

SERFF Tracking Number: CNNB-125372050 State: Arkansas  
Filing Company: The Cincinnati Insurance Company State Tracking Number: EFT \$25  
Company Tracking Number: H-07-7111-AR  
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations  
Product Name: Homeowner Rule - Machine Breakdown  
Project Name/Number: /

## Filing at a Glance

Company: The Cincinnati Insurance Company

Product Name: Homeowner Rule - Machine Breakdown SERFF Tr Num: CNNB-125372050 State: Arkansas

TOI: 04.0 Homeowners

SERFF Status: Closed

State Tr Num: EFT \$25

Sub-TOI: 04.0000 Homeowners Sub-TOI

Co Tr Num: H-07-7111-AR

State Status: Fees verified and received

Combinations

Filing Type: Rule

Co Status:

Reviewer(s): Becky Harrington, Betty Montesi, Brittany Yielding

Author: Matt Terrell

Disposition Date: 11/30/2007

Date Submitted: 11/29/2007

Disposition Status: Filed

Effective Date Requested (New): 07/01/2008

Effective Date (New): 07/01/2008

Effective Date Requested (Renewal): 07/01/2008

Effective Date (Renewal):

07/01/2008

State Filing Description:

4.0003

## General Information

Project Name:

Status of Filing in Domicile: Pending

Project Number:

Domicile Status Comments:

Reference Organization:

Reference Number:

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 11/30/2007

State Status Changed: 11/30/2007

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

Filing new rule Machine Breakdown Coverage

## Company and Contact

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**Filing Contact Information**

Matt Terrell, Senior Filings Analyst matt\_terrell@cinfin.com  
 6200 S. Gilmore Road (513) 603-5264 [Phone]  
 Fairfield, OH 45014 (513) 881-8885[FAX]

**Filing Company Information**

The Cincinnati Insurance Company	CoCode: 10677	State of Domicile: Ohio
6200 S. Gilmore Rd.	Group Code: 244	Company Type:
Fairfield, OH 45014	Group Name:	State ID Number:
(513) 870-2000 ext. [Phone]	FEIN Number: 31-0542366	

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**Filing Fees**

Fee Required? Yes  
 Fee Amount: \$25.00  
 Retaliatory? No  
 Fee Explanation:  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
The Cincinnati Insurance Company	\$25.00	11/29/2007	16874518

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed	Becky Harrington	11/30/2007	11/30/2007

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## **Disposition**

Disposition Date: 11/30/2007

Effective Date (New): 07/01/2008

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Status: Filed

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	Filed	Yes
Supporting Document	HPCS-Homeowners Premium Comparison Survey		No
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp		No
Rate	New Manual Page	Filed	Yes

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## **Rate Information**

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## Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed	New Manual Page	Page HP-24	New	AR HO 07-08 D.pdf

# THE CINCINNATI INSURANCE COMPANIES

## ARKANSAS HOMEOWNERS

### 26. MECHANICAL BREAKDOWN COVERAGE - ALL FORMS EXCEPT TENANTS

#### A. Description of Coverage

Coverage may be provided for all forms for sudden and accidental mechanical breakdown that results in direct physical loss to covered equipment necessitating its repair or replacement.

1. None of the following is an "accident":

- a. Leakage at any valve, fitting, shaft seal, gland packing, joint or connection;
- b. The functioning of any safety or protective device;
- c. Depletion, deterioration, erosion, rust or other corrosion;
- d. Wear and tear;

2. Covered equipment means:

Property covered under Coverage **A** - Dwelling or Coverage **B** - Other Structures, that:

- a. Generates, transmits or utilizes energy; or
- b. During normal usage, operates under vacuum or pressure, other than the weight of its contents.

3. None of the following is covered equipment:

- a. Structure or foundation;
- b. Insulating material;
- c. Sewer piping, buried vessels or underground piping;
- d. Kitchen or laundry appliances including, but not limited to, refrigerator, freezer, dishwasher, oven, stove, clothes washer, or clothes dryer, all whether built-in or freestanding;
- e. Electronic entertainment equipment, computer equipment, or electronic data processing equipment including but not limited to television or stereo equipment, or any electronic component used with such equipment, all whether built-in or freestanding; or
- f. Property covered under Coverage **C** - Personal Property.

#### B. Additional Coverage Features

1. Additional Living Expense, with respect to this coverage, is expanded to include up to \$200 per day for no more than five (5) consecutive days, up to a maximum of \$1,000 per one accident. This \$1,000 limit is included within the Limit of Insurance for this coverage.
2. If covered equipment cannot be repaired, replacement equipment (but not more than 125% of what the cost would have been to replace with like kind and quality) will be equipment that is better for the environment, safer or more efficient than the equipment being replaced.
3. The maximum paid for loss, damage or expense under this endorsement arising from any one accident is \$50,000.

#### C. Deductibles / Premiums

Deductible	Premium
\$ 500	\$50
1,000	42
2,500	35
5,000	25
10,000	20

The deductible applicable (minimum, \$500) to the Homeowners policy to which this coverage is endorsed also applies to Mechanical Breakdown Coverage.

#### D. Endorsement

Attach Form **HR961** - Mechanical Breakdown Coverage

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## Supporting Document Schedules

**Satisfied -Name:** Uniform Transmittal Document-  
Property & Casualty

**Review Status:**  
Filed 11/30/2007

**Comments:**

**Attachment:**

#P&CTransmittal.pdf



<b>18. Company's Date of Filing</b>	9/29/07
<b>19. Status of filing in domicile</b>	<input type="checkbox"/> Not Filed <input checked="" type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

### Property & Casualty Transmittal Document—

<b>20. This filing transmittal is part of Company Tracking #</b>	H-07-7111-AR
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<b>21. Filing Description</b> [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
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HP-24 (7/08) Rule 26. - MECHANICAL BREAKDOWN COVERAGE - introduced.

<b>22. Filing Fees</b> (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]
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**Check #:** EFT  
**Amount:** 25.00

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

Effective March 1, 2007

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