

SERFF Tracking Number: FFDC-125314216 State: Arkansas
First Filing Company: American Automobile Insurance Company, ... State Tracking Number: AR-PC-07-026348
Company Tracking Number: NARPG0707
TOI: 05.1 Commercial Multi-Peril - Non-Liability Sub-TOI: 05.1000 CMP Sub-TOI Combinations
Portion Only
Product Name: Dependent Property with International Extension
Project Name/Number: Dependent Property with International Extension/NWPG0707

Filing at a Glance

Companies: American Automobile Insurance Company, Associated Indemnity Corporation, Fireman's Fund Insurance Company, National Surety Corporation, The American Insurance Company

Product Name: Dependent Property with International Extension SERFF Tr Num: FFDC-125314216 State: Arkansas

TOI: 05.1 Commercial Multi-Peril - Non-Liability SERFF Status: Closed State Tr Num: AR-PC-07-026348
Portion Only

Sub-TOI: 05.1000 CMP Sub-TOI Combinations Co Tr Num: NARPG0707 State Status:
Filing Type: Form Co Status: Pending Reviewer(s): Betty Montesi,
Llyweyia Rawlins, Brittany Yielding

Authors: Michelle Davanzo, Gina Bondanza Disposition Date: 10/09/2007

Date Submitted: 10/05/2007 Disposition Status: Approved

Effective Date Requested (New): 11/01/2007 Effective Date (New): 11/01/2007

Effective Date Requested (Renewal): 01/01/2008 Effective Date (Renewal):
01/01/2008

General Information

Project Name: Dependent Property with International Extension
Project Number: NWPG0707

Status of Filing in Domicile: Pending
Domicile Status Comments: New nationwide filing

Reference Organization:

Reference Number:

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 10/09/2007

State Status Changed: 10/05/2007

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

Dear Sir or Madam:

Enclosed for your review and approval is a new coverage endorsement that provides Dependent Property with International Extension - 143633. This new coverage form broadens insurance protection for Business Income and

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Extra Expense written under the following previously approved Coverage Parts:

- Property-Gard Building and Personal Property Coverage Form – 142000
- Property-Gard Select Real and Personal Property Coverage Section - 190001

Dependent Property with International Extension - 143633 10 07

We have seen a steady increase in global expansion of industry and commerce which has created the need for expanded insurance coverage. Currently, most coverage is limited to the Coverage Territory, its territories and possessions as defined within the policy. To address this customer need, we are introducing a new Dependent Property with International Extension - 143633 which enables the writing of dependent properties located outside of the Coverage Territory.

This new endorsement pays for the actual loss of business income, rental value, or extra expense sustained when the suspension of the insured's operation is caused by a covered loss at a "dependent property location" described in the schedule of the endorsement.

As an example, many of our customers rely on key suppliers of raw materials in order to manufacture and sell their products. If a supplier can no longer continue to conduct business, by contributing materials to the assembly of our customer's product, our insured may suffer a business income or extra expense loss due to this interruption of materials being supplied. Dependent Property coverage insures our customer (not for the benefit of the supplier) for the business income or extra expense loss that results from covered direct physical damage at the premises of the supplier (dependent property) location.

The term dependent property can mean more than just the supplier of materials. Dependent Property in our contract is defined to mean property operated by others on whom the insured depends to:

- a. Deliver materials or services to the insured or to others for their account (Contributing Locations).
- b. Accept the insured's products or services (Recipient Locations).
- c. Manufacture products for delivery to the insured's customers under contract of sale (Manufacturing Locations).
- d. Attract customers to the insured's business (Leader Locations).

Eligibility

SERFF Tracking Number: FFDC-125314216 State: Arkansas
 First Filing Company: American Automobile Insurance Company, ... State Tracking Number: AR-PC-07-026348
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Dependent Property with International Extension - 143633 may be attached to any policy with the Coverage Parts noted above.

Enclosed are:

- Dependent Property with International Extension Endorsement – 143633 10 07
- Dependent Property with International Extension Endorsement – 143633DEC
- New Manual Page 1 Ed. 10 07
- Explanatory Memorandum

Your approval/acknowledgement of this filing, which has a proposed effective date of November 1, 2007 and a renewal date of January 1, 2008 would be appreciated.

Company and Contact

Filing Contact Information

Michelle Davanzo, Regulatory Services Senior Analyst mdavanzo@ffic.com

777 San Marin Drive (415) 899-2660 [Phone]
 Novato, CA 94998 (866) 290-0671[FAX]

Filing Company Information

American Automobile Insurance Company	CoCode: 21849	State of Domicile: Missouri
777 San Marin Drive	Group Code: 761	Company Type:
Novato, CA 94998	Group Name:	State ID Number:
(415) 899-2817 ext. [Phone]	FEIN Number: 22-1608585	

Associated Indemnity Corporation	CoCode: 21865	State of Domicile: California
777 San Marin Drive	Group Code: 761	Company Type:
Novato, CA 94998	Group Name:	State ID Number:
(415) 899-2817 ext. [Phone]	FEIN Number: 22-1708002	

Fireman's Fund Insurance Company	CoCode: 21873	State of Domicile: California
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Project Name/Number: Dependent Property with International Extension/NWPG0707

777 San Marin Drive
Novato, CA 94998
(415) 899-3290 ext. [Phone]

Group Code: 761
Group Name:
FEIN Number: 94-1610280

Company Type:
State ID Number:

National Surety Corporation
777 San Marin Drive
Novato, CA 94998
(415) 899-2817 ext. [Phone]

CoCode: 21881
Group Code: 761
Group Name:
FEIN Number: 36-2704643

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

The American Insurance Company
777 San Marin Drive
Novato, CA 94998
(415) 899-2817 ext. [Phone]

CoCode: 21857
Group Code: 761
Group Name:
FEIN Number: 22-0731810

State of Domicile: Nebraska
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 #
American Automobile Insurance Company	\$50.00	10/05/2007	15973920
The American Insurance Company	\$0.00	10/05/2007	
Associated Indemnity Corporation	\$0.00	10/05/2007	
Fireman's Fund Insurance Company	\$0.00	10/05/2007	
National Surety Corporation	\$0.00	10/05/2007	

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Llyweyia Rawlins	10/09/2007	10/09/2007

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Disposition

Disposition Date: 10/09/2007
Effective Date (New): 11/01/2007
Effective Date (Renewal): 01/01/2008
Status: Approved
Comment:

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	NAIC Form Transmittal	Approved	Yes
Supporting Document	Dec Page	Approved	Yes
Supporting Document	Explanatory Memorandum	Approved	Yes
Form	Dependent Property with International Extension Endorsement	Approved	Yes

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Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Dependent Property with International Extension Endorsement	143633	10 07	Endorsement/New/Amendment/Conditions		0.00	143633 10 07 Dependent Properties Coverage.pdf

Dependent Property with International Extension - 143633 10 07

This endorsement modifies insurance provided under the following:

Commercial Property Coverage Part
Property-Gard Select Real and Personal Property Coverage Section

A. Coverage

1. If the Declarations show you have Business Income or Extra Expense Coverage, then we will pay for the actual loss of **business income, rental value**, or necessary **extra expense** that you sustain due to the necessary suspension of your **operations** during the **period of restoration** at the location described in the Declarations.
2. The suspension must be caused by direct physical loss of or damage to **dependent property** at the location described in the Schedule of this Endorsement caused by or resulting from a Covered Cause of Loss.
3. The provisions of the Business Income Coverage Form respecting direct physical loss or damage at the described **premises** in the Declarations will apply separately to each **dependent property** location described in the Schedule.
4. a. We will not pay for the loss of **business income, rental value**, or **extra expense** caused by earthquake, windstorm or hail, or **flood**, regardless of any other cause or event that contributes concurrently or in any sequence to such loss.

b. If the Property Coverage Part, or an endorsement to the policy shows that you are insured for earthquake, windstorm or hail, or **flood** causes of loss, and such causes of loss are also shown as included in the Schedule of this Endorsement, then coverage provided by this Endorsement is extended to include earthquake, windstorm or hail, or **flood** as Covered Cause(s) of Loss as indicated in the Schedule of this Endorsement.

B. Exclusions or Limitations of Coverage

1. We will not pay for covered loss or expense that is insured elsewhere under any other policy, whether or not the proceeds under such policy are collectible or not.
2. If covered loss or expense is insured by:
 - a. This Endorsement; and
 - b. Any other endorsement, extension endorsement, or policy issued to you by us or any affiliate;then the most we will pay is the largest single applicable limit or sublimit of insurance.
3. We will reduce the amount of your **business income** or **rental value** loss, other than **extra expense**, to the extent you can resume **operations**, in whole or in part, by using any other available source of materials, or outlet for your products.
4. We will reduce the amount of your **extra expense** loss to the extent you can return **operations** to normal and discontinue such **extra expense**.

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This Form must be attached to Change Endorsement when issued after the policy is written.

One of the **Fireman's Fund Insurance Companies** as named in the policy.



Secretary



President

C. Additional Conditions Applicable to this Endorsement

If the Schedule shows a Limit of Insurance under the **International** Dependent Property Extension, then the Policy Territory or Coverage Territory defined under:

- a. Item H.4. of the Property-Gard Building and Personal Property Coverage Form – 142000; or
- b. Item I.3. of the Property-Gard Select Real and Personal Property Coverage Section – 190001; do not apply to the **International** Dependent Property Extension.

D. Deductible

1. The Business Income or Rental Value deductible(s) stated in the Schedule of this Endorsement, or in the Declarations applicable to this Endorsement, supersedes any other such deductible contained elsewhere in this policy. No other deductible applies to coverage provided by this Endorsement.
2. We will not pay for the loss of **business income** or **rental value** in any one occurrence until the amount of covered loss exceeds the designated number of hours indicated in the Business Income or Rental Value Deductible Schedule. We will then pay the amount of covered loss in excess of the deductible, up to the applicable Blanket Per Occurrence Limit(s) of Insurance or Per Occurrence Sublimit(s) of Insurance stated in the Schedule of this Endorsement.
3. If a Minimum Deductible amount is stated in the Schedule for Business Income or Rental Value Coverage, then we will subtract at least the Minimum Deductible amount from the covered loss you sustain in any one occurrence.
4. If no Business Income or Rental Value Deductible is stated in the Schedule of this Endorsement, or in the Declarations applicable to this Endorsement, then the deductible(s) stated in the Declarations for Business Income or Rental Value coverage will apply to covered loss insured under this Endorsement.
5. The deductibles stated in the Schedule of this Endorsement do not apply to **extra expense** coverage provided by this Endorsement.

E. Limits of Insurance

1. The most we will pay for covered loss or expense in any one occurrence is the Blanket Per Occurrence Limit(s) of Insurance or Per Occurrence Sublimit(s) of Insurance stated in the Schedule of this Endorsement.
2. If the Schedule of this Endorsement shows the term “included” as a Per Occurrence Sublimit of Insurance, then coverage under this endorsement is subject to the applicable Blanket Per Occurrence Limit of Insurance.
3. If the Schedule of this Endorsement shows the term “included” as a Blanket Per Occurrence Limit of Insurance, then coverage under this endorsement is subject to the applicable Limit of Insurance for Business Income and Extra Expense Coverage stated in the Declarations.
4. If the Schedule of this Endorsement shows a Blanket Per Occurrence Limit of Insurance in conjunction with a Per Occurrence Sublimit(s) of Insurance, then the Per Occurrence Sublimit(s) of Insurance stated in the Schedule is part of, and not in addition to the Blanket Per Occurrence Limit(s) of Insurance.
5. The Blanket Per Occurrence Limit(s) of Insurance or Per Occurrence Sublimit(s) of Insurance stated in the Schedule of this Endorsement are a part of, not in addition to the Business Income or Extra Expense Limit(s) of Insurance stated in the Declarations.

F. Coinsurance

The Coinsurance Provisions do not apply to this endorsement.

G. Additional Definitions

The following terms used in this Endorsement, the Schedule of this Endorsement, or in the Declarations applicable to this Endorsement, are defined as follows:

1. **Dependent Property** means property operated by others whom you depend on to:
 - a. Deliver materials or services to you or to others for your account (Contributing Locations). Contributing Locations does not mean any property that delivers any of the following services:
 - (1) Water supply services;
 - (2) Power supply services; or
 - (3) Communication supply services, including services relating to internet access or access to any electronic network.
 - b. Accept your products or services (Recipient Locations).
 - c. Manufacture products for delivery to your customers under contract of sale (Manufacturing Locations).
 - d. Attract customers to your business (Leader Locations).
2. **Domestic** means **dependent properties** located within the United States of America (including its territories and possessions), the District of Columbia, and Puerto Rico.
3. **International** means **dependent properties** located outside of the United States of America (including its territories and possessions), the District of Columbia, and Puerto Rico.
4. **Period of restoration**, with respect to **dependent property** means:
 - a. The period of time that:
 - (1) Begins with the date of direct physical loss or damage caused by or resulting from any Covered Cause of Loss at the location of the **dependent property** as described in the Schedule of this Endorsement; and
 - (2) Ends 30 days after the date when the property at the location of the **dependent property** as described in the Schedule of this Endorsement should be repaired, rebuilt or replaced with reasonable speed and similar quality.
 - b. **Period of Restoration** does not include any increased period due to the enforcement of any ordinance or law that:
 - (1) Regulates the construction, use or repair, or requires the tearing down of any property or the removal of asbestos; or
 - (2) Requires any insured or others to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of **pollutants**.
 - c. The expiration date of this policy will not cut short the **period of restoration**.

H. This Endorsement is otherwise subject to all terms, conditions, provisions and stipulations of the policy to which it is attached.

SERFF Tracking Number: FFDC-125314216 *State:* Arkansas
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Portion Only
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Rate Information

Rate data does NOT apply to filing.

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Supporting Document Schedules

Satisfied -Name: Uniform Transmittal Document-Property & Casualty **Review Status:** Approved 10/09/2007

Comments:

Attachment:

NAIC Transmittal Form - FORM Portion.pdf

Satisfied -Name: NAIC Form Transmittal **Review Status:** Approved 10/09/2007

Comments:

Attachment:

aForm Filing Schedule.pdf

Satisfied -Name: Dec Page **Review Status:** Approved 10/09/2007

Comments:

Attachment:

Dependent Properties Dec.pdf

Satisfied -Name: Explanatory Memorandum **Review Status:** Approved 10/09/2007

Comments:

Attachment:

Dependent Properties Coverage - Explanatory Memo.pdf

Property & Casualty Transmittal Document (Revised 1/1/06)

1. Reserved for Insurance Dept. Use Only

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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:	
New Business	
Renewal Business	
f. State Filing #:	
g. SERFF Filing #:	
h. Subject Codes	

3. Group Name	Group NAIC #
Fireman's Fund Insurance Companies	0761

4. Company Name(s)	Domicile	NAIC #	FEIN #
Fireman's Fund Insurance Company	California	21873	94-1610280
The American Insurance Company	Nebraska	21857	22-0731810
National Surety Corporation	Illinois	21881	36-2704643
Associated Indemnity Corporation	California	21865	22-1708002
American Automobile Insurance Company	Missouri	21849	22-1608585

5. Company Tracking Number	NARPG0707
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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
	Michelle A. Davanzo 777 San Marin Drive Novato, California 94998	Regulatory Analyst	(415)899-2660	(866)290-0671	mdavanzo@ffic.com
7.	Signature of authorized filer		<i>Michelle A. Davanzo</i>		
8.	Please print name of authorized filer		Michelle A. Davanzo		

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

9.	Type of Insurance (TOI)	Commercial Multiple Peril (#5.1 Property)
10.	Sub-Type of Insurance (Sub-TOI)	Commercial Multiple Peril
11.	State Specific Product code(s)(if applicable)[See State Specific Requirements]	
12.	Company Program Title (Marketing title)	Commercial Property
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
14.	Effective Date(s) Requested	New: 11-01-07 Renewal: 1-01-08
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	10-4-07
19.	Status of filing in domicile	<input type="checkbox"/> Not Filed <input checked="" type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

Property & Casualty Transmittal Document---

20.	This filing transmittal is part of Company Tracking # NARPG0707
21.	<p>Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]</p> <p>Enclosed for your review and approval is a new coverage endorsement that provides Dependent Property with International Extension - 143633. This new coverage form broadens insurance protection for Business Income and Extra Expense written under the following previously approved Coverage Parts:</p> <ul style="list-style-type: none"> • Property-Gard Building and Personal Property Coverage Form – 142000 • Property-Gard Select Real and Personal Property Coverage Section - 190001 <p><i>Dependent Property with International Extension - 143633 10 07</i></p> <p>We have seen a steady increase in global expansion of industry and commerce which has created the need for expanded insurance coverage. Currently, most coverage is limited to the Coverage Territory, its territories and possessions as defined within the policy. To address this customer need, we are introducing a new Dependent Property with International Extension - 143633 which enables the writing of dependent properties located outside of the Coverage Territory.</p> <p>This new endorsement pays for the actual loss of business income, rental value, or extra expense sustained when the suspension of the insured's operation is caused by a covered loss at a "dependent property location" described in the schedule of the endorsement.</p> <p>As an example, many of our customers rely on key suppliers of raw materials in order to manufacture and sell their products. If a supplier can no longer continue to conduct business, by contributing materials to the assembly of our customer's product, our insured may suffer a business income or extra expense loss due to this interruption of materials being supplied. Dependent Property coverage insures our customer (not for the benefit of the supplier) for the business income or extra expense loss that results from covered direct physical damage at the premises of the supplier (dependent property) location.</p> <p>The term dependent property can mean more than just the supplier of materials. Dependent Property in our contract is defined to mean property operated by others on whom the insured depends to:</p> <ol style="list-style-type: none"> a. Deliver materials or services to the insured or to others for their account (Contributing Locations). b. Accept the insured's products or services (Recipient Locations). c. Manufacture products for delivery to the insured's customers under contract of sale (Manufacturing Locations). d. Attract customers to the insured's business (Leader Locations). <p>Eligibility</p> <p>Dependent Property with International Extension - 143633 may be attached to any policy with the Coverage Parts noted above.</p> <p>Enclosed are:</p> <ul style="list-style-type: none"> • Dependent Property with International Extension Endorsement – 143633 10 07 • Dependent Property with International Extension Endorsement – 143633DEC • Explanatory Memorandum
22.	<p>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>

Check #:
Amount: \$

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

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

Effective January 1, 2006

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.)

1.	This filing transmittal is part of Company Tracking #	NARPG0707			
2.	This filing corresponds to rate/rule filing number <small>(Company tracking number of rate/rule filing, if applicable)</small>				
3.	Form Name /Description/Synopsis	Form # Include edition date	Replacement Or withdrawn?	If replacement, give form # it replaces	Previous state filing number, if required by state
01	Dependent Property with International Extension	143633 10 07	<input checked="" 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		

Dependent Property with International Extension - 143633DEC 10 07

Policy Amendment – Dependent Property with International Extension – 143633 10 07

Insured:

Policy Number:

Producer:

Effective Date:

Schedule

Domestic Dependent Property Limit(s) of Insurance

Location(s)	Blanket Per Occurrence Limit(s) of Insurance \$ _____	Per Occurrence Sublimit(s) of Insurance \$ _____
1.		\$ _____
2.		\$ _____
3.		\$ _____
4.		\$ _____
5.		\$ _____

Domestic Dependent Property - Causes of Loss

Location(s)	Earthquake
	<input type="checkbox"/> Excluded <input type="checkbox"/> Included
	<input type="checkbox"/> Excluded <input type="checkbox"/> Included
Location(s)	Windstorm or Hail
	<input type="checkbox"/> Excluded <input type="checkbox"/> Included
	<input type="checkbox"/> Excluded <input type="checkbox"/> Included
Location(s)	Flood
	<input type="checkbox"/> Excluded <input type="checkbox"/> Included
	<input type="checkbox"/> Excluded <input type="checkbox"/> Included

Domestic Dependent Property - Deductible Schedule Business Income or Rental Value

Location(s)	Deductible	Minimum Deductible
	___ Hours	\$ _____
	___ Hours	\$ _____
	___ Hours	\$ _____

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This Form must be attached to Change Endorsement when issued after the policy is written.

One of the Fireman's Fund Insurance Companies as named in the policy

**International Dependent Property Extension
Limit(s) of Insurance**

Location(s)	Blanket Per Occurrence Limit(s) of Insurance \$ _____	Per Occurrence Sublimit(s) of Insurance \$ _____
1.		\$ _____
2.		\$ _____
3.		\$ _____
4.		\$ _____
5.		\$ _____

International Dependent Property Extension - Causes of Loss

Location(s)	Earthquake [] Excluded [] Included
Location(s)	Windstorm or Hail [] Excluded [] Included
Location(s)	Flood [] Excluded [] Included

International Dependent Property Extension - Deductible Schedule

Location(s)	Business Income or Rental Value Deductible	Minimum Deductible
	___ Hours	\$ _____
	___ Hours	\$ _____
	___ Hours	\$ _____

If no entry appears above, then information required to complete this Endorsement will be shown in the Declarations.

If "0", "N/A", or "not covered" appears as a Limit of Insurance in the Schedule of this Endorsement, or in the Declarations applicable to this Endorsement, then no coverage is provided for the described coverage. If a described coverage does not have a corresponding Limit of Insurance in the Schedule of this Endorsement, or in the Declarations applicable to this Endorsement, then no coverage is provided for the described coverage.

Coverage provided by this Endorsement does not apply to loss or damage caused by or resulting from earthquake, windstorm or hail, or **flood** causes of loss unless shown as included in the Schedule of this Endorsement.

If no Business Income or Rental Value Deductible is stated in the Schedule of this Endorsement, or in the Declarations applicable to this Endorsement, then the deductible(s) stated in the Declarations for Business Income or Rental Value coverage will apply to covered loss or damage insured under this Endorsement.

Includes copyrighted material of Insurance Services Office, Inc., with its permission.
This Form must be attached to Change Endorsement when issued after the policy is written.
One of the Fireman's Fund Insurance Companies as named in the policy

Explanatory Memorandum Dependent Property with International Extension - 143633 10 07

Introduction

Enclosed for your review and approval is a new coverage endorsement that provides Dependent Property with International Extension - 143633. This new coverage form broadens insurance protection for Business Income and Extra Expense written under the following previously approved Coverage Parts:

- Property-Gard Building and Personal Property Coverage Form – 142000
- Property-Gard Select Real and Personal Property Coverage Section - 190001

Dependent Property with International Extension - 143633 10 07

We have seen a steady increase in global expansion of industry and commerce which has created the need for expanded insurance coverage. Currently, most coverage is limited to the Coverage Territory, its territories and possessions as defined within the policy. To address this customer need, we are introducing a new Dependent Property with International Extension - 143633 which enables the writing of dependent properties located outside of the Coverage Territory.

This new endorsement pays for the actual loss of business income, rental value, or extra expense sustained when the suspension of the insured's operation is caused by a covered loss at a "dependent property location" described in the schedule of the endorsement.

As an example, many of our customers rely on key suppliers of raw materials in order to manufacture and sell their products. If a supplier can no longer continue to conduct business, by contributing materials to the assembly of our customer's product, our insured may suffer a business income or extra expense loss due to this interruption of materials being supplied. Dependent Property coverage insures our customer (not for the benefit of the supplier) for the business income or extra expense loss that results from covered direct physical damage at the premises of the supplier (dependent property) location.

The term dependent property can mean more than just the supplier of materials. Dependent Property in our contract is defined to mean property operated by others on whom the insured depends to:

- a. Deliver materials or services to the insured or to others for their account (Contributing Locations).
- b. Accept the insured's products or services (Recipient Locations).
- c. Manufacture products for delivery to the insured's customers under contract of sale (Manufacturing Locations).
- d. Attract customers to the insured's business (Leader Locations).

Eligibility

Dependent Property with International Extension - 143633 may be attached to any policy with the Coverage Parts noted above.

Rate Impact

Rating is subject to rate(s) and premium(s) consistent with current rating rules and practices filed by or on behalf of the company.