

SERFF Tracking Number: HART-125312480 State: Arkansas
 First Filing Company: Hartford Casualty Insurance Company, ... State Tracking Number: AR-PC-07-026363
 Company Tracking Number: FN.07.883.2007.15A
 TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0003 Commercial Package
 Liability
 Product Name: Stretch 07 Revision
 Project Name/Number: Spectrum/FN.07.883.2007.15A

Filing at a Glance

Companies: Hartford Casualty Insurance Company, Hartford Underwriters Insurance Company, Twin City Fire Insurance Company, Hartford Fire Insurance Company, Hartford Accident and Indemnity Company, Hartford Insurance Company of the Midwest, Property and Casualty Insurance Company of Hartford

Product Name: Stretch 07 Revision SERFF Tr Num: HART-125312480 State: Arkansas
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 Sub-TOI: 05.0003 Commercial Package Co Tr Num: FN.07.883.2007.15A State Status:
 Filing Type: Form Co Status: Initial Filing Reviewer(s): Betty Montesi,
 Llyweyia Rawlins, Brittany Yielding
 Authors: Joyce Driscoll, Claire Disposition Date: 10/09/2007
 Dubord, Marilu Gonzalez,
 Stephanie Wieczorek, Cheryl Slock
 Date Submitted: 10/08/2007 Disposition Status: Approved
 Effective Date Requested (New): 10/20/2007 Effective Date (New): 10/20/2007
 Effective Date Requested (Renewal): 10/20/2007 Effective Date (Renewal):
 10/20/2007

General Information

Project Name: Spectrum Status of Filing in Domicile:
 Project Number: FN.07.883.2007.15A Domicile Status Comments:
 Reference Organization: Reference Number:
 Reference Title: Advisory Org. Circular:
 Filing Status Changed: 10/09/2007
 State Status Changed: 10/08/2007 Deemer Date:
 Corresponding Filing Tracking Number:
 Filing Description:
 We herewith submit for approval Form SS 14 05 09 07 Stretch Xpand for Janitorial Services as an amendment to our filing number FN.07.883.2007.15 as described in the Explanatory Memorandum prepared by Stephanie Wieczorek, State Filing Analyst.

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Company and Contact

Filing Contact Information

Joyce Driscoll, Filing Analyst joyce.driscoll@thehartford.com
 690 Asylum Avenue (860) 547-3468 [Phone]
 Hartford, CT 06055 (860) 547-5941[FAX]

Filing Company Information

Hartford Casualty Insurance Company	CoCode: 29424	State of Domicile: Indiana
Hartford Plaza	Group Code: 91	Company Type: Property
Hartford, CT 06115	Group Name:	State ID Number:
(860) 547-5000 ext. [Phone]	FEIN Number: 06-0294398	

Hartford Underwriters Insurance Company	CoCode: 30104	State of Domicile: Connecticut
Hartford Plaza	Group Code: 91	Company Type: Property
Hartford, CT 06115	Group Name:	State ID Number:
(860) 547-5000 ext. [Phone]	FEIN Number: 06-1222527	

Twin City Fire Insurance Company	CoCode: 29459	State of Domicile: Indiana
Hartford Plaza	Group Code: 91	Company Type: Property
Hartford, CT 06115	Group Name:	State ID Number:
(860) 547-5000 ext. [Phone]	FEIN Number: 06-0732738	

Hartford Fire Insurance Company	CoCode: 19682	State of Domicile: Connecticut
Hartford Plaza	Group Code: 91	Company Type:
690 Asylum Avenue	Group Name:	State ID Number:
Hartford, CT 06115	FEIN Number: 06-0383750	

Hartford Accident and Indemnity Company	CoCode: 22357	State of Domicile: Connecticut
690 Asylum Ave	Group Code: 91	Company Type: Property
Hartford, CT 06115	Group Name:	State ID Number:
(860) 547-5000 ext. [Phone]	FEIN Number: 06-0383030	

Hartford Insurance Company of the Midwest	CoCode: 37478	State of Domicile: Indiana
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Hartford Plaza Group Code: 91 Company Type: Property
Hartford, CT 06115 Group Name: State ID Number:
(860) 547-5000 ext. [Phone] FEIN Number: 06-1008026

Property and Casualty Insurance Company of CoCode: 34690 State of Domicile: Indiana
Hartford

Hartford Plaza Group Code: 91 Company Type: Property
Hartford, CT 06115 Group Name: State ID Number:
(860) 547-5000 ext. [Phone] FEIN Number: 06-1276326

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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): 10/20/2007
Effective Date (Renewal): 10/20/2007
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	Explanatory Memorandum	Approved	Yes
Form	Stretch Expand for Janitorial Services	Approved	Yes

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Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Stretch Expand for Janitorial Services	SS 14 05 09 07		Endorseme Replaced nt/Amendm ent/Condi ons	Replaced Form #:0.00 Previous Filing #: FN.07.883.2007.15		ss14050907_0038637B.pdf



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

STRETCH XPAND FOR JANITORIAL SERVICES

This endorsement modifies insurance provided under the following:

**SPECIAL PROPERTY COVERAGE FORM
BUSINESS LIABILITY COVERAGE FORM**

SCHEDULE

Coverage	Limit of Liability	Deductible
Policy Period Extended Property Damage Aggregate Limit of Insurance	\$25,000	\$250

Except as otherwise stated in this endorsement, the terms and conditions of the policy apply to the insurance stated below.

A. The following changes apply to the Additional Coverages, **A.5.**:

1. Blanket Coverage Limit of Insurance

The following Additional Coverage is added:

We will pay up to \$150,000 as a Blanket Coverage Limit of Insurance to apply at each "scheduled premises" and to apply to the sum of all covered losses under the coverages described in this section **A.1.a.** through **A.1.e.** arising out of a single Covered Cause of Loss occurrence. You may apportion this Limit among these coverages as you choose.

This Limit of Insurance is in addition to any other Limit of Insurance that may be provided by this policy for these coverages.

a. Accounts Receivable

Within the Blanket Coverage Limit of Insurance, we will pay for direct physical loss of or direct physical damage to your records of accounts receivable.

This Additional Coverage is subject to the provisions of Accounts Receivable, Form SS 04 39, with the exception of the Limit of Insurance provision contained in that form. Accounts Receivable, Form SS 04 39 is made a part of this policy whether or not Accounts Receivable coverage is indicated in the Declarations.

b. Computers and Media

Within the Blanket Coverage Limit of Insurance, we will pay for direct physical

loss of or direct physical damage to your computer systems.

This Additional Coverage is subject to the provisions of Computers and Media, Form SS 04 41, with the exception of the Limit of Insurance provision contained in that form. Computers and Media, Form SS 04 41 is made a part of this policy whether or not Computers and Media coverage is indicated in the Declarations.

c. Debris Removal

Within the Blanket Coverage Limit of Insurance, we will pay for increases under Debris Removal additional limit, **C.4.b.** This Limit of Insurance is in addition to any other Limit of Insurance that may be provided by this policy for this coverage.

d. Personal Property of Others

Within the Blanket Coverage Limit of Insurance, we will pay for direct physical loss of or direct physical damage to personal property of others that is in your care, custody or control.

This Additional Coverage does not apply to employee tools, fine arts or personal effects.

This Limit of Insurance is in addition to any other Limit of Insurance that may be provided by this policy for this coverage.

e. Valuable Papers and Records

Within the Blanket Coverage Limit of Insurance, we will pay for direct physical loss of or direct physical damage to your valuable papers and records.

This Additional Coverage is subject to the

provisions of the Valuable Papers and Records Coverage, Form SS 04 47, with the exception of the Limit of Insurance provision contained in that form. Valuable Papers and Records Coverage, Form SS 04 47 is made a part of this policy whether or not Valuable Papers and Records coverage is indicated in the Declarations.

2. Brands and Labels

The following Additional Coverage is added:

In the event of covered loss or damage to merchandise that is branded or labeled, we will take all or part of the damaged property at an agreed or appraised value and we will pay for:

a. Expenses you incur to:

- (1)** Stamp salvage on the merchandise or its containers, if the stamp will not physically damage the merchandise; or
- (2)** Remove the brands or labels, if doing so will not physically damage the merchandise. You must relabel the merchandise and its containers to comply with the law.

b. Any reduction in the salvage value of the damaged merchandise as the result of the removal of the brand or label.

This additional coverage is included within the Business Personal Property Limit of Insurance.

3. Claim Expenses

The following Additional Coverage is added:

In the event of covered loss or damage we will pay up to \$5,000 as an additional Limit of Insurance to cover reasonable expenses incurred by you at our specific request to assist us in:

- a.** The investigation of a claim or suit; or
- b.** The determination of the amount of loss, such as taking inventory, or auditing business records.

This Limit of Insurance is in addition to any other Limit of Insurance that may be provided by this policy for this coverage.

4. Employee Dishonesty (including ERISA)

The following Additional Coverage is added:

We will pay up to \$25,000 as a Limit of Insurance to cover loss from employee dishonesty. This includes ERISA coverage. This Limit of Insurance is in addition to any other Limit of Insurance that may be provided by this policy for this coverage.

This Additional Coverage is subject to the provisions of the Employee Dishonesty Coverage, Form SS 04 42, with the exception of the Limit of Insurance provision contained in that

form Employee Dishonesty Coverage, Form SS 04 42 is made a part of this policy whether or not Employee Dishonesty Coverage is indicated in the Declarations.

5. Employee Tools

The following Additional Coverage is added:

We will pay up to \$5,000 in any one occurrence as a Limit of Insurance to cover loss or damage to employee tools, but not more than \$1,000 for any one employee in any one occurrence.

This Limit of Insurance is in addition to any other Limit of Insurance that may be provided by this policy for this coverage.

6. Fine Arts

The following Additional Coverage is added:

We will pay up to \$10,000 as an additional Limit of Insurance at each "scheduled premises" to extend the insurance that applies to Business Personal Property to apply to Fine Arts that are:

- a.** Your property; or
- b.** The property of others that is in your care, custody or control.

As used in this Additional Coverage, Fine Arts means paintings, etchings, pictures, tapestries, art glass windows, valuable rugs, statuary, marbles, bronzes, antique silver, manuscripts, porcelains, rare glass, bric-a-brac, and similar property, of rarity, historical value or artistic merit. This Limit of Insurance is in addition to any other Limit of Insurance that may be provided by this policy for this coverage.

The value of Fine Arts will be the market value at the time of loss or damage.

7. Forgery

The following Additional Coverage is added:

We will pay up to \$25,000 as a Limit of Insurance to cover loss from forgery or alteration. This Limit of Insurance is in addition to any other Limit of Insurance that may be provided by this policy for this coverage.

This Additional Coverage is subject to the provisions of Forgery Coverage, Form SS 04 86, with the exception of the Limit of Insurance provision contained in that form. Forgery Coverage, Form SS 04 86 is made a part of this policy, whether or not Forgery Coverage is indicated in the Declarations.

8. Increased Cost of Construction (Buildings and Tenant Improvements)

The following Additional Coverage is added:

If a Covered Cause of Loss occurs to covered Building property and tenant's improvements and

betterments, we will pay for the increased cost to repair, rebuild or construct the damaged property caused by enforcement of building, zoning or land use law. The repaired or rebuilt property must be intended for similar occupancy as the current property, unless otherwise required by zoning or land use law.

a. Limitations

We will not pay for increased construction costs:

- (1) When the Actual Cash Value - Buildings applies; or
- (2) Until the property is actually repaired or replaced, at the same or another premises.

b. Additional Exclusions

- (1) We will not pay for the enforcement of any ordinance or law which requires demolition, repair, replacement, reconstruction, remodeling or remediation of property due to contamination by "pollutants".
- (2) We will not pay for any costs associated with the enforcement of any ordinance or law which requires you 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".
- (3) We will not pay for loss due to any ordinance or law that you were required to comply with before the loss or damage, but you did not comply with, even though the building was undamaged at that time.

c. Limit of Insurance

The most we will pay for increased construction costs:

- (1) For insured Building property is \$10,000; and
- (2) For insured Tenant Improvement and Betterments is \$20,000.

This Limit of Insurance is in addition to any other Limit of Insurance that may be provided by this policy for this coverage.

- d. The terms of these Coverages apply separately to each insured building.

9. Laptop Computers - Worldwide Coverage

The following Additional Coverage is added:

We will pay up to \$10,000 as a Limit of Insurance to apply to laptop, palmtop, personal digital assistants (PDA's) and similar portable

computer equipment and accessories anywhere in the world, including while in transit. This Limit of Insurance is in addition to any other Limit of Insurance that may be provided by this policy for this coverage.

Limitation: We will not pay for loss or damage caused by, resulting from, arising out of the theft of this property as checked baggage.

This Additional Coverage is subject to the provisions of Computers and Media, Form SS 04 41, with the exception of the Limit of Insurance provision contained in that form. Computers and Media, Form SS 04 41 is made a part of this policy whether or not Computers and Media coverage is indicated in the Declarations.

10. Lost Keys

The following Additional Coverage is added:

We will pay up to \$25,000, as an additional amount of insurance to cover loss of customer's keys that were in your care, custody or control.

We will not pay more than the least of the following:

- a. Rekey the locks,
- b. Install new lock cylinders,
- c. Provide new master keys, or
- d. Replace existing locks with new locks of like kind and quality.

This Limit of Insurance is in addition to any other Limit of Insurance that may be provided by this policy for this coverage.

11. Off-Premises Utility Services - Direct Damage

The following Additional Coverage is added:

We will pay up to \$25,000 as a Limit of Insurance to apply at each "scheduled premises" to cover direct physical loss or direct physical damage to Covered Property caused by the interruption of utility services. This Limit of Insurance is in addition to any other Limit of Insurance that may be provided by this policy for this coverage.

This Additional Coverage is subject to the provisions of Off-Premises Utility Services - Direct Damage, Form SS 40 18, with the exception of the Utility Services Limit of Insurance contained in that form. Off-Premises Utility Services - Direct Damage, Form SS 40 18 is made a part of this policy, whether or not Off-Premises Utility Services - Direct Damage coverage is indicated in the Declarations.

12. Outdoor Signs

The following Additional Coverage is added and supersedes any other coverage for outdoor signs in this policy:

This Additional Coverage is in addition to any recoverable Limits of Insurance applicable to Building or Business Personal Property.

We will pay up to full value of outdoor signs at each "scheduled premises" to cover direct physical loss or direct physical damage to outdoor signs.

This Additional Coverage is subject to the provisions of Outdoor Signs, Form SS 04 44, with the exception of the Limit of Insurance provision and paragraph **E.** of that form. Outdoor Signs, Form SS 04 44 is made a part of this policy whether or not Outdoor Signs coverage is indicated in the Declarations.

13. Pairs and Sets

If pairs or sets of stock are damaged by a Covered Cause of Loss, we will pay any reduction in value of the undamaged parts of such damaged pairs or sets.

As used in this Additional Coverage, the term stock means merchandise held in storage or for sale, raw materials, and goods in process or finished.

This Additional Coverage is included within the Business Personal Property Limits of Insurance.

14. Personal Effects

The following Additional Coverage is added:

We will pay up to \$25,000 as an additional Limit of Insurance to apply at each "scheduled premises" to extend coverage that applies to Business Personal Property to cover personal effects owned by you, your officers, your partners, or your employees. Employee tools are not personal effects.

This Limit of Insurance is in addition to any other Limit of Insurance that may be provided by this policy for this coverage.

15. Property at Other Premises

The following Additional Coverage is added:

We will pay up to \$10,000 to extend Business Personal Property and Valuable Papers and Records to apply at any premises not described in the Declarations. This Limit of Insurance is in addition to any other Limit of Insurance that may be provided by this policy for this coverage.

This includes property that you have sold under an installation agreement and your responsibility continues until the property is accepted by the customer.

This Extension does not apply to:

- a. Property in the care, custody or control of your salespersons; or
- b. Property at any fair or exhibition.

This Limit of Insurance is in addition to any other Limit shown in the Declarations for this coverage.

16. Salespersons' Samples

The following Additional Coverage is added:

We will pay up to \$10,000 as an additional Limit of Insurance to extend Business Personal Property to cover:

- a. Samples of your stock in trade (including containers); and
- b. Similar property of others;

but only while such property is in: **(1)** your custody while acting as a sales representative; or **(2)** in the custody of your sales representatives or agents.

This Limit of Insurance is in addition to any other Limit of Insurance that may be provided by this policy for this coverage.

17. Sewer and Drain Back Up

The following Additional Coverage is added:

We will pay for direct physical loss or physical damage to Covered Property at the "scheduled premises" solely caused by water that backs up from a sewer or drain.

THIS IS NOT FLOOD INSURANCE

The following exclusion is added as respects to this Additional Coverage:

We will not pay for water or other materials that back up from any sewer or drain when it is caused by any flood. This applies regardless of the proximity of the flood to Covered Property. Flood includes the accumulation of surface water, waves, tides, tidal waves, overflow of streams or other bodies of water, or their spray, all whether driven by wind or not.

The most we will pay in any one occurrence for all loss or damage under this Additional coverage is \$50,000.

18. Sump Overflow or Sump Pump Failure

The following Additional Coverage is added:

The maximum we will pay is \$25,000 in any one

occurrence for any loss, including loss of Business Income or Extra Expense, resulting from physical loss or physical damage to Covered Property that is caused by or resulting from water that overflows due to the failure of a sump pump, sump pump well, or any other type of system designed to remove subsurface water from the foundation area to operate if the failure is directly or indirectly the result of a Covered Cause of Loss. Failure means an abrupt cessation of normal functioning. This Limit of Insurance is the maximum we will pay regardless of any other coverage provided under this policy.

This Additional Coverage is subject to the terms and conditions of this policy with the exception of:

- a. Paragraph **B.1.d.**, Power Failure, of the Special Property Coverage Form; and
- b. Paragraph **B.1.f.(4)**, Water, of the Special Property Coverage Form.

THIS IS NOT FLOOD INSURANCE

We will not pay for water or other materials that overflow from a sump when the overflow is caused by any flood. This applies regardless of the proximity of the flood to Covered Property. Flood includes the accumulation of surface water, waves, tides, tidal waves, overflow of streams or other bodies of water, or their spray, all whether driven by wind or not that enters the sewer or drain system.

19. Temperature Change

- a. We will pay for direct physical loss of or damage to "perishable stock" at the described premises caused by or resulting from:
 - (1) A change in temperature or humidity resulting from:
 - (a) Mechanical breakdown or failure of:
 - (ii) Stationary heating plants; or
 - (ii) Refrigerating, cooling or humidity control apparatus or equipment;
 - (2) Contamination by a refrigerant.

b. Selling Price

We will determine the value of finished

"perishable stock" in the event of loss or damage at:

- (1) The selling price, as if no loss or damage had occurred;
 - (2) Less discounts and expenses you otherwise would have had.
- c. We will not pay for loss or damage to "perishable stock" located:
 - (1) On buildings;
 - (2) In the open; or
 - (3) In vehicles.

d. Exclusions

(1) The following exclusions under paragraph **B.1.** of SECTION **B** - EXCLUSIONS are deleted:

- (a) Ordinance or Law; and
- (e) Power Failure.

(2) The following exclusions are added:

We will not pay for loss or damage caused by or resulting from:

- (a) The disconnecting of any of the following systems from the source of power:
 - (i) Refrigerating;
 - (ii) Cooling; or
 - (iii) Humidity control.
- (b) The loss of electrical power caused by the shutting off of any switch or other device used to control the flow of electric power or current.
- (c) The inability of an electrical utility company, your stationary heating plant or any other power source to provide sufficient heat or power due to:
 - (i) Lack of fuel;
 - (ii) Lack of Capacity to make enough heat or power; or
 - (iii) Order of the government.
- (d) Breaking of any glass that is a permanent part of refrigerating, cooling or humidity control unit.

e. Deductible

We will not pay for loss in any one Occurrence unless the amount of loss exceeds the Deductible stated in paragraph

D.4 of the Special Property Coverage Form, unless a different deductible is stated in the Declarations for Temperature Change. We will then pay the amount of loss in excess of the Deductible, up to the Limit of Insurance.

f. Limit of Insurance

The most we will pay for loss or damage in any one occurrence is \$5,000 for Temperature Change.

g. Additional Conditions

(1) We will pay for loss or damage under this Optional Coverage only when:

(a) Such loss or damage is not covered elsewhere in this policy or any other policy that insures the "perishable stock" at the described premises; and

(b) This Temperature Change coverage is shown as a specific item of insurance in the Declarations.

(2) In the event of loss or damage, none of the other coverage under this policy or any other policy will share in its payment unless the provisions of the policy are similar to the provisions of this Optional Coverage.

(3) In no event will we pay more than the Limit of Insurance shown in the Declarations for the Temperature Change.

h. Additional Definitions

For the purpose of this insurance:

(1) "Mechanical breakdown" means:

(a) Breaking or separation of any mechanical part(s) other than gas pipes or lines; or

(b) Burning out of any electrical motor servicing such unit; and

requiring replacement of the damaged parts to become functional.

But "mechanical breakdown" does not mean faulty operation or failure of equipment which results in temperature change but does not require replacement of broken parts.

We will not pay for loss or damage to "perishable stock" caused by such faulty operation or failure of equipment.

(2) "Perishable stock" means personal property:

(a) Maintained under controlled conditions for its preservation; and

(b) Susceptible to loss or damage if the controlled conditions change.

20. Tenant Building and Equipment Coverage - Required by Lease

The following Additional Coverage is added:

We will pay up to \$20,000 as a Limit of Insurance to apply to direct physical loss of or direct physical damage to Building and Business Personal Property for which you have a contractual responsibility to insure. This includes building fixtures, machinery and equipment. This Limit of Insurance is in addition to any other Limit of Insurance that may be provided by this policy for this coverage.

21. Transit Property in the Care of Carriers for Hire

The following Additional Coverage is added:

We will pay up to \$25,000 as a Limit of Insurance to apply to direct physical loss of or direct physical damage to property while in transit at your risk. This Limit of Insurance is in addition to any other Limit of Insurance that may be provided by this policy for this coverage.

This Additional Coverage is subject to the provisions of Transit Coverage, Form SS 04 30, with the exception of the Limit of Insurance provision contained in that form. Transit Coverage, Form SS 04 30 is made a part of this policy whether or not Transit Coverage is indicated in the Declarations.

22. Valuation Changes

The following are added to the Loss Payment Property Loss Condition **E.5.d.**:

a. Commodity Stock

We will determine the value of merchandise and raw materials that are bought and sold at an established market exchange. We will determine the value at:

(1) The posted market price as of the time and place of loss;

(2) Less discounts and expenses you otherwise would have had.

b. Manufactured Goods

We will determine the value of goods that you have manufactured at the selling price less discounts and expenses you otherwise would have had.

c. Mercantile Stock - Sold

We will determine the value of goods you have sold but not delivered at the selling price less discounts and expenses you otherwise would have had.

B. The following changes apply to the Coverage Extensions, A.6.:

1. Newly Acquired or Constructed Property

The following changes are made to Newly Acquired or Constructed Property:

a. Building

The most we will pay in subparagraph (1) is increased to \$1,000,000 at each premises.

b. Business Personal Property

The most we will pay in subparagraph (2) is increased to \$500,000 at each premises.

2. Outdoor Property

In the Outdoor Property Coverage Extension, the most we will pay is increased to \$25,000, but not more than \$1,000 for any one tree, shrub or plant.

3. Property Off Premises

The following changes are made to subparagraph c. (2) of Property Off Premises:

a. The most we will pay is increased to \$25,000.

C. The following changes apply only if Business Income and Extra Expense are insured under this policy:

1. Dependent Properties

In the Business Income to Dependent Properties Additional Coverage, the most we will pay is increased to \$25,000. This Limit of Insurance is in addition to any other Limit provided by this policy shown in the Declarations for specific Dependent Properties.

There is no requirement for Dependent Properties to be scheduled for the coverage provided by this Stretch endorsement to apply.

2. Newly Acquired Premises

The following Additional Coverage is added:

We will pay up to \$250,000 as a Limit of Insurance to apply to Business Income to cover at any location you acquire, by purchase or lease other than fairs or exhibitions. This Limit of Insurance is in addition to any other Limit of Insurance that may be provided by this policy for this coverage.

Insurance under this Extension for each newly acquired location will end when any of the following first occurs:

- a. This policy expires;
- b. 90 days expire after you acquire or begin to construct the property;
- c. The property is more specifically insured on this policy or elsewhere; or
- d. You report values to us.

We will charge you additional premium for values reported from the day construction begins or you acquire the property.

3. Business Income for Off-Premises Utility Services

a. The following additional coverage is added: We will pay for the actual loss of Business Income or Extra Expense at a described premises caused by the interruption of utility services to the described premises. The interruption must result from direct physical loss or direct physical damage by a Covered Cause of Loss to the following property not on the scheduled premises:

- (1) "Water Supply Services"
- (2) "Communication Supply Services"; or
- (3) "Power Supply Services".

b. Waiting period

We will only pay for loss you sustain after the first 8 consecutive hours following the direct physical loss of or damage to the off-premises property to which this endorsement applies. We will not pay for any reduction in business income or extra expense after electricity, steam or gas has been restored to the described premises.

c. Limit of Insurance

The most we will pay in any one occurrence of loss under this extension is \$25,000.

d. Additional Definitions

- (1) "Water Supply Services", meaning the following types of property supplying water to the described premises:
 - (a) Pumping stations; and
 - (b) Water mains.
- (2) "Power Supply Services", meaning the following types of property supplying electricity, steam or gas, including

overhead transmission lines to the described premises:

- (a) Utility generating plants;
- (b) Switching stations;
- (c) Substations;
- (d) Transformers; and
- (e) Transmission Lines.

(3) "Communications Supply Services", meaning property supplying communication services, including telephone, radio, microwave or television services, including overhead transmission lines to the described premises, such as:

- (a) Communication transmission lines, including optic fiber transmission lines;
- (b) Coaxial cables; and
- (c) Microwave radio relays except satellites.

D. The following changes apply only if Business Liability is covered under this policy. These changes apply to the Business Liability Coverage Form.

1. Amended Property Damage Liability Coverage

Solely as respects the coverage provided by this endorsement, exclusion **k.** of SECTION **B.** – EXCLUSIONS is amended to include the following:

- a. Paragraphs (3), (4), (5) and (6) of this exclusion do not apply to "property damage" to:
 - (1) Tools or equipment while being used by the insured in performing operations;
 - (2) Property in the custody of the insured which is to be installed, erected or used in construction by the insured;
 - (3) That particular part of any property, not on premises owned by or rented to the insured:
 - (a) Upon which the insured or any contractors or subcontractors working directly or indirectly on the insured's behalf are performing operations, if the "property damage" arises out of those operations; or
 - (b) Out of which any "property damage" arises; or
 - (c) That must be restored, repaired or replaced because "your work" was incorrectly performed on it.

2. Extended Property Damage Coverage

a. Solely as respects the coverage provided by this endorsement, the following is added to the definition of "property damage" (SECTION **G.** – LIABILITY AND MEDICAL EXPENSES DEFINITIONS):

"Property damage" means:

Burglary, robbery, theft or mysterious disappearance of tangible property, including all resulting loss of use of that property.

However, with respects to tangible property, "property damage" does not include:

- (1) Misappropriation;
- (2) Secretion;
- (3) Conversion;
- (4) Infidelity; or
- (5) Any dishonest act on the part of any insured.

b. Solely as respects the coverage provided by this endorsement, the following is added to SECTION **D.** – LIABILITY AND MEDICAL EXPENSES LIMITS OF INSURANCE:

The Policy Period Extended Property Damage Aggregate Limit of Insurance shown in the Schedule of this endorsement is the most we will pay for all damages as a result of the additional insurance provided by provision **2.a.** above. (Extended Property Damage Coverage).

This Limit of Insurance is an aggregate Limit of Insurance; the Limit shown in the Schedule is the most we will pay regardless of the number of "occurrences" that take place during the policy period.

3. Deductible Liability Insurance

- a. Our obligation under the Extended Property Damage Coverage provided by this endorsement to pay damages on your behalf applies only to the amount of damages in excess of the deductible amount shown in the Schedule.
- b. The Policy Period Extended Property Damage Aggregate Limit of Insurance is not reduced by the amount of the deductible.
- c. The deductible amount stated in the Schedule of this endorsement applies to all damages because of "property damage" as the result of any one "occurrence", regardless of the number of persons or organizations who sustain damages because of that "occurrence".

- d. The terms of this insurance, including those with respect to:
 - (1) Our right and duty to defend any "suits" seeking those damages; and
 - (2) Your duties in the event of an "occurrence", offense, claim or "suit" apply irrespective of the application of the deductible amount.
- e. We may pay any part or all of the deductible amount to effect settlement of any claim or "suit" and, upon notification of the action taken, you shall promptly reimburse us for such part of the deductible amount as has been paid by us.

SERFF Tracking Number: HART-125312480 *State:* Arkansas
First Filing Company: Hartford Casualty Insurance Company, ... *State Tracking Number:* AR-PC-07-026363
Company Tracking Number: FN.07.883.2007.15A
TOI: 05.0 Commercial Multi-Peril - Liability & Non- *Sub-TOI:* 05.0003 Commercial Package
Liability
Product Name: Stretch 07 Revision
Project Name/Number: Spectrum/FN.07.883.2007.15A

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: HART-125312480 State: Arkansas
First Filing Company: Hartford Casualty Insurance Company, ... State Tracking Number: AR-PC-07-026363
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Liability
Product Name: Stretch 07 Revision
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Supporting Document Schedules

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

Comments:
Attached is the Uniform Transmittal Document-Property & Casualty.

Attachment:
PCTD1 spectrum.pdf

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

Comments:
Attached is the Explanatory Memorandum.

Attachment:
Form Memo spectrum.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:	
New Business	
Renewal Business	
f. State Filing #:	
g. SERFF Filing #:	
h. Subject Codes	

3. Group Name	Group NAIC #
Hartford Financial Services Group	00914

4. Company Name(s)	Domicile	NAIC #	FEIN #	State #
Hartford Fire Ins. Co.	Connecticut	00914-19682	06-0383750	
Hartford Accident & Indemnity Co.	Connecticut	00914-22357	06-0383030	
Hartford Casualty Ins.Co.	Indiana	00914-29424	06-0294398	
Hartford Underwriters Ins. Co.	Connecticut	00914-30104	06-1222527	
Twin City Fire Ins.Co.	Indiana	00914-29459	06-0732738	
Hartford Ins. Co. of the Midwest	Indiana	00914-37478	06-1008026	
Property & Casualty Ins. Co. of Hartford	Indiana	00914-34690	06-1276326	

5. Company Tracking Number	FN.07.883.2007.15A
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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
Cheryl Slock Hartford Plaza, Hartford, CT 06115	Product Constnt	860-547-3339	860-547-3519	Cheryl.Slock @TheHartford.com

7. Signature of authorized filer	<i>Cheryl Slock</i>
8. Please print name of authorized filer	Cheryl Slock

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

9. Type of Insurance (TOI)	CMP
10. Sub-Type of Insurance (Sub-TOI)	Spectrum (BOP)
11. State Specific Product code(s) (if applicable)[See State Specific Requirements]	5.1, 5.2
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 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: 10/20/07 Renewal: 10/20/07
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	10/8/07
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 #	
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21. Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
The purpose of this filing is to introduce the several changes to various property forms on our Spectrum product including our Stretch coverage forms. The changes to these forms have no rate impact.

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.)**

**EXPLANATORY MEMORANDUM - FORMS
SPECTRUM POLICY
FN.07.883.2007.15A**

The following revised form is being submitted as an amendment to our filing number FN.07.883.2007.15:

New Form Number	Form Title
SS 14 05 09 07	Stretch Xpand for Janitorial Services

Intent of Form Change

We are amending the form above to add a Schedule with the limit of liability and deductible that applies to the Extended Property Damage. Due to a clerical error, this Schedule was omitted from the form submitted in the original filing. The corresponding form summary, SS 86 05, includes this information.

Stephanie Wiczorek

Stephanie Wiczorek
State Filing Analyst
Applied Research and Product Development
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E-mail: Stephanie.wiczorek@thehartford.com

