

SERFF Tracking Number: EVST-125362963 State: Arkansas  
Filing Company: Everest National Insurance Company State Tracking Number: #? \$50  
Company Tracking Number: AR-GL-20022015  
TOI: 17.2 Other Liability - Occurrence Only Sub-TOI: 17.2001 Commercial General Liability  
Product Name: General Liability  
Project Name/Number: Risk Managed Entertainment, Sports and Leisure Program/CW-GL-20019283

## Filing at a Glance

Company: Everest National Insurance Company

Product Name: General Liability SERFF Tr Num: EVST-125362963 State: Arkansas  
TOI: 17.2 Other Liability - Occurrence Only SERFF Status: Closed State Tr Num: #? \$50  
Sub-TOI: 17.2001 Commercial General Liability Co Tr Num: AR-GL-20022015 State Status: Fees verified and received

Filing Type: Form Co Status: Reviewer(s): Betty Montesi, Edith Roberts, Brittany Yielding  
Author: Vanessa King Disposition Date: 11/21/2007  
Date Submitted: 11/19/2007 Disposition Status: Approved

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

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

Effective Date (New):

Effective Date (Renewal):

## General Information

Project Name: Risk Managed Entertainment, Sports and Leisure Program

Status of Filing in Domicile: Pending

Project Number: CW-GL-20019283

Domicile Status Comments:

Reference Organization:

Reference Number:

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 11/21/2007

State Status Changed: 11/21/2007

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

Everest is filing the attached General Liability coverage endorsement – ECG 22 531 10 07.

This optional endorsement provides Property Damage coverage to hired autos or autos loaned to the insured while in restricted area at a motor racing event. This endorsement will be used for Everest's program specializing in Entertainment, Leisure and Sports activities that is filed and approved and will be added to the Policy Forms and Endorsements list section of the Risk Managed Entertainment, Leisure and Sports Program Supplemental manual.

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## Company and Contact

### Filing Contact Information

Vanessa King, Associate Manager, Filing and Regulation vanessa.king@everestre.com  
 P.O. Box 830 (908) 604-3267 [Phone]  
 Liberty Corner, NJ 07938-0830 (908) 604-3546[FAX]

### Filing Company Information

Everest National Insurance Company CoCode: 10120 State of Domicile: Delaware  
 477 Martinsville Road Group Code: 1120 Company Type:  
 P.O. Box 830  
 Liberty Corner, NJ 07938-0830 Group Name: Everest Re Group, State ID Number:  
 Ltd.  
 (908) 604-3000 ext. [Phone] FEIN Number: 22-2660372  
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## Filing Fees

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

CHECK NUMBER	CHECK AMOUNT	CHECK DATE
035951	\$50.00	11/19/2007

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved	Edith Roberts	11/21/2007	11/21/2007

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## **Disposition**

Disposition Date: 11/21/2007

Effective Date (New):

Effective Date (Renewal):

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	Limited Coverage - Property Damage To Hired Auto In Restricted Area At A Motor Racing Event	Approved	Yes

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## Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Limited Coverage - Property Damage To Auto In Restricted Area At A Motor Racing Event	ECG 22 531 10 07	10 07	Endorsement/ Amendment/ Conditions	New	0.00	ECG 22 531 10 07 - Limited Coverage for Official Vehicles At Racing Event.pdf

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

**LIMITED COVERAGE – PROPERTY DAMAGE TO HIRED  
AUTO IN RESTRICTED AREA AT A MOTOR RACING  
EVENT**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

**SCHEDULE**

Limits of Insurance for "Official vehicles", "Wreckers" or "Ambulances"	Deductible
\$ _____ Each "Occurrence"	\$ _____ Per Vehicle

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

**I.** The following is added to Exclusion **g. Aircraft, Auto Or Watercraft** under Paragraph **2. Exclusions of Section I – Coverage A Bodily Injury And Property Damage Liability**:

(6) "Property damage" to the following vehicles you hired or that are loaned to you but only while located in a "restricted area" at a "motor racing event" covered by this policy:

- (a) "Official vehicles";
- (b) "Wreckers";
- (c) "Ambulances"

**II.** The following is added to **Section III – Limits Of Insurance**:

**8.** Subject to Paragraphs **2.** and **3.** of **Section III – Limits Of Insurance** of the Commercial General Liability Coverage Form and to the General Aggregate Limit, the Each "Occurrence" Limit shown in the Schedule above is the most we will pay, in excess of the deductible per vehicle shown in the Schedule above, under Coverage **A** for "property damage" to vehicles referenced in Paragraph (6) of **g. Aircraft, Auto Or Watercraft** in this endorsement because of any one "occurrence".

**III.** For the purposes of this endorsement, the following condition is added to **Section IV – Commercial General Liability Conditions**:

**10. Deductible**

We may pay the deductible amount, in full or in part, to effect settlement of any claim or "suit" and you must promptly reimburse us for the deductible amount paid by us upon our notification.

**iv.** For the purposes of this endorsement, the definition of "property damage" in the Commercial General Liability Coverage Form is replaced by the following:

"Property damage" means:

Physical injury to tangible property, including all resulting loss of use of that property. All such loss of use shall be deemed to occur at the time of the physical injury that caused it.

For the purposes of this insurance, electronic data is not tangible property.

As used in this definition, electronic data means information, facts or programs stored as or on, created or used on, or transmitted to or from computer software, including systems and applications software, hard or floppy disks, CD-ROMS, tapes, drives, cells, data processing devices or any other media which are used with electronically controlled equipment.

v. For the purposes of this endorsement, the following definitions are added to **Section V -**

**Definitions:**

1. "Ambulances" mean specially equipped motor vehicles for carrying sick or injured people.
2. "Competition vehicle" means a land vehicle not licensed for use on public roads that is built for the specific purpose of racing competition or performance.
3. "Covered Program" means the usual "motor racing event" activities which can include set up, supervised practice, time trials, tuning, testing, heat races, semi-features, featured races, preliminaries, finals and tear down which constitute a usual race activity that has been declared and for which premium has been paid.
4. "Credentials" mean evidence attesting authorization to enter a "restricted area".
5. "Motor Racing Event" means the usual activities associated with a race, including set up, supervised practice, time trials, tuning, testing, heat races, semi-features, featured races, preliminaries, finals and tear down.
6. "Official vehicles" mean credentialed vehicles such as a "pace car" or any other land vehicles used by a "participant" in a "restricted area" other than a "competition vehicle".
7. "Pace Car" is the official automobile that leads competitors on the "race track" during the starts and restarts during a "covered program".
8. "Participant" means drivers, mechanics, pit persons, actual officials of the race, announcers, ambulance crews, tow truck or push car crews, newsmen, photographers, pit gate workers and all other persons bearing duly and officially assigned pit passes, providing all persons are limited to those who have clearly defined duties directly allotted to them as respects the staging of the "covered program".

"Participant" also includes:

- a. Any person entering a "restricted area";
  - b. Your guests who are issued guest passes and are not charged an admission of any kind. In no case, however, will any spectator or member of the general public be considered a "participant" by the terms of this policy.
9. "Pit Area" is the area designated to prepare, inspect, refuel, change tires or make any other repairs or adjustments to "competition vehicles" in connection with the "covered program".
  10. "Race Track" means the race track property, including buildings, structures thereon and immediately adjoining parts of adjacent ways, specifically related to the operations of the "covered program".
  11. "Restricted Area" means any area requiring special authorization, "credentials" or permission to enter, or any area to which admission by the general public is restricted or prohibited. This area would include, but is not limited to, the racing surface, paddock and "pit area". This definition is extended to state that these areas will not be considered "restricted area" when a "motor racing event", including testing or practicing are not being performed on your "race track" at the time the individuals are being escorted through these "restricted areas" as part of an official tour and guided by your employees.
  12. "Wrecker" means a vehicle designed to tow or assist a disabled or wrecked "competition vehicle".

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## **Rate Information**

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## Supporting Document Schedules

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

**Review Status:** Approved 11/21/2007

**Comments:**

**Attachments:**

Transmittal.pdf  
Form Filing Schedule.pdf



<b>17. Reference Organization # &amp; Title</b>	
<b>18. Company's Date of Filing</b>	11/19/2007
<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>	AR-GL-20022015
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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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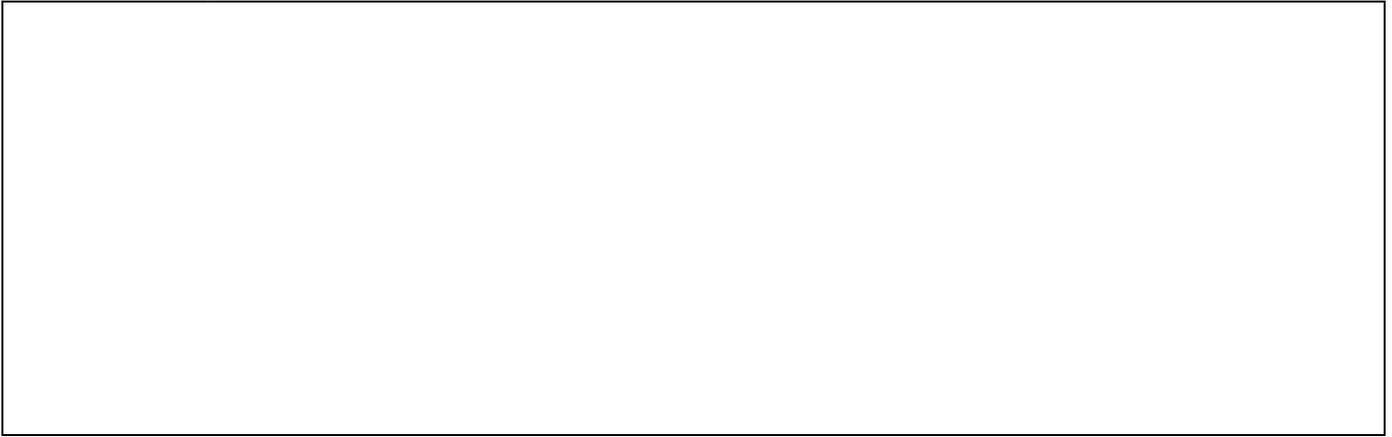
We are filing the attached General Liability coverage endorsement – ECG 22 531 10 07.

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<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 #:** 035951  
**Amount:** \$50.00

**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.)**

## FORM FILING SCHEDULE

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

<b>1.</b>	<b>This filing transmittal is part of Company Tracking #</b>	<b>AR-GL-20022015</b>			
<b>2.</b>	<b>This filing corresponds to rate/rule filing number</b> (Company tracking number of rate/rule filing, if applicable)				
<b>3.</b>	<b>Form Name /Description/Synopsis</b>	<b>Form # Include edition date</b>	<b>Replacement or Withdrawn?</b>	<b>If replacement, give form # it replaces</b>	<b>Previous state filing number, if required by state</b>
01	Limited Coverage - Property Damage To Hired Auto In Restricted Area At A Motor Racing Event	ECG 22 531 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		