULE

<b>Premises Number:</b>	<b>Building Number:</b>	<b>Margin Clause:</b> %
<b>Description Of Property:</b>		
<b>Premises Number:</b>	<b>Building Number:</b>	<b>Margin Clause:</b> %
<b>Description Of Property:</b>		

Information required to complete this Schedule if not shown above will be shown in the Declarations.

**A.** This endorsement applies to loss settlement on property that is subject to a Blanket Limit of Insurance.

A Blanket Limit of Insurance is a single Limit of Insurance that applies to any of the following as shown elsewhere in this policy:

1. Two or more buildings;
2. Building and contents;
3. Contents of more than one building; or
4. Contents at more than one premises.

**B. Margin Clause**

With respect to property that is subject to a Blanket Limit of Insurance, we will determine a maximum loss payable for each building and for the contents of each building or the contents at each premises. The maximum loss payable is determined by applying the applicable Margin Clause percentage indicated in the Schedule to the value of the property as shown in the latest statement of values reported to us. If the statement of values does not state individually the value of each building and the value of contents at each building or premises, we will determine individual values as a part of the total reported values prior to application of the Margin Clause percentage.

Actual loss payment will be determined based on the amount of loss or damage subject to all applicable policy provisions including the Limits of Insurance Condition, Coinsurance, Deductible and Valuation Conditions. But the actual loss payment, for each building, for the contents of each building or for the contents at each premises, will not exceed the maximum loss payable as described above and will not exceed the Blanket Limit of Insurance.

The Margin Clause does not increase the Blanket Limit of Insurance

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Insurance Services Office, Inc., 2007



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TOI: 01.0 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)  
Product Name: COMMERCIAL PROPERTY  
Project Name/Number: /

## Supporting Document Schedules

**Satisfied -Name:** Uniform Transmittal Document-Property & Casualty  
**Review Status:** Approved 10/24/2007

**Comments:**

**Attachment:**

AR-COP-10-07-Form-777.pdf

**Satisfied -Name:** COVER  
**Review Status:** Approved 10/24/2007

**Comments:**

**Attachment:**

AR-COP-10-07-Form.pdf

**Satisfied -Name:** MEMORANDUMS  
**Review Status:** Approved 10/24/2007

**Comments:**

**Attachments:**

IL70180807 Revised Form MEMORANDUM.pdf

CP 76 09 09 07 Filing Memorandum.pdf

**Satisfied -Name:** OLD FORM & SBS  
**Review Status:** Approved 10/24/2007

**Comments:**

**Attachments:**

IL70180398.pdf

IL70180807 SBS \_2\_.pdf

## Property & Casualty Transmittal Document

<b>1. Reserved for Insurance Dept. Use Only</b>	<b>2. Insurance Department Use only</b> a. Date the filing is received: b. Analyst: c. Disposition: d. Date of disposition of the filing: e. Effective date of filing: New Business Renewal Business f. State Filing #: g. SERFF Filing #: h. Subject Codes
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<b>3. Group Name</b>	<b>Group NAIC #</b>

4. Company Name(s)	Domicile	NAIC #	FEIN #	State #

<b>5. Company Tracking Number</b>	
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**Contact Info of Filer(s) or Corporate Officer(s)** [include toll-free number]

6.	Name and address	Title	Telephone #s	FAX #	e-mail

7. Signature of authorized filer	
8. Please print name of authorized filer	

**Filing information** (see General Instructions for descriptions of these fields)

9. Type of Insurance (TOI)	
10. Sub-Type of Insurance (Sub-TOI)	
11. State Specific Product code(s)(if applicable)[See State Specific Requirements]	
12. Company Program Title (Marketing title)	
13. Filing Type	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
14. Effective Date(s) Requested	New: <input type="text"/> Renewal: <input type="text"/>
15. Reference Filing?	<input type="checkbox"/> Yes <input type="checkbox"/> No
16. Reference Organization (if applicable)	
17. Reference Organization # & Title	
18. Company's Date of Filing	
19. Status of filing in domicile	<input type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

## Property & Casualty Transmittal Document—

20. This filing transmittal is part of Company Tracking #

21. Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]

22. Filing Fees (Filer must provide check # and fee amount if applicable)  
[If a state requires you to show how you calculated your filing fees, place that calculation below]

Check #:  
Amount:

Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.

\*\*\*Refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)

PC TD-1 pg 2 of 2

## FORM FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes forms)  
 (Do not refer to the body of the filing for the forms listing, unless allowed by state.)

<b>1.</b>	<b>This filing transmittal is part of Company Tracking #</b>	
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<b>2.</b>	<b>This filing corresponds to rate/rule filing number</b> (Company tracking number of rate/rule filing, if applicable)	
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<b>3.</b>	<b>Form Name /Description/Synopsis</b>	<b>Form # Include edition date</b>	<b>Replacement Or withdrawn?</b>	<b>If replacement, give form # it replaces</b>	<b>Previous state filing number, if required by state</b>
01			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
02			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
03			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
04			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
05			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
06			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
07			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
08			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
09			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
10			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		

PC FFS-1



Amerisure Mutual Insurance Company

Government Compliance & State Filings

Amerisure, Inc.  
Amerisure Insurance Company  
Amerisure Re (Bermuda) Ltd.  
October 23, 2007

Commissioner of Insurance  
Arkansas Insurance Department  
1200 West Third Street  
Little Rock, Arkansas 72201-1904

Subject: Amerisure Mutual Insurance Company, NAIC No. 23396  
FEIN No. 38-0829210, Group No. 124  
Amerisure Insurance Company, NAIC No. 19488  
FEIN No. 38-1869912, Group No. 124  
Commercial Property  
Company Filing No.: AR-COP-IL70-CP76 2007-**Form**  
**COMMERCIAL OUTPUT PROGRAM**  
**Company COMMAND<sup>®</sup> Program 2006**  
**COMPANY FORMS & RULES**  
**For Policies Effective on or after January 1, 2008**

Amerisure Mutual Insurance Company and Amerisure Insurance Company wishes to implement the following FORMS & coordinating RULES for our Company COMMAND<sup>®</sup> Program 2006.

- **IL 70 18 08 07-Exclusion of Certain Computer-Related Losses**-The form specifies that certain risks associated with computers or other electronic equipment failure, malfunction, inadequacy or inability to correctly recognize, process, distinguish, interpret or accept one or more dates or times are excluded from coverage.
- **RULE – AAIS-CRL -1AMI/AIC ed. 10/07**
- **CP 76 09 09 07-Limitation on Loss Settlement –Blanket Insurance (Margin Clause)**- Under this margin clause endorsement, loss payment on an individual property under the blanket is limited to its stated value plus a percentage of that value. The margin clause does not increase the blanket Limit of Insurance.
- **RULE – COMMAND –Margin Clause -1 AMI/AIC**

My contact information is listed below; please do not hesitate to get in touch with me for any discrepancies in this filing.

Best regards,

A handwritten signature in black ink, appearing to read "Yvonne Johnson".

Yvonne Johnson  
Compliance Analyst

## FORM MEMORANDUM

**IL 70 18 08 07 - EXCLUSION OF CERTAIN COMPUTER-RELATED LOSSES** – We have revised our form that modifies coverage of our COMMAND Program. It specifies that certain risks associated with computers or other electronic equipment failure, malfunction, inadequacy or inability to correctly recognize, process, distinguish, interpret or accept one or more dates or times are excluded from coverage.

## **Filing Memorandum**

**CP 76 09 09 07 – Limitation on Loss Settlement – Blanket Insurance (Margin Clause)** – The information contained below is taken from the ISO 2007 Multistate Revision LI -CF-2007-103 and their form CP 12 32.

We have created a new form for use with our COMMAND Program for use with blanket policies. Under this margin clause endorsement, loss payment on an individual property under the blanket is limited to its stated value plus a percentage of that value. The margin clause does not increase the blanket Limit of Insurance.

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **EXCLUSION OF CERTAIN COMPUTER-RELATED LOSSES**

This endorsement modifies insurance provided under the following programs:

- **COMMAND PROPERTY COVERAGE PART**
- **CONTRACTORS COMMERCIAL PROPERTY COVERAGE PART**
- **TECHNISURE DATA PROCESSING EQUIPMENT AND MEDIA INCLUDING EXTRA EXPENSE COVERAGE FORM**

**A.** We will not pay for loss or damage caused directly or indirectly by the following. Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss or damage.

1. The failure, malfunction or inadequacy of,

a. Any of the following, whether belonging to any insured or to others;

- (1) Computer hardware, including micro-processors;
- (2) Computer application software;
- (3) Computer operating systems and related software;
- (4) Computer networks;
- (5) Microprocessors (computer chips) not part of the computer system; or
- (6) Any other computerized or electronic equipment or components: or

b. Any other products, any services, data or functions that directly or indirectly use or rely upon, in any manner, any of the items listed in paragraph **A.1.a.** of this endorsement.

due to the inability to correctly recognize, process, distinguish, interpret or accept one or more dates and times. An example is the inability of computer software to recognize the year 2000.

2. Any advice, consultation, design, evaluation, inspection, installation, maintenance, repair, replacement or supervision provided or done by you or for you to determine, rectify or test for, any potential or actual problems described in Paragraph **A.1.** of this endorsement.

**B.** If an excluded Cause of Loss is described in Paragraph **A.** of this endorsement results:

1. in a loss by a "Specified Peril" under the **PROPERTY COVERAGE PART**,
2. in a loss by a "Specified Peril" under **CONTRACTORS COMMERCIAL PROPERTY COVERAGE PART**, or
3. in a loss by one of the "Named Causes of Loss" under the **DATA PROCESSING EQUIPMENT AND MEDIA INCLUDING EXTRA EXPENSE COVERAGE FORM**;

we will pay only for the loss or damage caused by such "Specified Peril" or "Named Causes of Loss".

**C.** We will not pay for repair, replacement or modification of any items in Paragraphs **A.1.a.** and **A.1.b.** of this endorsement to correct any deficiencies or change any features.

**EXCLUSION OF CERTAIN COMPUTER-RELATED LOSSES**  
**SIDE-BY-SIDE COMPARISON**  
**ONLY DIFFERENCES ARE SHOWN**

CURRENT FORM IL 70 18 03 98	PROPOSED FORM IL 70 18 08 07	COMMENTS
<p>This endorsement modifies insurance provided under the following programs:</p> <p><b>COMMAND PROPERTY COVERAGE PART  CONTRACTORS COMMERCIAL  PROPERTY COVERAGE PART  TECHNISURE DATA PROCESSING  EQUIPMENT AND MEDIA INCLUDING  EXTRA EXPENSE COVERAGE FORM</b></p>	<p>This endorsement modifies insurance provided under the following:</p> <p><b>COMMAND PROPERTY COVERAGE  PART  AAIS INLAND MARINE COVERAGE  FORM  TECHNISURE DATA PROCESSING  EQUIPMENT AND MEDIA INCLUDING  EXTRA EXPENSE COVERAGE FORM</b></p>	<p>We took out reference to the Contractors Commercial Property Coverage Part as this does not apply to this form. We added AAIS Inland Marine Coverage form to be modified.</p>
<p><b>B.</b> If an excluded Cause of Loss is described in Paragraph <b>A.</b> of this endorsement results:</p> <ol style="list-style-type: none"> <li>1. in a loss by a "Specified Peril" under the <b>PROPERTY COVERAGE PART,</b></li> <li>2. in a loss by a "Specified Peril" under <b>CONTRACTORS COMMERCIAL PROPERTY COVERAGE PART,</b> or</li> <li>3. in a loss by one of the "Named Causes of Loss" under the <b>DATA PROCESSING EQUIPMENT AND MEDIA INCLUDING EXTRA EXPENSE COVERAGE FORM;</b></li> </ol> <p>we will pay only for the loss or damage caused by such "Specified Peril" or "Named Causes of Loss".</p>	<p><b>B.</b> If an excluded Cause of Loss is described in Paragraph <b>A.</b> of this endorsement results:</p> <ol style="list-style-type: none"> <li>1. In a loss by a "Specified Peril" under the <b>COMMAND PROPERTY COVERAGE PART,</b> or</li> <li>2. In a loss by a "Specified Peril" under the <b>AAIS INLAND MARINE COVERAGE FORM,</b> or</li> <li>3. In a loss by one of the "Named Causes of Loss" under the <b>DATA PROCESSING EQUIPMENT AND MEDIA INCLUDING EXTRA EXPENSE COVERAGE FORM;</b></li> </ol> <p>we will pay only for the loss or damage caused by such "Specified Peril" or "Named Causes of Loss".</p>	<p>Again indicated the forms that are modified by this endorsement.</p>