

SERFF Tracking Number: CNNB-125305272 State: Arkansas
Filing Company: The Cincinnati Insurance Company State Tracking Number: AR-PC-07-026260
Company Tracking Number: PM-07-2932-AR
TOI: 09.0 Inland Marine Sub-TOI: 09.0000 Inland Marine Sub-TOI Combinations
Product Name: PM-07-2932-AR
Project Name/Number: /1039, 958, 913

Filing at a Glance

Company: The Cincinnati Insurance Company

Product Name: PM-07-2932-AR SERFF Tr Num: CNNB-125305272 State: Arkansas
TOI: 09.0 Inland Marine SERFF Status: Closed State Tr Num: AR-PC-07-026260
Sub-TOI: 09.0000 Inland Marine Sub-TOI Co Tr Num: PM-07-2932-AR State Status:
Combinations
Filing Type: Form Co Status: Reviewer(s): Becky Harrington,
Betty Montesi, Brittany Yielding
Author: David Nutt Disposition Date: 10/01/2007
Date Submitted: 09/27/2007 Disposition Status: Approved
Effective Date Requested (New): 04/01/2008 Effective Date (New): 04/01/2008
Effective Date Requested (Renewal): 04/01/2008 Effective Date (Renewal):
04/01/2008

General Information

Project Name: Status of Filing in Domicile: Authorized
Project Number: 1039, 958, 913 Domicile Status Comments:
Reference Organization: Reference Number:
Reference Title: Advisory Org. Circular:
Filing Status Changed: 10/01/2007
State Status Changed: 09/28/2007 Deemer Date:
Corresponding Filing Tracking Number: PM-07-2931-AR
Filing Description:
Rewrite of Personal Inland Marine program - forms.

Company and Contact

Filing Contact Information

Dave Nutt, Senior Filings Specialist dave_nutt@cinfin.com
6200 S. Gilmore Road (513) 870-2887 [Phone]
Fairfield, OH 45014 (513) 881-8885[FAX]

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Filing Company Information

The Cincinnati Insurance Company
6200 S. Gilmore Rd.
Fairfield, OH 45014
(513) 870-2000 ext. [Phone]

CoCode: 10677
Group Code: 244
Group Name:
FEIN Number: 31-0542366

State of Domicile: Ohio
Company Type:
State ID Number:

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Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
The Cincinnati Insurance Company	\$50.00	09/27/2007	15837593

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Becky Harrington	10/01/2007	10/01/2007

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Disposition

Disposition Date: 10/01/2007

Effective Date (New): 04/01/2008

Effective Date (Renewal): 04/01/2008

Status: Approved

Comment:

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Form	PERSONAL ARTICLES DECLARATIONS	Approved	Yes
Form	EXHIBITION ENDORSEMENT	Approved	Yes
Form	PERSONAL ARTICLES COVERAGE FORM	Approved	Yes
Form	MOBILE FARM MACHINERY, LIVESTOCK, AND FARM PERSONAL PROPERTY ENDORSEMENT	Approved	Yes
Form	HOUSEHOLD PETS ENDORSEMENT	Approved	Yes
Form	GENERAL ARTICLES COVERAGE ENDORSEMENT	Approved	Yes
Form	PERSONAL HOME COMPUTER ENDORSEMENT	Approved	Yes
Form	COVERAGE TERRITORY AMENDMENT ENDORSEMENT	Approved	Yes
Form	PROTECTIVE SAFEGUARDS ENDORSEMENT	Approved	Yes
Form	SPECIAL PROVISIONS - ARKANSAS	Approved	Yes

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Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	PERSONAL ARTICLES DECLARATIONS	DDI	9-07	Declaration Replaced s/Schedule	Replaced Form #:0.00 DDI (8/01) Previous Filing #:		DDI 09-07.pdf DDI 0907 (Sample).pdf
Approved	EXHIBITION ENDORSEMENT	PM101	8-05	Endorsement/Amendment/Conditions Replaced	Replaced Form #:0.00 PM101 (1/89) Previous Filing #:		PM101 08-05.pdf
Approved	PERSONAL ARTICLES COVERAGE FORM	PM102	8-05	Policy/Coverage Form Replaced	Replaced Form #:0.00 PM102 (2/02) Previous Filing #:		PM102 08-05.pdf
Approved	MOBILE FARM MACHINERY, LIVESTOCK, AND FARM PERSONAL PROPERTY ENDORSEMENT	PM106	8-05	Endorsement/Amendment/Conditions Replaced	Replaced Form #:0.00 PM106 (2/02) Previous Filing #:		PM106 08-05.pdf
Approved	HOUSEHOLD PETS ENDORSEMENT	PM108	8-05	Endorsement/Amendment/Conditions Replaced	Replaced Form #:0.00 PM108 (2/02) Previous Filing #:		PM108 08-05.pdf
Approved	GENERAL ARTICLES COVERAGE ENDORSEMENT	PM110	8-05	Policy/Coverage Form Replaced	Replaced Form #:0.00 PM110 (2/02) Previous Filing #:		PM110 08-05.pdf
Approved	PERSONAL HOME COMPUTER ENDORSEMENT	PM120	8-05	Endorsement/Amendment/Conditions Replaced	Replaced Form #:0.00 PM120 (2/02) Previous Filing #:		PM120 08-05.pdf
Approved	COVERAGE TERRITORY	PM162	8-05	Endorsement New		0.00	PM162 08-05.pdf

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	AMENDMENT			ent/Condi		
	ENDORSEMENT			ons		
Approved	PROTECTIVE	PM163	8-05	Endorseme New	0.00	PM163
	SAFEGUARDS			nt/Amendm		08-05.pdf
	ENDORSEMENT			ent/Condi		
				ons		
Approved	SPECIAL	PM313AR	4-08	Endorseme Replaced	Replaced Form #:0.00	PM313AR
	PROVISIONS -			nt/Amendm	PM313AR (5/02)	04-08.pdf
	ARKANSAS			ent/Condi	Previous Filing #:	
				ons		



**THE
CINCINNATI INSURANCE COMPANY**

**PERSONAL ARTICLES
DECLARATIONS**

DDI (9/07)

By: _____

ORIGINAL COPY



THE
CINCINNATI INSURANCE COMPANY

POLICY NUMBER
I01 1234567
Image 003

PERSONAL ARTICLES
DECLARATIONS

RENEWAL of
I01 8083546

Policy Period: From 09/09/2007 To 09/09/2008
12:01 a.m. Standard Time At The Address of the Named Insured

I01 1234567

Named Insured & Address

John Q. and Jenny Public
9533 Great Risk Road
Clean City, KS 67401

Please refer any questions to your **agent**:
Best Agency, Inc.
309 Corporate Success Avenue
Clean City, KS 67401
(913) 356-3100
Agency 15-002 Producer P14

County of Beautiful

This Declaration Page, with "Mandatory Provisions" and Policy Form(s) completes this Policy.

PAYOR - INSURED

Billing Method : Agency Bill
Current Pay Plan : Quarterly
Initial Installment : \$494.00

Remaining Installments:	
12/9/2007	\$493.00
3/9/2008	\$493.00
6/9/2008	\$493.00

Total Premium : \$2,184.00

THIS IS NOT A BILL. You will receive a separate invoice if a premium charge or return is due.

LOCATION ADDRESS: 1234 Low Risk Way Mayberry, Kansas 67422

<u>Class of Scheduled Property</u>	<u>Premium</u>
Baseball Cards (PM102)	\$ 44.00
Cameras/Photographic Equipment (PM102)	\$226.00
Dolls and Doll Houses (PM102)	\$128.00
Fine Arts (PM102)	\$500.00
Jewelry (PM102)	\$44.00
Musical Instruments (PM102)	\$394.00
Stamp Collections (PM102)	\$132.00

Coin Collections (PM102)	\$79.00
Farm Machinery, Livestock, and Farm Personal Property (PM106)	\$100.00
Household Pets (PM108)	\$192.00
Personal Home Computer (PM120)	\$134.00

The following credits have been applied to your policy:

Deductible Credit - Jewelry
 Fine Arts Breakage Exclusion Credit
 In Safe Credit
 Jewelry in Vaults Credit
 Package Credit

TOTAL PREMIUM ALL SCHEDULES \$1,973.00

OTHER COVERAGES, ENDORSEMENTS AND CHARGES

Personal Articles Coverage Form	PM102 (8/05)
Exhibition Endorsement	PM101 (8/05)
Mobile Farm Machinery, Livestock, And Farm Personal Property Endorsement	PM106 (8/05)
Household Pets Endorsement	PM108 (8/05)
Personal Home Computer Endorsement	PM120 (8/05)

TOTAL POLICY PREMIUM \$1,973.00

COVERED PROPERTY AND LIMITS OF INSURANCE

NOTE: The amount of loss, or the applicable Limit of Insurance, will be reduced by the deductible (if any) identified below.

	<u>Blanket</u>	<u>Deductible</u>	<u>Limit of Insurance</u>	<u>Premium</u>
Baseball Cards (PM102)				
Baseball Cards:				
1. 1967 Topps, Johnny Bench, Rookie Card	N	\$25	\$450	
Baseball Cards on Exhibit:				
1. 1958 Topps, Micky Mantle, Creased	N	\$25	\$800	
BASEBALL CARDS TOTAL			\$1,250	\$44.00

	<u>Blanket</u>	<u>Deductible</u>	<u>Limit of Insurance</u>	<u>Premium</u>
Cameras/Photographic Equipment (PM102)				
Cameras/Photographic Equipment:				
1. Canon XG-1 35mm (Non-Professional Use)	N	\$100	\$629	
2. Canon XG-1 35mm (Professional Use)	N	\$100	\$629	
Cameras/Photographic Equipment on Exhibit:				
1. Canon XG-1 35mm (Non-Professional Use)	N	\$100	\$629	
2. Canon XG-1 35mm (Professional Use)	N	\$100	\$629	
CAMERAS / PHOTOGRAPHIC EQUIPMENT TOTAL			\$2,516	\$226.00

	<u>Blanket</u>	<u>Deductible</u>	<u>Limit of Insurance</u>	<u>Premium</u>
Dolls and Doll Houses (PM102)				
Dolls and Doll Houses:				
1. Barbie's Malibu Funhouse	N	\$25	\$430	
Dolls and Doll Houses on Exhibit:				
1. Barbie's Malibu Funhouse	N	\$25	\$430	
DOLLS AND DOLL HOUSES TOTAL			\$860	\$128.00

	<u>Blanket</u>	<u>Deductible</u>	<u>Limit of Insurance</u>	<u>Premium</u>
Fine Arts (PM102)				
Fine Arts:				
1. Van Goof Oil Painting	N	\$100	\$7,950	
2. Warner Brothers Print	N	\$100	\$7,950	
3. Mona Louisa	N	\$100	\$500	
Fine Arts on Exhibit:				
1. Dogs Playing Cards Print	N	\$100	\$500	
FINE ARTS TOTAL			\$16,900	\$500.00

	<u>Blanket</u>	<u>Deductible</u>	<u>Limit of Insurance</u>	<u>Premium</u>
Jewelry				
(PM102)				
Jewelry:				
1. Pearl necklace, 120 cultured pearls	N	\$250	\$600	
2. Pearl necklace, 100 cultured pearls	N	\$250	\$500	
Jewelry in Vault:				
1. White gold diamond ear studs First Federal Savings & Loan	N	\$250	\$2,500	
Jewelry on Exhibit:				
1. White gold diamond pendant 2/2 fine	N	\$250	\$2,000	
JEWELRY TOTAL			\$5,600	\$44.00

	<u>Blanket</u>	<u>Deductible</u>	<u>Limit of Insurance</u>	<u>Premium</u>
Musical Instruments				
(PM102)				
Musical Instruments:				
1. Lyon-Healy, Inc. Salzado Natural Harp (Non-Professional Use)	N	\$100	\$8,000	
2. Gibson Guitar Model #456 (Professional Use)	N	\$100	\$7,900	
3. Lyon-Healy, Inc. Gold Harp Style #23 (Professional Use)	N	\$100	\$10,900	
Musical Instruments on Exhibit:				
1. Gibson Guitar Model #755 (Non-Professional Use)	N	\$100	\$5,000	
2. Gibson Guitar Model #781 (Professional Use)	N	\$100	\$5,000	
MUSICAL INSTRUMENTS TOTAL			\$36,800	\$394.00

	<u>Blanket</u>	<u>Deductible</u>	<u>Limit of Insurance</u>	<u>Premium</u>
Stamp Collections (PM102)				
Stamp Collections:				
1. Inverted Zeppelin	N	\$100	\$28,000	
Stamp Collections in Safe:				
1. Inverted Zeppelin	N	\$100	\$28,000	
Stamp Collections on Exhibit:				
1. Inverted Zeppelin	N	\$100	\$28,000	
STAMP COLLECTIONS TOTAL			\$84,000	\$132.00

	<u>Blanket</u>	<u>Deductible</u>	<u>Limit of Insurance</u>	<u>Premium</u>
Coin Collections (PM102)				
Coin Collections:				
1. 1895 Morgan Dollar, PCGS MS-70	N	\$100	\$18,000	
Coin Collections in Safe:				
1. 1926 Buffalo Nickel, NGC MS-70	N	\$100	\$7,400	
Coin Collections on Exhibit:				
1. 1909-S VDB Lincoln Cent, MS-68	N	\$100	\$5,300	
COIN COLLECTIONS TOTAL			\$30,700	\$79.00

	<u>Blanket</u>	<u>Deductible</u>	<u>Limit of Insurance</u>	<u>Premium</u>
Farm Machinery, Livestock and Farm Personal Property (PM106)				
Sheep	N	\$50	\$3,800	
Blanket Farm Machinery (80% Coinsurance Applies)	N	\$50	\$1,700	
Blanket Livestock (80% Coinsurance Applies)	N	\$50	\$2,500	
Specifically Scheduled Farm Machinery:				
1. 1966 Toro Hay Bailer	N	\$50	\$1,200	

	<u>Blanket</u>	<u>Deductible</u>	<u>Limit of Insurance</u>	<u>Premium</u>
Household Pets (PM108)				
Household Pets:				
1. Spuds McKenzie	N	\$100	\$7,000	
2. Spuds McKenzie (Including Snake Bite)	N	\$100	\$7,000	
3. Spuds McKenzie (Including Veterinarian Care)	N	\$100	\$7,000	
4. Spuds McKenzie (Including Snake Bite and Veterinarian Care)	N	\$100	\$7,000	
HOUSEHOLD PETS TOTAL			\$28,000	\$192.00

	<u>Blanket</u>	<u>Deductible</u>	<u>Limit of Insurance</u>	<u>Premium</u>
Personal Home Computer (PM120)				
Personal Home Computer:				
1. Gateway 2002	N	\$100	\$6,500	
Personal Home Computer including Additional Coverage:				
1. Gateway 2003	N	\$100	\$7,500	
PERSONAL HOME COMPUTER TOTAL			\$14,000	\$134.00

LOSS PAYEE MUSICAL INSTRUMENTS PROFESSIONAL USE #1
 Fifth Third Bank
 ISAOA
 PO Box 13583
 Cincinnati, OH 45205
 Loan # 123456789

ADDITIONAL INSURED FINE ARTS #1
 Jack T. Public
 1234 Center Street
 Cincinnati, OH 45205

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXHIBITION ENDORSEMENT

Attached to and forming a part of Policy Number _____

Issued to _____

Effective Date _____

This endorsement modifies insurance provided under the following:

PERSONAL ARTICLES COVERAGE FORM

"We" agree to suspend **A. Coverage 3. Limitations a.** for the scheduled articles, for the time and at the place as indicated in the Schedule below only, and cover "your" scheduled articles while on exhibit.

SCHEDULE

Description	Limit of Insurance		
On Exhibit at (complete address):			
From (time):	(date):	To (time):	(date):

The premium charged for this endorsement is a fully earned premium and no return premium is payable in event of cancellation by "you".

This form must be completed in its entirety unless a change endorsement is also used and completed.

PERSONAL ARTICLES COVERAGE FORM

Throughout this policy, "you" and "your" refer to the named insured shown in the Declarations and "we", "us", and "our" refer to the company providing this insurance. In addition, the word "insured" means "you", "your" spouse, and relatives of either who are residents of "your" household.

A. AGREEMENT

"We" will provide the insurance described in this Coverage Form. "You" agree to pay the premium and comply with all applicable provisions of this Coverage Form.

Limits of Insurance and Deductibles applicable to this Coverage Form will be shown in the Declarations. The coverages provided by this Coverage Form apply only to property specifically described. The description(s), serial number (if any), and Limit of Insurance shall be on file with us.

"We" will pay for direct physical loss to scheduled articles that are owned or in the custody and control of an insured and described in the Declarations, caused by or resulting from any Covered Cause of Loss.

B. COVERAGE

1. Covered Causes of Loss

Covered Causes of Loss means risks of direct physical loss or direct physical damage except as excluded or limited herein.

2. Exclusions

"We" will not pay for loss resulting directly or indirectly from any of the following. Such loss is excluded regardless of any other cause or event contributing concurrently or in any sequence to the loss. These exclusions apply whether or not the loss event results in widespread damage or affects a substantial area:

- a. War, including undeclared war, civil war, insurrection, rebellion, revolution, warlike act by a military force or military personnel, destruction or seizure or use for a military purpose, and including any consequence of any of these. Discharge of a nuclear weapon shall be deemed a warlike act even if accidental;
- b. Nuclear hazard means any nuclear reaction, radiation, or radioactive contamination, all whether controlled or uncontrolled or however caused, or any consequence of any of these. Loss caused by the nuclear hazard will not be considered loss caused by fire, explosion, or smoke, whether these perils are specifically named in or otherwise included within the Covered Causes of Loss;
- c. Acts or decisions, including the failure to act or decide, of any person, group, organization, or government body. However, any ensuing loss not excluded is covered;
- d. Governmental action, meaning the destruction, confiscation or seizure of scheduled articles by order of any governmental or public authority. This exclusion does not apply to such acts ordered by any government or public authority that are taken at the time of a fire to prevent its spread, if the loss caused by fire would be covered under this Coverage Form.
- e. Wear and tear, gradual deterioration, insects, vermin, or inherent vice;
- f. Mechanical breakdown;
- g. Intentional damage, meaning any damage arising out of any act an insured commits or conspires to commit with the intent to cause damage. In the event of such damage, no insured is entitled to coverage, even insureds who did not commit or conspire to commit the act causing the damage;
- h. Neglect, meaning neglect of an insured to use all reasonable means to save and preserve scheduled articles at and after the time of a loss; or
- i. Fungi, wet or dry rot, or bacteria meaning the presence, growth, proliferation, spread or any activity of fungi, wet or dry rot, or bacteria. Fungi means any type or form of fungus, and includes but is not limited to, any form of mold, mushroom or mildew and any mycotoxins, spores, scents or byproducts produced or released by fungi. This exclusion does not apply when fungi, wet or dry rot, or bacteria results from fire or lightning. Loss by a Covered Cause of Loss resulting from fungi, wet or dry rot, or bacteria is covered.

3. Limitations

The following limitations apply. "We" will not pay for loss to scheduled articles as described and limited in this section. In addition, "we" will not pay for any loss that is a consequence of loss as described and limited in this section:

- a. Scheduled articles while exhibited at a fairground or at the premises of a national or international exposition;
- b. To stamps and coins:
 - (1) Due to fading, creasing, denting, scratching, tearing, thinning, transfer of colors, inherent defect, dampness, extremes of temperature, gradual depreciation or damage sustained from handling or while being worked upon and resulting therefrom;
 - (2) While in the custody of transportation companies unless such shipments are made by armored car. "We" do not cover shipments by mail unless sent by registered mail or insured parcel post; or
 - (3) Caused by mysterious disappearance of individual stamps, coins or other individual scheduled articles unless specifically scheduled with a definite amount set opposite their description. If not specifically scheduled, the articles must be mounted in a volume and the page to which they are attached must also be lost;
- c. To fine arts: Caused by any repairing, restoration or retouching process;
- d. To bicycles:
 - (1) Due to rust, mechanical breakdown or derangement; or
 - (2) Due to damage from handling or being worked upon, unless caused by fire or explosion; or
- e. To musical instruments and photographic equipment used professionally: Unless that instrument or item of photographic equipment is shown in the Declarations as professional, and the appropriate rate is charged. For purpose of this Coverage Form a scheduled article will be considered professional if it is used in a business activity that has gross compensation to an insured of \$5,000 or more in any year.

4. Property Not Covered

"We" do not cover unmounted gems.

C. COVERAGE EXTENSION

Newly Acquired Articles

- 1. Fine Arts: If "you" acquire additional fine arts and fine arts are scheduled on the Declarations, "you" must report these additions to us within 90 days of acquisition and pay the additional premium from the date acquired if they are to be covered by this Coverage Form. "We" reserve the right not to cover the newly acquired articles after the 90th day. "We" will cover "your" additional objects of art during that time for their market value or 25% of the Limit of Insurance for fine arts already scheduled, whichever is less.
- 2. Other Than Fine Arts: If "you" acquire additional articles of any other class of articles, besides fine arts, scheduled on the Declarations "you" must request coverage for these additions within 90 days and pay the additional premium from the date acquired if they are to be covered by this Coverage Form. "We" reserve the right not to cover the newly acquired articles after the 90th day. "We" will cover "your" additional articles during that time for the actual cash value at an amount not exceeding 25% of the total Limit of Insurance for that class of scheduled articles or \$50,000, whichever is less.

D. DEDUCTIBLE

"We" will not pay for loss to a scheduled article unless the amount of the loss exceeds the Deductible shown in the Declarations as applicable to that article. From the amount of the loss or the applicable Limit of Insurance, whichever is less, "we" will subtract the applicable Deductible before payment of the loss.

Each loss will be adjusted separately. However, two or more covered losses resulting from the same accident or occurrence will be treated as one claim, and the largest applicable Deductible will be applied.

E. CONDITIONS

1. Concealment or Fraud

"We" do not provide coverage for any insured who has intentionally concealed or misrepresented any material fact or circumstance relating to this insurance.

2. Your Duties After Loss

In case of loss to scheduled articles, "you" agree to the following:

- a.** Notice of Loss - Give immediate notice to us or "our" agent and in case of theft, also notify the police.
- b.** Protection of Property - Protect the scheduled articles from further damage. Make reasonable and necessary repairs required to protect the property. Keep an accurate record of repair costs.
- c.** Inventory Damaged Goods - Prepare an inventory of damaged scheduled articles showing in detail, the quantity, description, actual cash value, and amount of loss. Attach to the inventory all bills, receipts, and related documents to verify the inventory.
- d.** Examination Under Oath - As often as "we" reasonably require "you" agree:
 - (1)** To exhibit the damaged scheduled articles;
 - (2)** To provide us with records and documents "we" request and permit us to make copies;
 - (3)** To submit to examination under oath and subscribe the same; and
 - (4)** That employees, members of "your" household, or others will be produced for examination under oath to the extent that it is within "your" power to do so.
- e.** Proof of Loss - Submit to us, within 60 days after "we" request "your" signed, sworn proof of loss which sets forth, to the best of "your" knowledge and belief:
 - (1)** The time and cause of loss;
 - (2)** Other insurance which may cover the loss; and
 - (3)** An inventory of damaged scheduled articles described in **E. Conditions, 2. Your Duties After Loss, c.**
- f.** Request for Assistance - At "our" request, assist in the investigation, settlement, or defense of a claim or suit.

3. Loss Settlement

- a.** Fine Arts - if the scheduled article is totally destroyed or lost "we" will pay the Limit of Insurance, minus the Deductible if applicable, shown for each scheduled article. The Limit of Insurance is agreed to be the value of the article. If the scheduled article is partially lost or damaged, "you" may choose to restore the article and "we" will pay to restore it to its condition immediately before the loss. If "you" choose not to restore the article, or the article cannot be fully restored to its condition immediately before the loss, "we" will pay the restoration costs, if restoration is attempted, minus the Deductible if applicable, plus any loss of market value.
- b.** Jewelry - If a scheduled article is totally destroyed or lost "we" will pay the Limit of Insurance, minus the Deductible if applicable, shown for each scheduled article. The Limit of Insurance is agreed to be the value of the article. If a scheduled article is only partially damaged or lost "we" will pay to repair the scheduled article to its original condition or pay the difference between the scheduled article's value immediately after the damage or loss and the Limit of Insurance shown in the Declarations for the scheduled article, minus the Deductible if applicable.
- c.** Other Scheduled Articles - Unless otherwise stated in the policy, the value of the scheduled article insured is not agreed upon but shall be determined at the time of loss or damage. "We" will not pay more than the least of the following amounts:
 - (1)** The actual cash value of the scheduled article at the time of loss or damage;
 - (2)** The amount for which the scheduled article could reasonably be expected to be repaired to its condition immediately prior to loss or damage;

(3) The amount for which the scheduled article could reasonably be expected to be replaced with one substantially identical to the scheduled article that was lost or damaged; or

(4) The applicable Limits of Insurance;

all minus the Deductible if applicable.

- d. Blanket Coverage - For a covered loss to scheduled articles with blanked coverage, "we" will pay the amount required to repair or replace the article, whichever is less, without deduction for depreciation. "We" will pay the difference if the restored value is less than the marked value immediately prior to the loss. But, "we" will not pay more than the maximum limit per item or set for loss to any one article or set, all minus the Deductible if applicable. The maximum limit per item or set is \$5000. "We" will not pay more than the blanket Limit of Insurance, minus the Deductible if applicable, for all articles insured under the blanket limit that are lost or damaged in a single occurrence.
- e. When "we" pay for a total loss "we" may keep all or part of the damaged article.
- f. If "we" pay for a covered loss to a scheduled article and "we" recover that article, "we" agree to offer "you" an opportunity to buy it back. "We" will offer it to "you" at no higher an amount than "we" paid to "you" for that article.

4. Loss to a Pair, Set, or Parts

In case of a loss to any article or articles that are part of a pair or set, "we" may elect to:

- a. Repair or replace any part to restore the pair or set to its value before the loss; or
- b. Pay the difference between the market value of the scheduled article before and after the loss.

However, if "you" agree to surrender the undamaged scheduled article(s) of the pair or set to us and "we" agree to accept, "we" will pay "you" the full replacement cost of the entire pair or set, minus the Deductible if applicable.

5. Insurable Interest and Limit of Insurance

Even if more than one person has an insurable interest in the scheduled article, "we" will not be liable in any one loss:

- a. To an insured for more than the amount of such insured's interest at the time of loss; or
- b. For more than the applicable Limit of Insurance, minus the Deductible if applicable.

6. Specific Insurance

The coverage provided by this Coverage Form and any endorsement(s) attached to it is specific insurance. Any coverage granted by a policy to which these forms are attached does not apply and in no event will be considered contributing or excess insurance.

7. Other Insurance and Service Agreement

If a loss covered by this Coverage Form is also covered by other insurance or a service agreement, this insurance is excess over any amounts payable under any such insurance or agreement.

Service agreement means a service plan, property restoration plan or other similar service warranty agreement, even if it is characterized as insurance.

8. Insurance Not to Benefit Others

"We" will not recognize an assignment or grant coverage to benefit a person or organization holding, storing, or transporting a scheduled article for a fee, regardless of any other provision in this Coverage Form.

9. Loss Payment

"We" will adjust all losses with "you". "We" will pay "you" unless some other person is named in the Coverage Form or is legally entitled to receive payment. Loss will be payable 60 days after "we" receive "your" proof of loss and:

- a. Reach agreement with "you";
- b. There is an entry of a final judgment; or

- c. There is a filing of an appraisal award with us.

10. Loss Clause

The Limit of Insurance under this Coverage Form shall not be reduced except for a total loss of a scheduled article. "We" will refund the unearned premium applicable to such articles after the loss or "your" may apply it to the premium due for the replacement of the scheduled article.

11. Appraisal

If "we" cannot agree with "you" on the amount of loss, either "you" or "we" can make a written demand that the amount be set by appraisal. If appraisal is requested, each shall select a competent, independent appraiser and notify the other of his identity within 30 days after receiving the request. The two appraisers will then select a competent, impartial umpire. If the two appraisers are unable to agree upon an umpire within 15 days, either "you" or "we" can ask a judge, in a court of record in the state of "your" residence to select an umpire. The appraisers will then set the amount of the loss. If the appraisers submit a written report of agreement to us, the amount agreed upon will be the amount of the loss. If the appraisers fail to agree within a reasonable time, they will submit their differences to the umpire. Written agreement signed by any two of these three will determine the loss. Each appraiser will be paid by the party selecting that appraiser. Other expenses of appraisal and compensation of the umpire will be paid equally by "you" and us.

12. Claim Against Others

Any insured may waive in writing before a loss all rights of recovery against any person. If not waived, "we" may require an assignment of rights of recovery for a loss to the extent that payment is made by us. If an assignment is sought, any insured shall sign and deliver all related papers and cooperate with us in any reasonable manner.

13. Suit Against Us

No action can be brought unless there has been compliance with all Coverage Form provisions. "Your" action must be started within two years after the occurrence causing loss or damage.

14. Cancellation

- a. "You" may cancel this Coverage Form at any time by returning it to us or by notifying us in writing of the date cancellation is to take effect.
- b. "We" may cancel this Coverage Form by notifying "you" in writing at least 10 days before the date cancellation takes effect. This cancellation notice may be delivered to "you", or mailed to "you" at "your" mailing address shown in the Declarations. Proof of mailing shall be sufficient proof of notice.
- c. When this Coverage Form is cancelled, the premium for the period from the date of cancellation to the expiration date will be refunded pro rata.
- d. If the return premium is not refunded with the notice of cancellation or when this Coverage Form is returned to us, "we" will refund it within a reasonable time after the date cancellation takes effect.

15. Waiver or Change of Coverage Form Provisions

A waiver or change of any provision of this Coverage Form must be in writing by us to be valid. "Our" request for an appraisal or examination shall not waive any of "our" rights.

16. Liberalization Clause

If "we" make a change which broadens coverage under this edition of "our" Coverage Form without additional premium charge, that change will automatically apply to "your" insurance as of the date "we" implement the change in "your" state, provided that this implementation date falls within 60 days prior to or during the policy period stated in the Declarations.

This Liberalization Clause does not apply to changes implemented with a general program revision that includes both broadenings and restrictions in coverage, whether that general program revision is implemented through introduction of:

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

17. Conformity to State Law

When any Coverage Form provision is in conflict with the applicable law of the state in which this Coverage Form is issued, the law of the state shall apply.

18. Abandonment of Scheduled Articles

"We" need not to accept any scheduled articles abandoned by the insured.

19. Policy Period

"We" cover loss commencing during the policy period shown in the Declarations.

20. Death

If an insured dies, the following apply:

- a. "We" insure the legal representative of the deceased but only with respect to scheduled articles of the deceased covered under this Coverage Form at the time of death; and
- b. Insured includes:
 - (1) An insured who is a member of the deceased insured's household at the time of death, but only while a resident of the residence shown in the Declarations; and
 - (2) With respect to the deceased insured's scheduled articles, the person having proper temporary custody of the scheduled articles until appointment and qualification of a legal representative.

F. OPTIONS

1. Jewelry in Vaults

If the scheduled article is jewelry, and if it is shown in the Declarations that the scheduled article is "In Vault", the following applies:

- a. For a premium credit, "you" agree that the jewelry items shown in the Declarations as being "In Vault" will be kept in the vault at the bank shown in the Declarations.
- b. "We" will not cover any of the scheduled articles shown in the Declarations as being "In Vault" that are removed from the bank premises unless "you":
 - (1) Notify us in advance of the removal; and
 - (2) Pay additional premium for the time the scheduled articles are away from the bank's premises.

2. Stamp and Coin Collections Safe Credit

If the scheduled article is a stamp or coin, and if it is shown in the Declarations that "In Safe" is applicable, the following applied:

For a premium credit, it is agreed the insured will keep at least 75% (by value) of the scheduled stamps and/or coins in a fireproof safe or vault with a combination lock when not in use or on exhibition.

3. Additional Person Insured - Engagement Ring, Wedding Ring or Guard Ring Only

"We" agree that the person named in the Declarations or elsewhere in this Coverage Form for this option has an interest in the jewelry article(s) described as applying to this option.

"You" agree that such person is not an insured under this Coverage Form.

4. Loss Payable Clause

If the Declarations names a loss payee and the scheduled article in which the loss payee has an interest, "we" will adjust any loss with "you" and make the loss payment to "you" or an insured legally entitled to receive payment and the loss payee as their respective interests may appear.

"We" will notify the loss payee in writing if "we" cancel or do not renew this Coverage Form.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

MOBILE FARM MACHINERY, LIVESTOCK, AND FARM PERSONAL PROPERTY ENDORSEMENT

This endorsement modifies insurance provided under the following:

PERSONAL ARTICLES COVERAGE FORM

If the scheduled articles are described in the Declarations as Mobile Farm Machinery, Livestock, or Farm Personal Property the following applies:

- A.** If the scheduled article is livestock, **B. Coverage, 1. Covered Causes of Loss** is deleted in its entirety and replaced by the following:

Covered Causes of Loss

Covered Causes of Loss means death or destruction directly resulting from or made necessary by:

1. Fire, lightning, windstorm, hail, explosion, aircraft, riot, civil commotion, or vehicles;
2. Theft (except escape or mysterious disappearance unless caused by a Peril Insured Against), flood, earthquake, or accident to transporting vehicles;
3. Collapse of buildings or other structures, drowning, or artificial electricity;
4. Accidental shooting except by an insured or employees of an insured; or
5. Attack by dogs or wild animals (not applicable to sheep.)

But we will not pay for loss caused by dogs or wild animals owned by "you", "your" employees or other persons residing on the location, including its private approaches, described in the Declarations pertaining to this coverage.

- B.** If the scheduled article is farm personal property, **B. Coverage, 1. Covered Causes of Loss** is deleted in its entirety and replaced by the following:

Covered Causes of Loss

Covered Causes of Loss means:

1. Fire, lightning, windstorm, hail, explosion, smoke, aircraft, riot, civil commotion, or vehicles;
2. Theft, flood, earthquake, or accident to transporting vehicles; and
3. Collapse of buildings or structures.

- C.** The following is added to **B. Coverage, 2. Exclusions**:

1. Latent defect, corrosion, rust, dampness of atmosphere, freezing, or extremes of temperature;
2. Repairing, adjusting, servicing or maintenance operation, unless fire or explosion results, and then only for the loss caused by such fire and explosion;
3. Electrical injury or disturbance to electrical appliances, devices or wiring from artificial causes unless fire results, and then only for the loss caused by that fire; or
4. Dishonest acts of an insured, or insured's employees, or persons to whom the scheduled article may be loaned, rented or entrusted.

- D.** The following is added to **E. Conditions**:

1. Replacement and Substitution

"We" cover a machine acquired as a replacement of another that is scheduled, but not for more than the Limit of Insurance on such machine unless otherwise stated in **C. Coverage Extension, Newly Acquired Articles, 2. Other Than Fine Arts**.

2. Coinsurance Clause

This clause does not apply if the Declarations do not specify that 80% coinsurance is applicable, nor does it apply to specifically scheduled machinery and equipment.

"We" will not be liable for a larger part of any loss or damage to the scheduled article than the Limit of Insurance bears to 80% of the actual cash value of the scheduled article at the time of loss.

3. Coverage Territory

Scheduled articles are covered only while located within the boundaries of the United States of America (including its territories and possessions), Puerto Rico and Canada.

E. The following is added to **B. Coverage, 4. Property Not Covered:**

"We" do not cover incubators, brooders, crop dryers, cotton pickers, automobiles, trucks, motorcycles, aircraft, portable saw mills, machinery or equipment used in logging or forestry operations, or any kind of standing crops.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

HOUSEHOLD PETS ENDORSEMENT

This endorsement modifies insurance provided under the following:

PERSONAL ARTICLES COVERAGE FORM

If the scheduled articles are described in the Declarations as Household Pets the following applies:

A. B. Coverage, 1. Covered Causes of Loss is deleted in its entirety and replaced by the following:

Covered Causes of Loss

Covered Causes of Loss means death and destruction directly resulting from or made necessary by:

1. Fire, lightning, windstorm, hail, explosion, smoke, aircraft, riot, civil commotion, or vehicles;
2. Theft (except escape or mysterious disappearance unless caused by a Covered Cause of Loss), flood, earthquake, or accident to transporting vehicles;
3. Collapse of buildings or other structures, drowning, or artificial electricity;
4. Accidental shooting except by an insured or employees of an insured; or
5. Attack by dogs or wild animals (not applicable to sheep.)

But we will not pay for loss caused by dogs or wild animals owned by "you", "your" employees or other persons residing on the location, including its private approaches, described in the Declarations pertaining to this coverage.

B. The following is added to **B. Coverage, 2 Exclusions**:

1. Freezing or extremes of temperature or dampness of atmosphere;
2. Death or destruction of animals while in any aircraft;
3. Misappropriation, secretion, conversion, infidelity, or dishonest act by an insured or any party having an interest in the scheduled animals, their employees or agents or others to whom the animals are entrusted; or
4. Death from natural causes.

C. The following is added to **E. Conditions**:

Replacement and Substitution

"We" cover Household Pet(s) acquired as a replacement of another that is listed in the Declarations, but not for more than the Limit of Insurance on such Household Pet(s) unless otherwise stated in **C. Coverage Extension, Newly Acquired Articles, 2. Other Than Fine Arts**.

D. The following is added to **F. Options**:

For an additional premium "we" cover the Household Pet(s) shown in the Declarations for:

1. **Snakebite**, provided the snakebite is lethal, and the cause of death is certified by a licensed veterinarian within 24 hours after death occurs.
2. **Veterinarian Care** made necessary by a Covered Cause of Loss, whether or not death or destruction ensues but for an amount not exceeding 25% of the Limit of Insurance shown in the Declarations for the household pet.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

GENERAL ARTICLES COVERAGE ENDORSEMENT

This endorsement modifies insurance provided under the following:

PERSONAL ARTICLES COVERAGE FORM

If the scheduled articles are described in the Declarations as General Articles the following applies:

A. The following is added to **B. Coverage, 2. Exclusions:**

1. Due to any process or while actually being worked upon and resulting therefrom;
2. Short circuit or electrical disturbance of any kind, excluding lightning, within any electrical apparatus unless fire results and then only for loss or damage caused by that fire; or
3. Infidelity of any insured's employees or persons to whom the scheduled article may be loaned, rented or entrusted.

B. The following is added to **E. Conditions:**

1. Coinsurance Clause

"We" will not be liable for a larger part of any loss or damage to the scheduled article than the Limit of Insurance bears to 100% of the actual cash value of the scheduled article at the time of the loss.

2. Coverage Territory

Scheduled articles are covered only while located within the boundaries of the United States of America (including its territories and possessions), Puerto Rico and Canada.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

PERSONAL HOME COMPUTER ENDORSEMENT

This endorsement modifies insurance provided under the following:

PERSONAL ARTICLES COVERAGE FORM

If the scheduled articles are described in the Declarations as Personal Home Computer Equipment the following applies:

A. A. Agreement, third paragraph is deleted in its entirety and replaced by the following:

"We" will pay for direct physical loss to Personal Home Computer Equipment that is owned or in the custody and control of an insured and for which an insured is liable, that is described in the Declarations, caused by or resulting from any Covered Cause of Loss.

"Personal Home Computer Equipment" means an electronic data processing system designed for use in the home including the central processing unit, peripheral hardware and connecting cables, plug-in cartridges and expansion hardware, commercially purchased software, blank tapes, and blank discs.

"Personal Home Computer Equipment" does not include data or custom-developed software, any television set used as a computer monitor, or telephone or cable television equipment used to connect the computer to a network through telephone or cable television equipment.

B. The following is added to **B.** Coverage, **2.** Exclusions:

- 1.** Scratching, dampness, dryness, cold, or heat;
- 2.** Dishonest acts by any insured or anyone entrusted with the property, except a carrier for hire;
- 3.** Errors or omissions in processing or programming or instructions to the equipment. A direct loss caused by resulting fire or explosion is covered;
- 4.** Electrical or magnetic injury, disturbance, or erasure of electronic recordings, except by lightning. A direct loss caused by resulting fire or explosion is covered; or
- 5.** Faulty construction, error or omission in design. A direct loss caused by resulting fire or explosion is covered.

C. The following is added to **F.** Options:

If the scheduled article is Personal Home Computer Equipment and 'Including Additional Coverage' is shown in the Declarations as being applicable, Section **B.**, Parts **4.** and **5.** of this endorsement, and **B.** Coverage, **2.** Exclusions, **f.** of the Personal Articles Coverage Form are deleted in their entirety.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

COVERAGE TERRITORY AMENDMENT ENDORSEMENT

This endorsement modifies insurance provided under the following:

PERSONAL ARTICLES COVERAGE FORM

A. The following is added to **E. Conditions**:

Coverage Territory

Scheduled articles are covered only while located within the boundaries of the United States of America (including its territories and possessions), Puerto Rico and Canada.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

PROTECTIVE SAFEGUARDS ENDORSEMENT

This endorsement modifies insurance provided under the following:

PERSONAL ARTICLES COVERAGE FORM

SCHEDULE

Description of Scheduled Article	Protective Device or Service

The following is added to **E. Conditions**:

Protective Safeguards

For the scheduled articles indicated in the Schedule above, "we" will not pay for loss to those articles if the protective device or service shown in the Schedule above is not maintained, in place, in working order.

"You" must notify "us" promptly of any change to the protective device or service.

PERSONAL INLAND MARINE SPECIAL PROVISIONS - ARKANSAS

General Condition **9. Loss Payment** is deleted and replaced by the following:

9. Loss Payment

"We" will adjust all losses with "you". "We" will pay "you" unless some other person is named in the Coverage Form or is legally entitled to receive payment. Loss will be payable after "we" receive "your" proof of loss and:

- a. Reach agreement with "you"; or
- b. There is an entry of a final judgment; or
- c. There is a filing of an appraisal award with "us".

General Condition **11. Appraisal** is deleted and replaced by the following:

11. Appraisal

If "you" and "we" fail to agree on the amount of loss, an appraisal of the loss may take place. However, an appraisal will take place only if "you" and "we" agree, voluntarily, to have the loss appraised. If so agreed, each shall select a competent, independent appraiser and notify the other of the appraiser's identity within 20 days after both parties agree. The two appraisers shall then select a competent, impartial umpire. If the two appraisers are unable to agree upon an umpire within 15 days, "you" or "we" can ask a judge of a court of record in the state of "your" residence to select an umpire. The appraisers shall then state the amount of the loss. If the appraisers submit a written report of an agreement to "us", the amount agreed upon shall be the amount of the loss. If the appraisers fail to agree within a reasonable time, they shall submit their differences to the umpire. An appraisal decision will not be binding on either party. Each appraiser shall be paid by the party selecting that appraiser. Other expenses of the appraiser and the compensation of the umpire shall be paid equally by "you" and "us".

General Condition **13. Suit Against Us** is deleted and replaced by the following:

13. Suit Against Us

No action shall be brought unless there has been compliance with the policy provisions and the action is started within five years after the occurrence causing loss or damage.

Paragraph **b.** under General Condition **14., Cancellation**, is deleted and replaced by the following:

- b. "We" may cancel this policy by letting "you" know in writing of the date cancellation takes effect. This cancellation notice may be delivered to "you", or mailed to "you" at your mailing address shown in the Declarations.

Proof of mailing will be sufficient proof of notice.

- (1) When "you" have not paid the premium, "we" may cancel at any time by letting "you" know at least 10 days before the date cancellation takes effect.
- (2) When this policy has been in effect more than 60 days at any time if it is a renewal with "us", "we" may cancel for one or more of the following reasons:
 - (a) Upon discovery of fraud or material representation made by or with the knowledge of the "named insured" in obtaining or continuing this policy, or in presenting a claim under this policy;
 - (b) Upon the occurrence of a material change in the risk which substantially increases any hazard insured against after insurance coverage has been issued;
 - (c) If there is a violation of any local fire, health, safety, building or construction regulation or ordinance with respect to any insured property or the occupancy of such property which substantially increases any hazard insured against;
 - (d) For nonpayment of membership dues required by "us" as a condition of the issuance and maintenance of this policy; or
 - (e) In the event of a material violation of a material provision of this policy.

This can be done by letting "you" know at least 20 days before the date cancellation takes effect.

All other provisions of this policy apply.

SERFF Tracking Number: CNNB-125305272 State: Arkansas
Filing Company: The Cincinnati Insurance Company State Tracking Number: AR-PC-07-026260
Company Tracking Number: PM-07-2932-AR
TOI: 09.0 Inland Marine Sub-TOI: 09.0000 Inland Marine Sub-TOI Combinations
Product Name: PM-07-2932-AR
Project Name/Number: /1039, 958, 913

Supporting Document Schedules

Satisfied -Name: Uniform Transmittal Document-
Property & Casualty

Review Status: Approved 10/01/2007

Comments:

Attachment:

PM.07.2932.AR.PC-TD-1.pdf

Property & Casualty Transmittal Document

1. Reserved for Insurance Dept. Use Only	2. Insurance Department Use only
	a. Date the filing is received:
	b. Analyst:
	c. Disposition:
	d. Date of disposition of the filing:
	e. Effective date of filing:
	f. State Filing #:
	g. SERFF Filing #:

3.	Group Name	Group NAIC #		
	The Cincinnati Insurance Companies	0244		
4.	Company Name(s)	Domicile	NAIC #	FEIN #
	The Cincinnati Insurance Company	OH	10677	31-0542366

5. Company Tracking Number	PM-07-2932-AR
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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
	David Nutt, AIM,API P.O. Box 145496 Cincinnati, OH 45250-5496	Filings Specialist	513-870-2887	513-881-8884	dave_nutt@cinfin.com
7.	Signature of authorized filer				
8.	Please print name of authorized filer		David Nutt		

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

9.	Type of Insurance (TOI)	9.0 Inland Marine
10.	Sub-Type of Insurance (Sub-TOI)	9.0000 Personal Inland Marine
11.	State Specific Product code(s)(if applicable)[See State Specific Requirements]	
12.	Company Program Title (Marketing title)	Personal Inland Marine Program
13.	Filing Type	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input checked="" 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: 04/01/2008 Renewal: 04/01/2008
15.	Reference Filing?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
16.	Reference Organization (if applicable)	
17.	Reference Organization # & Title	
18.	Company's Date of Filing	9/27/07
19.	Status of filing in domicile	<input type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input checked="" type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

Property & Casualty Transmittal Document—

20.	This filing transmittal is part of Company Tracking #		PM-07-2932-AR
21.	Filing Description [This area should be similar to the body of a cover letter and is free-form text]		
NEW FORM	OLD FORM	TITLE / DESCRIPTION OF CHANGE	
DDI (9/07)	DDI (8/01)	PERSONAL ARTICLES DECLARATIONS - title amended from 'Personal Marine Declarations'.	
	PM-100 (2/02)	PERSONAL ARTICLES FLOATER - withdrawn.	
PM101 (8/05)	PM-101 (1/89)	EXHIBITION ENDORSEMENT - amended to reflect base policy changes.	
PM102 (8/05)	PM-102 (2/02)	PERSONAL ARTICLES COVERAGE FORM - see Notice To Policyholders Personal Articles Coverage Program MI1749.	
	PM-105 (10/04)	THEFT OF BUILDING MATERIALS FORM - withdrawn.	
PM106 (8/05)	PM-106 (2/02)	MOBILE FARM MACHINERY, LIVESTOCK, AND FARM PERSONAL PROPERTY ENDORSEMENT - amended to reflect base policy changes; fixed-text endorsement replaces variable-text; accidental shooting by an insured or employee thereof is excluded; attack to sheep is no longer an option; attack by dogs or wild animals owned by an insured, an insured employees or persons residing on the insured's location is excluded; and, mechanical breakdown exclusion deleted (it is now in the Personal Articles Coverage Form.)	
	PM-107 (2/02)	WEDDING PRESENTS FORM - withdrawn.	
PM108 (8/05)	PM-108 (2/02)	HOUSEHOLD PETS ENDORSEMENT - amended to reflect base policy changes; fixed-text endorsement replaces variable-text; snakebite must be lethal; attack to sheep is no longer an option; attack by dogs or wild animals owned by an insured, an insured employees or persons residing on the insured's location are excluded; reporting window is 90 days (from 30) and cap amended to 25% of the limit or \$50,000 (whichever is less) -- both from the Coverage Form; and, all peril deductible can be entered in the Declarations.	
	PM-109 (2/02)	GENERAL FLOATER FORM 'NAMED PERILS' - withdrawn.	
PM110 (8/05)	PM-110 (2/02)	GENERAL ARTICLES COVERAGE ENDORSEMENT - amended to reflect base policy changes; fixed-text endorsement replaces variable-text; mechanical breakdown exclusion deleted (it is now in the Coverage Form); and, newly acquired articles coverage extension now applies.	
	PM-118 (2/02)	CHANGE ENDORSEMENT - withdrawn.	
PM120 (8/05)	PM-120 (2/02)	PERSONAL HOME COMPUTER ENDORSEMENT -	

NEW FORM	OLD FORM	TITLE / DESCRIPTION OF CHANGE
		amended to reflect base policy changes; fixed-text endorsement replaces variable-text; coverage applies to any insured not just the named insured; worldwide coverage applies; additional acquisitions increased to \$25,000, from \$10,000 (25% clause still applies); 'electrical or magnetic injury, disturbance, or erasure of electronic recordings, except by lightning' and 'mechanical breakdown, faulty construction, error, or omission in design' (previously in PM-121) is optional, addition, coverage.
	PM-121 (2/02)	PERSONAL HOME COMPUTER ADDITIONAL COVERAGE ENDORSEMENT - withdrawn.
	PM-125 (2/02)	TRIP TRANSIT FORM - withdrawn.
	PM-149 (2/02)	JEWELRY IN VAULTS ENDORSEMENT - withdrawn; referenced in the Coverage Form.
PM162 (8/05)	N/A	COVERAGE TERRITORY AMENDMENT ENDORSEMENT - introduced.
PM163 (8/05)	N/A	PROTECTIVE SAFEGUARDS ENDORSEMENT - introduced.
	PM-200 (2/02)	MANDATORY PROVISIONS - withdrawn; see Notice To Policyholders Personal Inland Marine Program MI1749 .
	PM 201 (2/02)	PERSONAL INLAND MARINE POLICY DECLARATIONS - withdrawn.
PM313AR (4/08)	PM313AR (5/02)	SPECIAL PROVISIONS - ARKANSAS - editorial revisions to track revised policy form.
	PM-322 (2/02)	STAMP AND COIN COLLECTIONS SAFE CREDIT ENDORSEMENT - withdrawn; referenced in the Coverage Form.
	PM-RC (2/02)	PERSONAL INLAND MARINE RENEWAL CERTIFICATE - withdrawn.

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]
<p>EFT</p> <p>SERFF #: CNNB-125305272</p> <p>Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.</p>	

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