

SERFF Tracking Number: SAMM-125343928 State: Arkansas
 First Filing Company: State Auto Property and Casualty Insurance Company, ... State Tracking Number: EFT \$50
 Company Tracking Number: SAC-CIM-2007-1136
 TOI: 09.0 Inland Marine Sub-TOI: 09.0005 Other Commercial Inland Marine
 Product Name: AR CIM Forms 2008
 Project Name/Number: AR CIM Forms 2008/SAC-CIM-2007-1136

Filing at a Glance

Companies: State Auto Property and Casualty Insurance Company, State Automobile Mutual Insurance Company
 Product Name: AR CIM Forms 2008 SERFF Tr Num: SAMM-125343928 State: Arkansas
 TOI: 09.0 Inland Marine SERFF Status: Closed State Tr Num: EFT \$50
 Sub-TOI: 09.0005 Other Commercial Inland Marine Co Tr Num: SAC-CIM-2007-1136 State Status: Fees verified and received
 Filing Type: Form Co Status: Reviewer(s): Betty Montesi, Llyweyia Rawlins, Brittany Yielding
 Author: Kathy Hartwell Disposition Date: 11/16/2007
 Date Submitted: 11/01/2007 Disposition Status: Approved
 Effective Date Requested (New): 01/02/2008 Effective Date (New): 01/02/2008
 Effective Date Requested (Renewal): 01/02/2008 Effective Date (Renewal): 01/02/2008

General Information

Project Name: AR CIM Forms 2008 Status of Filing in Domicile: Pending
 Project Number: SAC-CIM-2007-1136 Domicile Status Comments:
 Reference Organization: Reference Number:
 Reference Title: Advisory Org. Circular:
 Filing Status Changed: 11/16/2007
 State Status Changed: 11/09/2007 Deemer Date:
 Corresponding Filing Tracking Number:
 Filing Description:
 STATE AUTO INSURANCE COMPANIES, OUR GROUP FILING ID #SAC-CIM-2007-1136
 - State Automobile Mutual Insurance Company, NAIC # 25135, FEIN #3104316080
 - State Auto Property & Casualty Insurance Company, NAIC #25127, FEIN # 57-6010814

COMMERCIAL INLAND MARINE FILING – FORMS FILING

<i>SERFF Tracking Number:</i>	<i>SAMM-125343928</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>State Auto Property and Casualty Insurance Company, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$50</i>
<i>Company Tracking Number:</i>	<i>SAC-CIM-2007-1136</i>		
<i>TOI:</i>	<i>09.0 Inland Marine</i>	<i>Sub-TOI:</i>	<i>09.0005 Other Commercial Inland Marine</i>
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With this submission we propose the following changes to our Commercial Inland Marine Program. These changes are being submitted in all our operating states. Please see attached Exhibits for Filed and Guide Forms: Exhibit I (forms explanation), Exhibit II (countrywide forms list) and Exhibit III (state specific forms list) for forms details. The State Auto independent forms are attached. If you require copy of the AAIS forms, please let me know. (Note: I did attach a copy of the Bureau's Amendatory Endorsements we are adopting).

1. REPLACE CURRENT INLAND MARINE PROGRAM: We are filing to replace our entire Inland Marine Program.

For the Commercial Inland Marine Program, usually referred to as Filed Coverages, we are adopting current AAIS manual (AAIS-2005-64R, #AR-PC-05-015835) and forms (AAIS filing reference # AAIS-2005-64F and AAIS-2005-64F-1, #AR-PC-05-15833 and #AR-PC-05-016527).

For the Inland Marine – Guide Program, we are adopting the following revisions:

- 04 04 Revision – Replaces all Guide Coverage Forms and endorsements (AAIS filing reference 2004-9, 04-0147)
- 06 04 Amendment – Replaces approximately 21 forms in the original 04 04 filing (AAIS filing reference 2004-28, 04-0276)
- 10 04 Revision – Revised Computer and EDP Forms (AAIS filing reference 2004-84, AR-PC-04-012777, 04-0906)
- 12 04 Revision - Mobile Medical Equipment Coverage – new coverage (2005-6, AR-PC-05-013274, 05-0032, 05-0196)

We will continue to use the same pricing as currently on file using the same rates instead of Loss Costs.

The AAIS Countrywide Manual Revision 01 05 is being adopted including all state exception pages. The General Rules in this revision will also apply to the Guide Program. We are including new State Auto Exception Pages so that manual references will align with the 01 05. Items currently shown on the State Auto Exception pages are being transferred to new pages for current numbering and referencing. The State Auto Exception pages also reflect that we are not adopting Loss Costs and will continue to reference the same rates as shown in our manual pages currently on file.

2. ELECTRONIC PROCESS: With this filing State Auto is also implementing a change to the appearance of our policy forms. We are changing from using a paper stock of forms and endorsements to a more efficient method, electronic storage of policy documents. We will continue to produce electronic dec pages. With the change to electronic storage,

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all of our policy documents and dec pages will change in appearance. The reference to "electronic" in this submission is referring to internal company computer systems. Just as we currently create all commercial policy contracts and provide them to the insured and/or agent in a paper format, we will continue to do this. The change to an electronic process will only impact internal operations and how the paper version of the form is produced to create the final policy documents.

3. **POLICY JACKETS AND ENDORSEMENTS:** We are eliminating our use of the paper folded jacket, FI -102 04/96. The jacket contains language that will now be split into separate endorsements. The language has not changed. The language in the jacket is usual to most policies, such as the Common Policy Conditions, Calculation of Premium, etc. The Common Policy Conditions is not being changed, just moved under the reference of one form number to another. All the state amendatory endorsements will continue to apply to address any state specific language requirements.

4. **TERRORISM:** The forms list does not include any reference to Terrorism forms. We submitted changes to terrorism forms in a separate submission with an earlier review date.

Company and Contact

Filing Contact Information

Kathy Hartwell, Supervisor, State Filings	kathy.hartwell@stateauto.com
State Auto Insurance Companies	(800) 695-9436 [Phone]
Columbus, OH 43215	(614) 719-0299[FAX]

Filing Company Information

State Auto Property and Casualty Insurance Company	CoCode: 25127	State of Domicile: Iowa
1300 Woodland Avenue	Group Code: 175	Company Type: Property and Casualty
P. O. Box 66150		
West Des Moines, IA 50265-0150	Group Name:	State ID Number:
(614) 464-5000 ext. [Phone]	FEIN Number: 57-6010814	

State Automobile Mutual Insurance Company	CoCode: 25135	State of Domicile: Ohio
518 East Broad Street	Group Code: 175	Company Type: Property and Casualty

SERFF Tracking Number: SMM-125343928 *State:* Arkansas
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Project Name/Number: AR CIM Forms 2008/SAC-CIM-2007-1136

P. O. Box 182822
Columbus, OH 43215
(614) 464-5000 ext. [Phone]

Group Name:
FEIN Number: 31-4316080

State ID Number:

SERFF Tracking Number: SMM-125343928 State: Arkansas
First Filing Company: State Auto Property and Casualty Insurance State Tracking Number: EFT \$50
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Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
State Auto Property and Casualty Insurance Company	\$50.00	11/01/2007	16423793
State Automobile Mutual Insurance Company	\$0.00	11/01/2007	

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Llyweyia Rawlins	11/16/2007	11/16/2007

Amendments

Item	Schedule	Created By	Created On	Date Submitted
Animal Care Floater	Form	Kathy Hartwell	11/06/2007	11/06/2007
Schedule of Coverages - Animal Care Floater	Form	Kathy Hartwell	11/06/2007	11/06/2007

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Disposition

Disposition Date: 11/16/2007
Effective Date (New): 01/02/2008
Effective Date (Renewal): 01/02/2008
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	cover letter and exhibits	Approved	Yes
Form	Mortgagees/Loss Payees/Additional Interests/Named Insureds Extension Schedule	Approved	Yes
Form	Blank Endorsement	Approved	Yes
Form	State Auto Mutual Conditions/Cover Sheet	Approved	Yes
Form	Installment Payments	Approved	Yes
Form	Pairs and Sets Condition Amendment	Approved	Yes
Form	Contractors' Equipment Lease Loan Gap Coverage	Approved	Yes
Form	Special Personal Property Floater Coverage	Approved	Yes
Form	Schedule of Coverages - Special Personal Property Floater	Approved	Yes
Form	Named Perils Coverage	Approved	Yes
Form	Coinsurance Waiver	Approved	Yes
Form	Personal Property Coverage	Approved	Yes
Form	Reporting Conditions	Approved	Yes
Form	Coinsurance Amendment	Approved	Yes
Form	Coinsurance Amendment	Approved	Yes
Form	Coinsurance Amendment	Approved	Yes
Form	Earthquake, Flood, and Sewer Backup Schedule	Approved	Yes
Form	Earthquake, Flood, and Sewer Backup	Approved	Yes
Form	Earthquake, Flood, and Sewer Backup	Approved	Yes
Form	Earthquake, Flood, and Sewer Backup	Approved	Yes
Form	Earthquake, Flood, and Sewer Backup	Approved	Yes
Form	Earthquake, Flood, and Sewer Backup	Approved	Yes
Form	Earthquake, Flood, and Sewer Backup	Approved	Yes
Form	Earthquake, Flood, and Sewer Backup	Approved	Yes

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Form			
Form	Earthquake, Flood, and Sewer Backup	Approved	Yes
Form	Earthquake, Flood, and Sewer Backup	Approved	Yes
Form	Schedule		
Form	Earthquake, Flood, and Sewer Backup	Approved	Yes
Form	Earthquake, Flood, and Sewer Backup	Approved	Yes
Form	Earthquake, Flood, and Sewer Backup	Approved	Yes
Form	Earthquake, Flood, and Sewer Backup	Approved	Yes
Form	Earthquake, Flood, and Sewer Backup	Approved	Yes
Form	Earthquake, Flood, and Sewer Backup	Approved	Yes
Form	Earthquake, Flood, and Sewer Backup	Approved	Yes
Form	Earthquake, Flood, and Sewer Backup	Approved	Yes
Form	Earthquake, Flood, and Sewer Backup	Approved	Yes
Form	Endorsement		
Form	Earthquake, Flood, and Sewer Backup	Approved	Yes
Form	Endorsement		
Form	Earthquake, Flood, and Sewer Backup	Approved	Yes
Form	Endorsement		
Form	Earthquake, Flood, and Sewer Backup	Approved	Yes
Form	Endorsement		
Form	Earth Movement, Flood, and Sewer	Approved	Yes
Form	Backup Exclusion		
Form	Earth Movement, Flood, and Sewer	Approved	Yes
Form	Backup Exclusion		
Form	Earth Movement, Flood, and Sewer	Approved	Yes
Form	Backup Exclusion		
Form	Earth Movement, Flood, and Sewer	Approved	Yes
Form	Backup Exclusion		
Form	Replacement Cost Endorsement	Approved	Yes
Form	Replacement Cost Endorsement	Approved	Yes
Form	Replacement Cost Endorsement	Approved	Yes
Form	Replacement Cost Endorsement	Approved	Yes
Form	Replacement Cost Endorsement	Approved	Yes
Form	Replacement Cost Endorsement	Approved	Yes

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Form			
Form	Replacement Cost Endorsement	Approved	Yes
Form	Replacement Cost Endorsement	Approved	Yes
Form	Replacement Cost Endorsement	Approved	Yes
Form	Replacement Cost Endorsement	Approved	Yes
Form	Replacement Cost Endorsement	Approved	Yes
Form	Limited Theft	Approved	Yes
Form	Limited Theft	Approved	Yes
Form	Limited Theft	Approved	Yes
Form	Limited Theft	Approved	Yes
Form	Limited Theft	Approved	Yes
Form	Limited Theft	Approved	Yes
Form	Limited Theft	Approved	Yes
Form	Limited Theft	Approved	Yes
Form	Limited Theft	Approved	Yes
Form	Limited Theft	Approved	Yes
Form	Limited Theft	Approved	Yes
Form	Limited Theft	Approved	Yes
Form	Limited Theft	Approved	Yes
Form	Limited Theft	Approved	Yes
Form	Limited Theft	Approved	Yes
Form	Limited Theft	Approved	Yes
Form	Limited Theft	Approved	Yes
Form	Limited Theft	Approved	Yes
Form	Contractors' Equipment Lease Loan Gap Coverage	Approved	Yes
Form	Permission to Occupy Endorsement	Approved	Yes
Form	Permission to Occupy Endorsement	Approved	Yes
Form	Permission to Occupy Endorsement	Approved	Yes
Form	Reporting Conditions Endorsement	Approved	Yes
Form	Freezing Endorsement	Approved	Yes

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Form	Freezing Endorsement	Approved	Yes
Form	Windstorm Deductible	Approved	Yes
Form	Windstorm Deductible	Approved	Yes
Form	Windstorm Deductible	Approved	Yes
Form	Named Perils Endorsement	Approved	Yes
Form	Named Perils Endorsement	Approved	Yes
Form	Named Perils Endorsement	Approved	Yes
Form	Named Perils Endorsement	Approved	Yes
Form	Refrigeration Breakdown Endorsement	Approved	Yes
Form	Refrigeration Breakdown Endorsement	Approved	Yes
Form	Named Perils Endorsement	Approved	Yes
Form	Named Perils Endorsement	Approved	Yes
Form	Backhaul Coverage	Approved	Yes
Form	Percentage Deductible Endorsement	Approved	Yes
Form	Waterborne Endorsement	Approved	Yes
Form	Replacement Cost Endorsement	Approved	Yes
Form	Split Deductible Endorsement	Approved	Yes
Form	Additional Coverages Endorsement	Approved	Yes
Form	Testing and Commissioning	Approved	Yes
Form	Scheduled Property - Musical Instruments	Approved	Yes
Form	Scheduled Property - Photographic Equipment	Approved	Yes
Form	Equipment Schedule	Approved	Yes
Form	Equipment Schedule	Approved	Yes
Form	Property Schedule	Approved	Yes
Form	Property Schedule	Approved	Yes
Form	Covered Property Amendment	Approved	Yes
Form	Deductible Reimbursement - Theft	Approved	Yes
Form	Theft Exclusion	Approved	Yes
Form	Theft Exclusion	Approved	Yes
Form	Theft Exclusion	Approved	Yes

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Form	Theft Exclusion	Approved	Yes
Form	Theft Exclusion	Approved	Yes
Form	Theft Exclusion	Approved	Yes
Form	Theft Exclusion	Approved	Yes
Form	Theft Exclusion	Approved	Yes
Form	Theft Exclusion	Approved	Yes
Form	Replacement Cost Endorsement	Approved	Yes
Form	Replacement Cost Endorsement	Approved	Yes
Form	Replacement Cost Endorsement	Approved	Yes
Form	Unscheduled Sign Amendment	Approved	Yes
Form	Replacement Cost Endorsement - Software Amendment	Approved	Yes
Form	Newly Purchased Property Endorsement	Approved	Yes
Form	Rental Reimbursement	Approved	Yes
Form	Inland Marine Policy Declarations	Approved	Yes
Form	Amendatory Endorsement - Arkansas	Approved	Yes
Form	Amendatory Endorsement - Arkansas	Approved	Yes
Form	Animal Care Floater	Approved	Yes
Form	Schedule of Coverages - Animal Care Floater	Approved	Yes

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Amendment Letter

Amendment Date:
 Submitted Date: 11/06/2007

Comments:
 11-6-2007 Supplement (correction) to filing

We inadvertently omitted two State Auto independent forms from the Form Schedule. The prefix of these two forms is "IM", not the typical "SM" prefix for the State Auto independent forms. They are shown on Exhibits I and II previously submitted. We apologize for this error.

We are attaching them to the Form Schedule.

If you have any questions, please let me know.

Thank you
 Kathy Hartwell

Changed Items:
Form Schedule Item Changes:

Form Name	Form Number	Edition Date	Form Type	Action	Replaced Form #	Previous Filing #	Readability Score	Attachments
Animal Care Floater	IM 50 00	06 04	Endorsement/Amendment/Conditions	New			0	IM 50 00 06 04.pdf
Schedule of Coverages - Animal Care Floater	IM 50 05	06 04	Declarations/Schedule	New			0	IM 50 05 06 04.pdf

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Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Mortgagees/Loss Payees/Additional Interests/Named Insureds Extension Schedule	AML 1	08 86	Endorsement/Amendment/Conditions	New	0.00	AML 1 08 86.pdf
Approved	Blank Endorsement	MC 17	12 85	Endorsement/Amendment/Conditions	New	0.00	MC 17 12 85.pdf
Approved	State Auto Mutual Conditions/Cover Sheet	SI 10 08	01 07	Other	New	0.00	SI 10 08 01 07 Policy Jacket.pdf
Approved	Installment Payments	SI 11 00	01 04	Endorsement/Amendment/Conditions	New	0.00	SI 11 00 01 04 Installment Payments.pdf
Approved	Pairs and Sets Condition Amendment	SM 00 01	07 03	Endorsement/Amendment/Conditions	New	0.00	SM 00 01 07 03.pdf
Approved	Contractors' Equipment Lease Loan Gap Coverage	SM 00 02	01 05	Endorsement/Amendment/Conditions	New	0.00	SM 00 02 01 05.pdf
Approved	Special Personal Property Floater Coverage	SM 00 03	06 06	Endorsement/Amendment/Conditions	New	0.00	SM 00 03 06 06 Special Personal Property Floater Coverage.pdf

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Approved	Schedule of Coverages - Special Personal Property Floater	SM 00 04 06 06	Endorsement/Amendment/Conditions	New	0.00	SM 00 04 06 06.pdf
Approved	Named Perils Coverage	SM 00 05 01 05	Endorsement/Amendment/Conditions	New	0.00	SM 00 05 01 05.pdf
Approved	Coinsurance Waiver	SM 00 06 01 05	Endorsement/Amendment/Conditions	New	0.00	SM 00 06 01 05.pdf
Approved	Personal Property Coverage	SM 00 07 01 05	Endorsement/Amendment/Conditions	New	0.00	SM 00 07 01 05.pdf
Approved	Reporting Conditions	SM 00 08 01 05	Endorsement/Amendment/Conditions	New	0.00	SM 00 08 01 05.pdf
Approved	Coinsurance Amendment	SM 00 09 01 05	Endorsement/Amendment/Conditions	New	0.00	SM 00 09 01 05.pdf
Approved	Coinsurance Amendment	SM 00 10 01 05	Endorsement/Amendment/Conditions	New	0.00	SM 00 10 01 05.pdf
Approved	Coinsurance Amendment	SM 00 11 01 05	Endorsement/Amendment/Conditions	New	0.00	SM 00 11 01 05.pdf
Approved	Earthquake, Flood, and Sewer Backup Schedule	SM 00 12 04 04	Endorsement/Amendment/Conditions	New	0.00	SM 00 12 04 04.pdf

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	Flood, and Sewer Backup		nt/Amendm ent/Condi ons		04.pdf
Approved	Earthquake, Flood, and Sewer Backup	SM 00 23 04 04	Endorseme New nt/Amendm ent/Condi ons	0.00	SM 00 23 04 04.pdf
Approved	Earthquake, Flood, and Sewer Backup	SM 00 24 04 04	Endorseme New nt/Amendm ent/Condi ons	0.00	SM 00 24 04 04.pdf
Approved	Earthquake, Flood, and Sewer Backup	SM 00 25 04 04	Endorseme New nt/Amendm ent/Condi ons	0.00	SM 00 25 04 04.pdf
Approved	Earthquake, Flood, and Sewer Backup	SM 00 26 04 04	Endorseme New nt/Amendm ent/Condi ons	0.00	SM 00 26 04 04.pdf
Approved	Earthquake, Flood, and Sewer Backup	SM 00 27 04 04	Endorseme New nt/Amendm ent/Condi ons	0.00	SM 00 27 04 04.pdf
Approved	Earthquake, Flood, and Sewer Backup	SM 00 28 04 04	Endorseme New nt/Amendm ent/Condi ons	0.00	SM 00 28 04 04.pdf
Approved	Earthquake, Flood, and Sewer Backup	SM 00 29 04 04	Endorseme New nt/Amendm ent/Condi ons	0.00	SM 00 29 04 04.pdf
Approved	Earthquake, Flood, and Sewer Backup	SM 00 30 04 04	Endorseme New nt/Amendm ent/Condi ons	0.00	SM 00 30 04 04.pdf
Approved	Earthquake, Flood, and Sewer Backup Endorsement	SM 00 31 04 04	Endorseme New nt/Amendm	0.00	SM 00 31 04 04.pdf

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	Backup		ent/Condi		
	Endorsement		ons		
Approved	Earthquake, Flood, and Sewer Backup Endorsement	SM 00 32 04 04	Endorseme New nt/Amendm ent/Condi ons	0.00	SM 00 32 04 04.pdf
Approved	Earthquake, Flood, and Sewer Backup Endorsement	SM 00 33 04 04	Endorseme New nt/Amendm ent/Condi ons	0.00	SM 00 33 04 04.pdf
Approved	Earth Movement, Flood, and Sewer Backup Exclusion	SM 00 34 04 04	Endorseme New nt/Amendm ent/Condi ons	0.00	SM 00 34 04 04.pdf
Approved	Earth Movement, Flood, and Sewer Backup Exclusion	SM 00 35 04 04	Endorseme New nt/Amendm ent/Condi ons	0.00	SM 00 35 04 04.pdf
Approved	Earth Movement, Flood, and Sewer Backup Exclusion	SM 00 36 04 04	Endorseme New nt/Amendm ent/Condi ons	0.00	SM 00 36 04 04.pdf
Approved	Earth Movement, Flood, and Sewer Backup Exclusion	SM 00 37 04 04	Endorseme New nt/Amendm ent/Condi ons	0.00	SM 00 37 04 04.pdf
Approved	Replacement Cost Endorsement	SM 00 38 04 04	Endorseme New nt/Amendm ent/Condi ons	0.00	SM 00 38 04 04.pdf
Approved	Replacement Cost Endorsement	SM 00 39 04 04	Endorseme New nt/Amendm ent/Condi ons	0.00	SM 00 39 04 04.pdf
Approved	Replacement Cost Endorsement	SM 00 40 04 04	Endorseme New nt/Amendm ent/Condi	0.00	SM 00 40 04 04.pdf

SERFF Tracking Number: SMM-125343928 State: Arkansas
 First Filing Company: State Auto Property and Casualty Insurance State Tracking Number: EFT \$50
 Company, ...
 Company Tracking Number: SAC-CIM-2007-1136
 TOI: 09.0 Inland Marine Sub-TOI: 09.0005 Other Commercial Inland Marine
 Product Name: AR CIM Forms 2008
 Project Name/Number: AR CIM Forms 2008/SAC-CIM-2007-1136

Approval	Description	Code	Amount	Notes	File
Approved	Replacement Cost Endorsement	SM 00 41 04 04	0.00	Endorsement/Amendment/Conditions	SM 00 41 04 04.pdf
Approved	Replacement Cost Endorsement	SM 00 42 04 04	0.00	Endorsement/Amendment/Conditions	SM 00 42 04 04.pdf
Approved	Replacement Cost Endorsement	SM 00 43 04 04	0.00	Endorsement/Amendment/Conditions	SM 00 43 04 04.pdf
Approved	Replacement Cost Endorsement	SM 00 44 04 04	0.00	Endorsement/Amendment/Conditions	SM 00 44 04 04.pdf
Approved	Replacement Cost Endorsement	SM 00 45 04 04	0.00	Endorsement/Amendment/Conditions	SM 00 45 04 04.pdf
Approved	Replacement Cost Endorsement	SM 00 46 04 04	0.00	Endorsement/Amendment/Conditions	SM 00 46 04 04.pdf
Approved	Replacement Cost Endorsement	SM 00 47 04 04	0.00	Endorsement/Amendment/Conditions	SM 00 47 04 04.pdf
Approved	Replacement Cost Endorsement	SM 00 48 04 04	0.00	Endorsement/Amendment/Conditions	SM 00 48 04 04.pdf
Approved	Limited Theft	SM 00 49 05 04	0.00	Endorsement/Amendment/Conditions	SM 00 49 05 04.pdf

SERFF Tracking Number: SMM-125343928 State: Arkansas
 First Filing Company: State Auto Property and Casualty Insurance Company, ... State Tracking Number: EFT \$50
 Company Tracking Number: SAC-CIM-2007-1136
 TOI: 09.0 Inland Marine Sub-TOI: 09.0005 Other Commercial Inland Marine
 Product Name: AR CIM Forms 2008
 Project Name/Number: AR CIM Forms 2008/SAC-CIM-2007-1136

Approved	Limited Theft	SM 00 50 05 04	Endorseme New nt/Amendm ent/Condi ons	0.00	SM 00 50 05 04.pdf
Approved	Limited Theft	SM 00 51 05 04	Endorseme New nt/Amendm ent/Condi ons	0.00	SM 00 51 05 04.pdf
Approved	Limited Theft	SM 00 52 05 04	Endorseme New nt/Amendm ent/Condi ons	0.00	SM 00 52 05 04.pdf
Approved	Limited Theft	SM 00 53 05 04	Endorseme New nt/Amendm ent/Condi ons	0.00	SM 00 53 05 04.pdf
Approved	Limited Theft	SM 00 55 05 04	Endorseme New nt/Amendm ent/Condi ons	0.00	SM 00 55 05 04.pdf
Approved	Limited Theft	SM 00 57 05 04	Endorseme New nt/Amendm ent/Condi ons	0.00	SM 00 57 05 04.pdf
Approved	Limited Theft	SM 00 58 05 04	Endorseme New nt/Amendm ent/Condi ons	0.00	SM 00 58 05 04.pdf
Approved	Limited Theft	SM 00 59 05 04	Endorseme New nt/Amendm ent/Condi ons	0.00	SM 00 59 05 04.pdf
Approved	Limited Theft	SM 00 60 05 04	Endorseme New nt/Amendm ent/Condi ons	0.00	SM 00 60 05 04.pdf
Approved	Limited Theft	SM 00 61 05 04	Endorseme New	0.00	SM 00 61 05

SERFF Tracking Number: SMM-125343928 State: Arkansas
 First Filing Company: State Auto Property and Casualty Insurance State Tracking Number: EFT \$50
 Company, ...
 Company Tracking Number: SAC-CIM-2007-1136
 TOI: 09.0 Inland Marine Sub-TOI: 09.0005 Other Commercial Inland Marine
 Product Name: AR CIM Forms 2008
 Project Name/Number: AR CIM Forms 2008/SAC-CIM-2007-1136

				nt/Amendm ent/Condi ons		04.pdf
Approved	Limited Theft	SM 00 62 05 04		Endorseme New nt/Amendm ent/Condi ons	0.00	SM 00 62 05 04.pdf
Approved	Limited Theft	SM 00 63 05 04		Endorseme New nt/Amendm ent/Condi ons	0.00	SM 00 63 05 04.pdf
Approved	Limited Theft	SM 00 64 05 04		Endorseme New nt/Amendm ent/Condi ons	0.00	SM 00 64 05 04.pdf
Approved	Limited Theft	SM 00 65 05 04		Endorseme New nt/Amendm ent/Condi ons	0.00	SM 00 65 05 04.pdf
Approved	Limited Theft	SM 00 66 05 04		Endorseme New nt/Amendm ent/Condi ons	0.00	SM 00 66 05 04.pdf
Approved	Limited Theft	SM 00 67 05 04		Endorseme New nt/Amendm ent/Condi ons	0.00	SM 00 67 05 04.pdf
Approved	Limited Theft	SM 00 68 05 04		Endorseme New nt/Amendm ent/Condi ons	0.00	SM 00 68 05 04.pdf
Approved	Contractors' Equipment Lease Loan Gap Coverage	SM 00 70 06 06		Endorseme New nt/Amendm ent/Condi ons	0.00	SM 00 70 06 06.pdf
Approved	Permission to Occupy	SM 00 90 04 04		Endorseme New nt/Amendm	0.00	SM 00 90 04 04.pdf

SERFF Tracking Number: SMM-125343928 State: Arkansas
 First Filing Company: State Auto Property and Casualty Insurance State Tracking Number: EFT \$50
 Company, ...
 Company Tracking Number: SAC-CIM-2007-1136
 TOI: 09.0 Inland Marine Sub-TOI: 09.0005 Other Commercial Inland Marine
 Product Name: AR CIM Forms 2008
 Project Name/Number: AR CIM Forms 2008/SAC-CIM-2007-1136

Endorsement	ent/Condi ons				
Approved Permission to Occupy Endorsement	SM 00 91 04 04	Endorseme New nt/Amendm ent/Condi ons	0.00	SM 00 91 04 04.pdf	
Approved Permission to Occupy Endorsement	SM 00 92 04 04	Endorseme New nt/Amendm ent/Condi ons	0.00	SM 00 92 04 04.pdf	
Approved Reporting Conditions Endorsement	SM 00 93 04 04	Endorseme New nt/Amendm ent/Condi ons	0.00	SM 00 93 04 04.pdf	
Approved Freezing Endorsement	SM 01 00 04 04	Endorseme New nt/Amendm ent/Condi ons	0.00	SM 01 00 04 04.pdf	
Approved Freezing Endorsement	SM 01 01 04 04	Endorseme New nt/Amendm ent/Condi ons	0.00	SM 01 01 04 04.pdf	
Approved Windstorm Deductible	SM 01 02 04 04	Endorseme New nt/Amendm ent/Condi ons	0.00	SM 01 02 04 04.pdf	
Approved Windstorm Deductible	SM 01 03 04 04	Endorseme New nt/Amendm ent/Condi ons	0.00	SM 01 03 04 04.pdf	
Approved Windstorm Deductible	SM 01 04 04 04	Endorseme New nt/Amendm ent/Condi ons	0.00	SM 01 04 04 04.pdf	
Approved Named Perils Endorsement	SM 01 05 04 04	Endorseme New nt/Amendm ent/Condi	0.00	SM 01 05 04 04.pdf	

SERFF Tracking Number: SMM-125343928 State: Arkansas
 First Filing Company: State Auto Property and Casualty Insurance State Tracking Number: EFT \$50
 Company, ...
 Company Tracking Number: SAC-CIM-2007-1136
 TOI: 09.0 Inland Marine Sub-TOI: 09.0005 Other Commercial Inland Marine
 Product Name: AR CIM Forms 2008
 Project Name/Number: AR CIM Forms 2008/SAC-CIM-2007-1136

Approval	Description	Code	Endorsement/Condition	Value	File Name
Approved	Named Perils Endorsement	SM 01 06 04 04	Endorsement/Conditions	0.00	SM 01 06 04 04.pdf
Approved	Named Perils Endorsement	SM 01 07 04 04	Endorsement/Conditions	0.00	SM 01 07 04 04.pdf
Approved	Named Perils Endorsement	SM 01 08 04 04	Endorsement/Conditions	0.00	SM 01 08 04 04.pdf
Approved	Refrigeration Breakdown Endorsement	SM 01 09 04 04	Endorsement/Conditions	0.00	SM 01 09 04 04.pdf
Approved	Refrigeration Breakdown Endorsement	SM 01 10 04 04	Endorsement/Conditions	0.00	SM 01 10 04 04.pdf
Approved	Named Perils Endorsement	SM 01 11 04 04	Endorsement/Conditions	0.00	SM 01 11 04 04.pdf
Approved	Named Perils Endorsement	SM 01 12 04 04	Endorsement/Conditions	0.00	SM 01 12 04 04.pdf
Approved	Backhaul Coverage	SM 01 13 04 04	Endorsement/Conditions	0.00	SM 01 13 04 04.pdf
Approved	Percentage Deductible Endorsement	SM 01 16 06 04	Endorsement/Conditions	0.00	SM 01 16 06 04.pdf

SERFF Tracking Number: SMM-125343928 State: Arkansas
 First Filing Company: State Auto Property and Casualty Insurance State Tracking Number: EFT \$50
 Company, ...
 Company Tracking Number: SAC-CIM-2007-1136
 TOI: 09.0 Inland Marine Sub-TOI: 09.0005 Other Commercial Inland Marine
 Product Name: AR CIM Forms 2008
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Approved	Waterborne Endorsement	SM 01 17 04 04	Endorseme New nt/Amendm ent/Condi ons	0.00	SM 01 17 04 04.pdf
Approved	Replacement Cost Endorsement	SM 01 19 04 04	Endorseme New nt/Amendm ent/Condi ons	0.00	SM 01 19 04 04.pdf
Approved	Split Deductible Endorsement	SM 01 20 04 04	Endorseme New nt/Amendm ent/Condi ons	0.00	SM 01 20 04 04.pdf
Approved	Additional Coverages Endorsement	SM 01 22 04 04	Endorseme New nt/Amendm ent/Condi ons	0.00	SM 01 22 04 04.pdf
Approved	Testing and Commissioning	SM 01 26 04 04	Endorseme New nt/Amendm ent/Condi ons	0.00	SM 01 26 04 04.pdf
Approved	Scheduled Property - Musical Instruments	SM 01 28 04 04	Endorseme New nt/Amendm ent/Condi ons	0.00	SM 01 28 04 04 Scheduled Property _Assigned to Musical Instuments_. pdf
Approved	Scheduled Property - Photographic Equipment	SM 01 29 04 04	Endorseme New nt/Amendm ent/Condi ons	0.00	SM 01 29 04 04.pdf
Approved	Equipment Schedule	SM 01 30 04 04	Endorseme New nt/Amendm ent/Condi ons	0.00	SM 01 30 04 04 Equipment Schedule _Broadcastin

SERFF Tracking Number: SMM-125343928 State: Arkansas
 First Filing Company: State Auto Property and Casualty Insurance State Tracking Number: EFT \$50
 Company, ...
 Company Tracking Number: SAC-CIM-2007-1136
 TOI: 09.0 Inland Marine Sub-TOI: 09.0005 Other Commercial Inland Marine
 Product Name: AR CIM Forms 2008
 Project Name/Number: AR CIM Forms 2008/SAC-CIM-2007-1136

Approval	Description	Code	Endorsement/Condition	Amount	Attachment
Approved	Equipment Schedule	SM 01 32 04 04	Endorsement/Amendment/Conditions	0.00	g Equipment & Tower_.pdf
Approved	Property Schedule	SM 01 33 04 04	Endorsement/Amendment/Conditions	0.00	SM 01 32 04 04 Equipment Schedule - Computer & EDP.pdf
Approved	Property Schedule	SM 01 34 04 04	Endorsement/Amendment/Conditions	0.00	SM 01 33 04 04.pdf
Approved	Covered Property Amendment	SM 01 35 12 06	Endorsement/Amendment/Conditions	0.00	SM 01 34 04 04 Scheduled Property Assigned to Patterns & Dies_.pdf
Approved	Deductible Reimbursement - Theft	SM 01 36 01 07	Endorsement/Amendment/Conditions	0.00	SM 01 35 12 06.pdf
Approved	Theft Exclusion	SM 01 37 07 07	Endorsement/Amendment/Conditions	0.00	SM 01 36 01 07.pdf
Approved	Theft Exclusion	SM 01 38 07 07	Endorsement/Amendment/Conditions	0.00	SM 01 37 07 07.pdf
Approved	Theft Exclusion	SM 01 39 07 07	Endorsement/Amendment/Conditions	0.00	SM 01 38 07 07.pdf
Approved	Theft Exclusion	SM 01 39 07 07	Endorsement/Amendment/Conditions	0.00	SM 01 39 07 07.pdf

SERFF Tracking Number: SMM-125343928 State: Arkansas
 First Filing Company: State Auto Property and Casualty Insurance State Tracking Number: EFT \$50
 Company, ...
 Company Tracking Number: SAC-CIM-2007-1136
 TOI: 09.0 Inland Marine Sub-TOI: 09.0005 Other Commercial Inland Marine
 Product Name: AR CIM Forms 2008
 Project Name/Number: AR CIM Forms 2008/SAC-CIM-2007-1136

				nt/Amendm ent/Condi ons		07.pdf
Approved	Theft Exclusion	SM 01 40 07 07		Endorseme New nt/Amendm ent/Condi ons	0.00	SM 01 40 07 07.pdf
Approved	Theft Exclusion	SM 01 41 07 07		Endorseme New nt/Amendm ent/Condi ons	0.00	SM 01 41 07 07.pdf
Approved	Theft Exclusion	SM 01 42 07 07		Endorseme New nt/Amendm ent/Condi ons	0.00	SM 01 42 07 07.pdf
Approved	Theft Exclusion	SM 01 43 07 07		Endorseme New nt/Amendm ent/Condi ons	0.00	SM 01 43 07 07.pdf
Approved	Theft Exclusion	SM 01 44 07 07		Endorseme New nt/Amendm ent/Condi ons	0.00	SM 01 44 07 07.pdf
Approved	Theft Exclusion	SM 01 45 07 07		Endorseme New nt/Amendm ent/Condi ons	0.00	SM 01 45 07 07.pdf
Approved	Replacement Cost Endorsement	SM 01 46 07 07		Endorseme New nt/Amendm ent/Condi ons	0.00	SM 01 46 07 07.pdf
Approved	Replacement Cost Endorsement	SM 01 47 07 07		Endorseme New nt/Amendm ent/Condi ons	0.00	SM 01 47 07 07.pdf
Approved	Replacement Cost	SM 01 48 07 07		Endorseme New nt/Amendm	0.00	SM 01 48 07 07.pdf

<i>SERFF Tracking Number:</i>	<i>SAMM-125343928</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>State Auto Property and Casualty Insurance Company, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$50</i>
<i>Company Tracking Number:</i>	<i>SAC-CIM-2007-1136</i>		
<i>TOI:</i>	<i>09.0 Inland Marine</i>	<i>Sub-TOI:</i>	<i>09.0005 Other Commercial Inland Marine</i>
<i>Product Name:</i>	<i>AR CIM Forms 2008</i>		
<i>Project Name/Number:</i>	<i>AR CIM Forms 2008/SAC-CIM-2007-1136</i>		

	Endorsement		ent/Condi tions		
Approved	Unscheduled Sign Amendment	SM 01 49 07 07	Endorseme New nt/Amendm ent/Condi tions	0.00	SM 01 49 07 07.pdf
Approved	Replacement Cost Endorsement - Software Amendment	SM 01 50 07 07	Endorseme New nt/Amendm ent/Condi tions	0.00	SM 01 50 07 07.pdf
Approved	Newly Purchased Property Endorsement	SM 01 51 07 07	Endorseme New nt/Amendm ent/Condi tions	0.00	SM 01 51 07 07.pdf
Approved	Rental Reimbursement	SM 01 52 04 04	Endorseme New nt/Amendm ent/Condi tions	0.00	SM 01 52 04 04.pdf
Approved	Inland Marine Policy Declarations	SM 50 00 01 04	Declaration New s/Schedule	0.00	SM 50 00 01 04.pdf
Approved	Amendatory Endorsement - Arkansas	CL 01 78 11 01	Endorseme New nt/Amendm ent/Condi tions	0.00	CL 01 78 11 01.pdf
Approved	Amendatory Endorsement - Arkansas	IM 20 07 04 04	Endorseme New nt/Amendm ent/Condi tions	0.00	IM 20 07 04 04.pdf
Approved	Animal Care Floater	IM 50 00 06 04	Endorseme New nt/Amendm ent/Condi tions	0.00	IM 50 00 06 04.pdf
Approved	Schedule of Coverages - Animal Care	IM 50 05 06 04	Declaration New s/Schedule	0.00	IM 50 05 06 04.pdf

SERFF Tracking Number: SMM-125343928 *State:* Arkansas
First Filing Company: State Auto Property and Casualty Insurance *State Tracking Number:* EFT \$50
Company, ...
Company Tracking Number: SAC-CIM-2007-1136
TOI: 09.0 Inland Marine *Sub-TOI:* 09.0005 Other Commercial Inland Marine
Product Name: AR CIM Forms 2008
Project Name/Number: AR CIM Forms 2008/SAC-CIM-2007-1136

Floater

COVERAGE PART/POLICY:
TYPE INTEREST:
LOCATION:

POLICY NUMBER: _____

E N D O R S E M E N T

THIS ENDORSEMENT FORMS A PART OF THE POLICY TO WHICH IT IS ATTACHED.

THE SPACES BELOW NEED NOT BE COMPLETED UNLESS THIS ENDORSEMENT IS ISSUED
SUBSEQUENT TO PREPARATION OF THE POLICY.

EFFECTIVE DATE: _____
(12:01 AM STANDARD TIME)

DATE OF ISSUE: _____

ISSUED TO: _____



MAIL ROUTING LINE

WHOSE COPY -
Variable Field #1

POLICY NUMBER
Variable Field #2

TYPE OF POLICY - VARIABLE FIELD #3
(CAN BE 1-2 LINES)

COMPANY NAME - VARIABLE FIELD #4

HOME OFFICE 518 EAST BROAD STREET COLUMBUS OHIO 43215-3976
TELEPHONE 614-464-5000



MAIL ROUTING LINE

WHOSE COPY -
Variable Field #1

POLICY NUMBER
Variable Field #2

CONDITIONS APPLICABLE TO STATE AUTOMOBILE MUTUAL INSURANCE COMPANY

DIVIDENDS

You are entitled to the proportionate part of any policyholder's dividend if declared by our Board of Directors in accordance with its By-Laws.

NOTICE OF POLICYHOLDERS MEETINGS

While your policy is in force, you are one of our members and are entitled, in person or by proxy, to one vote at all meetings of the members. The annual meeting of the members is held at 9 o'clock A.M., Columbus time, on the first Friday of March of each year at our Home Office at 518 East Broad Street, Columbus, Ohio.

NON-ASSESSABLE

This policy is non-assessable and the insured shall not be liable for the payment of any assessment nor for the payment of any premium other than that stated in this policy.

IN WITNESS WHEREOF, we have caused this policy to be signed by our Secretary and President at Columbus, Ohio, and countersigned on the Declarations page by an authorized agent of the State Auto Insurance Companies.

(John R. Lowther signature block)

(Robert P. Restrepo signature block)

Secretary

President

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

INSTALLMENT PAYMENTS

This endorsement modifies insurance provided under the following:

COMMON POLICY CONDITIONS

The policy is subject to the following condition:

If you have elected to pay the premium on this policy in installments and you fail to pay an installment when due, we will assume you no longer want the insurance. In such event we will issue you a notice of cancellation as set forth under the Common Policy Conditions. Such notice will specify the date and time of cancellation. If we receive an installment payment after the date of cancellation, we may, subject to the laws of your state, reinstate your policy, issue you a new policy with a new policy period or return the late payment to you.

This endorsement changes the
Scheduled Property Floater Coverage
- PLEASE READ THIS CAREFULLY -

**PAIRS & SETS CONDITION
AMENDATORY ENDORSEMENT**

LOSS PAYMENT

Item 1. Our Options - is amended to include item **e. Pairs & Sets**, as follows:

e. Pairs & Sets

In case of loss to a pair or set, "we" agree to pay "you" to repair or replace the undamaged section of property described on the "declarations".

This extension is only applicable due to loss caused by external risks of direct physical loss of, or damage to, either item in the pair or set.

CONTRACTORS' EQUIPMENT LEASE/LOAN GAP COVERAGE

This endorsement modifies insurance provided under the following:

CONTRACTORS' EQUIPMENT COVERAGE

SCHEDULE

<u>Loc</u>	<u>Description of Covered Equipment to which this Insurance applies</u>	<u>Annual Premium</u>
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In the event of a "total loss" to covered equipment shown in the Schedule above as subject to this endorsement, the coverage is amended as follows:

DEFINITIONS

The following is added to DEFINITIONS:

"Total loss" means a loss in which the cost of repairs plus the salvage value exceeds the actual cash value at the time of "loss".

HOW MUCH WE PAY

Subject to paragraphs 1., 2., 5., and 6., 'we' pay the greater of:

- a. The actual cash value of the damaged or stolen property as of the time of the "loss"; or
- b. The amount you owe under the terms of the lease or loan agreement to which the scheduled equipment is subject, reduced by:
 - (1) Overdue payments and financial penalties associated with those payments as of the date of the "total loss";
 - (2) The carryover, transfer or rollover of a previous outstanding lease or loan balance from another piece of equipment to the original lease or loan for the scheduled equipment;

- (3) The dollar amount of any unrepaired damage which occurred prior to the "total loss" of the scheduled equipment;
- (4) All refunds paid or payable to you as a result of the early termination of the lease or loan agreement or, to the extent financed, as a result of the early termination of any warranty or extended service agreement on the scheduled equipment;
- (5) Financial penalties imposed under a lease agreement for high mileage, excessive use or abnormal wear and tear;
- (6) Nonrefundable security deposits; and
- (7) Costs for extended warranties, Credit Life Insurance, Health, Accident or Disability Insurance purchased with the loan or lease.

An adjustment for depreciation and physical condition will be made in determining actual cash value at the time of loss.

LOSS PAYMENT

The following is added to LOSS PAYMENT:

4. LEASE/LOAN GAP COVERAGE

Lease/Loan Gap Coverage shall apply to the remaining term of the original lease or loan agreement written on the scheduled equipment at the time of "total loss".

All other provisions of this policy apply.

SPECIAL PERSONAL PROPERTY FLOATER COVERAGE

AGREEMENT

In return for "your" payment of the required premium, "we" provide the coverage described herein subject to all the "terms" of the Special Personal Property Floater. This coverage is also subject to the "schedule of coverages" and additional policy conditions relating to assignment or transfer of rights or duties, cancellation, changes or modifications, inspections, and examination of books and records.

Endorsements and schedules may also apply. They are identified on the "schedule of coverages".

Refer to Definitions for words and phrases that have special meaning. These words and phrases are shown in quotation marks or bold type.

DEFINITIONS

1. The words "you" and "your" mean the persons or organizations named as the insured on the declarations.
2. The words "we", "us", and "our" mean the company providing this coverage.
3. "Earth movement" means any movement or vibration of the earth's surface (other than "sinkhole collapse") including but not limited to earthquake; landslide; mudflow; mudslide; mine subsidence; or sinking, rising, or shifting of earth.
4. "Flood" means flood, surface water, waves, tidal water, or the overflow of a body of water, all whether driven by wind or not. This includes spray that results from these whether driven by wind or not.
5. "Limit" means the amount of coverage that applies.
6. "Pollutant" means:
 - a. any solid, liquid, gaseous, thermal, or radioactive irritant or contaminant, including acids, alkalis, chemicals, fumes, smoke, soot, vapor, and waste. Waste includes materials to be recycled, reclaimed, or reconditioned, as well as disposed of; and
 - b. electrical or magnetic emissions, whether visible or invisible, and sound emissions.
7. "Schedule of coverages" means:
 - a. all pages labeled schedule of coverages or schedules that pertain to this coverage; and
 - b. declarations or supplemental declarations that pertain to this coverage.
8. "Sinkhole collapse" means the sudden settlement or collapse of earth supporting the covered property into subterranean voids created by the action of water on a limestone or similar rock formation. It does not include the value of the land or the cost of filling sinkholes.

9. "Specified perils" means aircraft; civil commotion; explosion; falling objects; fire; hail; leakage from fire extinguishing equipment; lightning; riot; "sinkhole collapse"; smoke; sonic boom; vandalism; vehicles; "volcanic action"; water damage; weight of ice, snow, or sleet; and windstorm.

Falling objects does not include loss to:

- a. personal property in the open; or
- b. the interior of buildings or structures or to personal property inside buildings or structures unless the exterior of the roofs or walls are first damaged by a falling object.

Water damage means the sudden or accidental discharge or leakage of water or steam as a direct result of breaking or cracking of a part of the system or appliance containing the water or steam.

10. "Terms" means all provisions, limitations, exclusions, conditions, and definitions that apply.
11. "Volcanic action" means airborne volcanic blast or airborne shock waves; ash, dust, or particulate matter; or lava flow.

Volcanic action does not include the cost to remove ash, dust, or particulate matter that does not cause direct physical loss to the covered property.

PROPERTY COVERED

"We" cover the following property unless the property is excluded or subject to limitations.

1. **Coverage** -- "We" cover direct physical loss caused by a covered peril to:
 - a. "your" property; or
 - b. property of others in "your" care, custody, and control.
While in or within 500 feet of a premises described on the "declarations".
2. **Coverage Limitation** -- "We" only cover "your" property and property of others that are described on the "schedule of coverages".

PROPERTY NOT COVERED

1. **Aircraft Or Watercraft** -- "We" do not cover aircraft or watercraft.
2. **Buildings And Land** -- "We" do not cover buildings or land including land on which covered property is located.
3. **Contraband** -- "We" do not cover contraband or property in the course of illegal transportation or trade.
4. **Money And Securities** -- "We" do not cover accounts, bills, currency, food stamps, or other evidences of debt, lottery tickets not held for sale, money, notes, or securities.
5. **Vehicles** -- "We" do not cover automobiles or any self-propelled vehicles that are designed for highway use.

6. **Waterborne Property** -- "We" do not cover property while waterborne except while in transit in the custody of a carrier for hire.

b. remove, restore, or replace polluted land or water.

COVERAGE EXTENSIONS

Provisions That Apply To Coverage Extensions -- The following Coverage Extensions indicate an applicable "limit". This "limit" may also be shown on the "schedule of coverages".

If a different "limit" is indicated on the "schedule of coverages", that "limit" will apply instead of the "limit" shown below.

However, if no "limit" is indicated for a Coverage Extension, coverage is provided up to the full "limit" for the applicable covered property unless a different "limit" is indicated on the "schedule of coverages".

Unless otherwise indicated, the coverages provided below are part of and not in addition to the applicable "limit" for coverage described under Property Covered.

The "limit" provided under a Coverage Extension cannot be combined or added to the "limit" for any other Coverage Extension or Supplemental Coverage including a Coverage Extension or Supplemental Coverage that is added to this policy by endorsement.

If coinsurance provisions are part of this policy, the following coverage extensions are not subject to and not considered in applying coinsurance conditions.

Debris Removal --

1. **Coverage** -- "We" pay the cost to remove the debris of covered property that is caused by a covered peril.
2. **We Do Not Cover** -- This coverage does not include costs to:
 - a. extract "pollutants" from land or water;
or

3. **Limit** -- "We" do not pay any more under this coverage than 25% of the amount "we" pay for the direct physical loss. "We" will not pay more for loss to property and debris removal combined than the "limit" for the damaged property.

4. **Additional Limit** -- "We" pay up to an additional \$5,000 for debris removal expense when the debris removal expense exceeds 25% of the amount "we" pay for direct physical loss or when the loss to property and debris removal combined exceeds the "limit" for the damaged property.

5. **You Must Report Your Expenses** -- "We" do not pay any expenses unless they are reported to "us" in writing within 180 days from the date of direct physical loss to covered property.

SUPPLEMENTAL COVERAGES

Provisions That Apply To Supplemental Coverages -- The following Supplemental Coverages indicate an applicable "limit". This "limit" may also be shown on the "schedule of coverages".

If a different "limit" is indicated on the "schedule of coverages", that "limit" will apply instead of the "limit" shown below.

However, if no "limit" is indicated for a Supplemental Coverage, coverage is provided up to the full "limit" for the applicable covered property unless a different "limit" is indicated on the "schedule of coverages".

Unless otherwise indicated, a "limit" for a Supplemental Coverage provided below is separate from, and not part of, the applicable "limit" for coverage described under Property Covered.

The "limit" available for coverage described under a Supplemental Coverage:

- a. is the only "limit" available for the described coverage; and
- b. is not the sum of the "limit" indicated for a Supplemental Coverage and the "limit" for coverage described under Property Covered.

The "limit" provided under a Supplemental Coverage cannot be combined or added to the "limit" for any other Supplemental Coverage or Coverage Extension including a Supplemental Coverage or Coverage Extension that is added to this policy by endorsement.

If coinsurance provisions are part of this policy, the following supplemental coverages are not subject to and not considered in applying coinsurance conditions.

Pollutant Cleanup And Removal --

1. **Coverage** -- "We" pay "your" expense to extract "pollutants" from land or water if the discharge, dispersal, seepage, migration, release, or escape of the "pollutants" is caused by a covered peril that occurs during the policy period.
2. **Time Limitation** -- The expenses to extract "pollutants" are paid only if they are reported to "us" in writing within 180 days from the date the covered peril occurs.
3. **We Do Not Cover** -- "We" do not pay the cost of testing, evaluating, observing, or recording the existence, level, or effects of "pollutants".

However, "we" pay the cost of testing which is necessary for the extraction of "pollutants" from land or water.

4. **Limit** -- The most "we" pay for each location is \$10,000 for the sum of all such expenses arising out of a covered peril occurring during each separate 12-month period of this policy.

PERILS COVERED

"We" cover risks of direct physical loss unless the loss is limited or caused by a peril that is excluded.

PERILS EXCLUDED

1. "We" do not pay for loss or damage caused directly or indirectly by one or more of the following excluded causes or events. Such loss or damage is excluded regardless of other causes or events that contribute to or aggravate the loss, whether such causes or events act to produce the loss before, at the same time as, or after the excluded causes or events.

- a. **Civil Authority** -- "We" do not pay for loss caused by order of any civil authority, including seizure, confiscation, destruction, or quarantine of property.

"We" do cover loss resulting from acts of destruction by the civil authority to prevent the spread of fire, unless the fire is caused by a peril excluded under this coverage.

- b. **Earth Movement Or Volcanic Eruption** -- "We" do not pay for loss caused by any "earth movement" (other than "sinkhole collapse") or caused by eruption, explosion, or effusion of a volcano.

"We" do cover direct loss by fire, explosion, or "volcanic action" resulting from either "earth movement" or eruption, explosion, or effusion of a volcano.

This exclusion does not apply to covered property while in transit.

- c. **Flood** -- "We" do not pay for loss caused by "flood".

"We" do cover direct loss by fire, explosion, or sprinkler leakage resulting from "flood".

This exclusion does not apply to covered property while in transit.

- d. **Nuclear Hazard** -- "We" do not pay for loss caused by or resulting from a nuclear reaction, nuclear radiation, or radioactive contamination (whether controlled or uncontrolled; whether caused by natural, accidental, or artificial means). Loss caused by nuclear hazard is not considered loss caused by fire, explosion, or smoke. Direct loss by fire resulting from the nuclear hazard is covered.

- e. **Sewer Backup And Water Below The Surface** -- "We" do not pay for loss caused by:

- 1) water that backs up through a sewer or drain; or
- 2) water below the surface of the ground, including but not limited to water that exerts pressure on or flows, seeps, or leaks through or into a covered building or structure.

"We" do cover direct loss by fire, explosion, or theft resulting from either water that backs up through a sewer or drain or water below the surface of the ground.

This exclusion does not apply to covered property while in transit.

- f. **War And Military Action** -- "We" do not pay for loss caused by:

- 1) war, including undeclared war or civil war; or
- 2) a warlike action by a military force, including action taken to prevent or defend against an actual or expected attack, by any government, sovereign, or other authority using military personnel or other agents; or
- 3) insurrection, rebellion, revolution, or unlawful seizure of power including action taken by governmental authority to prevent or defend against any of these.

With regard to any action that comes within the "terms" of this exclusion and involves nuclear reaction, nuclear radiation, or radioactive contamination, this War And Military Action Exclusion will apply in place of the Nuclear Hazard Exclusion.

2. "We" do not pay for loss or damage that is caused by or results from one or more of the following:

- a. **Contamination Or Deterioration** -- "We" do not pay for loss caused by contamination or deterioration including corrosion; decay; fungus; mildew; mold; rot; rust; or any quality, fault, or weakness in the covered property that causes it to damage or destroy itself.

- b. **Criminal, Fraudulent, Dishonest, Or Illegal Acts** -- "We" do not pay for loss caused by or resulting from criminal, fraudulent, dishonest, or illegal acts committed alone or in collusion with another by:

- 1) "you";
- 2) others who have an interest in the property;
- 3) others to whom "you" entrust the property;
- 4) "your" partners, officers, directors, trustees, joint venturers, or "your" members or managers if "you" are a limited liability company; or
- 5) the employees or agents of 1), 2), 3), or 4) above, whether or not they are at work.

This exclusion does not apply to acts of destruction by "your" employees, but "we" do not pay for theft by employees.

This exclusion does not apply to covered property in the custody of a carrier for hire.

- c. **Electrical Currents** -- "We" do not pay for loss caused by arcing or by electrical currents other than lightning.

But if arcing or electrical currents other than lightning result in a "specified peril", "we" do cover the loss or damage caused by that "specified peril".

- d. **Explosion, Rupture, Or Bursting** -- "We" do not pay for loss caused by explosion, rupture, or bursting of steam boilers, steam or gas turbines, steam pipes, or steam engines. This exclusion applies only to loss or damage to the steam boilers, steam or gas turbines, steam pipes, or steam engines in which the loss occurred.

- e. **Loss Of Use** -- "We" do not pay for loss caused by or resulting from loss of use, delay, or loss of market.

- f. **Mechanical Breakdown** -- "We" do not pay for loss caused by any mechanical, structural, or electrical breakdown or malfunction including a breakdown or malfunction resulting from a structural, mechanical, or reconditioning process.

- g. **Missing Property** -- "We" do not pay for missing property where the only proof of loss is unexplained or mysterious disappearance of covered property, or shortage of property discovered on taking inventory, or any other instance where there is no physical evidence to show what happened to the covered property.

This exclusion does not apply to covered property in the custody of a carrier for hire.

- h. **Pollutants** -- "We" do not pay for loss caused by or resulting from release, discharge, seepage, migration, dispersal, or escape of "pollutants":

- 1) unless the release, discharge, seepage, migration, dispersal, or escape is caused by a "specified peril"; or
- 2) except as specifically provided under the Supplemental Coverages - Pollutant Cleanup and Removal.

"We" do cover any resulting loss caused by a "specified peril".

- i. **Temperature/Humidity** -- "We" do not pay for loss caused by dryness, dampness, humidity, or changes in or extremes of temperature.

But if dryness, dampness, humidity, or changes in or extremes of temperature results in a "specified peril", "we" do cover the loss of damage caused by that "specified peril".

- j. **Theft From An Unattended Vehicle** -- "We" do not pay for theft from an unattended vehicle except when it is securely locked, its windows are fully closed, and there is visible evidence that entry into the vehicle was forced.

This exclusion does not apply to covered property in the custody of a carrier for hire.

- k. **Voluntary Parting** -- "We" do not pay for loss caused by or resulting from voluntary parting with title to or possession of any property because of any fraudulent scheme, trick, or false pretense.
- l. **Wear And Tear** -- "We" do not pay for loss caused by wear and tear, marring, or scratching.

WHAT MUST BE DONE IN CASE OF LOSS

1. **Notice** -- In case of a loss, "you" must:
- a. give "us" or "our" agent prompt notice including a description of the property involved ("we" may request written notice); and
 - b. give notice to the police when the act that causes the loss is a crime.
2. **You Must Protect Property** -- "You" must take all reasonable steps to protect covered property at and after an insured loss to avoid further loss.

- a. **Payment Of Reasonable Costs** -- "We" do pay the reasonable costs incurred by "you" for necessary repairs or emergency measures performed solely to protect covered property from further damage by a peril insured against if a peril insured against has already caused a loss to covered property. "You" must keep an accurate record of such costs. "Our" payment of reasonable costs does not increase the "limit".
- b. **We Do Not Pay** -- "We" do not pay for such repairs or emergency measures performed on property which has not been damaged by a peril insured against.

3. **Proof Of Loss** -- "You" must send "us", within 60 days after "our" request, a signed, sworn proof of loss. This must include the following information:

- a. the time, place, and circumstances of the loss;
- b. other policies of insurance that may cover the loss;
- c. "your" interest and the interests of all others in the property involved, including all mortgages and liens;
- d. changes in title of the covered property during the policy period; and
- e. estimates, specifications, inventories, and other reasonable information that "we" may require to settle the loss.

4. **Examination** -- "You" must submit to examination under oath in matters connected with the loss as often as "we" reasonably request and give "us" sworn statements of the answers. If more than one person is examined, "we" have the right to examine and receive statements separately and not in the presence of others.

5. **Records** -- "You" must produce records, including tax returns and bank microfilms of all canceled checks relating to value, loss, and expense and permit copies and extracts to be made of them as often as "we" reasonably request.
6. **Damaged Property** -- "You" must exhibit the damaged and undamaged property as often as "we" reasonably request and allow "us" to inspect or take samples of the property.
7. **Volunteer Payments** -- "You" must not, except at "your" own expense, voluntarily make any payments, assume any obligations, pay or offer any rewards, or incur any other expenses except as respects protecting property from further damage.
8. **Abandonment** -- "You" may not abandon the property to "us" without "our" written consent.
9. **Cooperation** -- "You" must cooperate with "us" in performing all acts required by this policy.

VALUATION

1. **Actual Cash Value** -- The value of covered property is based on the actual cash value at the time of loss (with a deduction for depreciation).
2. **Pair Or Set** -- The value of a lost or damaged article which is part of a pair or set is based on a reasonable proportion of the value of the entire pair or set. The loss is not considered a total loss of the pair or set.
3. **Loss To Parts** -- The value of a lost or damaged part of an item that consists of several parts when it is complete is based on the value of only the lost or damaged part or the cost to repair or replace it.

HOW MUCH WE PAY

1. **Insurable Interest** -- "We" do not cover more than "your" insurable interest in any property.
2. **Deductible** -- "We" pay only that part of "your" loss over the deductible amount indicated on the "schedule of coverages" in any one occurrence.
3. **Loss Settlement Terms** -- Subject to paragraphs 1., 2., 4., 5., and 6. under How Much We Pay, "we" pay the lesser of:
 - a. the amount determined under Valuation;
 - b. the cost to repair, replace, or rebuild the property with material of like kind and quality to the extent practicable; or
 - c. the "limit" that applies to the covered property.
4. **Insurance Under More Than One Coverage** -- If more than one coverage of this policy insures the same loss, "we" pay no more than the actual claim, loss, or damage sustained.
5. **Insurance Under More Than One Policy** --
 - a. **Proportional Share** -- "You" may have another policy subject to the same "terms" as this policy. If "you" do, "we" will pay "our" share of the covered loss. "Our" share is the proportion that the applicable "limit" under this policy bears to the "limit" of all policies covering on the same basis.

- b. **Excess Amount** -- If there is another policy covering the same loss, other than that described above, "we" pay only for the amount of covered loss in excess of the amount due from that other policy, whether "you" can collect on it or not. But "we" do not pay more than the applicable "limit".

- b. **Conditions For Payment Of Loss** -- An insured loss will be payable 30 days after:
- 1) a satisfactory proof of loss is received, and
 - 2) the amount of the loss has been established either by written agreement with "you" or the filing of an appraisal award with "us".

LOSS PAYMENT

1. Loss Payment Options --

- a. **Our Options** -- In the event of loss covered by this coverage form, "we" have the following options:
- 1) pay the value of the lost or damaged property;
 - 2) pay the cost of repairing or replacing the lost or damaged property;
 - 3) rebuild, repair, or replace the property with other property of equivalent kind and quality, to the extent practicable, within a reasonable time; or
 - 4) take all or any part of the property at the agreed or appraised value.
- b. **Notice Of Our Intent To Rebuild, Repair, Or Replace** -- "We" must give "you" notice of "our" intent to rebuild, repair, or replace within 30 days after receipt of a duly executed proof of loss.

2. Your Losses --

- a. **Adjustment And Payment Of Loss** -- "We" adjust all losses with "you". Payment will be made to "you" unless another loss payee is named in the policy.

3. Property Of Others --

- a. **Adjustment And Payment Of Loss To Property Of Others** -- Losses to property of others may be adjusted with and paid to:
- 1) "you" on behalf of the owner; or
 - 2) the owner.
- b. **We Do Not Have To Pay You If We Pay The Owner** -- If "we" pay the owner, "we" do not have to pay "you". "We" may also choose to defend any suits brought by the owners at "our" expense.

OTHER CONDITIONS

1. **Appraisal** -- If "you" and "we" do not agree on the amount of the loss or the value of covered property, either party may demand that these amounts be determined by appraisal.

If either makes a written demand for appraisal, each will select a competent, independent appraiser and notify the other of the appraiser's identity within 20 days of receipt of the written demand. The two appraisers will then select a competent, impartial umpire. If the two appraisers are unable to agree upon an umpire within 15 days, "you" or "we" can ask a judge of a court of record in the state where the property is located to select an umpire.

The appraisers will then determine and state separately the amount of each loss.

The appraisers will also determine the value of covered property items at the time of the loss, if requested.

If the appraisers submit a written report of any agreement to "us", the amount agreed upon will be the amount of the loss. If the appraisers fail to agree within a reasonable time, they will submit only their differences to the umpire. Written agreement so itemized and signed by any two of these three, sets the amount of the loss.

Each appraiser will be paid by the party selecting that appraiser. Other expenses of the appraisal and the compensation of the umpire will be paid equally by "you" and "us".

2. **Benefit To Others** -- Insurance under this coverage will not directly or indirectly benefit anyone having custody of "your" property.
3. **Conformity With Statute** -- When a condition of this coverage is in conflict with an applicable law, that condition is amended to conform to that law.
4. **Estates** -- This provision applies only if the insured is an individual.
 - a. **Your Death** -- On "your" death, "we" cover the following as an insured:
 - 1) the person who has custody of "your" property until a legal representative is qualified and appointed; or
 - 2) "your" legal representative.

This person or organization is an insured only with respect to property covered by this coverage.
 - b. **Policy Period Is Not Extended** -- This coverage does not extend past the policy period indicated on the declarations.

5. **Misrepresentation, Concealment, Or Fraud** -- This coverage is void as to "you" and any other insured if, before or after a loss:
 - a. "you" or any other insured have willfully concealed or misrepresented:
 - 1) a material fact or circumstance that relates to this insurance or the subject thereof; or
 - 2) "your" interest herein; or
 - b. there has been fraud or false swearing by "you" or any other insured with regard to a matter that relates to this insurance or the subject thereof.
6. **Policy Period** -- "We" pay for a covered loss that occurs during the policy period.
7. **Recoveries** -- If "we" pay "you" for the loss and lost or damaged property is recovered, or payment is made by those responsible for the loss, the following provisions apply:
 - a. "you" must notify "us" promptly if "you" recover property or receive payment;
 - b. "we" must notify "you" promptly if "we" recover property or receive payment;
 - c. any recovery expenses incurred by either are reimbursed first;
 - d. "you" may keep the recovered property but "you" must refund to "us" the amount of the claim paid, or any lesser amount to which "we" agree; and
 - e. if the claim paid is less than the agreed loss due to a deductible or other limiting "terms" of this policy, any recovery will be pro rated between "you" and "us" based on "our" respective interest in the loss.

8. **Restoration Of Limits** -- A loss "we" pay under this coverage does not reduce the applicable "limits".
9. **Subrogation** -- If "we" pay for a loss, "we" may require "you" to assign to "us" "your" right of recovery against others. "You" must do all that is necessary to secure "our" rights. "We" do not pay for a loss if "you" impair this right to recover.

"You" may waive "your" right to recover from others in writing before a loss occurs.

10. **Suit Against Us** -- No one may bring a legal action against "us" under this coverage unless:
- a. all of the "terms" of this coverage have been complied with; and
 - b. the suit has been brought within two years after "you" first have knowledge of the loss.

If any applicable law makes this limitation invalid, then suit must begin within the shortest period permitted by law.

11. **Territorial Limits** -- "We" cover property while it is in the United States of America, its territories and possessions, Canada, and Puerto Rico.

**SCHEDULE OF COVERAGES
SPECIAL PERSONAL PROPERTY FLOATER COVERAGE**

COVERED PROPERTY

Described Property

Personal Property

SCHEDULE OF LOCATIONS

<u>Location</u>	<u>Described Premises</u>	<u>Limit</u>
-----------------	---------------------------	--------------

DEDUCTIBLE

Deductible Amount

PREMIUM

Annual Premium

Included

FORMS AND ENDORSEMENTS

APPLICABLE TO THE SPECIAL PERSONAL PROPERTY FLOATER COVERAGE PART

NEW	FORM OR ENDORSEMENT AND EDITION DATE	ENDORSEMENT TITLE (Only the endorsement titles are shown below, please review the form for a complete description of coverage.)
-----	---	---

*Indicates a new form has been added or a replacement form has been substituted for one of an earlier edition. Please retain all forms.

This endorsement changes the
Inland Marine Coverage

-- PLEASE READ THIS CAREFULLY --

NAMED PERILS COVERAGE

PERILS COVERED

The **Perils Covered** provision is deleted and replaced by the following:

"We" cover direct physical loss to covered property caused by one or more of the following perils:

1. Fire;
2. Lightning;
3. Windstorm;

4. **Flood.** This means flood, surface water, waves, tidal water, or the overflow of a body of water whether driven by wind or not. This includes spray that results from these whether driven by wind or not; or

5. **Theft.** However, "we" do not pay for theft from an unattended vehicle unless the vehicle is securely locked, its windows are fully closed, and there is visible evidence of forcible entry.

OTHER COVERAGES - COLLAPSE

Other Coverages - Collapse is deleted.

This endorsement changes the
Inland Marine Coverage

-- PLEASE READ THIS CAREFULLY --

COINSURANCE WAIVER

HOW MUCH WE PAY

The provisions under Coinsurance are deleted.

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Inland Marine Coverage
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PERSONAL PROPERTY COVERAGE

ADDITIONAL DEFINITIONS

"Tenant's improvements" means fixtures, alterations, installations, or additions that "you" have made at "your" expense and that "you" cannot legally remove.

ADDITIONAL PROPERTY COVERED

Personal Property

1. **Coverage** - When the applicable limit is shown on the "schedule of coverages" for personal property, "we" cover direct physical loss caused by a covered peril to personal property.
"We" cover personal property consisting of:
 - a. furniture, fixtures, office equipment, and supplies;
 - b. machinery, tools, and their parts;
 - c. patterns, molds, models, and dies; or
 - d. "your" interest in "tenant's improvements" if "you" are not the building owner.
2. **Coverage Limitation** - "We" only cover personal property while at the premises described on the "schedule of coverages".
3. **Limit** - The most "we" pay in any one occurrence for personal property is the "limit" shown on the "schedule of coverages" for this Coverage Extension.
4. **Deductible Does Not Apply** - The deductible does not apply to the coverage provided by this endorsement.

VALUATION

1. **Replacement Cost** - When replacement cost is shown on the "schedule of coverages" for Personal Property, the value of personal property

will be based on the replacement cost without any deduction for depreciation.

- a. **Replacement Cost Limitation** - The replacement cost is limited to the cost of repair or replacement with similar materials and used for the same purpose. The payment will not exceed the amount "you" spend to repair or replace the damaged or destroyed property.
 - b. **Replacement Cost Does Not Apply Until Repair Or Replacement** - Replacement cost valuation does not apply until the damaged or destroyed property is repaired or replaced.
 - c. **Time Limitation** - "You" may make a claim for actual cash value before repair or replacement takes place and later for the replacement cost if "you" notify "us" of "your" intent within 180 days after the loss.
2. **Tenant's Improvements** - The value of "tenant's improvements" is based on the actual cash value if repaired or replaced at "your" expense within a reasonable time. The value of "tenant's improvements" is based on a portion of "your" original cost if not repaired or replaced within a reasonable time. This portion is determined as follows:
 - a. divide the number of days from the date of the loss to the expiration date of the lease by the number of days from the date of installation to the expiration date of the lease; and
 - b. multiply the figure determined in 2.a. above by the original cost.If "your" lease contains a renewal option, the expiration of the lease in this procedure is replaced by the expiration of the renewal option period.
"We" do not pay for loss or damage if the property is repaired or replaced at another's expense.

This endorsement changes the
Inland Marine Coverage

-- PLEASE READ THIS CAREFULLY --

REPORTING CONDITIONS

ADDITIONAL CONDITIONS

Reporting Conditions - The following reporting conditions apply:

1. **Reports Of Value** - "You" must send "us" a written report showing the value of all property covered under this policy.
2. **When Reports Are Due** - This report is due within 30 days after the reporting period shown on the "schedule of coverages".
3. **If Coverage Is Canceled** - If "your" coverage is canceled, "you" must report the total values up to and including the date of cancellation.
4. **Premium Adjustment** - The premium will be adjusted as of each adjustment period shown on the "schedule of coverages" and will be computed using the rate shown on the "schedule of coverages".
 - a. **Annual Adjustment** - When an annual adjustment period is shown on the "schedule of coverages", "we" will compare the total computed premium to the deposit premium shown on the "schedule of coverages". If the computed premium is more than the deposit premium, "you" will pay "us" the difference. If it is less than the deposit premium, "we" will pay "you" the difference, subject to the minimum premium shown on the "schedule of coverages".
 - b. **Other Adjustment Period** - When any other premium adjustment period is shown on the "schedule of coverages", "we" will apply the computed premium to the deposit premium until it is exhausted. "You" will pay "us" all premiums that exceed the deposit premium. At the end of the policy period, if the computed premium is less than the deposit premium, "we" will pay "you" the difference subject to the minimum premium shown on the "schedule of coverages".
5. **Provisions That Affect How Much We Pay** - The following provisions apply to reports that are submitted and may affect How Much We Pay.
 - a. **Failure To Submit Reports** - If "you" have failed to submit the required reports of value as of the time of loss, "we" will not pay "you" more than the amount included in "your" last report. If no report has been submitted, the most "we" will pay is 90% of the "limit".
 - b. **We Will Not Pay More Than The Limit** - "We" will not pay more than the applicable "limit" regardless of any reported value used in computing the premium.

HOW MUCH WE PAY

The provisions under Coinsurance are deleted.

This endorsement changes the
Inland Marine Coverage

-- PLEASE READ THIS CAREFULLY --

COINSURANCE PROVISIONS

HOW MUCH WE PAY

The provisions under **Coinsurance** are deleted and replaced by the following:

Coinsurance -

- 1. When Coinsurance Applies** - "We" only pay a part of the loss if the sum of the "limits" for covered property at all premises is less than 80% of the total value of all covered property (except property in transit) at the time of the loss.

- 2. How We Determine Our Part Of The Loss** - "Our" part of the loss is determined using the following steps:

- a.** calculate, as of the time of loss, 80% of the value of all covered property;
- b.** divide the sum of the "limits" for covered property at all premises by the result of **2.a.**, above;
- c.** multiply the total amount of loss by the result of **2.b.**, above.

The most "we" pay is the amount determined in **2.c.**, or the applicable "limit", whichever is less. "We" do not pay any remaining part of the loss.

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Inland Marine Coverage

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- 1. When Coinsurance Applies** - "We" only pay a part of the loss if the sum of the "limits" for covered property at all premises is less than 80% of the total value of all covered property (except property in transit) at the time of the loss.

- 2. How We Determine Our Part Of The Loss** - "Our" part of the loss is determined using the following steps:

- a.** calculate, as of the time of loss, 80% of the value of all covered property;
- b.** divide the sum of the "limits" for covered property at all premises by the result of **2.a.**, above;
- c.** multiply the total amount of loss by the result of **2.b.**, above.

The most "we" pay is the amount determined in **2.c.**, or the applicable "limit", whichever is less. "We" do not pay any remaining part of the loss.

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- 2. How We Determine Our Part Of The Loss** - "Our" part of the loss is determined using the following steps:

- a.** calculate, as of the time of loss, 80% of the value of all covered property;
- b.** divide the sum of the "limits" for covered property at all premises by the result of **2.a.**, above;
- c.** multiply the total amount of loss by the result of **2.b.**, above.

The most "we" pay is the amount determined in **2.c.**, or the applicable "limit", whichever is less. "We" do not pay any remaining part of the loss.

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EARTHQUAKE, FLOOD, AND SEWER BACKUP SCHEDULE

(The entries required to complete this schedule will be shown below or on the "schedule of coverages".)

Location Number: Location Number: Location Number: Location Number:

EARTHQUAKE COVERAGE

() Coverage Provided, as described below:

Earthquake Limit - The most "we" pay for loss to any one building or structure is:

\$ _____

Earthquake Catastrophe Limit - The most "we" pay for loss in any one occurrence is:

\$ _____

Location Number: Location Number: Location Number: Location Number:

FLOOD COVERAGE

() Coverage Provided, as described below:

Flood Limit - The most "we" pay for loss to any one building or structure is:

\$ _____

Flood Catastrophe Limit - The most "we" pay for loss in any one occurrence is:

\$ _____

Location Number: Location Number: Location Number: Location Number:

SEWER BACKUP COVERAGE

() Coverage Provided, as described below:

Sewer Backup Limit - The most "we" pay for loss to any one building or structure is:

\$ _____

Sewer Backup Catastrophe Limit - The most "we" pay for loss in any one occurrence is:

\$ _____

DEDUCTIBLE

Check if applicable:

() Earthquake Coverage

Deductible Amount
\$ _____

() Flood Coverage

\$ _____

() Sewer Backup Coverage

\$ _____

EARTHQUAKE, FLOOD, AND SEWER BACKUP SCHEDULE

(The entries required to complete this schedule will be shown below or on the "schedule of coverages".)

Location Number: Location Number: Location Number: Location Number:

EARTHQUAKE COVERAGE

() Coverage Provided, as described below:

Earthquake Limit - The most "we" pay for loss to any one building or structure is:

\$ _____

Earthquake Catastrophe Limit - The most "we" pay for loss in any one occurrence is:

\$ _____

Location Number: Location Number: Location Number: Location Number:

FLOOD COVERAGE

() Coverage Provided, as described below:

Flood Limit - The most "we" pay for loss to any one building or structure is:

\$ _____

Flood Catastrophe Limit - The most "we" pay for loss in any one occurrence is:

\$ _____

Location Number: Location Number: Location Number: Location Number:

SEWER BACKUP COVERAGE

() Coverage Provided, as described below:

Sewer Backup Limit - The most "we" pay for loss to any one building or structure is:

\$ _____

Sewer Backup Catastrophe Limit - The most "we" pay for loss in any one occurrence is:

\$ _____

DEDUCTIBLE

Check if applicable:

() Earthquake Coverage

Deductible Amount
\$ _____

() Flood Coverage

\$ _____

() Sewer Backup Coverage

\$ _____

EARTHQUAKE, FLOOD, AND SEWER BACKUP SCHEDULE

(The entries required to complete this schedule will be shown below or on the "schedule of coverages".)

Location Number: Location Number: Location Number: Location Number:

EARTHQUAKE COVERAGE

() Coverage Provided, as described below:

Earthquake Limit - The most "we" pay for loss to any one building or structure is:

\$ _____

Earthquake Catastrophe Limit - The most "we" pay for loss in any one occurrence is:

\$ _____

Location Number: Location Number: Location Number: Location Number:

FLOOD COVERAGE

() Coverage Provided, as described below:

Flood Limit - The most "we" pay for loss to any one building or structure is:

\$ _____

Flood Catastrophe Limit - The most "we" pay for loss in any one occurrence is:

\$ _____

Location Number: Location Number: Location Number: Location Number:

SEWER BACKUP COVERAGE

() Coverage Provided, as described below:

Sewer Backup Limit - The most "we" pay for loss to any one building or structure is:

\$ _____

Sewer Backup Catastrophe Limit - The most "we" pay for loss in any one occurrence is:

\$ _____

DEDUCTIBLE

Check if applicable:

() Earthquake Coverage

Deductible Amount
\$ _____

() Flood Coverage

\$ _____

() Sewer Backup Coverage

\$ _____

EARTHQUAKE, FLOOD, AND SEWER BACKUP SCHEDULE

(The entries required to complete this schedule will be shown below or on the "schedule of coverages".)

Location Number: Location Number: Location Number: Location Number:

EARTHQUAKE COVERAGE

() Coverage Provided, as described below:

Earthquake Limit - The most "we" pay for loss to any one building or structure is:

\$ _____

Earthquake Catastrophe Limit - The most "we" pay for loss in any one occurrence is:

\$ _____

Location Number: Location Number: Location Number: Location Number:

FLOOD COVERAGE

() Coverage Provided, as described below:

Flood Limit - The most "we" pay for loss to any one building or structure is:

\$ _____

Flood Catastrophe Limit - The most "we" pay for loss in any one occurrence is:

\$ _____

Location Number: Location Number: Location Number: Location Number:

SEWER BACKUP COVERAGE

() Coverage Provided, as described below:

Sewer Backup Limit - The most "we" pay for loss to any one building or structure is:

\$ _____

Sewer Backup Catastrophe Limit - The most "we" pay for loss in any one occurrence is:

\$ _____

DEDUCTIBLE

Check if applicable:

() Earthquake Coverage

Deductible Amount
\$ _____

() Flood Coverage

\$ _____

() Sewer Backup Coverage

\$ _____

EARTHQUAKE, FLOOD, AND SEWER BACKUP SCHEDULE

(The entries required to complete this schedule will be shown below or on the "schedule of coverages".)

Location Number: Location Number: Location Number: Location Number:

EARTHQUAKE COVERAGE

() Coverage Provided, as described below:

Earthquake Limit - The most "we" pay for loss to any one building or structure is:

\$ _____

Earthquake Catastrophe Limit - The most "we" pay for loss in any one occurrence is:

\$ _____

Location Number: Location Number: Location Number: Location Number:

FLOOD COVERAGE

() Coverage Provided, as described below:

Flood Limit - The most "we" pay for loss to any one building or structure is:

\$ _____

Flood Catastrophe Limit - The most "we" pay for loss in any one occurrence is:

\$ _____

Location Number: Location Number: Location Number: Location Number:

SEWER BACKUP COVERAGE

() Coverage Provided, as described below:

Sewer Backup Limit - The most "we" pay for loss to any one building or structure is:

\$ _____

Sewer Backup Catastrophe Limit - The most "we" pay for loss in any one occurrence is:

\$ _____

DEDUCTIBLE

Check if applicable:

() Earthquake Coverage

Deductible Amount
\$ _____

() Flood Coverage

\$ _____

() Sewer Backup Coverage

\$ _____

EARTHQUAKE, FLOOD, AND SEWER BACKUP SCHEDULE

(The entries required to complete this schedule will be shown below or on the "schedule of coverages".)

Location Number: Location Number: Location Number: Location Number:

EARTHQUAKE COVERAGE

() Coverage Provided, as described below:

Earthquake Limit - The most "we" pay for loss to any one building or structure is:

\$ _____

Earthquake Catastrophe Limit - The most "we" pay for loss in any one occurrence is:

\$ _____

Location Number: Location Number: Location Number: Location Number:

FLOOD COVERAGE

() Coverage Provided, as described below:

Flood Limit - The most "we" pay for loss to any one building or structure is:

\$ _____

Flood Catastrophe Limit - The most "we" pay for loss in any one occurrence is:

\$ _____

Location Number: Location Number: Location Number: Location Number:

SEWER BACKUP COVERAGE

() Coverage Provided, as described below:

Sewer Backup Limit - The most "we" pay for loss to any one building or structure is:

\$ _____

Sewer Backup Catastrophe Limit - The most "we" pay for loss in any one occurrence is:

\$ _____

DEDUCTIBLE

Check if applicable:

() Earthquake Coverage

Deductible Amount
\$ _____

() Flood Coverage

\$ _____

() Sewer Backup Coverage

\$ _____

EARTHQUAKE, FLOOD, AND SEWER BACKUP SCHEDULE

(The entries required to complete this schedule will be shown below or on the "schedule of coverages".)

Location Number: Location Number: Location Number: Location Number:

EARTHQUAKE COVERAGE

() Coverage Provided, as described below:

Earthquake Limit - The most "we" pay for loss to any one building or structure is:

\$ _____

Earthquake Catastrophe Limit - The most "we" pay for loss in any one occurrence is:

\$ _____

Location Number: Location Number: Location Number: Location Number:

FLOOD COVERAGE

() Coverage Provided, as described below:

Flood Limit - The most "we" pay for loss to any one building or structure is:

\$ _____

Flood Catastrophe Limit - The most "we" pay for loss in any one occurrence is:

\$ _____

Location Number: Location Number: Location Number: Location Number:

SEWER BACKUP COVERAGE

() Coverage Provided, as described below:

Sewer Backup Limit - The most "we" pay for loss to any one building or structure is:

\$ _____

Sewer Backup Catastrophe Limit - The most "we" pay for loss in any one occurrence is:

\$ _____

DEDUCTIBLE

Check if applicable:

Deductible Amount

() Earthquake Coverage

\$ _____

() Flood Coverage

\$ _____

() Sewer Backup Coverage

\$ _____

EARTHQUAKE, FLOOD, AND SEWER BACKUP SCHEDULE

(The entries required to complete this schedule will be shown below or on the "schedule of coverages".)

Location Number: Location Number: Location Number: Location Number:

EARTHQUAKE COVERAGE

() Coverage Provided, as described below:

Earthquake Limit - The most "we" pay for loss to any one building or structure is:

\$ _____

Earthquake Catastrophe Limit - The most "we" pay for loss in any one occurrence is:

\$ _____

Location Number: Location Number: Location Number: Location Number:

FLOOD COVERAGE

() Coverage Provided, as described below:

Flood Limit - The most "we" pay for loss to any one building or structure is:

\$ _____

Flood Catastrophe Limit - The most "we" pay for loss in any one occurrence is:

\$ _____

Location Number: Location Number: Location Number: Location Number:

SEWER BACKUP COVERAGE

() Coverage Provided, as described below:

Sewer Backup Limit - The most "we" pay for loss to any one building or structure is:

\$ _____

Sewer Backup Catastrophe Limit - The most "we" pay for loss in any one occurrence is:

\$ _____

DEDUCTIBLE

Check if applicable:

Deductible Amount

() Earthquake Coverage

\$ _____

() Flood Coverage

\$ _____

() Sewer Backup Coverage

\$ _____

EARTHQUAKE, FLOOD, AND SEWER BACKUP SCHEDULE

(The entries required to complete this schedule
will be shown below or on the "schedule of coverages".)

EARTHQUAKE COVERAGE

() Coverage Provided, as described below:

Loc. No. Loc. No. Loc. No. Loc. No.

Earthquake Limit - The most "we" pay for loss in any one occurrence is: \$ _____

Earthquake Catastrophe Limit - The most "we" pay for all losses during each separate 12-month period of this policy is: \$ _____

FLOOD COVERAGE

() Coverage Provided, as described below:

Loc. No. Loc. No. Loc. No. Loc. No.

Flood Limit - The most "we" pay for loss in any one occurrence is: \$ _____

Flood Catastrophe Limit - The most "we" pay for all losses during each separate 12-month period of this policy is: \$ _____

SEWER BACKUP COVERAGE

() Coverage Provided, as described below:

Loc. No. Loc. No. Loc. No. Loc. No.

Sewer Backup Limit - The most "we" pay for loss in any one occurrence is: \$ _____

Sewer Backup Catastrophe Limit - The most "we" pay for all losses during each separate 12-month period of this policy is: \$ _____

DEDUCTIBLE

Check if applicable:

	Deductible Amount
() Earthquake Coverage	\$ _____
() Flood Coverage	\$ _____
() Sewer Backup Coverage	\$ _____

EARTHQUAKE, FLOOD, AND SEWER BACKUP SCHEDULE

(The entries required to complete this schedule will be shown below or on the "schedule of coverages".)

EARTHQUAKE COVERAGE

() Coverage Provided, as described below:

Loc. No. Loc. No. Loc. No. Loc. No.

Earthquake Limit - The most "we" pay for loss in any one occurrence is: \$ _____

Earthquake Catastrophe Limit - The most "we" pay for all losses during each separate 12-month period of this policy is: \$ _____

FLOOD COVERAGE

() Coverage Provided, as described below:

Loc. No. Loc. No. Loc. No. Loc. No.

Flood Limit - The most "we" pay for loss in any one occurrence is: \$ _____

Flood Catastrophe Limit - The most "we" pay for all losses during each separate 12-month period of this policy is: \$ _____

SEWER BACKUP COVERAGE

() Coverage Provided, as described below:

Loc. No. Loc. No. Loc. No. Loc. No.

Sewer Backup Limit - The most "we" pay for loss in any one occurrence is: \$ _____

Sewer Backup Catastrophe Limit - The most "we" pay for all losses during each separate 12-month period of this policy is: \$ _____

DEDUCTIBLE

Check if applicable:

() Earthquake Coverage Deductible Amount \$ _____

() Flood Coverage \$ _____

() Sewer Backup Coverage \$ _____

EARTHQUAKE, FLOOD, AND SEWER BACKUP SCHEDULE

(The entries required to complete this schedule will be shown below or on the "schedule of coverages".)

EARTHQUAKE COVERAGE

() Coverage Provided, as described below:

Loc. No. Loc. No. Loc. No. Loc. No.

Earthquake Limit - The most "we" pay for loss in any one occurrence is: \$ _____

Earthquake Catastrophe Limit - The most "we" pay for all losses during each separate 12-month period of this policy is: \$ _____

FLOOD COVERAGE

() Coverage Provided, as described below:

Loc. No. Loc. No. Loc. No. Loc. No.

Flood Limit - The most "we" pay for loss in any one occurrence is: \$ _____

Flood Catastrophe Limit - The most "we" pay for all losses during each separate 12-month period of this policy is: \$ _____

SEWER BACKUP COVERAGE

() Coverage Provided, as described below:

Loc. No. Loc. No. Loc. No. Loc. No.

Sewer Backup Limit - The most "we" pay for loss in any one occurrence is: \$ _____

Sewer Backup Catastrophe Limit - The most "we" pay for all losses during each separate 12-month period of this policy is: \$ _____

DEDUCTIBLE

Check if applicable:

	Deductible Amount
() Earthquake Coverage	\$ _____
() Flood Coverage	\$ _____
() Sewer Backup Coverage	\$ _____

EARTHQUAKE, FLOOD, AND SEWER BACKUP SCHEDULE

(The entries required to complete this schedule will be shown below or on the "schedule of coverages".)

EARTHQUAKE COVERAGE

() Coverage Provided, as described below:

Loc. No. Loc. No. Loc. No. Loc. No.

Earthquake Limit - The most "we" pay for loss in any one occurrence is: \$ _____

Earthquake Catastrophe Limit - The most "we" pay for all losses during each separate 12-month period of this policy is: \$ _____

FLOOD COVERAGE

() Coverage Provided, as described below:

Loc. No. Loc. No. Loc. No. Loc. No.

Flood Limit - The most "we" pay for loss in any one occurrence is: \$ _____

Flood Catastrophe Limit - The most "we" pay for all losses during each separate 12-month period of this policy is: \$ _____

SEWER BACKUP COVERAGE

() Coverage Provided, as described below:

Loc. No. Loc. No. Loc. No. Loc. No.

Sewer Backup Limit - The most "we" pay for loss in any one occurrence is: \$ _____

Sewer Backup Catastrophe Limit - The most "we" pay for all losses during each separate 12-month period of this policy is: \$ _____

DEDUCTIBLE

Check if applicable:

	Deductible Amount
() Earthquake Coverage	\$ _____
() Flood Coverage	\$ _____
() Sewer Backup Coverage	\$ _____

EARTHQUAKE, FLOOD, AND SEWER BACKUP SCHEDULE

(The entries required to complete this schedule will be shown below or on the "schedule of coverages".)

EARTHQUAKE COVERAGE

() Coverage Provided, as described below:

Loc. No. Loc. No. Loc. No. Loc. No.

Earthquake Limit - The most "we" pay for loss in any one occurrence is: \$ _____

Earthquake Catastrophe Limit - The most "we" pay for all losses during each separate 12-month period of this policy is: \$ _____

FLOOD COVERAGE

() Coverage Provided, as described below:

Loc. No. Loc. No. Loc. No. Loc. No.

Flood Limit - The most "we" pay for loss in any one occurrence is: \$ _____

Flood Catastrophe Limit - The most "we" pay for all losses during each separate 12-month period of this policy is: \$ _____

SEWER BACKUP COVERAGE

() Coverage Provided, as described below:

Loc. No. Loc. No. Loc. No. Loc. No.

Sewer Backup Limit - The most "we" pay for loss in any one occurrence is: \$ _____

Sewer Backup Catastrophe Limit - The most "we" pay for all losses during each separate 12-month period of this policy is: \$ _____

DEDUCTIBLE

Check if applicable:

	Deductible Amount
() Earthquake Coverage	\$ _____
() Flood Coverage	\$ _____
() Sewer Backup Coverage	\$ _____

EARTHQUAKE, FLOOD, AND SEWER BACKUP SCHEDULE

(The entries required to complete this schedule
will be shown below or on the "schedule of coverages".)

EARTHQUAKE COVERAGE

() Coverage Provided, as described below:

Loc. No. Loc. No. Loc. No. Loc. No.

Earthquake Limit - The most "we" pay for loss in any one occurrence is: \$ _____

Earthquake Catastrophe Limit - The most "we" pay for all losses during each separate 12-month period of this policy is: \$ _____

FLOOD COVERAGE

() Coverage Provided, as described below:

Loc. No. Loc. No. Loc. No. Loc. No.

Flood Limit - The most "we" pay for loss in any one occurrence is: \$ _____

Flood Catastrophe Limit - The most "we" pay for all losses during each separate 12-month period of this policy is: \$ _____

SEWER BACKUP COVERAGE

() Coverage Provided, as described below:

Loc. No. Loc. No. Loc. No. Loc. No.

Sewer Backup Limit - The most "we" pay for loss in any one occurrence is: \$ _____

Sewer Backup Catastrophe Limit - The most "we" pay for all losses during each separate 12-month period of this policy is: \$ _____

DEDUCTIBLE

Check if applicable:

	Deductible Amount
() Earthquake Coverage	\$ _____
() Flood Coverage	\$ _____
() Sewer Backup Coverage	\$ _____

EARTHQUAKE, FLOOD, AND SEWER BACKUP SCHEDULE

(The entries required to complete this schedule will be shown below or on the "schedule of coverages".)

EARTHQUAKE COVERAGE

() Coverage Provided, as described below:

Loc. No. **Loc. No.** **Loc. No.** **Loc. No.**

Earthquake Limit - The most "we" pay for loss in any one occurrence is: \$ _____

Earthquake Catastrophe Limit - The most "we" pay for all losses during each separate 12-month period of this policy is: \$ _____

FLOOD COVERAGE

() Coverage Provided, as described below:

Loc. No. **Loc. No.** **Loc. No.** **Loc. No.**

Flood Limit - The most "we" pay for loss in any one occurrence is: \$ _____

Flood Catastrophe Limit - The most "we" pay for all losses during each separate 12-month period of this policy is: \$ _____

SEWER BACKUP COVERAGE

() Coverage Provided, as described below:

Loc. No. **Loc. No.** **Loc. No.** **Loc. No.**

Sewer Backup Limit - The most "we" pay for loss in any one occurrence is: \$ _____

Sewer Backup Catastrophe Limit - The most "we" pay for all losses during each separate 12-month period of this policy is: \$ _____

DEDUCTIBLE

Check if applicable:

() Earthquake Coverage Deductible Amount \$ _____

() Flood Coverage \$ _____

() Sewer Backup Coverage \$ _____

This endorsement changes
The Inland Marine Coverage

-- PLEASE READ THIS CAREFULLY --

EARTHQUAKE, FLOOD, AND SEWER BACKUP ENDORSEMENT

SUPPLEMENTAL COVERAGES

1. **Earthquake -**
 - a. **Coverage** - "We" cover direct physical loss to covered property caused by earthquake and volcanic eruption.
 - b. **Coverage Limitations** - "We" only cover loss caused by earthquake and volcanic eruption when Earthquake "limits" are indicated on the Earthquake, Flood, and Sewer Backup Schedule.
 - c. **Limit** - The most "we" pay for loss caused by earthquake and volcanic eruption is the applicable Earthquake "limit" indicated on the earthquake, Flood, and Sewer Backup Schedule.

2. **Flood -**
 - a. **Coverage** - "We" cover direct physical loss to covered property caused by "flood".
 - b. **Coverage Limitations** - "We" only cover loss caused by "flood" when Flood "limits" are indicated on the Earthquake, Flood, and Sewer Backup Schedule.
 - c. **Limit** - The most "we" pay for loss caused by "flood" is the applicable Flood "limit" indicated on the Earthquake, Flood, and Sewer Backup Schedule.

3. **Sewer Backup -**
 - a. **Coverage** - "We" cover direct physical loss to covered property caused by:
 - 1) water that backs up through a sewer or drain; or
 - 2) water below the surface of the group, including but not limited to water that exerts pressure on or flows, seeps, or leaks through or into a covered building or structure.

- b. **Coverage Limitations** - "We" only cover loss caused by sewer backup and water below the surface when Sewer Backup "limits" are indicated on the Earthquake, Flood, and Sewer Backup Schedule.
- c. **Limit** - The most "we" pay for loss caused by sewer backup is the Sewer Backup "limit" indicated on the Earthquake, Flood, and Sewer Backup Schedule.

PERILS EXCLUDED

The exclusions for Earth Movement Or Volcanic Eruption, Flood, and Sewer Backup And Water Below The Surface still apply except to the extent that coverage is provided under this endorsement.

HOW MUCH WE PAY

The following are added to How Much We Pay:

1. **Deductible** - "We" pay only that part of "your" loss over the deductible amount indicated on the Earthquake, Flood, and Sewer Backup Schedule in any one occurrence.
2. **Earthquake Period** - All earthquakes or volcanic eruptions that occur within a 168-hour period will be considered a single loss. This 168-hour period is not limited by the policy expiration.
3. **Excess Insurance** - "You" may purchase insurance in excess of the applicable "limit". Such excess insurance will not be considered in applying Insurance Under More Than One Policy nor will it be considered in the application of any pro rata or apportionment provision.

**This endorsement changes
The Inland Marine Coverage**

-- PLEASE READ THIS CAREFULLY --

EARTHQUAKE, FLOOD, AND SEWER BACKUP ENDORSEMENT

SUPPLEMENTAL COVERAGES

1. **Earthquake -**
 - a. **Coverage** - "We" cover direct physical loss to covered property caused by earthquake and volcanic eruption.
 - b. **Coverage Limitations** - "We" only cover loss caused by earthquake and volcanic eruption when Earthquake "limits" are indicated on the Earthquake, Flood, and Sewer Backup Schedule.
 - c. **Limit** - The most "we" pay for loss caused by earthquake and volcanic eruption is the applicable Earthquake "limit" indicated on the earthquake, Flood, and Sewer Backup Schedule.

2. **Flood -**
 - a. **Coverage** - "We" cover direct physical loss to covered property caused by "flood".
 - b. **Coverage Limitations** - "We" only cover loss caused by "flood" when Flood "limits" are indicated on the Earthquake, Flood, and Sewer Backup Schedule.
 - c. **Limit** - The most "we" pay for loss caused by "flood" is the applicable Flood "limit" indicated on the Earthquake, Flood, and Sewer Backup Schedule.

3. **Sewer Backup -**
 - a. **Coverage** - "We" cover direct physical loss to covered property caused by:
 - 1) water that backs up through a sewer or drain; or
 - 2) water below the surface of the group, including but not limited to water that exerts pressure on or flows, seeps, or leaks through or into a covered building or structure.

- b. **Coverage Limitations** - "We" only cover loss caused by sewer backup and water below the surface when Sewer Backup "limits" are indicated on the Earthquake, Flood, and Sewer Backup Schedule.
- c. **Limit** - The most "we" pay for loss caused by sewer backup is the Sewer Backup "limit" indicated on the Earthquake, Flood, and Sewer Backup Schedule.

PERILS EXCLUDED

The exclusions for Earth Movement Or Volcanic Eruption, Flood, and Sewer Backup And Water Below The Surface still apply except to the extent that coverage is provided under this endorsement.

HOW MUCH WE PAY

The following are added to How Much We Pay:

1. **Deductible** - "We" pay only that part of "your" loss over the deductible amount indicated on the Earthquake, Flood, and Sewer Backup Schedule in any one occurrence.

2. **Earthquake Period** - All earthquakes or volcanic eruptions that occur within a 168-hour period will be considered a single loss. This 168-hour period is not limited by the policy expiration.

3. **Excess Insurance** - "You" may purchase insurance in excess of the applicable "limit". Such excess insurance will not be considered in applying Insurance Under More Than One Policy nor will it be considered in the application of any pro rata or apportionment provision.

**This endorsement changes
The Inland Marine Coverage**

-- PLEASE READ THIS CAREFULLY --

EARTHQUAKE, FLOOD, AND SEWER BACKUP ENDORSEMENT

SUPPLEMENTAL COVERAGES

1. **Earthquake -**
 - a. **Coverage** - "We" cover direct physical loss to covered property caused by earthquake and volcanic eruption.
 - b. **Coverage Limitations** - "We" only cover loss caused by earthquake and volcanic eruption when Earthquake "limits" are indicated on the Earthquake, Flood, and Sewer Backup Schedule.
 - c. **Limit** - The most "we" pay for loss caused by earthquake and volcanic eruption is the applicable Earthquake "limit" indicated on the earthquake, Flood, and Sewer Backup Schedule.

2. **Flood -**
 - a. **Coverage** - "We" cover direct physical loss to covered property caused by "flood".
 - b. **Coverage Limitations** - "We" only cover loss caused by "flood" when Flood "limits" are indicated on the Earthquake, Flood, and Sewer Backup Schedule.
 - c. **Limit** - The most "we" pay for loss caused by "flood" is the applicable Flood "limit" indicated on the Earthquake, Flood, and Sewer Backup Schedule.

3. **Sewer Backup -**
 - a. **Coverage** - "We" cover direct physical loss to covered property caused by:
 - 1) water that backs up through a sewer or drain; or
 - 2) water below the surface of the group, including but not limited to water that exerts pressure on or flows, seeps, or leaks through or into a covered building or structure.

- b. **Coverage Limitations** - "We" only cover loss caused by sewer backup and water below the surface when Sewer Backup "limits" are indicated on the Earthquake, Flood, and Sewer Backup Schedule.
- c. **Limit** - The most "we" pay for loss caused by sewer backup is the Sewer Backup "limit" indicated on the Earthquake, Flood, and Sewer Backup Schedule.

PERILS EXCLUDED

The exclusions for Earth Movement Or Volcanic Eruption, Flood, and Sewer Backup And Water Below The Surface still apply except to the extent that coverage is provided under this endorsement.

HOW MUCH WE PAY

The following are added to How Much We Pay:

1. **Deductible** - "We" pay only that part of "your" loss over the deductible amount indicated on the Earthquake, Flood, and Sewer Backup Schedule in any one occurrence.
2. **Earthquake Period** - All earthquakes or volcanic eruptions that occur within a 168-hour period will be considered a single loss. This 168-hour period is not limited by the policy expiration.
3. **Excess Insurance** - "You" may purchase insurance in excess of the applicable "limit". Such excess insurance will not be considered in applying Insurance Under More Than One Policy nor will it be considered in the application of any pro rata or apportionment provision.

This endorsement changes
The Inland Marine Coverage

-- PLEASE READ THIS CAREFULLY --

EARTHQUAKE, FLOOD, AND SEWER BACKUP ENDORSEMENT

SUPPLEMENTAL COVERAGES

1. **Earthquake -**
 - a. **Coverage** - "We" cover direct physical loss to covered property caused by earthquake and volcanic eruption.
 - b. **Coverage Limitations** - "We" only cover loss caused by earthquake and volcanic eruption when Earthquake "limits" are indicated on the Earthquake, Flood, and Sewer Backup Schedule.
 - c. **Limit** - The most "we" pay for loss caused by earthquake and volcanic eruption is the applicable Earthquake "limit" indicated on the earthquake, Flood, and Sewer Backup Schedule.

2. **Flood -**
 - a. **Coverage** - "We" cover direct physical loss to covered property caused by "flood".
 - b. **Coverage Limitations** - "We" only cover loss caused by "flood" when Flood "limits" are indicated on the Earthquake, Flood, and Sewer Backup Schedule.
 - c. **Limit** - The most "we" pay for loss caused by "flood" is the applicable Flood "limit" indicated on the Earthquake, Flood, and Sewer Backup Schedule.

3. **Sewer Backup -**
 - a. **Coverage** - "We" cover direct physical loss to covered property caused by:
 - 1) water that backs up through a sewer or drain; or
 - 2) water below the surface of the group, including but not limited to water that exerts pressure on or flows, seeps, or leaks through or into a covered building or structure.

- b. **Coverage Limitations** - "We" only cover loss caused by sewer backup and water below the surface when Sewer Backup "limits" are indicated on the Earthquake, Flood, and Sewer Backup Schedule.
- c. **Limit** - The most "we" pay for loss caused by sewer backup is the Sewer Backup "limit" indicated on the Earthquake, Flood, and Sewer Backup Schedule.

PERILS EXCLUDED

The exclusions for Earth Movement Or Volcanic Eruption, Flood, and Sewer Backup And Water Below The Surface still apply except to the extent that coverage is provided under this endorsement.

HOW MUCH WE PAY

The following are added to How Much We Pay:

1. **Deductible** - "We" pay only that part of "your" loss over the deductible amount indicated on the Earthquake, Flood, and Sewer Backup Schedule in any one occurrence.

2. **Earthquake Period** - All earthquakes or volcanic eruptions that occur within a 168-hour period will be considered a single loss. This 168-hour period is not limited by the policy expiration.

3. **Excess Insurance** - "You" may purchase insurance in excess of the applicable "limit". Such excess insurance will not be considered in applying Insurance Under More Than One Policy nor will it be considered in the application of any pro rata or apportionment provision.

This endorsement changes
The Inland Marine Coverage

-- PLEASE READ THIS CAREFULLY --

EARTHQUAKE, FLOOD, AND SEWER BACKUP ENDORSEMENT

SUPPLEMENTAL COVERAGES

1. **Earthquake -**
 - a. **Coverage** - "We" cover direct physical loss to covered property caused by earthquake and volcanic eruption.
 - b. **Coverage Limitations** - "We" only cover loss caused by earthquake and volcanic eruption when Earthquake "limits" are indicated on the Earthquake, Flood, and Sewer Backup Schedule.
 - c. **Limit** - The most "we" pay for loss caused by earthquake and volcanic eruption is the applicable Earthquake "limit" indicated on the earthquake, Flood, and Sewer Backup Schedule.
2. **Flood -**
 - a. **Coverage** - "We" cover direct physical loss to covered property caused by "flood".
 - b. **Coverage Limitations** - "We" only cover loss caused by "flood" when Flood "limits" are indicated on the Earthquake, Flood, and Sewer Backup Schedule.
 - c. **Limit** - The most "we" pay for loss caused by "flood" is the applicable Flood "limit" indicated on the Earthquake, Flood, and Sewer Backup Schedule.
3. **Sewer Backup -**
 - a. **Coverage** - "We" cover direct physical loss to covered property caused by:
 - 1) water that backs up through a sewer or drain; or
 - 2) water below the surface of the group, including but not limited to water that exerts pressure on or flows, seeps, or leaks through or into a covered building or structure.

- b. **Coverage Limitations** - "We" only cover loss caused by sewer backup and water below the surface when Sewer Backup "limits" are indicated on the Earthquake, Flood, and Sewer Backup Schedule.
- c. **Limit** - The most "we" pay for loss caused by sewer backup is the Sewer Backup "limit" indicated on the Earthquake, Flood, and Sewer Backup Schedule.

PERILS EXCLUDED

The exclusions for Earth Movement Or Volcanic Eruption, Flood, and Sewer Backup And Water Below The Surface still apply except to the extent that coverage is provided under this endorsement.

HOW MUCH WE PAY

The following are added to How Much We Pay:

1. **Deductible** - "We" pay only that part of "your" loss over the deductible amount indicated on the Earthquake, Flood, and Sewer Backup Schedule in any one occurrence.
2. **Earthquake Period** - All earthquakes or volcanic eruptions that occur within a 168-hour period will be considered a single loss. This 168-hour period is not limited by the policy expiration.
3. **Excess Insurance** - "You" may purchase insurance in excess of the applicable "limit". Such excess insurance will not be considered in applying Insurance Under More Than One Policy nor will it be considered in the application of any pro rata or apportionment provision.

**This endorsement changes
The Inland Marine Coverage**

-- PLEASE READ THIS CAREFULLY --

EARTHQUAKE, FLOOD, AND SEWER BACKUP ENDORSEMENT

SUPPLEMENTAL COVERAGES

1. **Earthquake -**
 - a. **Coverage** - "We" cover direct physical loss to covered property caused by earthquake and volcanic eruption.
 - b. **Coverage Limitations** - "We" only cover loss caused by earthquake and volcanic eruption when Earthquake "limits" are indicated on the Earthquake, Flood, and Sewer Backup Schedule.
 - c. **Limit** - The most "we" pay for loss caused by earthquake and volcanic eruption is the applicable Earthquake "limit" indicated on the earthquake, Flood, and Sewer Backup Schedule.

2. **Flood -**
 - a. **Coverage** - "We" cover direct physical loss to covered property caused by "flood".
 - b. **Coverage Limitations** - "We" only cover loss caused by "flood" when Flood "limits" are indicated on the Earthquake, Flood, and Sewer Backup Schedule.
 - c. **Limit** - The most "we" pay for loss caused by "flood" is the applicable Flood "limit" indicated on the Earthquake, Flood, and Sewer Backup Schedule.

3. **Sewer Backup -**
 - a. **Coverage** - "We" cover direct physical loss to covered property caused by:
 - 1) water that backs up through a sewer or drain; or
 - 2) water below the surface of the group, including but not limited to water that exerts pressure on or flows, seeps, or leaks through or into a covered building or structure.

- b. **Coverage Limitations** - "We" only cover loss caused by sewer backup and water below the surface when Sewer Backup "limits" are indicated on the Earthquake, Flood, and Sewer Backup Schedule.
- c. **Limit** - The most "we" pay for loss caused by sewer backup is the Sewer Backup "limit" indicated on the Earthquake, Flood, and Sewer Backup Schedule.

PERILS EXCLUDED

The exclusions for Earth Movement Or Volcanic Eruption, Flood, and Sewer Backup And Water Below The Surface still apply except to the extent that coverage is provided under this endorsement.

HOW MUCH WE PAY

The following are added to How Much We Pay:

1. **Deductible** - "We" pay only that part of "your" loss over the deductible amount indicated on the Earthquake, Flood, and Sewer Backup Schedule in any one occurrence.
2. **Earthquake Period** - All earthquakes or volcanic eruptions that occur within a 168-hour period will be considered a single loss. This 168-hour period is not limited by the policy expiration.
3. **Excess Insurance** - "You" may purchase insurance in excess of the applicable "limit". Such excess insurance will not be considered in applying Insurance Under More Than One Policy nor will it be considered in the application of any pro rata or apportionment provision.

This endorsement changes
The Inland Marine Coverage

-- PLEASE READ THIS CAREFULLY --

EARTHQUAKE, FLOOD, AND SEWER BACKUP ENDORSEMENT

SUPPLEMENTAL COVERAGES

1. **Earthquake -**
 - a. **Coverage** - "We" cover direct physical loss to covered property caused by earthquake and volcanic eruption.
 - b. **Coverage Limitations** - "We" only cover loss caused by earthquake and volcanic eruption when Earthquake "limits" are indicated on the Earthquake, Flood, and Sewer Backup Schedule.
 - c. **Limit** - The most "we" pay for loss caused by earthquake and volcanic eruption is the applicable Earthquake "limit" indicated on the earthquake, Flood, and Sewer Backup Schedule.
2. **Flood -**
 - a. **Coverage** - "We" cover direct physical loss to covered property caused by "flood".
 - b. **Coverage Limitations** - "We" only cover loss caused by "flood" when Flood "limits" are indicated on the Earthquake, Flood, and Sewer Backup Schedule.
 - c. **Limit** - The most "we" pay for loss caused by "flood" is the applicable Flood "limit" indicated on the Earthquake, Flood, and Sewer Backup Schedule.
3. **Sewer Backup -**
 - a. **Coverage** - "We" cover direct physical loss to covered property caused by:
 - 1) water that backs up through a sewer or drain; or
 - 2) water below the surface of the group, including but not limited to water that exerts pressure on or flows, seeps, or leaks through or into a covered building or structure.

- b. **Coverage Limitations** - "We" only cover loss caused by sewer backup and water below the surface when Sewer Backup "limits" are indicated on the Earthquake, Flood, and Sewer Backup Schedule.
- c. **Limit** - The most "we" pay for loss caused by sewer backup is the Sewer Backup "limit" indicated on the Earthquake, Flood, and Sewer Backup Schedule.

PERILS EXCLUDED

The exclusions for Earth Movement Or Volcanic Eruption, Flood, and Sewer Backup And Water Below The Surface still apply except to the extent that coverage is provided under this endorsement.

HOW MUCH WE PAY

The following are added to How Much We Pay:

1. **Deductible** - "We" pay only that part of "your" loss over the deductible amount indicated on the Earthquake, Flood, and Sewer Backup Schedule in any one occurrence.
2. **Earthquake Period** - All earthquakes or volcanic eruptions that occur within a 168-hour period will be considered a single loss. This 168-hour period is not limited by the policy expiration.
3. **Excess Insurance** - "You" may purchase insurance in excess of the applicable "limit". Such excess insurance will not be considered in applying Insurance Under More Than One Policy nor will it be considered in the application of any pro rata or apportionment provision.

This endorsement changes
The Inland Marine Coverage

-- PLEASE READ THIS CAREFULLY --

EARTH MOVEMENT, FLOOD, AND SEWER BACKUP EXCLUSIONS

(The entries required to complete this endorsement will
be shown below or on the "schedule of coverages".)

SCHEDULE

Indicate if applicable:

<u>Loc No</u>	<u>Earth Movement or Volcanic Eruption Exclusion</u>	<u>Flood Exclusion</u>	<u>Sewer Backup And Water Below The Surface Exclusion</u>
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ADDITIONAL DEFINITIONS

1. "Earth movement" means any movement or vibration of the earth's surface (other than "sinkhole collapse") including but not limited to earthquake; landslide; mudflow; mudslide; mine subsidence; or sinking, rising, or shifting of earth.
2. "Flood" means flood, surface water, waves, tidal water, or the overflow of a body of water, all whether driven by wind or not. This includes spray that results from these whether driven by wind or not.
3. "Volcanic action" means airborne volcanic blast or airborne shock waves; ash, dust, or particulate matter; or lava flow.
Volcanic action does not include the cost to remove ash, dust, or particulate matter that does not cause direct physical loss to the covered property.

ADDITIONAL PERILS EXCLUDED

1. If indicated on the schedule above or on the "schedule of coverages", "we" do not pay for loss or damage caused directly or indirectly by one or more of the following excluded causes or events. Such loss or damage is excluded regardless of other causes or events that contribute to or aggravate the loss, whether such causes or events act to produce the loss before, at the same time as, or after the excluded causes or events.
 - a. **Earth Movement Or Volcanic Eruption** - "We" do not pay for loss caused by any "earth movement" (other than "sinkhole collapse") or caused by eruption, explosion, or effusion of a volcano.
"We" do cover direct loss by fire, explosion, or "volcanic action" resulting from either "earth movement" or eruption, explosion, or effusion of a volcano.
This exclusion does not apply to property while in transit to the extent such property is covered under this Inland Marine Coverage Part.

- b. **Flood** - "We" do not pay for loss caused by "flood".
"We" do cover direct loss by fire, explosion, or sprinkler leakage resulting from "flood".

This exclusion does not apply to property while in transit to the extent such property is covered under this Inland Marine Coverage Part.

- c. **Sewer Backup And Water Below The Surface** - "We" do not pay for loss caused by:

- 1) water that backs up through a sewer or drain; or

- 2) water below the surface of the ground, including but not limited to water that exerts pressure on or flows, seeps, or leaks through or into a covered building or structure.

But if a sewer backup and water below the surface results in fire, explosion, or sprinkler leakage, "we" cover the loss or damage caused by that fire, explosion, or sprinkler leakage.

This exclusion does not apply to property while in transit to the extent such property is covered under this Inland Marine Coverage Part.

This endorsement changes
The Inland Marine Coverage

-- PLEASE READ THIS CAREFULLY --

EARTH MOVEMENT, FLOOD, AND SEWER BACKUP EXCLUSIONS

(The entries required to complete this endorsement will
be shown below or on the "schedule of coverages".)

SCHEDULE

Indicate if applicable:

<u>Loc No</u>	<u>Earth Movement or Volcanic Eruption Exclusion</u>	<u>Flood Exclusion</u>	<u>Sewer Backup And Water Below The Surface Exclusion</u>
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ADDITIONAL DEFINITIONS

- "Earth movement" means any movement or vibration of the earth's surface (other than "sinkhole collapse") including but not limited to earthquake; landslide; mudflow; mudslide; mine subsidence; or sinking, rising, or shifting of earth.
- "Flood" means flood, surface water, waves, tidal water, or the overflow of a body of water, all whether driven by wind or not. This includes spray that results from these whether driven by wind or not.
- "Volcanic action" means airborne volcanic blast or airborne shock waves; ash, dust, or particulate matter; or lava flow.
Volcanic action does not include the cost to remove ash, dust, or particulate matter that does not cause direct physical loss to the covered property.

ADDITIONAL PERILS EXCLUDED

- If indicated on the schedule above or on the "schedule of coverages", "we" do not pay for loss or damage caused directly or indirectly by one or more of the following excluded causes or events. Such loss or damage is excluded regardless of other causes or events that contribute to or aggravate the loss, whether such causes or events act to produce the loss before, at the same time as, or after the excluded causes or events.
 - Earth Movement Or Volcanic Eruption** - "We" do not pay for loss caused by any "earth movement" (other than "sinkhole collapse") or caused by eruption, explosion, or effusion of a volcano.
"We" do cover direct loss by fire, explosion, or "volcanic action" resulting from either "earth movement" or eruption, explosion, or effusion of a volcano.
This exclusion does not apply to property while in transit to the extent such property is covered under this Inland Marine Coverage Part.

- b. **Flood** - "We" do not pay for loss caused by "flood".
"We" do cover direct loss by fire, explosion, or sprinkler leakage resulting from "flood".

This exclusion does not apply to property while in transit to the extent such property is covered under this Inland Marine Coverage Part.

- c. **Sewer Backup And Water Below The Surface** - "We" do not pay for loss caused by:

- 1) water that backs up through a sewer or drain; or

- 2) water below the surface of the ground, including but not limited to water that exerts pressure on or flows, seeps, or leaks through or into a covered building or structure.

But if a sewer backup and water below the surface results in fire, explosion, or sprinkler leakage, "we" cover the loss or damage caused by that fire, explosion, or sprinkler leakage.

This exclusion does not apply to property while in transit to the extent such property is covered under this Inland Marine Coverage Part.

This endorsement changes
The Inland Marine Coverage

-- PLEASE READ THIS CAREFULLY --

EARTH MOVEMENT, FLOOD, AND SEWER BACKUP EXCLUSIONS

(The entries required to complete this endorsement will
be shown below or on the "schedule of coverages".)

SCHEDULE

Indicate if applicable:

<u>Loc No</u>	<u>Earth Movement or Volcanic Eruption Exclusion</u>	<u>Flood Exclusion</u>	<u>Sewer Backup And Water Below The Surface Exclusion</u>
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ADDITIONAL DEFINITIONS

1. "Earth movement" means any movement or vibration of the earth's surface (other than "sinkhole collapse") including but not limited to earthquake; landslide; mudflow; mudslide; mine subsidence; or sinking, rising, or shifting of earth.
2. "Flood" means flood, surface water, waves, tidal water, or the overflow of a body of water, all whether driven by wind or not. This includes spray that results from these whether driven by wind or not.
3. "Volcanic action" means airborne volcanic blast or airborne shock waves; ash, dust, or particulate matter; or lava flow.
Volcanic action does not include the cost to remove ash, dust, or particulate matter that does not cause direct physical loss to the covered property.

ADDITIONAL PERILS EXCLUDED

1. If indicated on the schedule above or on the "schedule of coverages", "we" do not pay for loss or damage caused directly or indirectly by one or more of the following excluded causes or events. Such loss or damage is excluded regardless of other causes or events that contribute to or aggravate the loss, whether such causes or events act to produce the loss before, at the same time as, or after the excluded causes or events.
 - a. **Earth Movement Or Volcanic Eruption** - "We" do not pay for loss caused by any "earth movement" (other than "sinkhole collapse") or caused by eruption, explosion, or effusion of a volcano.
"We" do cover direct loss by fire, explosion, or "volcanic action" resulting from either "earth movement" or eruption, explosion, or effusion of a volcano.

This exclusion does not apply to property while in transit to the extent such property is covered under this Inland Marine Coverage Part.

b. Flood - "We" do not pay for loss caused by "flood".

"We" do cover direct loss by fire, explosion, or sprinkler leakage resulting from "flood".

This exclusion does not apply to property while in transit to the extent such property is covered under this Inland Marine Coverage Part.

c. Sewer Backup And Water Below The Surface - "We" do not pay for loss caused by:

- 1) water that backs up through a sewer or drain; or

- 2) water below the surface of the ground, including but not limited to water that exerts pressure on or flows, seeps, or leaks through or into a covered building or structure.

But if a sewer backup and water below the surface results in fire, explosion, or sprinkler leakage, "we" cover the loss or damage caused by that fire, explosion, or sprinkler leakage.

This exclusion does not apply to property while in transit to the extent such property is covered under this Inland Marine Coverage Part.

This endorsement changes
The Inland Marine Coverage

-- PLEASE READ THIS CAREFULLY --

EARTH MOVEMENT, FLOOD, AND SEWER BACKUP EXCLUSIONS

(The entries required to complete this endorsement will
be shown below or on the "schedule of coverages".)

SCHEDULE

Indicate if applicable:

<u>Loc No</u>	<u>Earth Movement or Volcanic Eruption Exclusion</u>	<u>Flood Exclusion</u>	<u>Sewer Backup And Water Below The Surface Exclusion</u>
---------------	--	----------------------------	---

ADDITIONAL DEFINITIONS

- "Earth movement" means any movement or vibration of the earth's surface (other than "sinkhole collapse") including but not limited to earthquake; landslide; mudflow; mudslide; mine subsidence; or sinking, rising, or shifting of earth.
- "Flood" means flood, surface water, waves, tidal water, or the overflow of a body of water, all whether driven by wind or not. This includes spray that results from these whether driven by wind or not.
- "Volcanic action" means airborne volcanic blast or airborne shock waves; ash, dust, or particulate matter; or lava flow.
Volcanic action does not include the cost to remove ash, dust, or particulate matter that does not cause direct physical loss to the covered property.

ADDITIONAL PERILS EXCLUDED

- If indicated on the schedule above or on the "schedule of coverages", "we" do not pay for loss or damage caused directly or indirectly by one or more of the following excluded causes or events. Such loss or damage is excluded regardless of other causes or events that contribute to or aggravate the loss, whether such causes or events act to produce the loss before, at the same time as, or after the excluded causes or events.
 - Earth Movement Or Volcanic Eruption** - "We" do not pay for loss caused by any "earth movement" (other than "sinkhole collapse") or caused by eruption, explosion, or effusion of a volcano.
"We" do cover direct loss by fire, explosion, or "volcanic action" resulting from either "earth movement" or eruption, explosion, or effusion of a volcano.
This exclusion does not apply to property while in transit to the extent such property is covered under this Inland Marine Coverage Part.

- b. **Flood** - "We" do not pay for loss caused by "flood".
"We" do cover direct loss by fire, explosion, or sprinkler leakage resulting from "flood".

This exclusion does not apply to property while in transit to the extent such property is covered under this Inland Marine Coverage Part.

- c. **Sewer Backup And Water Below The Surface** - "We" do not pay for loss caused by:

- 1) water that backs up through a sewer or drain; or

- 2) water below the surface of the ground, including but not limited to water that exerts pressure on or flows, seeps, or leaks through or into a covered building or structure.

But if a sewer backup and water below the surface results in fire, explosion, or sprinkler leakage, "we" cover the loss or damage caused by that fire, explosion, or sprinkler leakage.

This exclusion does not apply to property while in transit to the extent such property is covered under this Inland Marine Coverage Part.

This endorsement changes
Installation Floater Coverage Reporting Form
- PLEASE READ THIS CAREFULLY -

REPLACEMENT COST ENDORSEMENT

VALUATION

The Actual Cash Value provision under Valuation is replaced by the following:

1. **Replacement Cost** - The value of covered property will be based on the replacement cost without any deduction for depreciation. Replacement cost includes labor, reasonable overhead and profit, and delivery charges.
 - a. **Replacement Cost Limitations** - Replacement cost is limited to the cost of repair or replacement with similar property and used for the same purpose.
 - b. **Payment Limitation** - The payment will not exceed the amount "you" spend to repair or replace the damaged or destroyed property.

This endorsement changes
Riggers' Coverage
- PLEASE READ THIS CAREFULLY -

REPLACEMENT COST ENDORSEMENT

VALUATION

The Actual Cash Value provision under Valuation is replaced by the following:

1. **Replacement Cost** - The value of covered property will be based on the replacement cost without any deduction for depreciation. Replacement cost includes labor, reasonable overhead and profit, and delivery charges.
 - a. **Replacement Cost Limitations** - Replacement cost is limited to the cost of repair or replacement with similar property and used for the same purpose.
 - b. **Payment Limitation** - The payment will not exceed the amount "you" spend to repair or replace the damaged or destroyed property.

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This endorsement changes
Owner's Cargo Coverage
- PLEASE READ THIS CAREFULLY -

REPLACEMENT COST ENDORSEMENT

VALUATION

The Actual Cash Value provision under Valuation is replaced by the following:

1. **Replacement Cost** - The value of covered property will be based on the replacement cost without any deduction for depreciation. Replacement cost includes labor, reasonable overhead and profit, and delivery charges.
 - a. **Replacement Cost Limitations** - Replacement cost is limited to the cost of repair or replacement with similar property and used for the same purpose.
 - b. **Payment Limitation** - The payment will not exceed the amount "you" spend to repair or replace the damaged or destroyed property.

This endorsement changes
Golf Course Coverage
- PLEASE READ THIS CAREFULLY -

REPLACEMENT COST ENDORSEMENT

VALUATION

The Actual Cash Value provision under Valuation is replaced by the following:

1. **Replacement Cost** - The value of covered property will be based on the replacement cost without any deduction for depreciation. Replacement cost includes labor, reasonable overhead and profit, and delivery charges.
 - a. **Replacement Cost Limitations** - Replacement cost is limited to the cost of repair or replacement with similar property and used for the same purpose.
 - b. **Payment Limitation** - The payment will not exceed the amount "you" spend to repair or replace the damaged or destroyed property.

This endorsement changes
Irrigation Equipment Coverage
- PLEASE READ THIS CAREFULLY -

REPLACEMENT COST ENDORSEMENT

VALUATION

The Actual Cash Value provision under Valuation is replaced by the following:

1. **Replacement Cost** - The value of covered property will be based on the replacement cost without any deduction for depreciation. Replacement cost includes labor, reasonable overhead and profit, and delivery charges.
 - a. **Replacement Cost Limitations** - Replacement cost is limited to the cost of repair or replacement with similar property and used for the same purpose.
 - b. **Payment Limitation** - The payment will not exceed the amount "you" spend to repair or replace the damaged or destroyed property.

This endorsement changes
Scheduled Property Floater Coverage
- PLEASE READ THIS CAREFULLY -

REPLACEMENT COST ENDORSEMENT

VALUATION

The Actual Cash Value provision under Valuation is replaced by the following:

1. **Replacement Cost** - The value of covered property will be based on the replacement cost without any deduction for depreciation. Replacement cost includes labor, reasonable overhead and profit, and delivery charges.
 - a. **Replacement Cost Limitations** - Replacement cost is limited to the cost of repair or replacement with similar property and used for the same purpose.
 - b. **Payment Limitation** - The payment will not exceed the amount "you" spend to repair or replace the damaged or destroyed property.

This endorsement changes
Miscellaneous Bailee - Processor Floater Coverage
- PLEASE READ THIS CAREFULLY -

REPLACEMENT COST ENDORSEMENT

VALUATION

The Actual Cash Value provision under Valuation is replaced by the following:

1. **Replacement Cost** - The value of covered property will be based on the replacement cost without any deduction for depreciation. Replacement cost includes labor, reasonable overhead and profit, and delivery charges.
 - a. **Replacement Cost Limitations** - Replacement cost is limited to the cost of repair or replacement with similar property and used for the same purpose.
 - b. **Payment Limitation** - The payment will not exceed the amount "you" spend to repair or replace the damaged or destroyed property.

This endorsement changes
Patterns And Dies Floater Coverage
- PLEASE READ THIS CAREFULLY -

REPLACEMENT COST ENDORSEMENT

VALUATION

The Actual Cash Value provision under Valuation is replaced by the following:

1. **Replacement Cost** - The value of covered property will be based on the replacement cost without any deduction for depreciation. Replacement cost includes labor, reasonable overhead and profit, and delivery charges.
 - a. **Replacement Cost Limitations** - Replacement cost is limited to the cost of repair or replacement with similar property and used for the same purpose.
 - b. **Payment Limitation** - The payment will not exceed the amount "you" spend to repair or replace the damaged or destroyed property.

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This endorsement changes
Exhibition Floater Coverage
- PLEASE READ THIS CAREFULLY -

REPLACEMENT COST ENDORSEMENT

VALUATION

The Actual Cash Value provision under Valuation is replaced by the following:

1. **Replacement Cost** - The value of covered property will be based on the replacement cost without any deduction for depreciation. Replacement cost includes labor, reasonable overhead and profit, and delivery charges.
 - a. **Replacement Cost Limitations** - Replacement cost is limited to the cost of repair or replacement with similar property and used for the same purpose.
 - b. **Payment Limitation** - The payment will not exceed the amount "you" spend to repair or replace the damaged or destroyed property.

This endorsement changes
Sales Representative Floater Coverage
- PLEASE READ THIS CAREFULLY -

REPLACEMENT COST ENDORSEMENT

VALUATION

The Actual Cash Value provision under Valuation is replaced by the following:

1. **Replacement Cost** - The value of covered property will be based on the replacement cost without any deduction for depreciation. Replacement cost includes labor, reasonable overhead and profit, and delivery charges.
 - a. **Replacement Cost Limitations** - Replacement cost is limited to the cost of repair or replacement with similar property and used for the same purpose.
 - b. **Payment Limitation** - The payment will not exceed the amount "you" spend to repair or replace the damaged or destroyed property.

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This endorsement changes
Bailee Customers Floater Coverage
Dry Cleaners and Laundry Form
- PLEASE READ THIS CAREFULLY -

REPLACEMENT COST ENDORSEMENT

VALUATION

The Actual Cash Value provision under Valuation is replaced by the following:

1. **Replacement Cost** - The value of covered property will be based on the replacement cost without any deduction for depreciation. Replacement cost includes labor, reasonable overhead and profit, and delivery charges.
 - a. **Replacement Cost Limitations** - Replacement cost is limited to the cost of repair or replacement with similar property and used for the same purpose.
 - b. **Payment Limitation** - The payment will not exceed the amount "you" spend to repair or replace the damaged or destroyed property.

This endorsement changes
Builders' Risk Coverage
Scheduled Jobsite Form
- PLEASE READ THIS CAREFULLY -

LIMITED THEFT COVERAGE

ADDITIONAL PERILS EXCLUDED

"We" do not pay for loss or damage if one or more of the following exclusions apply to the loss.

1. **Theft From An Unattended Vehicle** - "We" do not pay for theft from an unattended vehicle except when it is securely locked, its windows are fully closed, and there is visible evidence that entry into the vehicle was forced. This exclusion does not apply to covered property in the custody of a carrier for hire.
2. **Theft From A Building** - "We" do not pay for theft of property left overnight in a building unless there is visible evidence that entry into the building was forced.

This endorsement changes
Builders' Risk Coverage
Contractors' Reporting Form
- PLEASE READ THIS CAREFULLY -

LIMITED THEFT COVERAGE

ADDITIONAL PERILS EXCLUDED

"We" do not pay for loss or damage if one or more of the following exclusions apply to the loss.

1. **Theft From An Unattended Vehicle** - "We" do not pay for theft from an unattended vehicle except when it is securely locked, its windows are fully closed, and there is visible evidence that entry into the vehicle was forced. This exclusion does not apply to covered property in the custody of a carrier for hire.
2. **Theft From A Building** - "We" do not pay for theft of property left overnight in a building unless there is visible evidence that entry into the building was forced.

This endorsement changes
Builders' Risk Coverage
Builders' Risk and Installation Floater Form
- PLEASE READ THIS CAREFULLY -

LIMITED THEFT COVERAGE

ADDITIONAL PERILS EXCLUDED

"We" do not pay for loss or damage if one or more of the following exclusions apply to the loss.

1. **Theft From An Unattended Vehicle** - "We" do not pay for theft from an unattended vehicle except when it is securely locked, its windows are fully closed, and there is visible evidence that entry into the vehicle was forced. This exclusion does not apply to covered property in the custody of a carrier for hire.
2. **Theft From A Building** - "We" do not pay for theft of property left overnight in a building unless there is visible evidence that entry into the building was forced.

This endorsement changes
Builders' Risk Coverage
Rehabilitation and Renovation Form
- PLEASE READ THIS CAREFULLY -

LIMITED THEFT COVERAGE

ADDITIONAL PERILS EXCLUDED

"We" do not pay for loss or damage if one or more of the following exclusions apply to the loss.

1. **Theft From An Unattended Vehicle** - "We" do not pay for theft from an unattended vehicle except when it is securely locked, its windows are fully closed, and there is visible evidence that entry into the vehicle was forced. This exclusion does not apply to covered property in the custody of a carrier for hire.
2. **Theft From A Building** - "We" do not pay for theft of property left overnight in a building unless there is visible evidence that entry into the building was forced.

This endorsement changes
Contractors' Equipment Coverage
- PLEASE READ THIS CAREFULLY -

LIMITED THEFT COVERAGE

ADDITIONAL PERILS EXCLUDED

"We" do not pay for loss or damage if one or more of the following exclusions apply to the loss.

1. **Theft From An Unattended Vehicle** - "We" do not pay for theft from an unattended vehicle except when it is securely locked, its windows are fully closed, and there is visible evidence that entry into the vehicle was forced. This exclusion does not apply to covered property in the custody of a carrier for hire.
2. **Theft From A Building** - "We" do not pay for theft of property left overnight in a building unless there is visible evidence that entry into the building was forced.

This endorsement changes
Contractors' Equipment Coverage
Small Tools Floater
- PLEASE READ THIS CAREFULLY -

LIMITED THEFT COVERAGE

ADDITIONAL PERILS EXCLUDED

"We" do not pay for loss or damage if one or more of the following exclusions apply to the loss.

1. **Theft From An Unattended Vehicle** - "We" do not pay for theft from an unattended vehicle except when it is securely locked, its windows are fully closed, and there is visible evidence that entry into the vehicle was forced. This exclusion does not apply to covered property in the custody of a carrier for hire.
2. **Theft From A Building** - "We" do not pay for theft of property left overnight in a building unless there is visible evidence that entry into the building was forced.

This endorsement changes
Installation Floater Coverage
- PLEASE READ THIS CAREFULLY -

LIMITED THEFT COVERAGE

ADDITIONAL PERILS EXCLUDED

"We" do not pay for loss or damage if one or more of the following exclusions apply to the loss.

1. **Theft From An Unattended Vehicle** - "We" do not pay for theft from an unattended vehicle except when it is securely locked, its windows are fully closed, and there is visible evidence that entry into the vehicle was forced. This exclusion does not apply to covered property in the custody of a carrier for hire.
2. **Theft From A Building** - "We" do not pay for theft of property left overnight in a building unless there is visible evidence that entry into the building was forced.

This endorsement changes
Installation Floater Coverage
Reporting form
- PLEASE READ THIS CAREFULLY -

LIMITED THEFT COVERAGE

ADDITIONAL PERILS EXCLUDED

"We" do not pay for loss or damage if one or more of the following exclusions apply to the loss.

1. **Theft From An Unattended Vehicle** - "We" do not pay for theft from an unattended vehicle except when it is securely locked, its windows are fully closed, and there is visible evidence that entry into the vehicle was forced. This exclusion does not apply to covered property in the custody of a carrier for hire.
2. **Theft From A Building** - "We" do not pay for theft of property left overnight in a building unless there is visible evidence that entry into the building was forced.

This endorsement changes
Riggers' Coverage
- PLEASE READ THIS CAREFULLY -

LIMITED THEFT COVERAGE

ADDITIONAL PERILS EXCLUDED

"We" do not pay for loss or damage if one or more of the following exclusions apply to the loss.

1. **Theft From An Unattended Vehicle** - "We" do not pay for theft from an unattended vehicle except when it is securely locked, its windows are fully closed, and there is visible evidence that entry into the vehicle was forced. This exclusion does not apply to covered property in the custody of a carrier for hire.
2. **Theft From A Building** - "We" do not pay for theft of property left overnight in a building unless there is visible evidence that entry into the building was forced.

This endorsement changes
Computer Coverage
- PLEASE READ THIS CAREFULLY -

LIMITED THEFT COVERAGE

ADDITIONAL PERILS EXCLUDED

"We" do not pay for loss or damage if one or more of the following exclusions apply to the loss.

1. **Theft From An Unattended Vehicle** - "We" do not pay for theft from an unattended vehicle except when it is securely locked, its windows are fully closed, and there is visible evidence that entry into the vehicle was forced. This exclusion does not apply to covered property in the custody of a carrier for hire.
2. **Theft From A Building** - "We" do not pay for theft of property left overnight in a building unless there is visible evidence that entry into the building was forced.

This endorsement changes
Electronic Data Processing
Equipment Coverage Part
- PLEASE READ THIS CAREFULLY -

LIMITED THEFT COVERAGE

ADDITIONAL PERILS EXCLUDED

"We" do not pay for loss or damage if one or more of the following exclusions apply to the loss.

1. **Theft From An Unattended Vehicle** - "We" do not pay for theft from an unattended vehicle except when it is securely locked, its windows are fully closed, and there is visible evidence that entry into the vehicle was forced. This exclusion does not apply to covered property in the custody of a carrier for hire.
2. **Theft From A Building** - "We" do not pay for theft of property left overnight in a building unless there is visible evidence that entry into the building was forced.

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This endorsement changes
Motor Truck Cargo
Legal Liability Coverage
- PLEASE READ THIS CAREFULLY -

LIMITED THEFT COVERAGE

ADDITIONAL PERILS EXCLUDED

"We" do not pay for loss or damage if one or more of the following exclusions apply to the loss.

1. **Theft From An Unattended Vehicle** - "We" do not pay for theft from an unattended vehicle except when it is securely locked, its windows are fully closed, and there is visible evidence that entry into the vehicle was forced. This exclusion does not apply to covered property in the custody of a carrier for hire.
2. **Theft From A Building** - "We" do not pay for theft of property left overnight in a building unless there is visible evidence that entry into the building was forced.

This endorsement changes
Transportation Coverage
- PLEASE READ THIS CAREFULLY -

LIMITED THEFT COVERAGE

ADDITIONAL PERILS EXCLUDED

"We" do not pay for loss or damage if one or more of the following exclusions apply to the loss.

1. **Theft From An Unattended Vehicle** - "We" do not pay for theft from an unattended vehicle except when it is securely locked, its windows are fully closed, and there is visible evidence that entry into the vehicle was forced. This exclusion does not apply to covered property in the custody of a carrier for hire.
2. **Theft From A Building** - "We" do not pay for theft of property left overnight in a building unless there is visible evidence that entry into the building was forced.

This endorsement changes
Owner's Cargo Coverage
- PLEASE READ THIS CAREFULLY -

LIMITED THEFT COVERAGE

ADDITIONAL PERILS EXCLUDED

"We" do not pay for loss or damage if one or more of the following exclusions apply to the loss.

1. **Theft From An Unattended Vehicle** - "We" do not pay for theft from an unattended vehicle except when it is securely locked, its windows are fully closed, and there is visible evidence that entry into the vehicle was forced. This exclusion does not apply to covered property in the custody of a carrier for hire.
2. **Theft From A Building** - "We" do not pay for theft of property left overnight in a building unless there is visible evidence that entry into the building was forced.

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This endorsement changes
Trip Transit Coverage
- PLEASE READ THIS CAREFULLY -

LIMITED THEFT COVERAGE

ADDITIONAL PERILS EXCLUDED

"We" do not pay for loss or damage if one or more of the following exclusions apply to the loss.

1. **Theft From An Unattended Vehicle** - "We" do not pay for theft from an unattended vehicle except when it is securely locked, its windows are fully closed, and there is visible evidence that entry into the vehicle was forced. This exclusion does not apply to covered property in the custody of a carrier for hire.
2. **Theft From A Building** - "We" do not pay for theft of property left overnight in a building unless there is visible evidence that entry into the building was forced.

This endorsement changes
Golf Course Coverage
- PLEASE READ THIS CAREFULLY -

LIMITED THEFT COVERAGE

ADDITIONAL PERILS EXCLUDED

"We" do not pay for loss or damage if one or more of the following exclusions apply to the loss.

1. **Theft From An Unattended Vehicle** - "We" do not pay for theft from an unattended vehicle except when it is securely locked, its windows are fully closed, and there is visible evidence that entry into the vehicle was forced. This exclusion does not apply to covered property in the custody of a carrier for hire.
2. **Theft From A Building** - "We" do not pay for theft of property left overnight in a building unless there is visible evidence that entry into the building was forced.

This endorsement changes
Irrigation Equipment Coverage
- PLEASE READ THIS CAREFULLY -

LIMITED THEFT COVERAGE

ADDITIONAL PERILS EXCLUDED

"We" do not pay for loss or damage if one or more of the following exclusions apply to the loss.

1. **Theft From An Unattended Vehicle** - "We" do not pay for theft from an unattended vehicle except when it is securely locked, its windows are fully closed, and there is visible evidence that entry into the vehicle was forced. This exclusion does not apply to covered property in the custody of a carrier for hire.
2. **Theft From A Building** - "We" do not pay for theft of property left overnight in a building unless there is visible evidence that entry into the building was forced.

This endorsement changes
Mobile Medical Equipment Coverage
- PLEASE READ THIS CAREFULLY -

LIMITED THEFT COVERAGE

ADDITIONAL PERILS EXCLUDED

"We" do not pay for loss or damage if one or more of the following exclusions apply to the loss.

1. **Theft From An Unattended Vehicle** - "We" do not pay for theft from an unattended vehicle except when it is securely locked, its windows are fully closed, and there is visible evidence that entry into the vehicle was forced. This exclusion does not apply to covered property in the custody of a carrier for hire.
2. **Theft From A Building** - "We" do not pay for theft of property left overnight in a building unless there is visible evidence that entry into the building was forced.

CONTRACTOR'S EQUIPMENT LEASE/LOAN GAP COVERAGE

This endorsement modifies insurance provided under the following:

CONTRACTOR'S EQUIPMENT - SMALL TOOLS FLOATER COVERAGE

SCHEDULE

Loc.	Description of Covered Equipment to which this Insurance applies	Annual Premium
------	--	----------------

In the event of a "total loss" to covered equipment shown in the Schedule above as subject to this endorsement, the coverage is amended as follows:

DEFINITIONS

The following is added to DEFINITIONS:

"Total loss" means a loss in which the cost of repairs plus the salvage value exceeds the actual cash value at the time of "loss".

HOW MUCH WE PAY

Subject to paragraphs 1., 2., 5., and 6., 'we' pay the greater of:

- a. The actual cash value of the damaged or stolen property as of the time of the "loss"; or
- b. The amount you owe under the terms of the lease or loan agreement to which the scheduled equipment is subject, reduced by:
 - (1) Overdue payments and financial penalties associated with those payments as of the date of the "total loss";
 - (2) The carryover, transfer or rollover of a previous outstanding lease or loan balance from another piece of equipment to the original lease or loan for the scheduled equipment;
 - (3) The dollar amount of any unrepaid

damage which occurred prior to the "total loss" of the scheduled equipment;

- (4) All refunds paid or payable to you as a result of the early termination of the lease or loan agreement or, to the extent financed, as a result of the early termination of any warranty or extended service agreement on the scheduled equipment;
- (5) Financial penalties imposed under a lease agreement for high mileage, excessive use or abnormal wear and tear;
- (6) Nonrefundable security deposits; and
- (7) Costs for extended warranties, Credit Life Insurance, Health, Accident or Disability Insurance purchased with the loan or lease.

An adjustment for depreciation and physical condition will be made in determining actual cash value at the time of loss.

LOSS PAYMENT

The following is added to LOSS PAYMENT:

4. LEASE/LOAN GAP COVERAGE

Lease/Loan Gap Coverage shall apply to the remaining term of the original lease or loan agreement written on the scheduled equipment at the time of "total loss".

All other provisions of this policy apply.

This endorsement changes the
Builders' Risk Coverage
Contractors' Reporting Form
- PLEASE READ THIS CAREFULLY -

PERMISSION TO OCCUPY ENDORSEMENT

(The entries required to complete this endorsement
will be shown below or on the "schedule of coverages".)

ADDITIONAL COVERAGE LIMITATIONS

The occupancy and use provisions under Additional Coverage Limitations are deleted, and permission is granted to occupy covered property after the date indicated below:

Loc No.	Date
----------------	-------------

Coverage provided by this endorsement does not extend past the date on which this policy expires or when coverage ceases under the conditions described in When Coverage Ceases.

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*// *SM 00 90 04 04

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This endorsement changes the
Builders' Risk Coverage
Builders' Risk and Installation Floater Form
- PLEASE READ THIS CAREFULLY -

PERMISSION TO OCCUPY ENDORSEMENT

(The entries required to complete this endorsement
will be shown below or on the "schedule of coverages".)

ADDITIONAL COVERAGE LIMITATIONS

The occupancy and use provisions under Additional Coverage Limitations are deleted, and permission is granted to occupy covered property after the date indicated below:

Loc No.	Date
---------	------

Coverage provided by this endorsement does not extend past the date on which this policy expires or when coverage ceases under the conditions described in When Coverage Ceases.

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*//SM 00 91 04 04

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This endorsement changes the
Builders' Risk Coverage
Rehabilitation and Renovation Form
- PLEASE READ THIS CAREFULLY -

PERMISSION TO OCCUPY ENDORSEMENT

(The entries required to complete this endorsement
will be shown below or on the "schedule of coverages".)

ADDITIONAL COVERAGE LIMITATIONS

The occupancy and use provisions under Additional Coverage Limitations are deleted, and permission is granted to occupy covered property after the date indicated below:

Loc. No.	Date
-----------------	-------------

Coverage provided by this endorsement does not extend past the date on which this policy expires or when coverage ceases under the conditions described in When Coverage Ceases.

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*//SM 00 92 04 04

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This endorsement changes the
Builders' Risk Coverage
Rehabilitation and Renovation Form
- PLEASE READ THIS CAREFULLY -

REPORTING CONDITIONS ENDORSEMENT

ADDITIONAL CONDITIONS

Reporting Conditions - The following reporting conditions apply:

1. Reports -

a. You Will Report To Us - Within 30 days after the end of each reporting period indicated on the Reporting Conditions Schedule, "you" will report to "us" the estimated completed value of each building or structure. "Your" report will contain:

- 1) the estimated completion cost of each building or structure;
- 2) the address of each building or structure; and
- 3) the construction classification of each building or structure.

b. Cancellation - If "your" coverage is canceled, "you" will report the estimated completed value of each building or structure up to and including the date of cancellation and pay any additional premium due.

2. Premium Computation And Adjustment - The premium will be adjusted as of each adjustment period indicated on the Reporting Conditions Schedule. The computed premium will be determined by multiplying the estimated completed value of each building or structure by the rate indicated on the Reporting Conditions Schedule.

a. Annual Adjustment - When an annual adjustment period is indicated on the Reporting Conditions Schedule, "we" will compare the total computed premium to the deposit premium. If it is more than the deposit premium, "you" will pay "us" the difference. If it is less than the deposit

premium, "we" will pay "you" the difference subject to the minimum premium indicated on the Reporting Conditions Schedule.

b. Other Adjustment Period - When any other premium adjustment period is indicated, "we" will apply the computed premium to the deposit premium until it is exhausted. "You" will pay "us" all premiums that exceed the deposit premium. At the end of the policy period, if the computed premium is less than the deposit premium, "we" will pay "you" the difference subject to the minimum premium indicated on the Reporting Conditions Schedule.

3. Provisions That Affect How Much We Pay - The following provisions apply to reports that are submitted and may affect How Much We Pay:

a. Failure To Submit Reports - If "you" have failed to submit the required reports or no report has been submitted, the most "we" will pay is 90% of the "limit".

b. Reported Values Are Less Than The Full Value - If "your" last report before a loss shows less than the actual estimated completed value of each building or structure, "we" will only pay a part of the loss. "We" will not pay a greater portion of the loss, prior to the application of the deductible, than the total values "you" reported divided by the actual estimated completed value of all buildings or structures during the reporting period.

c. We Will Not Pay More Than The Limit - "We" will not pay more than the applicable "limit" regardless of any reported value used in computing the premium.

This endorsement changes the
Builders' Risk Coverage
Contractors' Reporting Form
- PLEASE READ THIS CAREFULLY -

FREEZING EXCLUSION

ADDITIONAL PERILS EXCLUDED

Freezing - "We" do not pay for loss caused by water; other liquids; powder; or molten material that leaks or flows from plumbing, heating, air-conditioning systems, or appliances other than fire protective systems caused by freezing.

However, this exclusion does not apply if "you" use reasonable care to maintain heat in the building or structure; or "you" drain the equipment and turn off the supply of water; other liquids; powder; or molten material if the heat is not maintained.

This endorsement changes the
Builders' Risk Coverage
Builders' Risk and Installation Floater Form
- PLEASE READ THIS CAREFULLY -

FREEZING EXCLUSION

ADDITIONAL PERILS EXCLUDED

Freezing - "We" do not pay for loss caused by water; other liquids; powder; or molten material that leaks or flows from plumbing, heating, air-conditioning systems, or appliances other than fire protective systems caused by freezing.

However, this exclusion does not apply if "you" use reasonable care to maintain heat in the building or structure; or "you" drain the equipment and turn off the supply of water; other liquids; powder; or molten material if the heat is not maintained.

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This endorsement changes the
Builders' Risk Coverage
Contractors' Reporting Form
- PLEASE READ THIS CAREFULLY -

WINDSTORM DEDUCTIBLE

(The entries required to complete this endorsement
will be shown below or on the "schedule of coverages".)

WINDSTORM SCHEDULE

Windstorm Deductible

Loc No	Flat Deductible	Percentage Deductible
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HOW MUCH WE PAY

In this endorsement windstorm refers to the weather events windstorm or hail.

The deductible provision under How Much We Pay is replaced by the provisions for Flat Deductible or Percentage Deductible when loss to covered property is caused by or results from windstorm or hail.

The Windstorm Deductible indicated on the Windstorm Schedule is applicable to loss or damage to covered property caused directly or indirectly by the peril of windstorm.

Loss or damage resulting from a covered weather condition, other than windstorm, will be considered to be caused by windstorm and will be considered part of the windstorm occurrence if the loss or damage would not have occurred without the weather conditions of windstorm.

1. Flat Deductible - When a flat dollar deductible is indicated on the Windstorm Schedule, "we" pay only that part of "your" loss over the deductible amount in any one occurrence.

2. Percentage Deductible -

a. Percentage - When a 1%, 2%, or 5% deductible is indicated on the Windstorm Schedule, "we" pay only that part of "your" loss over the deductible amount in any one occurrence. The deductible amount is determined by applying the percentage indicated on the schedule to the value of the covered property that is involved in the loss.

b. Value Determined At Time Of Loss - Only as regards the determination of the Percentage Deductible, the value of covered property is determined at the time of loss or damage and in accordance with the provisions described under the Valuation section of the policy. The value of covered property is not based on the estimated completion value of the covered property.

c. Deductible Applies Separately - The percentage deductible applies separately to each covered building or structure.

This endorsement changes the
Builders' Risk Coverage
Builders' Risk and Installation Floater Form
- PLEASE READ THIS CAREFULLY -

WINDSTORM DEDUCTIBLE

(The entries required to complete this endorsement
will be shown below or on the "schedule of coverages".)

WINDSTORM SCHEDULE

Windstorm Deductible

Loc No	Flat Deductible	Percentage Deductible
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HOW MUCH WE PAY

In this endorsement windstorm refers to the weather events windstorm or hail.

The deductible provision under How Much We Pay is replaced by the provisions for Flat Deductible or Percentage Deductible when loss to covered property is caused by or results from windstorm or hail.

The Windstorm Deductible indicated on the Windstorm Schedule is applicable to loss or damage to covered property caused directly or indirectly by the peril of windstorm.

Loss or damage resulting from a covered weather condition, other than windstorm, will be considered to be caused by windstorm and will be considered part of the windstorm occurrence if the loss or damage would not have occurred without the weather conditions of windstorm.

1. Flat Deductible - When a flat dollar deductible is indicated on the Windstorm Schedule, "we" pay only that part of "your" loss over the deductible amount in any one occurrence.

2. Percentage Deductible -

a. Percentage - When a 1%, 2%, or 5% deductible is indicated on the Windstorm Schedule, "we" pay only that part of "your" loss over the deductible amount in any one occurrence. The deductible amount is determined by applying the percentage indicated on the schedule to the value of the covered property that is involved in the loss.

b. Value Determined At Time Of Loss - Only as regards the determination of the Percentage Deductible, the value of covered property is determined at the time of loss or damage and in accordance with the provisions described under the Valuation section of the policy. The value of covered property is not based on the estimated completion value of the covered property.

c. Deductible Applies Separately - The percentage deductible applies separately to each covered building or structure.

This endorsement changes the
Builders' Risk Coverage
Rehabilitation and Renovation Form
- PLEASE READ THIS CAREFULLY -

WINDSTORM DEDUCTIBLE

(The entries required to complete this endorsement
will be shown below or on the " schedule of coverages ".)

WINDSTORM SCHEDULE

Windstorm Deductible

Loc No	Flat Deductible	Percentage Deductible
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HOW MUCH WE PAY

In this endorsement windstorm refers to the weather events windstorm or hail.

The deductible provision under How Much We Pay is replaced by the provisions for Flat Deductible or Percentage Deductible when loss to covered property is caused by or results from windstorm or hail.

The Windstorm Deductible indicated on the Windstorm Schedule is applicable to loss or damage to covered property caused directly or indirectly by the peril of windstorm.

Loss or damage resulting from a covered weather condition, other than windstorm, will be considered to be caused by windstorm and will be considered part of the windstorm occurrence if the loss or damage would not have occurred without the weather conditions of windstorm.

1. Flat Deductible - When a flat dollar deductible is indicated on the Windstorm Schedule, "we" pay only that part of "your" loss over the deductible amount in any one occurrence.

2. Percentage Deductible -

a. Percentage - When a 1%, 2%, or 5% deductible is indicated on the Windstorm Schedule, "we" pay only that part of "your" loss over the deductible amount in any one occurrence. The deductible amount is determined by applying the percentage indicated on the schedule to the value of the covered property that is involved in the loss.

b. Value Determined At Time Of Loss - Only as regards the determination of the Percentage Deductible, the value of covered property is determined at the time of loss or damage and in accordance with the provisions described under the Valuation section of the policy. The value of covered property is not based on the estimated completion value of the covered property.

c. Deductible Applies Separately - The percentage deductible applies separately to each covered building or structure.

This endorsement changes
Miscellaneous Bailee - Processor Floater Coverage
- PLEASE READ THIS CAREFULLY -

NAMED PERILS ENDORSEMENT

DEFINITIONS

The definition for "specified perils" is replaced by the following:

"Specified perils" means fire; lightning; windstorm; hail; collision, overturn, or derailment of a transporting conveyance; collapse of a bridge or culvert; theft; and vandalism.

PERILS COVERED

The Perils Covered provision is deleted and replaced by the following:

"We" cover risks of direct physical loss caused by the following perils:

1. fire;
2. lightning;
3. windstorm;
4. hail;
5. collision, overturn, or derailment of a transporting conveyance;
6. collapse of a bridge or culvert;
7. theft; and
8. vandalism.

This endorsement changes
Patterns And Dies Floater Coverage
- PLEASE READ THIS CAREFULLY -

NAMED PERILS ENDORSEMENT

DEFINITIONS

The definition for "specified perils" is replaced by the following:

"Specified perils" means fire; lightning; windstorm; hail; collision, overturn, or derailment of a transporting conveyance; collapse of a bridge or culvert; theft; and vandalism.

PERILS COVERED

The Perils Covered provision is deleted and replaced by the following:

"We" cover risks of direct physical loss caused by the following perils:

1. fire;
2. lightning;
3. windstorm;
4. hail;
5. collision, overturn, or derailment of a transporting conveyance;
6. collapse of a bridge or culvert;
7. theft; and
8. vandalism.

This endorsement changes
Exhibition Floater Coverage
- PLEASE READ THIS CAREFULLY -

NAMED PERILS ENDORSEMENT

DEFINITIONS

The definition for "specified perils" is replaced by the following:

"Specified perils" means fire; lightning; windstorm; hail; collision, overturn, or derailment of a transporting conveyance; collapse of a bridge or culvert; theft; and vandalism.

PERILS COVERED

The Perils Covered provision is deleted and replaced by the following:

"We" cover risks of direct physical loss caused by the following perils:

1. fire;
2. lightning;
3. windstorm;
4. hail;
5. collision, overturn, or derailment of a transporting conveyance;
6. collapse of a bridge or culvert;
7. theft; and
8. vandalism.

This endorsement changes
Sales Representative Floater Coverage
- PLEASE READ THIS CAREFULLY -

NAMED PERILS ENDORSEMENT

DEFINITIONS

The definition for "specified perils" is replaced by the following:

"Specified perils" means fire; lightning; windstorm; hail; collision, overturn, or derailment of a transporting conveyance; collapse of a bridge or culvert; theft; and vandalism.

PERILS COVERED

The Perils Covered provision is deleted and replaced by the following:

"We" cover risks of direct physical loss caused by the following perils:

1. fire;
2. lightning;
3. windstorm;
4. hail;
5. collision, overturn, or derailment of a transporting conveyance;
6. collapse of a bridge or culvert;
7. theft; and
8. vandalism.

This endorsement changes
Owner's Cargo Coverage
- PLEASE READ THIS CAREFULLY -

REFRIGERATION BREAKDOWN ENDORSEMENT

(The entries required to complete this endorsement
will be shown below or on the "schedule of coverages".)

REFRIGERATION BREAKDOWN SCHEDULE

Location

Limit

Any One Conveyance Limit - The most
"we" pay for loss to "perishable stock" on
any one conveyance is:

Catastrophe Limit - The most "we"
pay for loss to "perishable stock" in
any one occurrence is:

Refrigeration Deductible - "We" pay
only that part of "your" loss over the
deductible amount in any one occurrence:

SUPPLEMENTAL COVERAGES

Refrigeration Breakdown -

- Coverage** - "We" cover direct physical loss to covered property consisting of "perishable stock" caused by "spoilage".
- Coverage Limitations** - "We" only cover loss to "perishable stock" caused by "spoilage" when the refrigeration or heating unit of a vehicle transporting covered property has a sudden or accidental breakdown or malfunction.
- We Do Not Cover** - "We" do not pay for loss caused by breakdown or malfunction:
 - that results from the failure to maintain adequate fuel levels for the refrigeration or heating unit; or
 - of a refrigeration or heating unit if "you" or a service representative do not inspect a vehicle's refrigeration or heating unit at least once each month.
- Coverage Condition** - "You" must maintain a record of each inspection of a refrigeration or heating unit and retain the records of the inspection for at least one year. "You" must provide "us" with all records that relate to a loss and permit copies and abstracts to be made from them.

PERILS EXCLUDED

The exclusion for Spoilage still applies except to the extent that coverage is provided under this endorsement.

This endorsement changes
Trip Transit Coverage
- PLEASE READ THIS CAREFULLY -

REFRIGERATION BREAKDOWN ENDORSEMENT

(The entries required to complete this endorsement
will be shown below or on the "schedule of coverages".)

REFRIGERATION BREAKDOWN SCHEDULE

Location

Limit

Any One Conveyance Limit - The most "we" pay for loss to "perishable stock" on any one conveyance is:

Catastrophe Limit - The most "we" pay for loss to "perishable stock" in any one occurrence is:

Refrigeration Deductible - "We" pay only that part of "your" loss over the deductible amount in any one occurrence:

SUPPLEMENTAL COVERAGES

Refrigeration Breakdown -

- Coverage** - "We" cover direct physical loss to covered property consisting of "perishable stock" caused by "spoilage".
- Coverage Limitations** - "We" only cover loss to "perishable stock" caused by "spoilage" when the refrigeration or heating unit of a vehicle transporting covered property has a sudden or accidental breakdown or malfunction.
- We Do Not Cover** - "We" do not pay for loss caused by breakdown or malfunction:
 - that results from the failure to maintain adequate fuel levels for the refrigeration or heating unit; or
 - of a refrigeration or heating unit if "you" or a service representative do not inspect a vehicle's refrigeration or heating unit at least once each month.
- Coverage Condition** - "You" must maintain a record of each inspection of a refrigeration or heating unit and retain the records of the inspection for at least one year. "You" must provide "us" with all records that relate to a loss and permit copies and abstracts to be made from them.

PERILS EXCLUDED

The exclusion for Spoilage still applies except to the extent that coverage is provided under this endorsement.

This endorsement changes
Owner's Cargo Coverage
- PLEASE READ THIS CAREFULLY -

NAMED PERILS ENDORSEMENT

PERILS COVERED

The Perils Covered provision is deleted and replaced by the following:

"We" cover risks of direct physical loss caused by a "specified peril".

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*//SM 01 11 04 04

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This endorsement changes
Trip Transit Coverage
- PLEASE READ THIS CAREFULLY -

NAMED PERILS ENDORSEMENT

PERILS COVERED

The Perils Covered provision is deleted and replaced by the following:

"We" cover risks of direct physical loss caused by a "specified peril".

This endorsement changes
Trip Transit Coverage
- PLEASE READ THIS CAREFULLY -

BACKHAUL COVERAGE

(The entries required to complete this endorsement
will be shown below or on the "schedule of coverages".)

BACKHAUL COVERAGE SCHEDULE

Trip Number

Described Property

Limit

Any One Conveyance Limit - The most
"we" pay for loss to property of others on
any one conveyance is:

Catastrophe Limit - The most "we"
pay for loss to property of others in
any one occurrence is:

Backhaul Deductible - "We" pay
only that part of "your" loss over the
deductible amount in any one occurrence:

SUPPLEMENTAL COVERAGES

Backhaul Operations -

1. **Coverage** - "We" cover direct physical loss caused by a covered peril to property of others described on the Backhaul Schedule while in due course of transit and under "your" care, custody, and control including loading and unloading.
2. **Coverage Limitations** -
 - a. "We" only cover "your" legal liability for loss to property of others that "you" become legally obligated to pay as a common or contract carrier as a result of a bill of lading, contract of carriage, or shipping receipt issued by "you".
 - b. "We" only cover property of others while in due course of transit on or in an "owned vehicle".
 - c. "We" only cover loading and unloading if the property of others is loaded from or unloaded onto a sidewalk, street, loading dock, or similar area that is adjacent to an "owned vehicle".
3. **We Do Not Cover** - "We" do not pay for costs, expenses, fees, fines, penalties, or damages resulting from "your" violation of any law or regulation relating to any delay in payment, denial, or settlement of any claim.

PROPERTY NOT COVERED

Exclusion 2., Carrier For Hire Under Property Not Covered is deleted and replaced by the following:

Arranger Of Transportation - "We" do not cover property of others that "you" are responsible for as an arranger of transportation.

This includes carloader, consolidator, broker, freight forwarder, or shipping association.

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*// *SM 01 13 04 04

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This endorsement changes the
Contractors' Equipment Coverage
Leased or Rented Equipment Form
- PLEASE READ THIS CAREFULLY -

PERCENTAGE DEDUCTIBLE ENDORSEMENT

(The entries required to complete this endorsement
will be shown below or on the "schedule of coverages".)

DEDUCTIBLE SCHEDULE

DEDUCTIBLE

Percentage Deductible _____ %
Maximum Deductible Amount _____
Minimum Deductible Amount _____

HOW MUCH WE PAY

The deductible provision under How Much We Pay is deleted and replaced by the following:

Percentage Deductible - "We" pay only that part of "your" loss over the deductible amount as determined below.

- 1. Determining The Deductible Amount** - The deductible amount is determined by applying the percentage indicated on the Deductible Schedule to the value of the covered property that is involved in the loss. The value is determined by the provisions described under the Valuation section of this policy.
- 2. Two Or More Items** - If a loss involves two or more items, the percentage indicated on the schedule will apply only to the covered property with the highest value.
- 3. Minimum And Maximum Deductible** - The percentage deductible will not exceed the Maximum Deductible amount and will not be less than the Minimum Deductible amount indicated on the Deductible Schedule.

This endorsement changes the
Contractors' Equipment Coverage
Small Tools Floater
- PLEASE READ THIS CAREFULLY -

WATERBORNE ENDORSEMENT

(The entries required to complete this endorsement
will be shown below or on the "schedule of coverages".)

SCHEDULE

	LIMIT
Waterborne Equipment - The most "we" pay in any one occurrence for loss to covered property while waterborne is:	
Waterborne Equipment Deductible - "We" pay only that part of "your" loss over the deductible amount in any one occurrence:	

COVERAGE EXTENSIONS

Waterborne Property - "We" cover direct physical loss caused by a covered peril to covered
property while waterborne.

PROPERTY NOT COVERED

The exclusion for Waterborne Property still applies except to the extent that coverage is provided under
this endorsement.

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*//**SM 01 17 04 04

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This endorsement changes the
Contractors' Equipment Coverage
Leased or Rented Equipment Form
- PLEASE READ THIS CAREFULLY -

REPLACEMENT COST ENDORSEMENT

VALUATION

The Actual Cash Value provision under Valuation is replaced by the following:

Replacement Cost -- The value of covered property will be based on the replacement cost at the time of the loss without any deduction for depreciation.

- 1. Replacement Cost Limitation** - The replacement cost is limited to the cost of repair or replacement with similar equipment and used for the same purpose. The payment will not exceed the amount "you" spend to repair or replace the damaged or destroyed property.
- 2. Replacement Cost Does Not Apply Until Repair Or Replacement** - Replacement cost valuation does not apply until the damaged or destroyed property is repaired or replaced.
- 3. Time Limitation** - "You" may make a claim for actual cash value before repair or replacement takes place, and later for the replacement cost if "you" notify "us" of "your" intent within 180 days after the loss.

This endorsement changes the
Contractors' Equipment Coverage
Small Tools Floater
- PLEASE READ THIS CAREFULLY -

SPLIT DEDUCTIBLE ENDORSEMENT

(The entries required to complete this endorsement
will be shown below or on the "schedule of coverages".)

DEDUCTIBLE SCHEDULE

- | | |
|-----------------------------|-------|
| 1. Covered Peril(s) | _____ |
| Deductible Amount | _____ |
| 2. All Other Covered Perils | _____ |
| Deductible Amount | _____ |

HOW MUCH WE PAY

The deductible provision under How Much We Pay is replaced by the following:

Split Deductible - When a loss is caused by the described covered peril, "we" pay only that part of "your" loss that is over the deductible amount indicated on the "schedule of coverages". When a loss is caused by any other covered peril "we" pay only that part of "your" loss that is over the deductible amount indicated for all other covered perils.

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This endorsement changes the
Contractors' Equipment Coverage
Small Tools Floater
- PLEASE READ THIS CAREFULLY -

ADDITIONAL COVERAGES ENDORSEMENT

(The entries required to complete this endorsement
will be shown below or on the "schedule of coverages".)

SCHEDULE

	Limit
<p>Fraud And Deceit - The most "we" pay in any one occurrence for theft resulting from fraud and deceit is:</p>	
<p>Recharge Of Fire Extinguishing Equipment - The most "we" pay in any one occurrence for "your" recharge expenses is:</p>	
<p>Reward For Recovery Of Stolen Equipment - The most "we" pay in any one occurrence for a reward for information that leads to the recovery of property is:</p>	

COVERAGES EXTENSIONS

Fraud And Deceit - "We" cover theft of covered property when "you", "your" agents, customers, or consignees are fraudulently induced to part with the covered property:

1. to persons who falsely represent themselves as the proper persons to receive the property;
2. by the acceptance of fraudulent bills of lading or shipping receipts; or
3. as a result of or directly related to the use of any electronic data processing hardware or software.

- b. **Coverage Limitation** - "We" only cover "your" recharge expenses:
 - 1) for extinguishing equipment that is mounted or installed on covered property; and
 - 2) when the extinguishing equipment is discharged to fight a fire or as a result of a covered peril.

2. **Reward For Recovery Of Stolen Equipment** -
 - a. **Coverage** - "We" pay a reward for information that leads to the recovery of covered property that was stolen. The recovery must involve a covered theft loss.
 - b. **Coverage Limitation** - The amount "we" pay is not increased by the number of persons involved in providing the information.

SUPPLEMENTAL COVERAGES

1. **Recharge Of Fire Extinguishing Equipment** -
 - a. **Coverage** - "We" cover "your" incurred expenses to recharge automatic fire extinguishing equipment or handheld fire extinguishing equipment.

PERILS EXCLUDED

The exclusion for Voluntary Parting still applies except to the extent that coverage is provided under this endorsement.

This endorsement changes the
Installation Floater Coverage
Reporting Form
- PLEASE READ THIS CAREFULLY -

TESTING AND COMMISSIONING COVERAGE

ADDITIONAL DEFINITIONS

1. "Cold testing" means the checking of the component parts of equipment or machinery by mechanical, electrical, hydrostatic, or other forms of testing under dry run conditions.
"Cold testing" does not include:
 - a. the firing of furnaces or any application of direct or indirect heat;
 - b. the use of feedstock or other materials for processing; or
 - c. the connection of electrical generating, transforming, converting, or rectifying equipment to a power grid or other load circuit.
2. "Hot testing" means the checking of the component parts of equipment or machinery under load or operational conditions.
"Hot testing" includes:
 - a. the firing of furnaces or any application of direct or indirect heat;
 - b. the use of feedstock or other materials for processing or other means to simulate working conditions; or
 - c. the connection of electrical generating, transforming, converting, or rectifying equipment to a power grid or other load circuit for the purposes of checking the equipment or machinery.
3. "Commissioning" means the operation of equipment or machinery with feedstock or other materials for processing under production conditions for the purposes of attaining specification requirements or for training operational personnel.

SUPPLEMENTAL COVERAGES

Only as regards the installation project described on the Testing and Commissioning Coverage Schedule, coverage for Testing under Supplemental Coverages is deleted and replaced by the following:

Testing And Commissioning Coverage -

1. **Coverage** - If coverage is indicated on the Testing and Commissioning Coverage Schedule, "we" cover direct physical loss to covered property caused by or resulting from "cold testing", "hot testing", or "commissioning".
2. **Coverage Limitations** - "We" only cover loss:
 - a. to covered property that is part of an installation project described on the Testing and Commissioning Coverage Schedule; and
 - b. caused by or resulting from the type of testing indicated on the Testing and Commissioning Coverage Schedule.
3. **Testing Period Limitation** - After testing begins, it must be completed within the number of days indicated as the testing period on the Testing and Commissioning Coverage Schedule. "We" do not cover loss caused by or resulting from testing if the loss occurs after the testing period.
4. **Limit** - The most "we" pay for loss caused by or resulting from testing is the "limit" indicated on the Testing and Commissioning Coverage Schedule.
The "limit" for Testing and Commissioning Coverage is separate from and not part of nor in addition to the applicable "limit" for coverage described under Property Covered in the Installation Floater Coverage form.
5. **Deductible** - "We" only pay that part of "your" testing loss over the deductible amount indicated on the Testing and Commissioning Coverage Schedule in any one occurrence.

CONDITIONS THAT MAY EFFECT COVERAGE

Protective Safeguards -

1. **You Are Required To Maintain Protective Safeguards** - "You" are required to maintain the protective safeguards that are described on the Testing and Commissioning Coverage Schedule.

2. **Conditions Under Which We Do Not Pay For A Testing Loss** - "We" do not pay for loss caused by or resulting from testing if, prior to the loss, "you":
- a. had knowledge of any suspension or impairment in any protective safeguard described on the schedule and "you" did not notify "us"; or
 - b. failed to maintain:
 - 1) any described supervision or service; or
 - 2) in complete working order any described protective device which "you" control.

PERILS EXCLUDED

The exclusions for Electrical Currents and Mechanical Breakdown still apply except to the extent that coverage is provided under this endorsement.

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*//SM 01 26 04 04

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**D PROPERTY
MUSICAL INSTRUMENTS**

(The entries required to complete this schedule
will be shown below or on the "schedule of coverages".)

- PLEASE READ THIS CAREFULLY -

**SCHEDULED PROPERTY
PHOTOGRAPHIC EQUIPMENT**

(The entries required to complete this schedule
will be shown below or on the "schedule of coverages".)

Item #	Description of Item	Unit
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*//SM 01 29 04 04

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EQUIPMENT
BROADCASTING EQUIPMENT AND TOWER COVERAGE
BROADCASTING AND DATA PROCESSING EQUIPMENT FORM

(The entries required to complete this schedule
will be shown below or on the "schedule of coverages".)

**EQUIPMENT
ELECTRONIC DATA PROCESSING COVERAGE
COMPUTER COVERAGE**

(The entries required to complete this schedule
will be shown below or on the "schedule of coverages".)

**D PROPERTY
SCHEDULED PROPERTY FLOATER**

(The entries required to complete this schedule
will be shown below or on the "schedule of coverages".)

**D PROPERTY
PATTERNS AND DIES FLOATER**

(The entries required to complete this schedule
will be shown below or on the "schedule of coverages".)

This endorsement changes the
Contractors' Equipment Coverage
Small Tools Floater
- PLEASE READ THIS CAREFULLY -

COVERED PROPERTY AMENDMENT

(The entries required to complete this endorsement
will be shown below or on the "schedule of coverages".)

PROPERTY COVERED

Item **2. b.** is replaced as follows:

2. Employee Tools -

- b. Coverage Limitation** - "We" only cover "tools" owned by "your" employees:
1) when coverage for employee tools is indicated on the "schedule of coverages"; and
2) while at a premises that "you" own or operate or at a "jobsite".

Item **3. b.** is replaced as follows:

3. Tools Leased or Rented From Others -

- b. Coverage Limitation** - "We" only cover "tools" that "you" have leased or rented from others when coverage for leased or rented tools is indicated on the "schedule of coverages".

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**//SM 01 35 12 06

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This endorsement changes the
Contractors' Equipment Coverage
- PLEASE READ THIS CAREFULLY -

**DEDUCTIBLE REIMBURSEMENT - THEFT
EQUIPMENT RECOVERY SYSTEM PROTECTION**

DEFINITIONS

The following definition is added:

"Equipment recovery system" means an electronic system utilizing radio location (RF) or global positioning (GPS) technology to transmit the location of Covered Property to a law enforcement agency or other monitoring entity.

HOW MUCH WE PAY

We will reimburse the deductible for loss caused by theft of "contractors' equipment" when:

1. The Covered Property sustaining the theft had an "equipment recovery system" installed prior to the loss; and
2. The Covered Property is later recovered with the aid of the activated "equipment recovery system".

This endorsement changes
Accounts Receivable Coverage
- PLEASE READ THIS CAREFULLY -

THEFT EXCLUSION

PERILS EXCLUDED

Theft - "we" do not pay for loss or damage to property caused by or resulting from theft.

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*//*SM 01 37 07 07

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This endorsement changes
Valuable Papers And Records Coverage
- PLEASE READ THIS CAREFULLY -

THEFT EXCLUSION

PERILS EXCLUDED

Theft - "we" do not pay for loss or damage to property caused by or resulting from theft.

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*//*SM 01 38 07 07

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This endorsement changes
Owner's Cargo Coverage
- PLEASE READ THIS CAREFULLY -

THEFT EXCLUSION

PERILS EXCLUDED

Theft - "we" do not pay for loss or damage to property caused by or resulting from theft.

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*//*SM 01 39 07 07

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This endorsement changes
the Sign Coverage
- PLEASE READ THIS CAREFULLY -

THEFT EXCLUSION

PERILS EXCLUDED

Theft - "we" do not pay for loss or damage to property caused by or resulting from theft.

This endorsement changes
Computer Coverage
- PLEASE READ THIS CAREFULLY -

THEFT EXCLUSION

PERILS EXCLUDED

Theft - "we" do not pay for loss or damage to property caused by or resulting from theft.

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*//SM 01 41 07 07

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This endorsement changes
Installation Floater Coverage
- PLEASE READ THIS CAREFULLY -

THEFT EXCLUSION

PERILS EXCLUDED

Theft - "we" do not pay for loss or damage to property caused by or resulting from theft.

This endorsement changes
Contractors' Equipment Coverage
- PLEASE READ THIS CAREFULLY -

THEFT EXCLUSION

PERILS EXCLUDED

Theft - "we" do not pay for loss or damage to property caused by or resulting from theft.

This endorsement changes
Contractors' Equipment Coverage
Small Tools Floater
- PLEASE READ THIS CAREFULLY -

THEFT EXCLUSION

PERILS EXCLUDED

Theft - "we" do not pay for loss or damage to property caused by or resulting from theft.

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*// *SM 01 44 07 07

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This endorsement changes
Special Personal Property Floater Coverage
- PLEASE READ THIS CAREFULLY -

THEFT EXCLUSION

PERILS EXCLUDED

Theft - "we" do not pay for loss or damage to property caused by or resulting from theft.

This endorsement changes the
Special Personal Property Floater Coverage
- PLEASE READ THIS CAREFULLY -

REPLACEMENT COST ENDORSEMENT

VALUATION

The Actual Cash Value provision under Valuation is replaced by the following:

Replacement Cost - The value of covered property will be based on replacement cost without any deduction for depreciation.

- 1. Replacement Cost Limitation** - The replacement cost is limited to the cost of repair or replacement with similar materials on the same site and used for the same purpose. The payment will not exceed the amount "you" spend to repair or replace the damaged or destroyed property.
- 2. Replacement Cost Does Not Apply Until Repair or Replacement** - Replacement cost valuation does not apply until the damaged or destroyed property is repaired or replaced.
- 3. Time Limitation** - "You" may make a claim for actual cash value before repair or replacement takes place, and later for the replacement cost if "you" notify "us" of "your" intent within 180 days after the loss.

This endorsement changes the
Valuable Papers And Records Coverage
- PLEASE READ THIS CAREFULLY -

REPLACEMENT COST ENDORSEMENT

VALUATION

The Actual Cash Value provision under Valuation is replaced by the following:

Replacement Cost - The value of covered property will be based on replacement cost without any deduction for depreciation.

- 1. Replacement Cost Limitation** - The replacement cost is limited to the cost of repair or replacement with similar materials on the same site and used for the same purpose. The payment will not exceed the amount "you" spend to repair or replace the damaged or destroyed property.
- 2. Replacement Cost Does Not Apply Until Repair or Replacement** - Replacement cost valuation does not apply until the damaged or destroyed property is repaired or replaced.
- 3. Time Limitation** - "You" may make a claim for actual cash value before repair or replacement takes place, and later for the replacement cost if "you" notify "us" of "your" intent within 180 days after the loss.

This endorsement changes the
Sign Coverage
- PLEASE READ THIS CAREFULLY -

REPLACEMENT COST ENDORSEMENT

VALUATION

The Actual Cash Value provision under Valuation is replaced by the following:

Replacement Cost - The value of covered property will be based on replacement cost without any deduction for depreciation.

- 1. Replacement Cost Limitation** - The replacement cost is limited to the cost of repair or replacement with similar materials on the same site and used for the same purpose. The payment will not exceed the amount "you" spend to repair or replace the damaged or destroyed property.
- 2. Replacement Cost Does Not Apply Until Repair or Replacement** - Replacement cost valuation does not apply until the damaged or destroyed property is repaired or replaced.
- 3. Time Limitation** - "You" may make a claim for actual cash value before repair or replacement takes place, and later for the replacement cost if "you" notify "us" of "your" intent within 180 days after the loss.

This endorsement changes the
Sign Coverage
- PLEASE READ THIS CAREFULLY -

UNSCHEDULED SIGN AMENDMENT

Item 2. Unscheduled Signs is replaced as follows:

PROPERTY COVERED

2. Unscheduled Signs -

- a. **Coverage** - "We" cover direct physical loss caused by a covered peril to "your" unscheduled signs and similar property of others in "your" care, custody, or control.
- b. **Coverage Limitations** - "We" only cover unscheduled signs:
 - 1) when a "limit" for Unscheduled Signs is indicated on the "schedule of coverages"; and
 - 2) while in transit.
 - 3) consisting of any type including:
 - a) automatic, electric, fluorescent, mechanical, or neon signs;
 - b) lamps and street clocks; and
 - c) data processing equipment used in connection with the signs.

This endorsement changes the
Computer Coverage
- PLEASE READ THIS CAREFULLY -

REPLACEMENT COST ENDORSEMENT

VALUATION

The value of Software including Programs and Applications, Proprietary Programs, Data Records and Media under Valuation is replaced by the following:

Replacement Cost - The value of covered property will be based on replacement cost without any deduction for depreciation.

- 1. Replacement Cost Limitation** - The replacement cost is limited to the cost of repair or replacement with similar materials on the same site and used for the same purpose. The payment will not exceed the amount "you" spend to repair or replace the damaged or destroyed property.
- 2. Replacement Cost Does Not Apply Until Repair or Replacement** - Replacement cost valuation does not apply until the damaged or destroyed property is repaired or replaced.
- 3. Time Limitation** - "You" may make a claim for actual cash value before repair or replacement takes place, and later for the replacement cost if "you" notify "us" of "your" intent within 180 days after the loss.

This endorsement changes the
Contractors' Equipment Coverage
Small Tools Floater
- PLEASE READ THIS CAREFULLY -

NEWLY PURCHASED PROPERTY ENDORSEMENT

ADDITIONAL COVERAGE

Newly Purchased Property -

- a. **Coverage** - "We" cover direct physical loss caused by a covered peril to additional "tools" that "you" purchase during the policy period.
- b. **Limit** - The most that "we" pay for any loss under this additional coverage is the least of the:
 - 1) actual cash value of the covered property;
 - 2) 25% of the Catastrophe Limit indicated on the "schedule of coverages" applicable to this coverage; or
 - 3) \$50,000.
- c. **Time Limitation** - "We" extend coverage to the additional "tools" that "you" purchase for up to 60 days.
This additional coverage will end when any of the following first occur:
 - 1) this policy expires;
 - 2) 60 days after "you" obtain the additional "tools"; or
 - 3) "you" report the additional "tools" to "us".
- d. **Additional Premium** - "You" must pay any additional premium due from the date "you" purchase the additional "tools".

This endorsement changes the
Contractors' Equipment Coverage
Small Tools Floater
- PLEASE READ THIS CAREFULLY -

RENTAL REIMBURSEMENT ENDORSEMENT

SCHEDULE

	Limit
Rental Reimbursement expense:	
The most "we" pay in any one day:	\$ 100
The most "we" pay in any one occurrence:	\$ 3,000
Waiting Period <u>72 hours</u>	

ADDITIONAL COVERAGE

Rental Reimbursement -

1. **Coverage** - In the event of a direct physical loss by a covered peril to "your" "tools", "we" reimburse "you" for "your" expense to rent similar "tools" while "your" tools are inoperable. The deductible amount indicated on the "schedule of coverages" does not apply to a loss covered under this additional coverage.
2. **Waiting Period** - "We" will not reimburse "you" for the rental of "tools" until after the first 72 hours (unless otherwise indicated on the schedule) following the direct physical loss to "your" "tools" caused by a covered peril.
3. **Incurred Rental Expenses** - After the waiting period has passed, "we" will only reimburse "you" for the rental expenses that "you" actually incur.
4. **Coverage After Expiration Date** - "We" will continue to reimburse "you" for the rental of "tools" after the expiration date of this coverage, provided the loss occurred before the expiration date.
5. **Coverage Limitations** - "We" will not reimburse "you":
 - a. if "you" can continue or resume "your" operations with similar "tools" that are available to "you" at no additional expense to "you"; or
 - b. for the rental expense of any "tools" unless "you" make every reasonable effort to repair, replace, or rebuild the inoperable "tools" after the loss by a covered peril occurs.

FORMS AND ENDORSEMENTS
APPLICABLE TO ALL COMMERCIAL INLAND MARINE

NEW	FORM OR ENDORSEMENT AND EDITION DATE	ENDORSEMENT TITLE (Only the endorsement titles are shown below, please review the form for a complete description of coverage.)
-----	---	---

*Indicates a new form has been added or a replacement form has been substituted for one of an earlier edition. Please retain all forms.

This endorsement changes the policy
- PLEASE READ THIS CAREFULLY -

AMENDATORY ENDORSEMENT ARKANSAS

1. Under Common Policy Conditions, Cancellation is deleted and replaced by the following:

Cancellation and Nonrenewal - "You" may cancel this policy by returning the policy to "us" or by giving "us" a written notice and stating at what future date coverage is to stop.

"We" may cancel or not renew this policy, or one or more of its parts, by written notice sent to "you" and any lienholder or loss payee named in the policy at the last mailing addresses known to "us". If notice of cancellation is mailed, proof of mailing will be sufficient proof of notice.

If this policy has been in effect less than 60 days, "we" may cancel for any reason. "We" will give notice at least ten days before the cancellation is effective.

After this policy has been in effect 60 days or more, or if it is a renewal of a policy issued by "us", "we" may cancel only on the anniversary date unless the cancellation is based upon at least one of the following reasons:

- a. nonpayment of premium;
- b. fraud or material misrepresentation made by "you" or with "your" knowledge in obtaining the policy, continuing the policy, or in presenting a claim under the policy;
- c. the occurrence of a material change in the risk which substantially increases any hazard insured against after the policy issuance;
- d. violation of any local fire, health, safety, building, or construction regulation or ordinances with respect to any insured property or the occupancy of the property, which substantially increases any hazard insured against under the policy;
- e. nonpayment of membership dues in those cases where "our" bylaws, agreements, or other legal instruments require payment as a condition of the issuance and maintenance of the policy; or
- f. a material violation of a material provision of the policy.

If "we" cancel this policy for nonpayment of premium, "we" will give notice at least ten days before the cancellation is effective and the notice will state the reason for cancellation. If this policy has been in effect for 60 days or more and "we" cancel for any other reason, "we" will give notice at least 20 days before the cancellation is effective.

If "we" decide not to renew this policy, "we" will give notice at least 60 days before the expiration date of the policy, or the anniversary date of a policy written for a term longer than one year or without a fixed expiration date.

"Your" return premium, if any, will be calculated on a pro rata basis and will be refunded to "you" with the cancellation notice or within a reasonable time. Payment or tender of the unearned premium is not a condition of cancellation.

2. Under Common Policy Conditions, the following condition is added:

Renewal - If "we" elect to renew this policy with a premium increase equal to or greater than 25%, "we" will mail written notice of "our" intention to increase the premium by 25% or more to "your" agent at least 30 days prior to the effective date of the renewal and to "you" at least ten days prior to the effective date of the renewal.

3. Under Common Policy Conditions, the following condition is added:

Premium Payment - If this policy has been issued for a period in excess of 12 months with the premium adjustable on an annual basis, "we" will give "you" and the agent of record written notice of the premium to be charged at least 30 days before the anniversary date. This provision applies only if "you" have given "us" the information necessary to calculate the premium.

This endorsement changes the policy.

-- PLEASE READ THIS CAREFULLY --

AMENDATORY ENDORSEMENT ARKANSAS

1. Under **Coverage Extensions, Defense Costs**, if applicable, is amended to include the following:

The expenses "we" incur under **Defense Costs** will not reduce the applicable "limit" for coverage described under **Property Covered**.

2. Under **What Must Be Done In Case Of Loss, Proof Of Loss** is amended to include the following:

If "you" report a loss to "us", "we" will send "you" the necessary forms within 20 days after "you" first report the loss.

3. Under **Other Conditions, Appraisal** is amended to include the following:

This provision is non-binding on both parties and will apply only if "you" and "we" voluntarily agree to appraisal.

4. Under **Other Conditions, Subrogation** is amended to include the following:

If "you" assign to "us" the rights of recovery and "we" recover from another party, "we" will make "you" whole before recovering "our" loss.

5. In all coverage forms except Motor Truck Cargo Legal Liability Coverage and Warehouse Legal Liability Coverage, under **Other Conditions**, item **b.** of **Suit Against Us** is deleted and replaced by the following:

b. the suit is commenced within five years after the loss.

ANIMAL CARE FLOATER

AGREEMENT

In return for "your" payment of the required premium, "we" provide the coverage described herein subject to all the "terms" of the Animal Care Floater coverage. This coverage is also subject to the "schedule of coverages" and additional policy conditions relating to assignment or transfer of rights or duties, cancellation, changes or modifications, inspections, and examination of books and records.

Endorsements and schedules may also apply. They are identified on the "schedule of coverages".

Refer to Definitions for words and phrases that have special meaning. These words and phrases are shown in quotation marks or bold type.

DEFINITIONS

1. The words "you" and "your" mean the persons or organizations named as the insured on the declarations.
 2. The words "we", "us", and "our" mean the company providing this coverage.
 3. "Animals of others" means live animals owned by your customers and that consist of pets, work animals, and display (zoo) animals.
 4. "Earth movement" means any movement or vibration of the earth's surface (other than "sinkhole collapse") including but not limited to earthquake; landslide; mudflow; mudslide; mine subsidence; or sinking, rising, or shifting of earth.
 5. "Flood" means flood, surface water, waves, tidal water, or the overflow of a body of water, all whether driven by wind or not. This includes spray that results from these whether driven by wind or not.
 6. "Limit" means the amount of coverage that applies.
 7. "Pollutant" means:
 - a. any solid, liquid, gaseous, thermal, or radioactive irritant or contaminant, including acids, alkalis, chemicals, fumes, smoke, soot, vapor, and waste. Waste includes materials to be recycled, reclaimed, or reconditioned, as well as disposed of; and
 - b. electrical or magnetic emissions, whether visible or invisible, and sound emissions.
 8. "Schedule of coverages" means:
 - a. all pages labeled schedule of coverages or schedules that pertain to this coverage; and
 - b. declarations or supplemental declarations that pertain to this coverage.
 9. "Sinkhole collapse" means the sudden settlement or collapse of earth supporting the covered property into subterranean voids created by the action of water on a limestone or similar rock formation. It does not include the value of the land or the cost of filling sinkholes.
 10. "Specified perils" means aircraft; civil commotion; explosion; falling objects; fire; hail; leakage from fire extinguishing equipment; lightning; riot; "sinkhole collapse"; smoke; sonic boom; vandalism; vehicles; "volcanic action"; water damage; weight of ice, snow, or sleet; and windstorm.

Falling objects does not include loss to:

 - a. personal property in the open; or
 - b. the interior of buildings or structures or to personal property inside buildings or structures unless the exterior of the roofs or walls are first damaged by a falling object.
- Water damage means the sudden or accidental discharge or leakage of water or steam as a direct result of breaking or cracking of a part of the system or appliance containing the water or steam.
11. "Terms" means all provisions, limitations, exclusions, conditions, and definitions that apply.
 12. "Volcanic action" means airborne volcanic blast or airborne shock waves; ash, dust, or particulate matter; or lava flow.

Volcanic action does not include the cost to remove ash, dust, or particulate matter that does not cause direct physical loss to the covered property.
-

PROPERTY COVERED

"We" cover the following property unless the property is excluded or subject to limitations.

1. **Coverage** - "We" cover direct physical loss caused by a covered peril to covered property. Covered property means "animals of others" that are in "your" care, custody, and control for:
 - a. grooming;
 - b. boarding; or
 - c. veterinary care.
2. **Coverage Limitation** - "We" only cover "animals of others" while at a premises described on the "schedule of coverages".

ANIMALS NOT COVERED

1. **Contraband** - "We" do not cover contraband or any animals in the course of illegal transportation or trade.
2. **No Charge For Service** - "We" do not cover animals that "you" accept without charging for "your" grooming, boarding, or veterinary service.
3. **Waterborne Property** - "We" do not cover animals while waterborne.

COVERAGE EXTENSIONS

Provisions That Apply To Coverage Extensions - The following Coverage Extensions indicate an applicable "limit". This "limit" may also be shown on the "schedule of coverages".

If a different "limit" is indicated on the "schedule of coverages", that "limit" will apply instead of the "limit" shown below.

However, if no "limit" is indicated for the Coverage Extension, coverage is provided up to the full "limit" for the applicable covered property unless a different "limit" is indicated on the "schedule of coverages".

Unless otherwise indicated, the coverage provided below is part of and not in addition to the applicable "limit" for coverage described under Property Covered.

The "limit" provided under a Coverage Extension cannot be combined or added to the "limit" for any other Coverage Extension or Supplemental Coverage including a Coverage Extension or Supplemental Coverage that is added to this policy by endorsement.

If coinsurance provisions are part of this policy, the following coverage extensions are not subject to and not considered in applying coinsurance conditions.

Debris Removal -

1. **Coverage** - "We" pay the cost to remove the debris of covered property that is caused by a covered peril.
2. **We Do Not Cover** - This coverage does not include costs to:
 - a. extract "pollutants" from land or water; or
 - b. remove, restore, or replace polluted land or water.
3. **Limit** - "We" do not pay any more under this coverage than 25% of the amount "we" pay for

the direct physical loss. "We" will not pay more for loss to property and debris removal combined than the "limit" for the damaged property.

4. **Additional Limit** - "We" pay up to an additional \$5,000 for debris removal expense when the debris removal expense exceeds 25% of the amount "we" pay for direct physical loss or when the loss to property and debris removal combined exceeds the "limit" for the damaged property.
5. **You Must Report Your Expenses** - "We" do not pay any expenses unless they are reported to "us" in writing within 180 days from the date of direct physical loss to covered property.

SUPPLEMENTAL COVERAGES

Provisions That Apply To Supplemental Coverages - The following Supplemental Coverages indicate an applicable "limit". This "limit" may also be shown on the "schedule of coverages".

If a different "limit" is indicated on the "schedule of coverages", that "limit" will apply instead of the "limit" shown below.

However, if no "limit" is indicated for a Supplemental Coverage, coverage is provided up to the full "limit" for the applicable covered property unless a different "limit" is indicated on the "schedule of coverages".

Unless otherwise indicated, a "limit" for a Supplemental Coverage provided below is separate from, and not part of, the applicable "limit" for coverage described under Property Covered.

The "limit" available for coverage described under a Supplemental Coverage:

- a. is the only "limit" available for the described coverage; and
- b. is not the sum of the "limit" indicated for a Supplemental Coverage and the "limit" for coverage described under Property Covered.

The "limit" provided under a Supplemental Coverage cannot be combined or added to the "limit" for any other Supplemental Coverage or Coverage Extension including a Supplemental Coverage or Coverage Extension that is added to this policy by endorsement.

If coinsurance provisions are part of this policy, the following supplemental coverages are not subject to and not considered in applying coinsurance conditions.

1. **Off-Site Animals -**
 - a. **Coverage** - "We" cover direct physical loss caused by a covered peril to "animals of others" while temporarily off-site at a premises that is not described on the "schedule of coverages".
 - b. **Limit** - The most "we" pay in any one occurrence for loss to off-site animals is \$1,000.
2. **Pollutant Cleanup And Removal -**
 - a. **Coverage** - "We" pay "your" expense to extract "pollutants" from land or water if the discharge, dispersal, seepage, migration, release, or escape of the "pollutants" is caused by a covered peril that occurs during the policy period.
 - b. **Time Limitation** - The expenses to extract "pollutants" are paid only if they are reported to "us" in writing within 180 days from the date the covered peril occurs.
 - c. **We Do Not Cover** - "We" do not pay the cost of testing, evaluating, observing, or recording the existence, level, or effects of "pollutants".

However, "we" pay the cost of testing which is necessary for the extraction of "pollutants" from land or water.
 - d. **Limit** - The most "we" pay for each location is \$5,000 for the sum of all such expenses arising out of a covered peril occurring during each separate 12- month period of this policy.
3. **Animals In Transit -**
 - a. **Coverage** - "We" cover direct physical loss caused by a covered peril to "animals of others" while in transit.
 - b. **Limit** - The most "we" pay in any one occurrence for loss to animals in transit is \$1,000.

PERILS COVERED

1. "We" cover death of covered property caused or made necessary by the following perils:
 - a. fire;
 - b. lightning;
 - c. windstorm;
 - d. hail;
 - e. explosion;
 - f. collision with a vehicle or collision, overturn, or derailment of a transporting vehicle;
 - g. collapse of a bridge or culvert;
 - h. smoke;
 - i. falling objects including aircraft; and
 - j. vandalism, this means the willful and malicious damage to or destruction of covered animals.

2. "We" cover direct loss caused by theft of covered property. This includes loss of "animals of others" from a premises, described on the "schedule of coverages", when it is likely that they have been stolen.

PERILS EXCLUDED

1. "We" do not pay for loss or damage caused directly or indirectly by one or more of the following excluded causes or events. Such loss or damage is excluded regardless of other causes or events that contribute to or aggravate the loss, whether such causes or events act to produce the loss before, at the same time as, or after the excluded causes or events.
 - a. **Civil Authority** - "We" do not pay for loss caused by order of any civil authority, including seizure, confiscation, destruction, or quarantine of property.

"We" do cover loss resulting from acts of destruction by the civil authority to prevent the spread of fire, unless the fire is caused by a peril excluded under this coverage.

- b. **Earth Movement Or Volcanic Eruption** - "We" do not pay for loss caused by any "earth movement" (other than "sinkhole collapse") or caused by eruption, explosion, or effusion of a volcano.

"We" do cover direct loss by fire, explosion, or "volcanic action" resulting from either "earth movement" or eruption, explosion, or effusion of a volcano.

This exclusion does not apply to covered property while in transit.

- c. **Flood** - "We" do not pay for loss caused by "flood".

"We" do cover direct loss by fire, explosion, or sprinkler leakage resulting from "flood".

This exclusion does not apply to covered property while in transit.

- d. **Nuclear Hazard** - "We" do not pay for loss caused by or resulting from a nuclear reaction, nuclear radiation, or radioactive contamination (whether controlled or uncontrolled; whether caused by natural, accidental, or artificial means). Loss caused by nuclear hazard is not considered loss caused by fire, explosion, or smoke. Direct loss by fire resulting from the nuclear hazard is covered.

e. **Sewer Backup And Water Below The Surface** - "We" do not pay for loss caused by:

- 1) water that backs up through a sewer or drain; or
- 2) water below the surface of the ground, including but not limited to water that exerts pressure on or flows, seeps, or leaks through or into a covered building or structure.

"We" do cover direct loss by fire, explosion, or theft resulting from either water that backs up through a sewer or drain or water below the surface of the ground.

This exclusion does not apply to covered property while in transit.

f. **War And Military Action** - "We" do not pay for loss caused by:

- 1) war, including undeclared war or civil war; or
- 2) a warlike action by a military force, including action taken to prevent or defend against an actual or expected attack, by any government, sovereign, or other authority using military personnel or other agents; or
- 3) insurrection, rebellion, revolution, or unlawful seizure of power including action taken by governmental authority to prevent or defend against any of these.

With regard to any action that comes within the "terms" of this exclusion and involves nuclear reaction, nuclear radiation, or radioactive contamination, this War and Military Action Exclusion will apply in place of the Nuclear Hazard Exclusion.

2. "We" do not pay for loss or damage that is caused by or results from one or more of the following:

- a. **Contamination Or Deterioration** - "We" do not pay for loss caused by contamination or deterioration including corrosion; decay; fungus; mildew; mold; rot; rust.
- b. **Criminal, Fraudulent, Dishonest, Or Illegal Acts** - "We" do not pay for loss caused by or resulting from criminal, fraudulent, dishonest, or illegal acts committed alone or in collusion with another by:
 - 1) "you";
 - 2) others who have an interest in the property;
 - 3) others to whom "you" entrust the property;

- 4) "your" partners, officers, directors, trustees, joint venturers, or "your" members or managers if "you" are a limited liability company; or
- 5) the employees or agents of 1), 2), 3), or 4) above, whether or not they are at work.

This exclusion does not apply to acts of destruction by "your" employees, but "we" do not pay for theft by employees.

This exclusion does not apply to covered property in the custody of a carrier for hire.

c. **Electrical Currents** - "We" do not pay for loss caused by arcing or by electrical currents other than lightning.

But if arcing or electrical currents other than lightning result in a "specified peril", "we" do cover the loss or damage caused by that "specified peril".

d. **Escape** - "We" do not pay for loss caused by or resulting from the escape of an animal.

e. **Disease Or Illness** - "We" do not pay for loss caused by or resulting from disease or illness.

f. **Loss Of Use** - "We" do not pay for loss caused by or resulting from loss of use, delay, or loss of market.

g. **Missing Property** - "We" do not pay for missing property where the only proof of loss is unexplained or mysterious disappearance of covered property, or shortage of property discovered on taking inventory, or any other instance where there is no physical evidence to show what happened to the covered property.

This exclusion does not apply to covered property in the custody of a carrier for hire.

h. **Pollutants** - "We" do not pay for loss caused by or resulting from release, discharge, seepage, migration, dispersal, or escape of "pollutants":

- 1) unless the release, discharge, seepage, migration, dispersal, or escape is caused by a "specified peril"; or
- 2) except as specifically provided under the Supplemental Coverages - Pollutant Cleanup and Removal.

"We" do cover any resulting loss caused by a "specified peril".

i. **Smothering Or Suffocation** - "We" do not pay for loss caused by the smothering or suffocation of any animal.

- j. **Theft From An Unattended Vehicle** - "We" do not pay for theft from an unattended vehicle except when it is securely locked, its windows are fully closed, and there is visible evidence that entry into the vehicle was forced.

This exclusion does not apply to covered property in the custody of a carrier for hire.

- k. **Voluntary Parting With Animals** - "We" do not pay for loss caused by or resulting from voluntary parting with title to or possession of any animal because of any fraudulent scheme, trick, or false pretense.
- l. **Work On An Animal** - "We" do not pay for loss to an animal caused by any grooming, veterinary care, or other work upon the animal.

WHAT MUST BE DONE IN CASE OF LOSS

1. **Notice** - In case of a loss, "you" must:
 - a. give "us" or "our" agent prompt notice including a description of the property involved ("we" may request written notice); and
 - b. give notice to the police when the act that causes the loss is a crime.
2. **You Must Protect Property** - "You" must take all reasonable steps to protect covered property at and after an insured loss to avoid further loss.
 - a. **Payment Of Reasonable Costs** - "We" do pay the reasonable costs incurred by "you" for necessary repairs or emergency measures performed solely to protect covered property from further damage by a peril insured against if a peril insured against has already caused a loss to covered property. "You" must keep an accurate record of such costs. "Our" payment of reasonable costs does not increase the "limit".
 - b. **We Do Not Pay** - "We" do not pay for such repairs or emergency measures performed on property which has not been damaged by a peril insured against.
3. **Proof Of Loss** - "You" must send "us", within 60 days after "our" request, a signed, sworn proof of loss. This must include the following information:
 - a. the time, place, and circumstances of the loss;
 - b. other policies of insurance that may cover the loss;
 - c. "your" interest and the interests of all others in the property involved, including all mortgages and liens;

- d. changes in title of the covered property during the policy period; and
- e. estimates, specifications, inventories, and other reasonable information that "we" may require to settle the loss.

4. **Examination** - "You" must submit to examination under oath in matters connected with the loss as often as "we" reasonably request and give "us" sworn statements of the answers. If more than one person is examined, "we" have the right to examine and receive statements separately and not in the presence of others.
5. **Records** - "You" must produce records, including tax returns and bank microfilms of all canceled checks relating to value, loss, and expense and permit copies and extracts to be made of them as often as "we" reasonably request.
6. **Damaged Property** - "You" must exhibit the damaged and undamaged property as often as "we" reasonably request and allow "us" to inspect or take samples of the property.
7. **Volunteer Payments** - "You" must not, except at "your" own expense, voluntarily make any payments, assume any obligations, pay or offer any rewards, or incur any other expenses except as respects protecting property from further damage.
8. **Abandonment** - "You" may not abandon the property to "us" without "our" written consent.
9. **Cooperation** - "You" must cooperate with "us" in performing all acts required by this policy.

VALUATION

State Limit - The value of "animals of others" is based on the per animal "limit" indicated on the "schedule of coverages".

HOW MUCH WE PAY

1. **Insurable Interest** - "We" do not cover more than "your" insurable interest in any property.
2. **Deductible** - "We" pay only that part of "your" loss over the deductible amount indicated on the "schedule of coverages" in any one occurrence.
3. **Loss Settlement Terms** - Subject to paragraphs 1., 2., 4., and 5. under How Much We Pay, "we" pay the amount determined under Valuation.

The most "we" pay for loss at any one location is the "limit" indicated on the "schedule of coverages" for a described premises. In no event

will "we" pay more than the catastrophe "limit" indicated on the "schedule of coverages", regardless if a loss involves one or more animals or one or more described premises.

4. **Insurance Under More Than One Coverage** - If more than one coverage of this policy insures the same loss, "we" pay no more than the actual claim, loss, or damage sustained.
5. **Insurance Under More Than One Policy**
 - a. **Proportional Share** - "You" may have another policy subject to the same "terms" as this policy. If "you" do, "we" will pay "our" share of the covered loss. "Our" share is the proportion that the applicable "limit" under this policy bears to the "limit" of all policies covering on the same basis.
 - b. **Excess Amount** - If there is another policy covering the same loss, other than that described above, "we" pay only for the amount of covered loss in excess of the amount due from that other policy, whether "you" can collect on it or not. But "we" do not pay more than the applicable "limit".

LOSS PAYMENT

Property Of Others -

1. **Adjustment And Payment Of Loss To Property Of Others** - Losses to property of others may be adjusted with and paid to:
 - a. "you" on behalf of the owner; or
 - b. the owner.
2. **We Do Not Have To Pay You If We Pay The Owner** - If "we" pay the owner, "we" do not have to pay "you". "We" may also choose to defend any suits brought by the owners at "our" expense.

OTHER CONDITIONS

1. **Appraisal** - If "you" and "we" do not agree on the amount of the loss or the value of covered property, either party may demand that these amounts be determined by appraisal.

If either makes a written demand for appraisal, each will select a competent, independent appraiser and notify the other of the appraiser's identity within 20 days of receipt of the written demand. The two appraisers will then select a competent, impartial umpire. If the two appraisers are unable to agree upon an umpire within 15 days, "you" or "we" can ask a judge of a court of record in the state where the property is located to select an umpire.

The appraisers will then determine and state separately the amount of each loss.

The appraisers will also determine the value of covered property items at the time of the loss, if requested.

If the appraisers submit a written report of any agreement to "us", the amount agreed upon will be the amount of the loss. If the appraisers fail to agree within a reasonable time, they will submit only their differences to the umpire. Written agreement so itemized and signed by any two of these three, sets the amount of the loss.

Each appraiser will be paid by the party selecting that appraiser. Other expenses of the appraisal and the compensation of the umpire will be paid equally by "you" and "us".

2. **Benefit To Others** - Insurance under this coverage will not directly or indirectly benefit anyone having custody of "your" property.
3. **Conformity With Statute** - When a condition of this coverage is in conflict with an applicable law, that condition is amended to conform to that law.
4. **Estates** - This provision applies only if the insured is an individual.
 - a. **Your Death** - On "your" death, "we" cover the following as an insured:
 - 1) the person who has custody of "your" property until a legal representative is qualified and appointed; or
 - 2) "your" legal representative.

This person or organization is an insured only with respect to property covered by this coverage.

- b. **Policy Period Is Not Extended** - This coverage does not extend past the policy period indicated on the declarations.
5. **Misrepresentation, Concealment, Or Fraud** - This coverage is void as to "you" and any other insured if, before or after a loss:
 - a. "you" or any other insured have willfully concealed or misrepresented:
 - 1) a material fact or circumstance that relates to this insurance or the subject thereof; or
 - 2) "your" interest herein; or
 - b. there has been fraud or false swearing by "you" or any other insured with regard to a matter that relates to this insurance or the subject thereof.
6. **Policy Period** - "We" pay for a covered loss that occurs during the policy period.
7. **Recoveries** - If "we" pay "you" for the loss and lost or damaged property is recovered, or payment is made by those responsible for the loss, the following provisions apply:

- a. "you" must notify "us" promptly if "you" recover property or receive payment;
 - b. "we" must notify "you" promptly if "we" recover property or receive payment;
 - c. any recovery expenses incurred by either are reimbursed first;
 - d. "you" may keep the recovered property but "you" must refund to "us" the amount of the claim paid, or any lesser amount to which "we" agree; and
 - e. if the claim paid is less than the agreed loss due to a deductible or other limiting "terms" of this policy, any recovery will be pro rated between "you" and "us" based on "our" respective interest in the loss.
8. **Restoration Of Limits** - A loss "we" pay under this coverage does not reduce the applicable "limits".
9. **Subrogation** - If "we" pay for a loss, "we" may require "you" to assign to "us" "your" right of recovery against others. "You" must do all that is necessary to secure "our" rights. "We" do not pay for a loss if "you" impair this right to recover.

"You" may waive "your" right to recover from others in writing before a loss occurs.

10. **Suit Against Us** - No one may bring a legal action against "us" under this coverage unless:
- a. all of the "terms" of this coverage have been complied with; and
 - b. the suit has been brought within two years after "you" first have knowledge of the loss.

If any applicable law makes this limitation invalid, then suit must begin within the shortest period permitted by law.

11. **Territorial Limits** - "We" cover property while it is in the United States of America, its territories and possessions, Canada, and Puerto Rico.

**SCHEDULE OF COVERAGES
ANIMAL CARE FLOATER**

COVERED PREMISES

<u>Prem No</u>	<u>Described Premises</u>	<u>Limit</u>
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LIMITS

Loc No

Per Animal Limit - - The most "we" pay for loss to any one animal is:

COVERAGE EXTENSIONS

Limit

SUPPLEMENTAL COVERAGES

Limit

DEDUCTIBLE

Deductible Amount

PREMIUM

Annual Premium

FORMS AND ENDORSEMENTS
 APPLICABLE TO ANIMAL CARE FLOATER COVERAGE

NEW	FORM OR ENDORSEMENT AND EDITION DATE	ENDORSEMENT TITLE (Only the endorsement titles are shown below, please review the form for a complete description of coverage.)
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*Indicates a new form has been added or a replacement form has been substituted for one of an earlier edition. Please retain all forms.

SERFF Tracking Number: SMM-125343928 State: Arkansas
First Filing Company: State Auto Property and Casualty Insurance State Tracking Number: EFT \$50
Company, ...
Company Tracking Number: SAC-CIM-2007-1136
TOI: 09.0 Inland Marine Sub-TOI: 09.0005 Other Commercial Inland Marine
Product Name: AR CIM Forms 2008
Project Name/Number: AR CIM Forms 2008/SAC-CIM-2007-1136

Supporting Document Schedules

Satisfied -Name: Uniform Transmittal Document-
Property & Casualty **Review Status:** Approved 11/16/2007

Comments:

Attachments:

PCTD1 Arkansas.pdf
PCFFS1 Arkansas.pdf

Satisfied -Name: cover letter and exhibits **Review Status:** Approved 11/16/2007

Comments:

Attachments:

AR Fms CIM Filing - Cover Letter.pdf
Exhibit I - Filed Forms Explanation - CW.pdf
Exhibit I - Guide Forms Explanation - CW.pdf
Exhibit II - Filed Forms List CW.pdf
Exhibit II - Guide Forms List CW.pdf
Exhibit III - Arkansas Filed and Guide Forms.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: <table style="width: 100%; border: none;"> <tr> <td style="width: 60%; border: none;">New Business</td> <td style="border: none;"></td> </tr> <tr> <td style="border: none;">Renewal Business</td> <td style="border: none;"></td> </tr> </table> f. State Filing #: g. SERFF Filing #: h. Subject Codes	New Business		Renewal Business	
New Business					
Renewal Business					

3. Group Name	Group NAIC #
State Auto Insurance Companies	175

4. Company Name(s)	Domicile	NAIC #	FEIN #	State #
State Automobile Mutual Ins. Co.	Ohio	25135	31-4316080	
State Auto Property & Casualty Ins. Co.	Iowa	25127	57-6010814	

5. Company Tracking Number	SAC-CIM-2007-1136 SERFF # SAMM-125343928
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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
Kathy Hartwell State Auto Insurance Companies 518 East Broad St., Cols, OH 43215	Supervisor, State Filings	800-695-9436	614-719-0299	Kathy.hartwell@stateauto.com

7. Signature of authorized filer	
8. Please print name of authorized filer	Kathy Hartwell

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

9. Type of Insurance (TOI)	09.0 Inland Marine
10. Sub-Type of Insurance (Sub-TOI)	09.0005 Other Commercial Inland Marine
11. State Specific Product code(s)(if applicable)[See State Specific Requirements]	
12. Company Program Title (Marketing title)	Commercial Inland Marine
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: 01-02-2008 Renewal: 01-02-2008
15. Reference Filing?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
16. Reference Organization (if applicable)	
17. Reference Organization # & Title	
18. Company's Date of Filing	11-01-2007
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 #	SAC-CIM-2007-1136
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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]
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Re: STATE AUTO INSURANCE COMPANIES, OUR GROUP FILING ID #SAC-CIM-2007-1136
- State Automobile Mutual Insurance Company, NAIC # 25135, FEIN #3104316080
- State Auto Property & Casualty Insurance Company, NAIC #25127, FEIN # 57-6010814

COMMERCIAL INLAND MARINE FILING – FORMS FILING

With this submission we propose the following changes to our Commercial Inland Marine Program. These changes are being submitted in all our operating states. Please see attached Exhibits for Filed and Guide Forms: Exhibit I (forms explanation), Exhibit II (countrywide forms list) and Exhibit III (state specific forms list) for forms details. The State Auto independent forms are attached. If you require copy of all the AAIS forms, please let me know. (Note: I did attach a copy of the Bureau's Amendatory Endorsements we are adopting).

1. REPLACE CURRENT INLAND MARINE PROGRAM: We are filing to replace our entire Inland Marine Program.

For the Commercial Inland Marine Program, usually referred to as Filed Coverages we are adopting current AAIS manual (AAIS-2005-64R, #AR-PC-05-015835) and forms (AAIS filing reference # AAIS-2005-64F and AAIS-2005-64F-1, #AR-PC-05-15833 and #AR-PC-05-016527).

For the Inland Marine – Guide Program, we are adopting the following revisions:

- 04 04 Revision – Replaces all Guide Coverage Forms and endorsements (AAIS filing reference 2004-9, 04-0147)
- 06 04 Amendment – Replaces approximately 21 forms in the original 04 04 filing (AAIS filing reference 2004-28, 04-0276)
- 10 04 Revision – Revised Computer and EDP Forms (AAIS filing reference 2004-84, AR-PC-04-012777, 04-0906)
- 12 04 Revision - Mobile Medical Equipment Coverage – new coverage (2005-6, AR-PC-05-013274, 05-0032, 05-0196)

We will continue to use the same pricing as currently on file using the same rates instead of Loss Costs.

The AAIS Countrywide Manual Revision 01 05 is being adopted including all state exception pages. The General Rules in this revision will also apply to the Guide Program. We are including new State Auto Exception Pages so that manual references will align with the 01 05. Items currently shown on the State Auto Exception pages are being transferred to new pages for current numbering and referencing. The State Auto Exception pages also reflect that we are not adopting Loss Costs and will continue to reference the same rates as shown in our manual pages currently on file.

2. ELECTRONIC PROCESS: With this filing State Auto is also implementing a change to the appearance of our policy forms. We are changing from using a paper stock of forms and endorsements to a more efficient method, electronic storage of policy documents. We will continue to produce electronic dec pages. With the change to electronic storage, all of our policy documents and dec pages will change in appearance. The reference to "electronic" in this submission is referring to internal company computer systems. Just as we currently create all commercial policy contracts and provide them to the insured and/or agent in a paper format, we will continue to do this. The change to an electronic process will only impact internal operations and how the paper version of the form is produced to create the final policy documents.
3. POLICY JACKETS AND ENDORSEMENTS: We are eliminating our use of the paper folded jacket, FI -102 04/96. The jacket contains language that will now be split into separate endorsements. The language has not changed. The language in the jacket is usual to most policies, such as the Common Policy Conditions, Calculation of Premium, etc. The Common Policy Conditions is not being changed, just moved under the reference of one form number to another. All the state amendatory endorsements will continue to apply to address any state specific language requirements.
4. TERRORISM: The forms list does not include any reference to Terrorism forms. We submitted changes to terrorism forms in a separate submission with an earlier review date.

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 #: N/A - EFT
Amount: \$50.00 group fee

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.)**

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FORM FILING SCHEDULE

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1.	This filing transmittal is part of Company Tracking #	SAC-CIM-2007-1136			
2.	This filing corresponds to rate/rule filing number (Company tracking number of rate/rule filing, if applicable)	n/a			
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	FILED COVERAGE FORMS - AAIS Forms announced in AAIS-2005-64F and AAIS-2005-64F-1, #AR-PC-05-15833 and #AR-PC-05-016527	See Exhibits II and III for list	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
02	GUIDE COVERAGE FORMS - *AAIS-2004-9, 04-0147 *AAIS-2004-28, 04-0276 *AAIS-2004-84, AR-PC-04-012777, 04-0906 *AAIS-2005-6, AR-PC-05-013274, 05-0032, 05-0196	See Exhibits II and III for list	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
03	Mortgagees/Loss Payees /Additional Interests/Named Insureds Extension Schedule	AML 1 08 08	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
04	Blank Endorsement	MC 17 12 85	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
05	State Auto Mutual Conditions / Cover Sheet	SI 10 08 01 07	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
06	Installment Payments	SI 11 00 01 04	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
07	Pairs and Sets Condition Amendment	SM 00 01 07 03	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
08	Contractors' Equipment Lease Loan Gap Coverage	SM 00 02 01 05	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
09	Special Personal Property Floater Coverage	SM 00 03 06 06	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
10	Schedule of Coverages – Special Personal Property Floater	SM 00 04 06 06	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		

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FORM FILING SCHEDULE

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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
11	Named Perils Coverage	SM 00 05 01 05	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
12	Coinsurance Waiver	SM 00 06 01 05	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
13	Personal Property Coverage	SM 00 07 01 05	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
14	Reporting Conditions	SM 00 08 01 05	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
15	Coinsurance Amendment	SM 00 09 01 05	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
16	Coinsurance Amendment	SM 00 10 01 05	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
17	Coinsurance Amendment	SM 00 11 01 05	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
18	Earthquake, Flood, And Sewer Backup Schedule	SM 00 12 04 04	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
19	Earthquake, Flood, And Sewer Backup	SM 00 13 04 04	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
20	Earthquake, Flood, And Sewer Backup	SM 00 14 04 04	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		

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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
21	Earthquake, Flood, And Sewer Backup	SM 00 15 04 04	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
22	Earthquake, Flood, And Sewer Backup	SM 00 16 04 04	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
23	Earthquake, Flood, And Sewer Backup	SM 00 17 04 04	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
24	Earthquake, Flood, And Sewer Backup	SM 00 18 04 04	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
25	Earthquake, Flood, And Sewer Backup	SM 00 19 04 04	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
26	Earthquake, Flood, And Sewer Backup	SM 00 20 04 04	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
27	Earthquake, Flood, And Sewer Backup Schedule	SM 00 21 04 04	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
28	Earthquake, Flood, And Sewer Backup	SM 00 22 04 04	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
29	Earthquake, Flood, And Sewer Backup	SM 00 23 04 04	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
30	Earthquake, Flood, And Sewer Backup	SM 00 24 04 04	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		

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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
31	Earthquake, Flood, And Sewer Backup	SM 00 25 04 04	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
32	Earthquake, Flood, And Sewer Backup	SM 00 26 04 04	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
33	Earthquake, Flood, And Sewer Backup	SM 00 27 04 04	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
34	Earthquake, Flood, And Sewer Backup	SM 00 28 04 04	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
35	Earthquake, Flood, And Sewer Backup	SM 00 29 04 04	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
36	Earthquake, Flood, And Sewer Backup Endorsement	SM 00 30 04 04	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
37	Earthquake, Flood, And Sewer Backup Endorsement	SM 00 31 04 04	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
38	Earthquake, Flood, And Sewer Backup Endorsement	SM 00 32 04 04	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
39	Earthquake, Flood, And Sewer Backup Endorsement	SM 00 33 04 04	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
40	Earth Movement, Flood, and Sewer Backup Exclusion	SM 00 34 04 04	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		

PC FFS-1

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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
41	Earth Movement, Flood, and Sewer Backup Exclusion	SM 00 35 04 04	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
42	Earth Movement, Flood, and Sewer Backup Exclusion	SM 00 36 04 04	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
43	Earth Movement, Flood, and Sewer Backup Exclusion	SM 00 37 04 04	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
44	Replacement Cost Endorsement	SM 00 38 04 04	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
45	Replacement Cost Endorsement	SM 00 39 04 04	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
46	Replacement Cost Endorsement	SM 00 40 04 04	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
47	Replacement Cost Endorsement	SM 00 41 04 04	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
48	Replacement Cost Endorsement	SM 00 42 04 04	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
49	Replacement Cost Endorsement	SM 00 43 04 04	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
50	Replacement Cost Endorsement	SM 00 44 04 04	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		

PC FFS-1

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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
51	Earth Movement, Flood, and Sewer Backup Exclusion	SM 00 45 04 04	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
52	Earth Movement, Flood, and Sewer Backup Exclusion	SM 00 46 04 04	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
53	Earth Movement, Flood, and Sewer Backup Exclusion	SM 00 47 04 04	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
54	Replacement Cost Endorsement	SM 00 48 04 04	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
55	Limited Theft	SM 00 49 05 04	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
56	Limited Theft	SM 00 50 05 04	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
57	Limited Theft	SM 00 51 05 04	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
58	Limited Theft	SM 00 52 05 04	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
59	Limited Theft	SM 00 53 05 04	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
60	Limited Theft	SM 00 55 05 04	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		

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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
61	Limited Theft	SM 00 57 05 04	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
62	Limited Theft	SM 00 58 05 04	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
63	Limited Theft	SM 00 59 05 04	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
64	Limited Theft	SM 00 60 05 04	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
65	Limited Theft	SM 00 61 05 04	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
66	Limited Theft	SM 00 62 05 04	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
67	Limited Theft	SM 00 63 05 04	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
68	Limited Theft	SM 00 64 05 04	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
69	Limited Theft	SM 00 65 05 04	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
70	Limited Theft	SM 00 66 05 04	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		

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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
71	Limited Theft	SM 00 67 05 04	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
72	Limited Theft	SM 00 68 05 04	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
73	Contractors' Equipment Lease Loan Gap Coverage	SM 00 70 06 06	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
74	Permission to Occupy Endorsement	SM 00 90 04 04	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
75	Permission to Occupy Endorsement	SM 00 91 04 04	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
76	Permission to Occupy Endorsement	SM 00 92 04 04	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
77	Reporting Conditions Endorsement	SM 00 93 04 04	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
78	Freezing Endorsement	SM 01 00 04 04	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
79	Freezing Endorsement	SM 01 01 04 04	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
80	Windstorm Deductible	SM 01 02 04 04	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		

PC FFS-1

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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
81	Windstorm Deductible	SM 01 03 04 04	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
82	Windstorm Deductible	SM 01 04 04 04	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
83	Named Perils Endorsement	SM 01 05 04 04	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
84	Named Perils Endorsement	SM 01 06 04 04	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
85	Named Perils Endorsement	SM 01 07 04 04	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
86	Named Perils Endorsement	SM 01 08 04 04	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
87	Refrigeration Breakdown Endorsement	SM 01 09 04 04	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
88	Refrigeration Breakdown Endorsement	SM 01 10 04 04	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
89	Named Perils Endorsement	SM 01 11 04 04	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
90	Named Perils Endorsement	SM 01 12 04 04	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		

PC FFS-1

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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
91	Backhaul Coverage	SM 01 13 04 04	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
92	Percentage Deductible Endorsement	SM 01 16 06 04	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
93	Waterborne Endorsement	SM 01 17 04 04	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
94	Replacement Cost Endorsement	SM 01 19 04 04	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
95	Split Deductible Endorsement	SM 01 20 04 04	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
96	Additional Coverages Endorsement	SM 01 22 04 04	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
97	Testing and Commissioning	SM 01 26 04 04	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
98	Scheduled Property – Musical Instruments	SM 01 28 04 04	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
99	Scheduled Property – Photographic Equipment	SM 01 29 04 04	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
100	Equipment Schedule	SM 01 30 04 04	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		

PC FFS-1

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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
101	Equipment Schedule	SM 01 32 04 04	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
102	Property Schedule	SM 01 33 04 04	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
103	Property Schedule	SM 01 34 04 04	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
104	Covered Property Amendment	SM 01 35 12 04	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
105	Deductible Reimbursement - Theft	SM 01 36 01 07	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
106	Theft Exclusion	SM 01 37 07 07	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
107	Theft Exclusion	SM 01 38 07 07	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
108	Theft Exclusion	SM 01 39 07 07	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
109	Theft Exclusion	SM 01 40 07 07	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
110	Theft Exclusion	SM 01 41 07 07	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		

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111	Theft Exclusion	SM 01 42 07 07	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
112	Theft Exclusion	SM 01 43 07 07	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
113	Theft Exclusion	SM 01 44 07 07	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
114	Theft Exclusion	SM 01 45 07 07	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
115	Replacement Cost Endorsement	SM 01 46 07 07	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
116	Replacement Cost Endorsement	SM 01 47 07 07	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
117	Replacement Cost Endorsement	SM 01 48 07 07	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
118	Unscheduled Sign Amendment	SM 01 49 07 07	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
119	Replacement Cost Endorsement – Software Amendment	SM 01 50 07 07	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
120	Newly Purchased Property Endorsement	SM 01 51 07 07	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		

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1.	This filing transmittal is part of Company Tracking #	SAC-CIM-2007-1136			
2.	This filing corresponds to rate/rule filing number (Company tracking number of rate/rule filing, if applicable)				
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
121	Rental Reimbursement	SM 01 52 07 07	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
122	Inland Marine Policy Declarations	SM 50 00 01 04	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
123			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
124			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
125			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
126			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
127			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
128			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
129			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
130			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		

PC FFS-1

Arkansas Cover Letter / Explanatory Memorandum

Re: STATE AUTO INSURANCE COMPANIES, OUR GROUP FILING ID #SAC-CIM-2007-1136
- State Automobile Mutual Insurance Company, NAIC # 25135, FEIN #3104316080
- State Auto Property & Casualty Insurance Company, NAIC #25127, FEIN # 57-6010814

COMMERCIAL INLAND MARINE FILING – FORMS FILING

With this submission we propose the following changes to our Commercial Inland Marine Program. These changes are being submitted in all our operating states. Please see attached Exhibits for Filed and Guide Forms: Exhibit I (forms explanation), Exhibit II (countrywide forms list) and Exhibit III (state specific forms list) for forms details.

1. REPLACE CURRENT INLAND MARINE PROGRAM: We are filing to replace our entire Inland Marine Program.

For the Commercial Inland Marine Program, usually referred to as Filed Coverages we are adopting current AAIS manual (AAIS-2005-64R, #AR-PC-05-015835) and forms (AAIS filing reference # AAIS-2005-64F and AAIS-2005-64F-1, #AR-PC-05-15833 and #AR-PC-05-016527).

For the Inland Marine – Guide Program, we are adopting the following revisions:

- 04 04 Revision – Replaces all Guide Coverage Forms and endorsements (AAIS filing reference 2004-9, 04-0147)
- 06 04 Amendment – Replaces approximately 21 forms in the original 04 04 filing (AAIS filing reference 2004-28, 04-0276)
- 10 04 Revision – Revised Computer and EDP Forms (AAIS filing reference 2004-84, AR-PC-04-012777, 04-0906)
- 12 04 Revision - Mobile Medical Equipment Coverage – new coverage (2005-6, AR-PC-05-013274, 05-0032, 05-0196)

We will continue to use the same pricing as currently on file using the same rates instead of Loss Costs.

The AAIS Countrywide Manual Revision 01 05 is being adopted including all state exception pages. The General Rules in this revision will also apply to the Guide Program. We are including new State Auto Exception Pages so that manual references will align with the 01 05. Items currently shown on the State Auto Exception pages are being transferred to new pages for current numbering and referencing. The State Auto Exception pages also reflect that we are not adopting Loss Costs and will continue to reference the same rates as shown in our manual pages currently on file.

2. ELECTRONIC PROCESS: With this filing State Auto is also implementing a change to the appearance of our policy forms. We are changing from using a paper stock of forms and endorsements to a more efficient method, electronic storage of policy documents. We will continue to produce electronic dec pages. With the change to electronic storage, all of our policy documents and dec pages will change in appearance. The reference to "electronic" in this submission is referring to internal company computer systems. Just as we currently create all commercial policy contracts and provide them to the insured and/or agent in a paper format, we will continue to do this. The change to an electronic process will only impact internal operations and how the paper version of the form is produced to create the final policy documents.
3. POLICY JACKETS AND ENDORSEMENTS: We are eliminating our use of the paper folded jacket, FI -102 04/96. The jacket contains language that will now be split into separate endorsements. The language has not changed. The language in the jacket is usual to most policies, such as the Common Policy Conditions, Calculation of Premium, etc. The Common Policy Conditions is not being changed, just moved under the reference of one form number to another. All the state amendatory endorsements will continue to apply to address any state specific language requirements.
4. TERRORISM: The forms list does not include any reference to Terrorism forms. We submitted changes to terrorism forms in a separate submission with an earlier review date.

Exhibit I
Commercial Inland Marine Forms Explanation – **Countrywide**

BUREAU FORMS	
CL 01 00 03 99	Common Policy Conditions (not VA) <ul style="list-style-type: none"> This wording is unchanged and previously in form FI 102 04 96. AAIS endorsement language is unchanged. Bulletins: 98-369
CL 01 00 01 01	Common Policy Conditions (VA only) <ul style="list-style-type: none"> This endorsement is unchanged. AAIS endorsement language is unchanged.
IL 00 03 07 02	Calculation of Premium <ul style="list-style-type: none"> This wording (unchanged) was previously in form FI 102 04 96. ISO endorsement language unchanged. Filing Reference: CL – 06-OLOB1
IL 09 17 11 85	Resident Agent Countersignature Endorsement (not FL IA IL MN SD VA WV WI) <ul style="list-style-type: none"> ISO endorsement language unchanged.
IL 12 01 04 93	Change Endorsement (not FL IL KY SD) <ul style="list-style-type: none"> ISO endorsement language unchanged based on 11 85 language. This edition is used with company processing system to have added help features.
IM 10 00 01 05	Accounts Receivable Coverage <ul style="list-style-type: none"> Replaces 1.0 edition. Filing Reference: AAIS-2005-64F Bulletins: 05-0831
IM 10 05 01 05	Accounts Receivable Schedule of Coverages <ul style="list-style-type: none"> Replaces 1.0 edition. Filing Reference: AAIS-2005-64F Bulletins: 05-0831
IM 10 12 01 05	Duplicate Records <ul style="list-style-type: none"> Replaces 1.0 edition. Filing Reference: AAIS-2005-64F Bulletins: 05-0831
IM 10 13 01 05	Accounts Receivable Reporting Conditions <ul style="list-style-type: none"> Replaces 1.0 edition. Filing Reference: AAIS-2005-64F Bulletins: 05-0831
IM 10 15 01 05	Coinsurance Amendment <ul style="list-style-type: none"> This is a new AAIS form. Filing Reference: AAIS-2005-64F Bulletins: 05-0831
IM 10 50 01 05	Camera & Music Instrument Dealer Coverage <ul style="list-style-type: none"> Replaces 1.0 edition. Filing Reference: AAIS-2005-64F Bulletins: 05-0832

IM 10 55 01 05	Camera & Music Instrument Schedule of Coverages
	<ul style="list-style-type: none"> Replaces 1.0 edition.
	<ul style="list-style-type: none"> Filing Reference: AAIS-2005-64F
	<ul style="list-style-type: none"> Bulletins: 05-0832
IM 11 00 01 05	Floor Plan Merchandise Coverage
	<ul style="list-style-type: none"> Replaces 1.0 edition.
	<ul style="list-style-type: none"> Filing Reference: AAIS-2005-64F
	<ul style="list-style-type: none"> Bulletins: 05-0831
IM 11 05 01 05	Floor Plan Merchandise Schedule of Coverages
	<ul style="list-style-type: none"> Replaces 1.0 edition.
	<ul style="list-style-type: none"> Filing Reference: AAIS-2005-64F
	<ul style="list-style-type: none"> Bulletins: 05-0831
IM 11 11 01 05	Limit of Loss
	<ul style="list-style-type: none"> Replaces 1.0 edition.
	<ul style="list-style-type: none"> Filing Reference: AAIS-2005-64F
	<ul style="list-style-type: none"> Bulletins: 05-0831
IM 11 12 01 05	Limit of Recovery
	<ul style="list-style-type: none"> Replaces 1.0 edition.
	<ul style="list-style-type: none"> Filing Reference: AAIS-2005-64F
	<ul style="list-style-type: none"> Bulletins: 05-0831
IM 11 50 01 05	Mobile Equipment Dealers
	<ul style="list-style-type: none"> Replaces 1.0 edition.
	<ul style="list-style-type: none"> Filing Reference: AAIS-2005-64F
	<ul style="list-style-type: none"> Bulletins: 05-0833
IM 11 55 01 05	Mobile Equipment Dealers Schedule of Coverages
	<ul style="list-style-type: none"> Replaces 1.0 edition.
	<ul style="list-style-type: none"> Filing Reference: AAIS-2005-64F
	<ul style="list-style-type: none"> Bulletins: 05-0833
IM 12 50 01 05	Musical Instruments Coverage
	<ul style="list-style-type: none"> Replaces 1.0 edition.
	<ul style="list-style-type: none"> Filing Reference: AAIS-2005-64F
	<ul style="list-style-type: none"> Bulletins: 05-0832
IM 12 51 01 05	Named Perils Coverage
	<ul style="list-style-type: none"> Replaces 1.0 edition.
	<ul style="list-style-type: none"> Filing Reference: AAIS-2005-64F
	<ul style="list-style-type: none"> Bulletins: 05-0831
IM 12 55 01 05	Musical Instruments Schedule of Coverages
	<ul style="list-style-type: none"> Replaces 1.0 edition.
	<ul style="list-style-type: none"> Filing Reference: AAIS-2005-64F
	<ul style="list-style-type: none"> Bulletins: 05-0832
IM 12 61 01 05	Coinsurance Waiver
	<ul style="list-style-type: none"> Replaces 1.0 edition.
	<ul style="list-style-type: none"> Filing Reference: AAIS-2005-64F
	<ul style="list-style-type: none"> Bulletins: 05-0831

IM 12 63 01 05	Personal Property Coverage
	<ul style="list-style-type: none"> Replaces 1.0 edition.
	<ul style="list-style-type: none"> Filing Reference: AAIS-2005-64F
	<ul style="list-style-type: none"> Bulletins: 05-0831
IM 12 64 01 05	Reporting Conditions
	<ul style="list-style-type: none"> Replaces 1.0 edition.
	<ul style="list-style-type: none"> Filing Reference: AAIS-2005-64F
	<ul style="list-style-type: none"> Bulletins: 05-0831
IM 12 66 01 05	Restriction of Coverage (not KY SD)
	<ul style="list-style-type: none"> AAIS revised from 1.0 edition.
	<ul style="list-style-type: none"> Filing Reference: AAIS-2005-64F
	<ul style="list-style-type: none"> Bulletins: 05-0831
IM 12 67 01 05	Increased Premium
	<ul style="list-style-type: none"> Replaces 1.0 edition.
	<ul style="list-style-type: none"> Filing Reference: AAIS-2005-64F
	<ul style="list-style-type: none"> Bulletins: 05-0831
IM 12 73 01 05	Coinsurance Amendment
	<ul style="list-style-type: none"> This is a new AAIS form.
	<ul style="list-style-type: none"> Filing Reference: AAIS-2005-64F
	<ul style="list-style-type: none"> Bulletins: 05-0831
IM 13 00 01 05	Negative Film Coverage
	<ul style="list-style-type: none"> Replaces 1.0 edition.
	<ul style="list-style-type: none"> Filing Reference: AAIS-2005-64F
	<ul style="list-style-type: none"> Bulletins: 05-0832
IM 13 05 01 05	Negative Film Schedule of Coverages
	<ul style="list-style-type: none"> Replaces 1.0 edition.
	<ul style="list-style-type: none"> Filing Reference: AAIS-2005-64F
	<ul style="list-style-type: none"> Bulletins: 05-0832
IM 13 11 01 05	Premises Restriction – Negative Film
	<ul style="list-style-type: none"> Replaces 1.0 edition.
	<ul style="list-style-type: none"> Filing Reference: AAIS-2005-64F
	<ul style="list-style-type: none"> Bulletins: 05-0832
IM 13 12 01 05	Vault Restriction – Negative Film
	<ul style="list-style-type: none"> Replaces 1.0 edition.
	<ul style="list-style-type: none"> Filing Reference: AAIS-2005-64F
	<ul style="list-style-type: none"> Bulletins: 05-0832
IM 13 13 01 05	Non-Reporting – Negative Film
	<ul style="list-style-type: none"> Replaces 1.0 edition.
	<ul style="list-style-type: none"> Filing Reference: AAIS-2005-64F
	<ul style="list-style-type: none"> Bulletins: 05-0832
IM 13 50 01 05	Photographic Equipment Coverage
	<ul style="list-style-type: none"> Replaces 1.0 edition.
	<ul style="list-style-type: none"> Filing Reference: AAIS-2005-64F
	<ul style="list-style-type: none"> Bulletins: 05-0832

IM 13 55 01 05	Photographic Equipment Schedule of Coverages
	<ul style="list-style-type: none"> Replaces 1.0 edition.
	<ul style="list-style-type: none"> Filing Reference: AAIS-2005-64F
	<ul style="list-style-type: none"> Bulletins: 05-0832
IM 14 00 01 05	Physicians and Dentists Coverage
	<ul style="list-style-type: none"> Replaces 1.0 edition.
	<ul style="list-style-type: none"> Filing Reference: AAIS-2005-64F
	<ul style="list-style-type: none"> Bulletins: 05-0834
IM 14 05 09 05	Physicians and Dentists Schedule of Coverages
	<ul style="list-style-type: none"> Replaces 1.0 edition.
	<ul style="list-style-type: none"> Filing Reference: AAIS-2005-64F
	<ul style="list-style-type: none"> Bulletins: 05-0834
IM 14 11 01 05	Additional Property Coverages
	<ul style="list-style-type: none"> Replaces 1.0 edition.
	<ul style="list-style-type: none"> Filing Reference: AAIS-2005-64F
	<ul style="list-style-type: none"> Bulletins: 05-0834
IM 14 12 01 05	Property Normally Carried By You
	<ul style="list-style-type: none"> Replaces 1.0 edition.
	<ul style="list-style-type: none"> Filing Reference: AAIS-2005-64F
	<ul style="list-style-type: none"> Bulletins: 05-0834
IM 14 13 01 05	Artificially Generated Electric Current
	<ul style="list-style-type: none"> Replaces 1.0 edition.
	<ul style="list-style-type: none"> Filing Reference: AAIS-2005-64F
	<ul style="list-style-type: none"> Bulletins: 05-0834
IM 14 50 01 05	Sign Coverage
	<ul style="list-style-type: none"> Replaces 1.0 edition.
	<ul style="list-style-type: none"> Filing Reference: AAIS-2005-64F
	<ul style="list-style-type: none"> Bulletins: 05-0834
IM 14 55 01 05	Sign Supplemental Schedule of Coverages
	<ul style="list-style-type: none"> Replaces 1.0 edition.
	<ul style="list-style-type: none"> Filing Reference: AAIS-2005-64F
	<ul style="list-style-type: none"> Bulletins: 05-0834
IM 14 56 01 05	Coinsurance Amendment
	<ul style="list-style-type: none"> Replaces 1.0 edition.
	<ul style="list-style-type: none"> Filing Reference: AAIS-2005-64F
	<ul style="list-style-type: none"> Bulletins: 05-0834
IM 15 00 09 05	Theatrical Property Coverage
	<ul style="list-style-type: none"> Replaces 1.0 edition.
	<ul style="list-style-type: none"> Filing Reference: AAIS-2005-64F
	<ul style="list-style-type: none"> Bulletins: 05-0834
IM 15 05 01 05	Theatrical Property Schedule of Coverages
	<ul style="list-style-type: none"> Replaces 1.0 edition.
	<ul style="list-style-type: none"> Filing Reference: AAIS-2005-64F
	<ul style="list-style-type: none"> Bulletins: 05-0834

IM 15 50 01 05	Valuable Papers and Records Coverage
	<ul style="list-style-type: none"> Replaces 1.0 edition.
	<ul style="list-style-type: none"> Filing Reference: AAIS-2005-64F
	<ul style="list-style-type: none"> Bulletins: 05-0831
IM 15 55 01 05	Valuable Papers and Records Schedule of Coverages
	<ul style="list-style-type: none"> Replaces 1.0 edition.
	<ul style="list-style-type: none"> Filing Reference: AAIS-2005-64F
	<ul style="list-style-type: none"> Bulletins: 05-0831
IM 15 61 01 05	Library Coverage
	<ul style="list-style-type: none"> Replaces 1.0 edition.
	<ul style="list-style-type: none"> Filing Reference: AAIS-2005-64F
	<ul style="list-style-type: none"> Bulletins: 05-0831
IM 78 52 04 04	Fire Department Service Charge
	<ul style="list-style-type: none"> Replaces AAIS IM 16 65 1.0 edition.
	<ul style="list-style-type: none"> Filing Reference: AAIS-2004-9
	<ul style="list-style-type: none"> Bulletins: 04-0054
IM 78 53 04 04	Protective Devices Endorsement (n/a in FL)
	<ul style="list-style-type: none"> Replaces AAIS IM 16 66 1.0 edition.
	<ul style="list-style-type: none"> Filing Reference: AAIS-2004-9
	<ul style="list-style-type: none"> Bulletins: 04-0054
IM 78 53 09 04	Protective Devices Endorsement (FL only)
	<ul style="list-style-type: none"> Replaces AAIS IM 16 66 1.0 edition.
	<ul style="list-style-type: none"> Filing Reference: AAIS-2004-9
	<ul style="list-style-type: none"> Bulletins: 04-0054
IM 78 54 04 04	Loss Payable Endorsement (n/a in IA MS)
	<ul style="list-style-type: none"> Replaces AAIS IM 12 70 1.0 edition.
	<ul style="list-style-type: none"> Filing Reference: AAIS-2004-9
	<ul style="list-style-type: none"> Bulletins: 04-0054
IM 78 54 05 04	Loss Payable Endorsement (IA only)
	<ul style="list-style-type: none"> Replaces AAIS IM 12 70 1.0 edition.
	<ul style="list-style-type: none"> Filing Reference: AAIS-2004-9
	<ul style="list-style-type: none"> Bulletins: 04-0054
IM 78 54 09 06	Loss Payable Endorsement (MS only)
	<ul style="list-style-type: none"> Replaces AAIS IM 12 70 1.0 edition.
	<ul style="list-style-type: none"> Filing Reference: AAIS-2004-9
	<ul style="list-style-type: none"> Bulletins: 04-0054
IM 78 56 04 04	Property Excluded
	<ul style="list-style-type: none"> This is a new AAIS form.
	<ul style="list-style-type: none"> Filing Reference: AAIS-2004-9
	<ul style="list-style-type: none"> Bulletins: 04 -0054
IM 79 03 04 04	Property Schedule – Theatrical Property
	<ul style="list-style-type: none"> This is a new AAIS form
	<ul style="list-style-type: none"> Filing Reference: AAIS-2004-9
	<ul style="list-style-type: none"> Bulletins: 04-0054

IM 79 04 04 04	Protective Devices Schedule
	<ul style="list-style-type: none"> Replaces AAIS IM 16 67 1.0 edition.
	<ul style="list-style-type: none"> Filing Reference: AAIS-2004-9
	<ul style="list-style-type: none"> Bulletins: 04-0054
STATE AUTO INDEPENDENT FORMS	
AML 1 08 86	Mortgagees/Loss Payees/Additional Interests/ Named Insureds Extension Schedule
	<ul style="list-style-type: none"> This endorsement is used to schedule interest with names of extended length.
	<ul style="list-style-type: none"> This is a State Auto proprietary schedule.
MC 17 12 85	Blank Endorsement
	<ul style="list-style-type: none"> This endorsement is used for manuscript language. (AAIS uses IM 78 51)
	<ul style="list-style-type: none"> This is a State Auto proprietary form.
SI 10 08 01 07	State Auto Mutual Conditions/ Cover Sheet
	<ul style="list-style-type: none"> This wording was previously in form FI 102 04 96. Officer signatures have been updated.
	<ul style="list-style-type: none"> This is a State Auto independent form.
SI 11 00 01 04	Installment Payments
	<ul style="list-style-type: none"> This wording (unchanged) was previously in form FI 102 04 96.
	<ul style="list-style-type: none"> This is a State Auto proprietary form.
SM 00 03 06 06	Special Personal Property Floater Coverage
	<ul style="list-style-type: none"> This wording was previously in form CSC 200 07 99.
	<ul style="list-style-type: none"> This is a State Auto independent form.
SM 00 04 06 06	Schedule of Coverages – Special Personal Property Floater
	<ul style="list-style-type: none"> This schedule was previously CSC 1 07 99.
	<ul style="list-style-type: none"> This is a State Auto independent form.
SM 00 05 01 05	Named Perils Coverage
	<ul style="list-style-type: none"> Language is based on IM 12 51 01 05, but now applies specifically to Photographic Coverage
	<ul style="list-style-type: none"> This is a State Auto independent form.
SM 00 06 01 05	Coinsurance Waiver
	<ul style="list-style-type: none"> Language is based on IM 12 61 01 05, but now applies specifically to Mobile Equipment Dealer Coverage
	<ul style="list-style-type: none"> This is a State Auto independent form.
SM 00 07 01 05	Personal Property Coverage
	<ul style="list-style-type: none"> Language is based on IM 12 63 01 05, but now applies specifically to Mobile Equipment Dealer Coverage
	<ul style="list-style-type: none"> This is a State Auto independent form.
SM 00 08 01 05	Reporting Conditions
	<ul style="list-style-type: none"> Language is based on IM 12 64 01 05, but now applies specifically to Mobile Equipment Dealer Coverage
	<ul style="list-style-type: none"> This is a State Auto independent form.
SM 00 09 01 05	Coinsurance Amendment
	<ul style="list-style-type: none"> Language is based on IM 12 73 01 05, but now applies specifically to Mobile Equipment Dealer Coverage
	<ul style="list-style-type: none"> This is a State Auto independent form.

SM 00 10 01 05	Coinsurance Amendment
	<ul style="list-style-type: none"> Language is based on IM 12 73 01 05, but now applies specifically to Physicians and Dentist Coverage
	<ul style="list-style-type: none"> This is a State Auto independent form.
SM 00 11 01 05	Coinsurance Amendment
	<ul style="list-style-type: none"> Language is based on IM 12 73 01 05, but now applies specifically to Theatrical Coverage
	<ul style="list-style-type: none"> This is a State Auto independent form.
SM 01 28 04 04	Scheduled Property – Musical Instruments
	<ul style="list-style-type: none"> Language is based on IM 79 03 04 04, but now applies specifically to Musical Instruments Coverage
	<ul style="list-style-type: none"> This is a State Auto independent form.
SM 01 29 04 04	Scheduled Property – Photographic Equipment
	<ul style="list-style-type: none"> Language is based on IM 79 03 04 04, but now applies specifically to Photographic Equipment Coverage
	<ul style="list-style-type: none"> This is a State Auto independent form.
SM 01 37 07 07	Theft Exclusion
	<ul style="list-style-type: none"> This wording was previously in form CSC 200 07 99 and applies to Accounts Receivable Coverage
	<ul style="list-style-type: none"> This is a State Auto independent form.
SM 01 38 07 07	Theft Exclusion
	<ul style="list-style-type: none"> This wording was previously in form CSC 200 07 99 and applies to Valuable Papers Coverage
	<ul style="list-style-type: none"> This is a State Auto independent form.
SM 01 40 07 07	Theft Exclusion
	<ul style="list-style-type: none"> This wording was previously in form CSC 200 07 99 and applies to Sign Coverage.
	<ul style="list-style-type: none"> This is a State Auto independent form.
SM 01 45 07 07	Theft Exclusion
	<ul style="list-style-type: none"> This wording was previously in form CSC 200 07 99 and applies to Special Personal Property Floater Coverage.
	<ul style="list-style-type: none"> This is a State Auto independent form.
SM 01 46 07 07	Replacement Cost Endorsement
	<ul style="list-style-type: none"> This wording was previously in form CSC 200 07 99 and applies to Special Personal Property Floater Coverage..
	<ul style="list-style-type: none"> This is a State Auto independent form.
SM 01 47 07 07	Replacement Cost Endorsement
	<ul style="list-style-type: none"> This wording was previously in form CSC 200 07 99 and applies to Valuable Papers Coverage.
	<ul style="list-style-type: none"> This is a State Auto independent form.
SM 01 48 07 07	Replacement Cost Endorsement
	<ul style="list-style-type: none"> This wording was previously in form CSC 200 07 99 and applies to Sign Coverage..
	<ul style="list-style-type: none"> This is a State Auto independent form.
SM 01 49 07 07	Unscheduled Sign Amendment
	<ul style="list-style-type: none"> This is new language to remove the requirement to schedule a specific address in IM 14 50 01 05.
	<ul style="list-style-type: none"> This is a State Auto independent form.

SM 50 00 01 04	Inland Marine Policy Declarations
	<ul style="list-style-type: none">• This replaces FI 101D 04 96
	<ul style="list-style-type: none">• This follows AAIS form IM 79 00 04 04 Inland Marine - Declarations
	<ul style="list-style-type: none">• Contains Loss Payable Schedule wording from IM 79 02 04 04
	<ul style="list-style-type: none">• This is a State Auto independent form.

Exhibit I - Inland Marine Forms Explanation – Countrywide – Guide Forms

BUREAU FORMS	
BMC 32	Endorsement For Motor Common Carrier Policies of Insurance For Cargo Liability <ul style="list-style-type: none"> This is Uniform Number MC 2414d 10 02
CL 01 00 03 99	Common Policy Conditions (not VA) <ul style="list-style-type: none"> This wording is unchanged and previously in form FI 102 04 96. AAIS endorsement language is unchanged. Bulletins: 98-369
CL 01 01 01 01	Common Policy Conditions (VA only) <ul style="list-style-type: none"> This endorsement is unchanged. AAIS endorsement language is unchanged.
IL 00 03 07 02	Calculation of Premium <ul style="list-style-type: none"> This wording (unchanged) was previously in form FI 102 04 96. ISO endorsement language unchanged. Filing Reference: CL – 06-OLOB1
IL 09 17 11 85	Resident Agent Countersignature Endorsement (not FL IA IL MN SD VA WV WI) <ul style="list-style-type: none"> ISO endorsement language unchanged.
IL 12 01 04 93	Change Endorsement (not FL IL KY SD) <ul style="list-style-type: none"> ISO endorsement language unchanged based on 11 85 language. This edition is used with company processing system to have added help features.
IM 22 00 04 04	Amendatory Endorsement – Fungus Exclusion and Limited Coverage Deleted <ul style="list-style-type: none"> This is a new AAIS endorsement Filing Reference: AAIS-2004-9; AAIS-2004-28 Bulletins: 04-0056 This endorsement is applicable to FL & GA only and assigned to: Builders Risk
IM 50 00 06 04	Animal Care Floater Coverage <ul style="list-style-type: none"> This is a State Auto proprietary endorsement. No change
IM 50 05 06 04	Schedule of Coverages – Animal Care Floater <ul style="list-style-type: none"> This is a State Auto proprietary endorsement. No change
IM 70 00 04 04	Contractors' Equipment Coverage <ul style="list-style-type: none"> Replaces 1.0 edition. Filing Reference: AAIS-2004-9; AAIS-2004-28 Bulletins: 04-0056
IM 70 02 06 04	Contractors' Equipment Coverage - Blanket <ul style="list-style-type: none"> This is a new AAIS endorsement Filing Reference: AAIS-2004-9; AAIS-2004-28 Bulletins: 04-0056
IM 70 03 04 04	Contractors' Equipment Coverage – Small Tools Floater <ul style="list-style-type: none"> This is a new AAIS endorsement Filing Reference: AAIS-2004-9; AAIS-2004-28

	<ul style="list-style-type: none"> • Bulletins: 04-0056
IM 70 04 04 04	<p>Contractors' Equipment Coverage – Leased or Rented Equipment</p> <ul style="list-style-type: none"> • This is a new AAIS endorsement • Filing Reference: AAIS-2004-9; AAIS-2004-28 • Bulletins: 04-0056
IM 70 05 04 04	<p>Schedule of Coverages – Contractors' Equipment</p> <ul style="list-style-type: none"> • Replaces 1.0 edition. • Filing Reference: AAIS-2004-9; AAIS-2004-28 • Bulletins: 04-0056
IM 70 07 04 04	<p>Schedule of Coverages – Contractors' Equipment - Blanket</p> <ul style="list-style-type: none"> • This is a new AAIS endorsement • Filing Reference: AAIS-2004-9; AAIS-2004-28 • Bulletins: 04-0056
IM 70 08 04 04	<p>Schedule of Coverages – Contractors' Equipment – Small Tools Floater</p> <ul style="list-style-type: none"> • This is a new AAIS endorsement • Filing Reference: AAIS-2004-9; AAIS-2004-28 • Bulletins: 04-0056
IM 70 09 04 04	<p>Schedule of Coverages – Contractors' Equipment – Leased or Rented</p> <ul style="list-style-type: none"> • This is a new AAIS endorsement • Filing Reference: AAIS-2004-9; AAIS-2004-28 • Bulletins: 04-0056
IM 70 13 04 04	<p>Property Lease/Rented To Others Endorsement</p> <ul style="list-style-type: none"> • Replaces 1.0 edition. • Filing Reference: AAIS-2004-9; AAIS-2004-28 • Bulletins: 04-0056
IM 70 16 04 04	<p>Boom Restriction Endorsement</p> <ul style="list-style-type: none"> • Replaces 1.0 edition. • Filing Reference: AAIS-2004-9; AAIS-2004-28 • Bulletins: 04-0056
IM 70 17 06 04	<p>Weight of Load Exclusion Endorsement</p> <ul style="list-style-type: none"> • Replaces 1.0 edition. • Filing Reference: AAIS-2004-9; AAIS-2004-28 • Bulletins: 04-0056, 04-0219 & 04-0226
IM 70 18 06 04	<p>Percentage Deductible Endorsement</p> <ul style="list-style-type: none"> • Replaces 1.0 edition. • Filing Reference: AAIS-2004-9; AAIS-2004-28 • Bulletins: 04-0056, 04-0219 & 04-0226
IM 70 19 04 04	<p>Waterborne Endorsement</p> <ul style="list-style-type: none"> • Replaces 1.0 edition. • Filing Reference: AAIS-2004-9; AAIS-2004-28 • Bulletins: 04-0056
IM 70 20 04 04	<p>Replacement Cost Endorsement</p> <ul style="list-style-type: none"> • Replaces 1.0 edition. • Filing Reference: AAIS-2004-9; AAIS-2004-28

	<ul style="list-style-type: none"> • Bulletins: 04-0056
IM 70 21 04 04	<p>Split Deductible Endorsement</p> <ul style="list-style-type: none"> • Replaces 1.0 edition. • Filing Reference: AAIS-2004-9; AAIS-2004-28 • Bulletins: 04-0056
IM 70 22 04 04	<p>Property Loaned to Others – Scheduled Contractors</p> <ul style="list-style-type: none"> • This is a new AAIS endorsement. • Filing Reference: AAIS-2004-9; AAIS-2004-28 • Bulletins: 04-0056
IM 70 23 04 04	<p>Property Loaned to Others – Jobsite</p> <ul style="list-style-type: none"> • This is a new AAIS endorsement. • Filing Reference: AAIS-2004-9; AAIS-2004-28 • Bulletins: 05-083104-0056
IM 70 24 04 04	<p>Trailers and Spare Parts Endorsement</p> <ul style="list-style-type: none"> • This is a new AAIS endorsement. • Filing Reference: AAIS-2004-9; AAIS-2004-28 • Bulletins: 04-0056
IM 70 25 04 04	<p>Additional Coverages Endorsement</p> <ul style="list-style-type: none"> • This is a new AAIS endorsement. • Filing Reference: AAIS-2004-9; AAIS-2004-28 • Bulletins: 04-0056
IM 70 26 04 04	<p>Agreed Amount Endorsement</p> <ul style="list-style-type: none"> • This is a new AAIS endorsement. • Filing Reference: AAIS-2004-9; AAIS-2004-28 • Bulletins: 04-0056
IM 70 27 04 04	<p>Contractors' Equipment Income Coverage</p> <ul style="list-style-type: none"> • This is a new AAIS endorsement. • Filing Reference: AAIS-2004-9; AAIS-2004-28 • Bulletins: 04-0056
IM 70 30 04 04	<p>Equipment Schedule – Contractors' Equipment</p> <ul style="list-style-type: none"> • This is a new AAIS endorsement. • Filing Reference: AAIS-2004-9; AAIS-2004-28 • Bulletins: 04-0056
IM 70 31 04 04	<p>Equipment Schedule – Contractors' Equipment – Valuation</p> <ul style="list-style-type: none"> • This is a new AAIS endorsement. • Filing Reference: AAIS-2004-9; AAIS-2004-28 • Bulletins: 04-0056
IM 70 32 04 04	<p>Equipment Schedule – Income Coverage</p> <ul style="list-style-type: none"> • This is a new AAIS endorsement. • Filing Reference: AAIS-2004-9; AAIS-2004-28 • Bulletins: 04-0056
IM 70 35 04 04	<p>Equipment Leased or Rented to Others Schedule</p> <ul style="list-style-type: none"> • This is a new AAIS endorsement. • Filing Reference: AAIS-2004-9; AAIS-2004-28

	<ul style="list-style-type: none"> • Bulletins: 04-0056
IM 70 50 04 04	<p>Builders' Risk Coverage – Scheduled Jobsite – Broad Form</p> <ul style="list-style-type: none"> • Replaces 1.2 edition • Filing Reference: AAIS-2004-9; AAIS-2004-28 • Bulletins: 04-0055
IM 70 52 04 04	<p>Builders' Risk Coverage – Contractors' Reporting Form</p> <ul style="list-style-type: none"> • This is a new AAIS endorsement. • Filing Reference: AAIS-2004-9; AAIS-2004-28 • Bulletins: 04-0055
IM 70 53 04 04	<p>Builders' Risk Coverage – Builders' Risk and Installation Floater</p> <ul style="list-style-type: none"> • This is a new AAIS endorsement. • Filing Reference: AAIS-2004-9; AAIS-2004-28 • Bulletins: 04-0055
IM 70 54 04 04	<p>Builders' Risk Coverage – Rehabilitation and Renovation</p> <ul style="list-style-type: none"> • This is a new AAIS endorsement. • Filing Reference: AAIS-2004-9; AAIS-2004-28 • Bulletins: 04-0055
IM 70 55 04 04	<p>Schedule of Coverages – Builders' Risk – Broad Form</p> <ul style="list-style-type: none"> • Replaces 1.0 edition • Filing Reference: AAIS-2004-9; AAIS-2004-28 • Bulletins: 04-0055
IM 70 57 04 04	<p>Schedule of Coverages – Builders' Risk – Contractors' Reporting</p> <ul style="list-style-type: none"> • This is a new AAIS endorsement. • Filing Reference: AAIS-2004-9; AAIS-2004-28 • Bulletins: 04-0055
IM 70 58 04 04	<p>Schedule of Coverages – Builders' Risk – Builders' Risk and Installation Floater</p> <ul style="list-style-type: none"> • This is a new AAIS endorsement. • Filing Reference: AAIS-2004-9; AAIS-2004-28 • Bulletins: 04-0055
IM 70 59 04 04	<p>Schedule of Coverages – Builders' Risk – Rehabilitation and Renovation</p> <ul style="list-style-type: none"> • This is a new AAIS endorsement. • Filing Reference: AAIS-2004-9; AAIS-2004-28 • Bulletins: 04-0055
IM 70 63 04 04	<p>Permission to Occupy Endorsement</p> <ul style="list-style-type: none"> • Replaces 1.0 edition • Filing Reference: AAIS-2004-9; AAIS-2004-28 • Bulletins: 04-0055
IM 70 64 04 04	<p>Reporting Conditions Endorsement</p> <ul style="list-style-type: none"> • Replaces 1.0 edition • Filing Reference: AAIS-2004-9; AAIS-2004-28 • Bulletins: 04-0055
IM 70 67 11 99	<p>Builders' Risk Completed Value Worksheet</p> <ul style="list-style-type: none"> • Replaces 1.0 edition • Filing Reference: AAIS-2004-9; AAIS-2004-28

	<ul style="list-style-type: none"> • Bulletins: 04-0055
IM 70 68 04 04	<p>Trees, Shrubs, and Plants Endorsement</p> <ul style="list-style-type: none"> • Replaces 1.0 edition • Filing Reference: AAIS-2004-9; AAIS-2004-28 • Bulletins: 04-0055
IM 70 71 04 04	<p>Business Personal Property Endorsement</p> <ul style="list-style-type: none"> • Replaces 1.0 edition • Filing Reference: AAIS-2004-9; AAIS-2004-28 • Bulletins: 04-0055
IM 70 73 04 04	<p>Contract Penalty Endorsement</p> <ul style="list-style-type: none"> • This is a new AAIS endorsement. • Filing Reference: AAIS-2004-9; AAIS-2004-28 • Bulletins: 04-0055
IM 70 74 04 04	<p>Ordinance or Law Coverage – Broad Form</p> <ul style="list-style-type: none"> • Replaces 1.0 edition • Filing Reference: AAIS-2004-9; AAIS-2004-28 • Bulletins: 04-0055 • This endorsement is applicable in VA and assigned to: Builders Risk - Schedule
IM 70 75 04 04	<p>Expediting Expenses Endorsement</p> <ul style="list-style-type: none"> • This is a new AAIS endorsement. • Filing Reference: AAIS-2004-9; AAIS-2004-28 • Bulletins: 04-0055
IM 70 77 04 04	<p>Fraud and Deceit Coverage</p> <ul style="list-style-type: none"> • This is a new AAIS endorsement. • Filing Reference: AAIS-2004-9; AAIS-2004-28 • Bulletins: 04-0055
IM 70 79 04 04	<p>Soft Cost, Extra Expense, and Rental Income Endorsement</p> <ul style="list-style-type: none"> • Replaces IM 70 61 1.0 edition • Filing Reference: AAIS-2004-9; AAIS-2004-28 • Bulletins: 04-0055 • This form is not applicable in FL or GA.
IM 70 79 05 04	<p>Soft Cost, Extra Expense, and Rental Income Endorsement</p> <ul style="list-style-type: none"> • Replaces IM 70 61 1.0 edition • Filing Reference: AAIS-2004-9; AAIS-2004-28 • Bulletins: 04-0055 • Applicable in FL and GA only
IM 70 80 04 04	<p>Soft Cost Schedule – Soft Cost, Extra Expense & Rental Income</p> <ul style="list-style-type: none"> • Replaces IM 70 62 1.0 edition • Filing Reference: AAIS-2004-9; AAIS-2004-28 • Bulletins: 04-0055
IM 70 82 04 04	<p>Freezing Endorsement</p> <ul style="list-style-type: none"> • This is a new AAIS endorsement. • Filing Reference: AAIS-2004-9; AAIS-2004-28 • Bulletins: 04-0055

IM 70 84 06 04	Mortgageholders Endorsement (not MN MS)
	<ul style="list-style-type: none"> This is a new AAIS endorsement and does not apply in MN or MS.
	<ul style="list-style-type: none"> Filing Reference: AAIS-2004-9; AAIS-2004-28
	<ul style="list-style-type: none"> Bulletins: 04-0055
IM 70 84 07 04	Mortgageholders Endorsement (MS)
	<ul style="list-style-type: none"> This is a new AAIS endorsement.
	<ul style="list-style-type: none"> Filing Reference: AAIS-2004-9; AAIS-2004-28
	<ul style="list-style-type: none"> Bulletins: 04-0055
	<ul style="list-style-type: none"> This edition is applicable in MS only
IM 70 84 08 04	Mortgageholders Endorsement (MN)
	<ul style="list-style-type: none"> This is a new AAIS endorsement.
	<ul style="list-style-type: none"> Filing Reference: AAIS-2004-9; AAIS-2004-28
	<ul style="list-style-type: none"> Bulletins: 04-0055
	<ul style="list-style-type: none"> This edition is applicable in MN only
IM 70 85 04 04	Earthquake, Flood, and Sewer Backup Endorsement
	<ul style="list-style-type: none"> This is a new AAIS endorsement.
	<ul style="list-style-type: none"> Filing Reference: AAIS-2004-9; AAIS-2004-28
	<ul style="list-style-type: none"> Bulletins: 04-0055
IM 70 88 04 04	Windstorm Deductible
	<ul style="list-style-type: none"> This is a new AAIS endorsement.
	<ul style="list-style-type: none"> Filing Reference: AAIS-2004-9; AAIS-2004-28
	<ul style="list-style-type: none"> Bulletins: 04-0055
IM 71 00 06 04	Installation Floater Coverage
	<ul style="list-style-type: none"> Replaces 1.0 edition.
	<ul style="list-style-type: none"> Filing Reference: AAIS-2004-9; AAIS-2004-28
	<ul style="list-style-type: none"> Bulletins: 04-0056
IM 71 01 06 04	Installation Floater Coverage – Blanket – Reporting Form
	<ul style="list-style-type: none"> This is a new AAIS endorsement.
	<ul style="list-style-type: none"> Filing Reference: AAIS-2004-9; AAIS-2004-28
	<ul style="list-style-type: none"> Bulletins: 04-0056
IM 71 05 04 04	Schedule of Coverages – Installation Floater - Scheduled
	<ul style="list-style-type: none"> Replaces 1.0 edition.
	<ul style="list-style-type: none"> Filing Reference: AAIS-2004-9; AAIS-2004-28
	<ul style="list-style-type: none"> Bulletins: 04-0056
IM 71 06 06 04	Schedule of Coverages – Installation Floater - Reporting
	<ul style="list-style-type: none"> This is a new AAIS endorsement.
	<ul style="list-style-type: none"> Filing Reference: AAIS-2004-9; AAIS-2004-28
	<ul style="list-style-type: none"> Bulletins: 04-0056
IM 71 11 04 04	Personal Property Endorsement
	<ul style="list-style-type: none"> Replaces 1.0 edition.
	<ul style="list-style-type: none"> Filing Reference: AAIS-2004-9; AAIS-2004-28
	<ul style="list-style-type: none"> Bulletins: 04-0056
IM 71 12 04 04	Reporting Conditions Endorsement
	<ul style="list-style-type: none"> Replaces 1.0 edition.
	<ul style="list-style-type: none"> Filing Reference: AAIS-2004-9; AAIS-2004-28

	<ul style="list-style-type: none"> • Bulletins: 04-0056
IM 71 14 04 04	<p>Testing and Commissioning</p> <ul style="list-style-type: none"> • This is a new AAIS endorsement. • Filing Reference: AAIS-2004-9; AAIS-2004-28 • Bulletins: 04-0056
IM 71 15 04 04	<p>Testing and Commissioning Schedule</p> <ul style="list-style-type: none"> • This is a new AAIS endorsement. • Filing Reference: AAIS-2004-9; AAIS-2004-28 • Bulletins: 04-0056
IM 71 17 04 04	<p>Waterborne Endorsement</p> <ul style="list-style-type: none"> • This is a new AAIS endorsement. • Filing Reference: AAIS-2004-9; AAIS-2004-28 • Bulletins: 04-0056
IM 71 18 04 04	<p>Fraud and Deceit Coverage</p> <ul style="list-style-type: none"> • This is a new AAIS endorsement. • Filing Reference: AAIS-2004-9; AAIS-2004-28 • Bulletins: 04-0056
IM 71 50 06 04	<p>Riggers Liability</p> <ul style="list-style-type: none"> • Replaces 1.0 edition • Filing Reference: AAIS-2004-9; AAIS-2004-28 • Bulletins: 04-0056
IM 71 55 04 04	<p>Schedule of Coverages – Riggers Liability</p> <ul style="list-style-type: none"> • Replaces 1.0 edition • Filing Reference: AAIS-2004-9; AAIS-2004-28 • Bulletins: 04-0056
IM 72 00 10 02	<p>Electronic Data Processing Coverage</p> <ul style="list-style-type: none"> • Replaces 1.0 edition • Filing Reference: AAIS-2004-9; AAIS-2004-28; AAIS-2004-84 • Bulletins: 04-0247; 04-0827
IM 72 01 10 02	<p>Computer Coverage</p> <ul style="list-style-type: none"> • Replaces 1.0 edition • Filing Reference: AAIS-2004-9; AAIS-2004-28; AAIS-2004-84 • Bulletins: 04-0247; 04-0827
IM 72 05 10 02	<p>Schedule of Coverages – Electronic Data Processing</p> <ul style="list-style-type: none"> • Replaces 1.0 edition • Filing Reference: AAIS-2004-9; AAIS-2004-28; AAIS-2004-84 • Bulletins: 04-0247; 04-0827
IM 72 06 10 02	<p>Schedule of Coverages – Computer Coverage</p> <ul style="list-style-type: none"> • Replaces 1.0 edition • Filing Reference: AAIS-2004-9; AAIS-2004-28; AAIS-2004-84 • Bulletins: 04-0247; 04-0827
IM 72 13 10 02	<p>Upgrade Value Endorsement</p> <ul style="list-style-type: none"> • Replaces 1.1 edition • Filing Reference: AAIS-2004-9; AAIS-2004-28; AAIS-2004-84

	<ul style="list-style-type: none"> • Bulletins: 04-0247; 04-0827
IM 72 14 05 01	<p>Upgrade Value Schedule</p> <ul style="list-style-type: none"> • Replaces 1.0 edition • Filing Reference: AAIS-2004-9; AAIS-2004-28; AAIS-2004-84 • Bulletins: 04-0247; 04-0827
IM 72 15 09 03	<p>Electronic Data Processing – Income Coverage Part</p> <ul style="list-style-type: none"> • Replaces 1.0 edition • Filing Reference: AAIS-2004-9; AAIS-2004-28; AAIS-2004-84 • Bulletins: 04-0247; 04-0827
IM 72 22 10 04	<p>Web Site Coverage Extension Endorsement</p> <ul style="list-style-type: none"> • This is a new AAIS endorsement. • Filing Reference: AAIS-2004-9; AAIS-2004-28, AAIS-2004-84 • Bulletins: 04-0247; 04-0827
IM 72 23 10 02	<p>Electrical and Power Supply Disturbance Limitation</p> <ul style="list-style-type: none"> • This is a new AAIS endorsement. • Filing Reference: AAIS-2004-9; AAIS-2004-28, AAIS-2004-84 • Bulletins: 04-0247; 04-0827
IM 72 24 05 01	<p>Incompatible Hardware and Media</p> <ul style="list-style-type: none"> • This is a new AAIS endorsement. • Filing Reference: AAIS-2004-9; AAIS-2004-28, AAIS-2004-84 • Bulletins: 04-0247; 04-0827
IM 72 26 05 01	<p>Foreign Transit and Location Coverage</p> <ul style="list-style-type: none"> • This is a new AAIS endorsement. • Filing Reference: AAIS-2004-9; AAIS-2004-28, AAIS-2004-84 • Bulletins: 04-0247; 04-0827
IM 72 29 10 02	<p>Interruption of Web Site – Income Coverage Part</p> <ul style="list-style-type: none"> • This is a new AAIS endorsement. • Filing Reference: AAIS-2004-9; AAIS-2004-28, AAIS-2004-84 • Bulletins: 04-0247; 04-0827
IM 72 30 05 01	<p>Functionally Comparable Hardware Valuation</p> <ul style="list-style-type: none"> • This is a new AAIS endorsement. • Filing Reference: AAIS-2004-9; AAIS-2004-28, AAIS-2004-84 • Bulletins: 04-0247; 04-0827
IM 72 33 05 01	<p>Production Equipment Exclusion</p> <ul style="list-style-type: none"> • This is a new AAIS endorsement. • Filing Reference: AAIS-2004-9; AAIS-2004-28, AAIS-2004-84 • Bulletins: 04-0247; 04-0827
IM 72 34 05 01	<p>Calendar Date or Time Failure Exclusion</p> <ul style="list-style-type: none"> • This is a new AAIS endorsement. • Filing Reference: AAIS-2004-9; AAIS-2004-28, AAIS-2004-84 • Bulletins: 04-0247; 04-0827
IM 72 35 10 04	<p>Web Site Server Coverage & Interruption or Web Site</p> <ul style="list-style-type: none"> • This is a new AAIS endorsement. • Filing Reference: AAIS-2004-9; AAIS-2004-28, AAIS-2004-84

	<ul style="list-style-type: none"> • Bulletins: 04-0247; 04-0827
IM 72 36 10 04	<p>Web Site Server Schedule</p> <ul style="list-style-type: none"> • This is a new AAIS endorsement. • Filing Reference: AAIS-2004-9; AAIS-2004-28, AAIS-2004-84 • Bulletins: 04-0247; 04-0827
IM 72 37 10 02	<p>Interruption of Web Site Schedule</p> <ul style="list-style-type: none"> • This is a new AAIS endorsement. • Filing Reference: AAIS-2004-9; AAIS-2004-28, AAIS-2004-84 • Bulletins: 04-0247; 04-0827
IM 72 38 10 02	<p>Earthquake, Flood and Sewer Backup Endorsement</p> <ul style="list-style-type: none"> • This is a new AAIS endorsement. • Filing Reference: AAIS-2004-9; AAIS-2004-28, AAIS-2004-84 • Bulletins: 04-0247; 04-0827
IM 72 39 10 02	<p>Earthquake, Flood and Sewer Backup Schedule</p> <ul style="list-style-type: none"> • This is a new AAIS endorsement. • Filing Reference: AAIS-2004-9; AAIS-2004-28, AAIS-2004-84 • Bulletins: 04-0247; 04-0827
IM 72 45 10 04	<p>Additional Coverages Schedule</p> <ul style="list-style-type: none"> • This is a new AAIS endorsement. • Filing Reference: AAIS-2004-9; AAIS-2004-28, AAIS-2004-84 • Bulletins: 04-0247; 04-0827
IM 72 46 10 04	<p>Additional Coverages Endorsement</p> <ul style="list-style-type: none"> • This is a new AAIS endorsement. • Filing Reference: AAIS-2004-9; AAIS-2004-28, AAIS-2004-84 • Bulletins: 04-0247; 04-0827
IM 72 50 04 04	<p>Transportation Coverage</p> <ul style="list-style-type: none"> • Replaces 1.0 edition • Filing Reference: AAIS-2004-9; AAIS-2004-28 • Bulletins: 04-0057
IM 72 51 06 04	<p>Owner's Cargo Coverage</p> <ul style="list-style-type: none"> • Replaces 1.0 edition • Filing Reference: AAIS-2004-9; AAIS-2004-28 • Bulletins: 04-0057
IM 72 52 06 04	<p>Trip Transit Coverage</p> <ul style="list-style-type: none"> • Replaces 1.0 edition • Filing Reference: AAIS-2004-9; AAIS-2004-28 • Bulletins: 04-0057
IM 72 55 04 04	<p>Schedule of Coverages –Transportation</p> <ul style="list-style-type: none"> • Replaces 1.0 edition • Filing Reference: AAIS-2004-9; AAIS-2004-28 • Bulletins: 04-0057
IM 72 56 04 04	<p>Schedule of Coverages - Owner's Cargo</p> <ul style="list-style-type: none"> • Replaces 1.0 edition • Filing Reference: AAIS-2004-9; AAIS-2004-28

	<ul style="list-style-type: none"> • Bulletins: 04-0057
IM 72 57 04 04	<p>Schedule of Coverages - Trip Transit</p> <ul style="list-style-type: none"> • Replaces 1.0 edition • Filing Reference: AAIS-2004-9; AAIS-2004-28 • Bulletins: 04-0057
IM 72 61 04 04	<p>Refrigeration Breakdown Endorsement</p> <ul style="list-style-type: none"> • Replaces 1.0 edition • Filing Reference: AAIS-2004-9; AAIS-2004-28 • Bulletins: 04-0057
IM 72 63 04 04	<p>Refrigeration Breakdown Endorsement</p> <ul style="list-style-type: none"> • Replaces 1.0 edition • Filing Reference: AAIS-2004-9; AAIS-2004-28 • Bulletins: 04-0057
IM 72 64 04 04	<p>Schedule Vehicle Endorsement</p> <ul style="list-style-type: none"> • Replaces 1.0 edition • Filing Reference: AAIS-2004-9; AAIS-2004-28 • Bulletins: 04-0057
IM 72 65 04 04	<p>Backhaul Coverage</p> <ul style="list-style-type: none"> • This is a new AAIS endorsement. • Filing Reference: AAIS-2004-9; AAIS-2004-28 • Bulletins: 04-0057
IM 73 00 04 04	<p>Golf Course Coverage</p> <ul style="list-style-type: none"> • Replaces 1.0 edition • Filing Reference: AAIS-2004-9; AAIS-2004-28 • Bulletins: 04-0073
IM 73 02 04 04	<p>Irrigation Equipment Coverage</p> <ul style="list-style-type: none"> • This is a new AAIS endorsement • Filing Reference: AAIS-2004-9; AAIS-2004-28 • Bulletins: 04-0073
IM 73 03 04 04	<p>Installment Sales Coverage</p> <ul style="list-style-type: none"> • This is a new AAIS endorsement • Filing Reference: AAIS-2004-9; AAIS-2004-28 • Bulletins: 04-0073
IM 73 04 12 04	<p>Mobile Medical Equipment Coverage</p> <ul style="list-style-type: none"> • This is a new AAIS endorsement • Filing Reference: AAIS-2005-6 • Bulletins: 05-0032
IM 73 05 04 04	<p>Schedule of Coverages – Golf Course</p> <ul style="list-style-type: none"> • Replaces 1.0 edition • Filing Reference: AAIS-2004-9; AAIS-2004-28 • Bulletins: 04-0073
IM 73 07 04 04	<p>Schedule of Coverages – Irrigation Equipment Coverage</p> <ul style="list-style-type: none"> • This is a new AAIS endorsement • Filing Reference: AAIS-2004-9; AAIS-2004-28

	<ul style="list-style-type: none"> • Bulletins: 04-0073
IM 73 08 04 04	Schedule of Coverages – Installment Sales Coverage
	<ul style="list-style-type: none"> • This is a new AAIS endorsement • Filing Reference: AAIS-2004-9; AAIS-2004-28 • Bulletins: 04-0073
IM 73 09 12 04	Schedule of Coverages – Mobile Medical Equipment
	<ul style="list-style-type: none"> • This is a new AAIS endorsement • Filing Reference: AAIS-2005-6 • Bulletins: 05-0032
IM 73 10 04 04	Irrigation Equipment Schedule
	<ul style="list-style-type: none"> • This is a new AAIS endorsement • Filing Reference: AAIS-2004-9; AAIS-2004-28 • Bulletins: 04-0073
IM 73 11 12 04	Additional Coverages Endorsement
	<ul style="list-style-type: none"> • This is a new AAIS endorsement • Filing Reference: AAIS-2005-6 • Bulletins: 05-0032
IM 73 12 12 04	Additional Coverages Schedule
	<ul style="list-style-type: none"> • This is a new AAIS endorsement • Filing Reference: AAIS-2005-6 • Bulletins: 05-0032
IM 73 13 12 04	Mobile Medical Equipment Coverage – Income Coverage
	<ul style="list-style-type: none"> • This is a new AAIS endorsement • Filing Reference: AAIS-2005-6 • Bulletins: 05-0032
IM 73 14 12 04	Equipment Schedule
	<ul style="list-style-type: none"> • This is a new AAIS endorsement • Filing Reference: AAIS-2005-6 • Bulletins: 05-0032
IM 73 50 04 04	Fine Arts Dealers Coverage
	<ul style="list-style-type: none"> • Replaces 1.0 edition. • Filing Reference: AAIS-2004-9; AAIS-2004-28 • Bulletins: 04-0084
IM 73 55 04 04	Schedule of Coverages – Fine Arts Dealers
	<ul style="list-style-type: none"> • Replaces 1.0 edition. • Filing Reference: AAIS-2004-9; AAIS-2004-28 • Bulletins: 04-0084
IM 73 60 04 04	Breakage Endorsement
	<ul style="list-style-type: none"> • Replaces 1.0 edition. • Filing Reference: AAIS-2004-9; AAIS-2004-28 • Bulletins: 04-0084
IM 73 61 04 04	Off-Site Location Endorsement
	<ul style="list-style-type: none"> • This is a new AAIS endorsement • Filing Reference: AAIS-2004-9; AAIS-2004-28

	<ul style="list-style-type: none"> • Bulletins: 04-0084
IM 74 00 04 04	<p>Fine Arts Floater</p> <ul style="list-style-type: none"> • This is a new AAIS endorsement • Filing Reference: AAIS-2004-9; AAIS-2004-28 • Bulletins: 04-0084
IM 74 05 04 04	<p>Schedule of Coverages – Fine Arts Floater</p> <ul style="list-style-type: none"> • This is a new AAIS endorsement • Filing Reference: AAIS-2004-9; AAIS-2004-28 • Bulletins: 04-0084
IM 74 06 04 04	<p>Fine Arts Schedule</p> <ul style="list-style-type: none"> • This is a new AAIS endorsement • Filing Reference: AAIS-2004-9; AAIS-2004-28 • Bulletins: 04-0084
IM 74 50 04 04	<p>Motor Truck Cargo Legal Liability Coverage – Reporting Form</p> <ul style="list-style-type: none"> • Replaces 1.0 edition. • Filing Reference: AAIS-2004-9; AAIS-2004-28 • Bulletins: 04-0057
IM 74 55 04 04	<p>Schedule of Coverages - Motor Truck Cargo Legal Liability</p> <ul style="list-style-type: none"> • Replaces 1.0 edition. • Filing Reference: AAIS-2004-9; AAIS-2004-28 • Bulletins: 04-0057
IM 74 61 04 04	<p>Refrigeration Breakdown Coverage – Vehicles</p> <ul style="list-style-type: none"> • Replaces 1.0 edition. • Filing Reference: AAIS-2004-9; AAIS-2004-28 • Bulletins: 04-0057
IM 74 65 04 04	<p>Operating Territory</p> <ul style="list-style-type: none"> • Replaces 1.0 edition. • Filing Reference: AAIS-2004-9; AAIS-2004-28 • Bulletins: 04-0057
IM 74 66 04 04	<p>Property Excluded (not VA)</p> <ul style="list-style-type: none"> • Replaces 1.0 edition. • Filing Reference: AAIS-2004-9; AAIS-2004-28 • Bulletins: 04-0057
IM 74 66 05 04	<p>Property Excluded (VA only)</p> <ul style="list-style-type: none"> • Replaces 1.0 edition. • Filing Reference: AAIS-2004-9; AAIS-2004-28 • Bulletins: 04-0057
IM 74 68 04 04	<p>Contingent Coverage</p> <ul style="list-style-type: none"> • This is a new AAIS endorsement • Filing Reference: AAIS-2004-9; AAIS-2004-28 • Bulletins: 04-0057
IM 74 69 04 04	<p>Contingent Coverage Schedule</p> <ul style="list-style-type: none"> • This is a new AAIS endorsement • Filing Reference: AAIS-2004-9; AAIS-2004-28

	<ul style="list-style-type: none"> • Bulletins: 04-0057
IM 74 70 04 04	<p>Mobile Equipment Coverage</p> <ul style="list-style-type: none"> • This is a new AAIS endorsement • Filing Reference: AAIS-2004-9; AAIS-2004-28 • Bulletins: 04-0057
IM 74 71 04 04	<p>Trailer Coverage (not VA)</p> <ul style="list-style-type: none"> • This is a new AAIS endorsement • Filing Reference: AAIS-2004-9; AAIS-2004-28 • Bulletins: 04-0057
IM 74 71 05 04	<p>Trailer Coverage (VA only)</p> <ul style="list-style-type: none"> • This is a new AAIS endorsement • Filing Reference: AAIS-2004-9; AAIS-2004-28 • Bulletins: 04-0057
IM 74 72 04 04	<p>Trailer Schedule</p> <ul style="list-style-type: none"> • This is a new AAIS endorsement • Filing Reference: AAIS-2004-9; AAIS-2004-28 • Bulletins: 04-0057
IM 74 73 04 04	<p>Additional Named Insured Endorsement</p> <ul style="list-style-type: none"> • This is a new AAIS endorsement • Filing Reference: AAIS-2004-9; AAIS-2004-28 • Bulletins: 04-0057
IM 74 74 04 04	<p>Theft Exclusion –Motor Truck Cargo</p> <ul style="list-style-type: none"> • This is a new AAIS endorsement • Filing Reference: AAIS-2004-9; AAIS-2004-28 • Bulletins: 04-0057
IM 74 75 04 04	<p>Theft Limitation</p> <ul style="list-style-type: none"> • This is a new AAIS endorsement • Filing Reference: AAIS-2004-9; AAIS-2004-28 • Bulletins: 04-0057
IM 74 76 04 04	<p>Unattended Vehicle Exclusion</p> <ul style="list-style-type: none"> • This is a new AAIS endorsement • Filing Reference: AAIS-2004-9; AAIS-2004-28 • Bulletins: 04-0057
IM 74 79 04 04	<p>Parked Trailer Exclusion</p> <ul style="list-style-type: none"> • This is a new AAIS endorsement • Filing Reference: AAIS-2004-9; AAIS-2004-28 • Bulletins: 04-0057
IM 74 80 04 04	<p>Cotton Exclusion</p> <ul style="list-style-type: none"> • This is a new AAIS endorsement • Filing Reference: AAIS-2004-9; AAIS-2004-28 • Bulletins: 04-0057
IM 74 81 04 04	<p>Vehicle Alarm Endorsement</p> <ul style="list-style-type: none"> • This is a new AAIS endorsement • Filing Reference: AAIS-2004-9; AAIS-2004-28

	<ul style="list-style-type: none"> • Bulletins: 04-0057
IM 74 83 04 04	Personal Property Coverage <ul style="list-style-type: none"> • This is a new AAIS endorsement • Filing Reference: AAIS-2004-9; AAIS-2004-28 • Bulletins: 04-0057
IM 74 85 04 04	Refrigeration Breakdown Coverage- Vehicles and Terminals <ul style="list-style-type: none"> • This is a new AAIS endorsement • Filing Reference: AAIS-2004-9; AAIS-2004-28 • Bulletins: 04-0057
IM 74 86 04 04	Refrigeration Breakdown Schedule <ul style="list-style-type: none"> • This is a new AAIS endorsement • Filing Reference: AAIS-2004-9; AAIS-2004-28 • Bulletins: 04-0057
IM 74 87 04 04	Flood and Earth Movement Exclusion <ul style="list-style-type: none"> • This is a new AAIS endorsement • Filing Reference: AAIS-2004-9; AAIS-2004-28 • Bulletins: 04-0057
IM 74 88 04 04	Named Perils Endorsement <ul style="list-style-type: none"> • This is a new AAIS endorsement • Filing Reference: AAIS-2004-9; AAIS-2004-28 • Bulletins: 04-0057
IM 75 00 04 04	Scheduled Property Floater <ul style="list-style-type: none"> • Replaces 1.0 edition. • Filing Reference: AAIS-2004-9; AAIS-2004-28 • Bulletins: 04-0057
IM 75 01 04 04	Miscellaneous Bailee Processor Floater Coverage <ul style="list-style-type: none"> • Replaces 1.0 edition. • Filing Reference: AAIS-2004-9; AAIS-2004-28 • Bulletins: 04-0057
IM 75 02 04 04	Patterns and Dies Floater Coverage <ul style="list-style-type: none"> • Replaces 1.0 edition. • Filing Reference: AAIS-2004-9; AAIS-2004-28 • Bulletins: 04-0057
IM 75 03 04 04	Exhibition Floater Coverage <ul style="list-style-type: none"> • Replaces 1.0 edition. • Filing Reference: AAIS-2004-9; AAIS-2004-28 • Bulletins: 04-0057
IM 75 04 04 04	Sales Representative Floater Coverage <ul style="list-style-type: none"> • Replaces 1.0 edition. • Filing Reference: AAIS-2004-9; AAIS-2004-28 • Bulletins: 04-0057
IM 75 06 04 04	Schedule of Coverages – Scheduled Property Floater <ul style="list-style-type: none"> • Replaces 1.0 edition. • Filing Reference: AAIS-2004-9; AAIS-2004-28

	<ul style="list-style-type: none"> • Bulletins: 04-0057
IM 75 07 04 04	<p>Miscellaneous Bailee Processor Floater Coverage</p> <ul style="list-style-type: none"> • Replaces 1.0 edition. • Filing Reference: AAIS-2004-9; AAIS-2004-28 • Bulletins: 04-0057
IM 75 08 04 04	<p>Schedule of Coverages – Patterns and Dies Floater</p> <ul style="list-style-type: none"> • Replaces 1.0 edition. • Filing Reference: AAIS-2004-9; AAIS-2004-28 • Bulletins: 04-0057
IM 75 09 04 04	<p>Schedule of Coverages – Exhibition Floater</p> <ul style="list-style-type: none"> • Replaces 1.0 edition. • Filing Reference: AAIS-2004-9; AAIS-2004-28 • Bulletins: 04-0057
IM 75 10 04 04	<p>Schedule of Coverages – Sales Representative Floater</p> <ul style="list-style-type: none"> • Replaces 1.0 edition. • Filing Reference: AAIS-2004-9; AAIS-2004-28 • Bulletins: 04-0057
IM 75 12 04 04	<p>Named Perils Endorsement</p> <ul style="list-style-type: none"> • This is a new AAIS endorsement • Filing Reference: AAIS-2004-9; AAIS-2004-28 • Bulletins: 04-0057
IM 75 13 04 04	<p>Schedule of Coverages – Exhibition Floater Blanket</p> <ul style="list-style-type: none"> • This is a new AAIS endorsement. • Filing Reference: AAIS-2004-9; AAIS-2004-28 • Bulletins: 04-0057
IM 75 50 06 04	<p>Bailee Customers Dry Cleaners and Laundry Coverage</p> <ul style="list-style-type: none"> • Replaces 1.0 edition. • Filing Reference: AAIS-2004-9; AAIS-2004-28 • Bulletins: 04-0084
IM 75 55 04 04	<p>Schedule of Coverages – Bailee Customer Floater</p> <ul style="list-style-type: none"> • Replaces 1.0 edition. • Filing Reference: AAIS-2004-9; AAIS-2004-28 • Bulletins: 04-0084
IM 75 61 04 04	<p>Fur Garment Endorsement</p> <ul style="list-style-type: none"> • Replaces 1.0 edition. • Filing Reference: AAIS-2004-9; AAIS-2004-28 • Bulletins: 04-0084
IM 76 00 06 04	<p>Broadcasting Equipment and Tower Coverage</p> <ul style="list-style-type: none"> • Replaces 1.0 edition. • Filing Reference: AAIS-2004-9; AAIS-2004-28 • Bulletins: 04-0084
IM 76 01 04 04	<p>Broadcasting and Data Processing Equipment Coverage</p> <ul style="list-style-type: none"> • This is a new AAIS endorsement. • Filing Reference: AAIS-2004-9; AAIS-2004-28

	<ul style="list-style-type: none"> • Bulletins: 04-0084
IM 76 05 06 04	<p>Schedule of Coverages – Broadcasting Equipment and Tower</p> <ul style="list-style-type: none"> • Replaces 1.0 edition. • Filing Reference: AAIS-2004-9; AAIS-2004-28 • Bulletins: 04-0084
IM 76 06 04 04	<p>Schedule of Coverages – Broadcasting & Data Processing</p> <ul style="list-style-type: none"> • This is a new AAIS endorsement. • Filing Reference: AAIS-2004-9; AAIS-2004-28 • Bulletins: 04-0084
IM 76 11 04 04	<p>Equipment and Towers Income Coverage Part</p> <ul style="list-style-type: none"> • Replaces 1.0 edition. • Filing Reference: AAIS-2004-9; AAIS-2004-28 • Bulletins: 04-0084
IM 78 07 04 04	<p>Earthquake, Flood and Sewer Backup Schedule</p> <ul style="list-style-type: none"> • This is a new AAIS endorsement • Filing Reference: AAIS-2004-9; AAIS-2004-28 • Bulletins: 04-0084 • Assigned to: Fine Arts Floater
IM 78 52 04 04	<p>Fire Department Service Charge</p> <ul style="list-style-type: none"> • Replaces AAIS IM 16 65 1.0 edition. • Filing Reference: AAIS-2004-9 • Bulletins: 04-0054
IM 78 53 04 04	<p>Protective Devices Endorsement (n/a in FL)</p> <ul style="list-style-type: none"> • Replaces AAIS IM 16 66 1.0 edition. • Filing Reference: AAIS-2004-9 • Bulletins: 04-0054
IM 78 53 09 04	<p>Protective Devices Endorsement (FL only)</p> <ul style="list-style-type: none"> • Replaces AAIS IM 16 66 1.0 edition. • Filing Reference: AAIS-2004-9 • Bulletins: 04-0054
IM 78 54 04 04	<p>Loss Payable Endorsement (n/a in IA MS)</p> <ul style="list-style-type: none"> • Replaces AAIS IM 12 70 1.0 edition. • Filing Reference: AAIS-2004-9 • Bulletins: 04-0054
IM 78 54 05 04	<p>Loss Payable Endorsement (IA only)</p> <ul style="list-style-type: none"> • Replaces AAIS IM 12 70 1.0 edition. • Filing Reference: AAIS-2004-9 • Bulletins: 04-0054
IM 78 54 09 06	<p>Loss Payable Endorsement (MS only)</p> <ul style="list-style-type: none"> • Replaces AAIS IM 12 70 1.0 edition. • Filing Reference: AAIS-2004-9 • Bulletins: 04-0054
IM 78 55 04 04	<p>Replacement Cost Endorsement</p>

	<ul style="list-style-type: none"> This is a new AAIS endorsement.
	<ul style="list-style-type: none"> Filing Reference: AAIS-2004-9; AAIS-2004-28
	<ul style="list-style-type: none"> Bulletins: 04-0056
IM 78 56 04 04	Property Excluded
	<ul style="list-style-type: none"> This is a new AAIS form.
	<ul style="list-style-type: none"> Filing Reference: AAIS-2004-9
	<ul style="list-style-type: none"> Bulletins: 04 -0054
IM 78 57 04 04	Earthquake, Flood and Sewer Backup Endorsement
	<ul style="list-style-type: none"> This is a new AAIS endorsement
	<ul style="list-style-type: none"> Filing Reference: AAIS-2004-9; AAIS-2004-28
	<ul style="list-style-type: none"> Bulletins: 04-0054
	<ul style="list-style-type: none"> Assigned to: Animal Care Floater
IM 78 58 05 04	Limited Theft
	<ul style="list-style-type: none"> This is a new AAIS endorsement
	<ul style="list-style-type: none"> Filing Reference: AAIS-2004-9; AAIS-2004-28
	<ul style="list-style-type: none"> Bulletins: 04-0084
	<ul style="list-style-type: none"> Assigned to: Broadcasting Equipment & Tower
IM 78 59 04 04	Breakage Endorsement – Fine Arts Floater
	<ul style="list-style-type: none"> This is a new AAIS endorsement
	<ul style="list-style-type: none"> Filing Reference: AAIS-2004-9; AAIS-2004-28
	<ul style="list-style-type: none"> Bulletins: 04-0084
IM 78 60 04 04	Earth Movement, Flood and Sewer Backup Exclusions
	<ul style="list-style-type: none"> This replaces IM 75 11 1.0.
	<ul style="list-style-type: none"> Filing Reference: AAIS-2004-9; AAIS-2004-28
	<ul style="list-style-type: none"> Bulletins: 04-0057
IM 79 03 04 04	Property Schedule – Theatrical Property
	<ul style="list-style-type: none"> This is a new AAIS form
	<ul style="list-style-type: none"> Filing Reference: AAIS-2004-9
	<ul style="list-style-type: none"> Bulletins: 04-0054
IM 79 04 04 04	Protective Devices Schedule
	<ul style="list-style-type: none"> Replaces AAIS IM 16 67 1.0 edition.
	<ul style="list-style-type: none"> Filing Reference: AAIS-2004-9
	<ul style="list-style-type: none"> Bulletins: 04-0054
STATE AUTO INDEPENDENT FORMS	
AML 1 08 86	Mortgagees/Loss Payees/Additional Interests/ Named Insureds Extension Schedule
	<ul style="list-style-type: none"> This endorsement is used to schedule interest with names of extended length.
	<ul style="list-style-type: none"> This is a State Auto proprietary schedule.
MC 17 12 85	Blank Endorsement
	<ul style="list-style-type: none"> This endorsement is used for manuscript language. (AAIS uses IM 78 51)
	<ul style="list-style-type: none"> This is a State Auto proprietary form.
SI 10 08 01 07	State Auto Mutual Conditions/ Cover Sheet
	<ul style="list-style-type: none"> This wording was previously in form FI 102 04 96. Updated Officer signatures.
	<ul style="list-style-type: none"> This is a State Auto independent form.

SI 11 00 01 04	Installment Payments
	<ul style="list-style-type: none"> This wording (unchanged) was previously in form FI 102 04 96. This is a State Auto proprietary form.
SM 00 01 07 03	Pairs and Sets Condition Amendment
	<ul style="list-style-type: none"> This is a State Auto proprietary endorsement. No change except to assign it to: Scheduled Property Floater
SM 00 02 01 05	Contractors' Equipment Lease Loan Gap Coverage
	<ul style="list-style-type: none"> This is a State Auto proprietary endorsement. No change except to assign it to: Contractors' Equipment
SM 00 12 04 04	Earthquake, Flood, and Sewer Backup Schedule
	<ul style="list-style-type: none"> This is the same language as AAIS form IM 70 86 04 04. No change except to assign it to: Broadcasting Equipment & Tower
SM 00 13 04 04	Earthquake, Flood, and Sewer Backup
	<ul style="list-style-type: none"> This is the same language as AAIS form IM 70 86 04 04. No change except to assign it to: Bailee Customers
SM 00 14 04 04	Earthquake, Flood, and Sewer Backup
	<ul style="list-style-type: none"> This is the same language as AAIS form IM 70 86 04 04. No change except to assign it to: Builders Risk – Scheduled Jobsite
SM 00 15 04 04	Earthquake, Flood, and Sewer Backup
	<ul style="list-style-type: none"> This is the same language as AAIS form IM 70 86 04 04. No change except to assign it to: Builders Risk – Contractor's Reporting
SM 00 16 04 04	Earthquake, Flood, and Sewer Backup
	<ul style="list-style-type: none"> This is the same language as AAIS form IM 70 86 04 04. No change except to assign it to: Builders Risk – Builders' Risk and Installation
SM 00 17 04 04	Earthquake, Flood, and Sewer Backup
	<ul style="list-style-type: none"> This is the same language as AAIS form IM 70 86 04 04. No change except to assign it to: Builders Risk – Rehabilitation and Renovation
SM 00 18 04 04	Earthquake, Flood, and Sewer Backup
	<ul style="list-style-type: none"> This is the same language as AAIS form IM 70 86 04 04. No change except to assign it to: Installation Floater – Scheduled Jobs
SM 00 19 04 04	Earthquake, Flood, and Sewer Backup
	<ul style="list-style-type: none"> This is the same language as AAIS form IM 70 86 04 04. No change except to assign it to: Installation Floater – Reporting
SM 00 20 04 04	Earthquake, Flood, and Sewer Backup
	<ul style="list-style-type: none"> This is the same language as AAIS form IM 78 07 04 04. No change except to assign it to: Fine Arts Dealer
SM 00 21 04 04	Earthquake, Flood, and Sewer Backup Schedule
	<ul style="list-style-type: none"> This is the same language as AAIS form IM 78 07 04 04. No change except to assign it to: Animal Care Floater
SM 00 22 04 04	Earthquake, Flood, and Sewer Backup
	<ul style="list-style-type: none"> This is the same language as AAIS form IM 78 07 04 04. No change except to assign it to: Golf Course

SM 00 23 04 04	Earthquake, Flood, and Sewer Backup
	<ul style="list-style-type: none"> This is the same language as AAIS form IM 78 07 04 04. No change except to assign it to: Installment Sales
SM 00 24 04 04	Earthquake, Flood, and Sewer Backup
	<ul style="list-style-type: none"> This is the same language as AAIS form IM 78 07 04 04. No change except to assign it to: Miscellaneous Bailee Processor Floater
SM 00 25 04 04	Earthquake, Flood, and Sewer Backup
	<ul style="list-style-type: none"> This is the same language as AAIS form IM 78 07 04 04. No change except to assign it to: Mobile Medical
SM 00 26 04 04	Earthquake, Flood, and Sewer Backup
	<ul style="list-style-type: none"> This is the same language as AAIS form IM 78 07 04 04. No change except to assign it to: Scheduled Property Floater
SM 00 27 04 04	Earthquake, Flood, and Sewer Backup
	<ul style="list-style-type: none"> This is the same language as AAIS form IM 78 57 04 04. No change except to assign it to: Fine Arts Dealer
SM 00 28 04 04	Earthquake, Flood, and Sewer Backup
	<ul style="list-style-type: none"> This is the same language as AAIS form IM 78 57 04 04. No change except to assign it to: Fine Arts Floater
SM 00 29 04 04	Earthquake, Flood, and Sewer Backup
	<ul style="list-style-type: none"> This is the same language as AAIS form IM 78 57 04 04. No change except to assign it to: Golf Course
SM 00 30 04 04	Earthquake, Flood and Sewer Backup Endorsement
	<ul style="list-style-type: none"> This is the same language as AAIS form IM 78 57 04 04. No change except to assign it to: Installment Sales
SM 00 31 04 04	Earthquake, Flood and Sewer Backup Endorsement
	<ul style="list-style-type: none"> This is the same language as AAIS form IM 78 57 04 04. No change except to assign it to: Miscellaneous Bailee Processor Floater
SM 00 32 04 04	Earthquake, Flood and Sewer Backup Endorsement
	<ul style="list-style-type: none"> This is the same language as AAIS form IM 78 57 04 04. No change except to assign it to: Mobile Medical
SM 00 33 04 04	Earthquake, Flood and Sewer Backup Endorsement
	<ul style="list-style-type: none"> This is the same language as AAIS form IM 78 57 04 04. No change except to assign it to: Scheduled Property Floater
SM 00 34 04 04	Earth Movement, Flood, and Sewer Backup Exclusion
	<ul style="list-style-type: none"> This is the same language as AAIS form IM 78 60 04 04. No change except to assign it to: Irrigation Equipment
SM 00 35 04 04	Earth Movement, Flood, and Sewer Backup Exclusion
	<ul style="list-style-type: none"> This is the same language as AAIS form IM 78 60 04 04. No change except to assign it to: Patterns & Dies
SM 00 36 04 04	Earth Movement, Flood, and Sewer Backup Exclusion
	<ul style="list-style-type: none"> This is the same language as AAIS form IM 78 60 04 04.

	<ul style="list-style-type: none"> No change except to assign it to: Riggers Liability
SM 00 37 04 04	<p>Earth Movement, Flood, and Sewer Backup Exclusion</p> <ul style="list-style-type: none"> This is the same language as AAIS form IM 78 60 04 04. No change except to assign it to: Sales Representative Floater
SM 00 38 04 04	<p>Replacement Cost Endorsement</p> <ul style="list-style-type: none"> This is the same language as AAIS form IM 78 55 04 04 A State Auto prefix is used to assign it to: Installation Floater – Reporting
SM 00 39 04 04	<p>Replacement Cost Endorsement</p> <ul style="list-style-type: none"> This is the same language as AAIS form IM 78 55 04 04 A State Auto prefix is used to assign it to: Riggers Liability
SM 00 40 04 04	<p>Replacement Cost Endorsement</p> <ul style="list-style-type: none"> This is the same language as AAIS form IM 78 55 04 04 A State Auto prefix is used to assign it to: Owner's Cargo
SM 00 41 04 04	<p>Replacement Cost Endorsement</p> <ul style="list-style-type: none"> This is the same language as AAIS form IM 73 55 04 04 A State Auto prefix is used to assign it to: Golf Course
SM 00 42 04 04	<p>Replacement Cost Endorsement</p> <ul style="list-style-type: none"> This is the same language as AAIS form IM 73 55 04 04 A State Auto prefix is used to assign it to: Irrigation Equipment
SM 00 43 04 04	<p>Replacement Cost Endorsement</p> <ul style="list-style-type: none"> This is the same language as AAIS form IM 73 55 04 04 A State Auto prefix is used to assign it to: Scheduled Property Floater
SM 00 44 04 04	<p>Replacement Cost Endorsement</p> <ul style="list-style-type: none"> This is the same language as AAIS form IM 73 55 04 04 A State Auto prefix is used to assign it to: Miscellaneous Bailee Processor
SM 00 45 04 04	<p>Replacement Cost Endorsement</p> <ul style="list-style-type: none"> This is the same language as AAIS form IM 78 55 04 04 A State Auto prefix is used to assign it to: Patterns & Dies Floater
SM 00 46 04 04	<p>Replacement Cost Endorsement</p> <ul style="list-style-type: none"> This is the same language as AAIS form IM 78 55 04 04 A State Auto prefix is used to assign it to: Exhibition Floater
SM 00 47 04 04	<p>Replacement Cost Endorsement</p> <ul style="list-style-type: none"> This is the same language as AAIS form IM 78 55 04 04 A State Auto prefix is used to assign it to: Sales Representative Floater
SM 00 48 04 04	<p>Replacement Cost Endorsement</p> <ul style="list-style-type: none"> This is the same language as AAIS form IM 78 55 04 04 A State Auto prefix is used to assign it to: Bailee Customers
SM 00 49 05 04	<p>Limited Theft</p> <ul style="list-style-type: none"> This is the same language as AAIS form IM 78 58 05 04 A State Auto prefix is used to assign it to: Builders Risk – Scheduled Jobsite
SM 00 50 05 04	<p>Limited Theft</p>

	<ul style="list-style-type: none"> • This is the same language as AAIS form IM 78 58 05 04
	<ul style="list-style-type: none"> • A State Auto prefix is used to assign it to: Builders Risk– Contractor’s Reporting
SM 00 51 05 04	Limited Theft
	<ul style="list-style-type: none"> • This is the same language as AAIS form IM 78 58 05 04
	<ul style="list-style-type: none"> • A State Auto prefix is used to assign it to: Builders Risk and Installation
SM 00 52 05 04	Limited Theft
	<ul style="list-style-type: none"> • This is the same language as AAIS form IM 78 58 05 04
	<ul style="list-style-type: none"> • A State Auto prefix is used to assign it to: Builders Risk-Rehab and Renovation
SM 00 53 05 04	Limited Theft
	<ul style="list-style-type: none"> • This is the same language as AAIS form IM 78 58 05 04
	<ul style="list-style-type: none"> • A State Auto prefix is used to assign it to: Contractors’ Equipment
SM 00 55 05 04	Limited Theft
	<ul style="list-style-type: none"> • This is the same language as AAIS form IM 78 58 05 04
	<ul style="list-style-type: none"> • A State Auto prefix is used to assign it to: Small Tools Coverage Form
SM 00 57 05 04	Limited Theft
	<ul style="list-style-type: none"> • This is the same language as AAIS form IM 78 58 05 04
	<ul style="list-style-type: none"> • A State Auto prefix is used to assign it to: Installation Floater – Scheduled Jobs
SM 00 58 05 04	Limited Theft
	<ul style="list-style-type: none"> • This is the same language as AAIS form IM 78 58 05 04
	<ul style="list-style-type: none"> • A State Auto prefix is used to assign it to: Installation Floater – Reporting
SM 00 59 05 04	Limited Theft
	<ul style="list-style-type: none"> • This is the same language as AAIS form IM 78 58 05 04
	<ul style="list-style-type: none"> • A State Auto prefix is used to assign it to: Riggers Liability
SM 00 60 05 04	Limited Theft
	<ul style="list-style-type: none"> • This is the same language as AAIS form IM 78 58 05 04
	<ul style="list-style-type: none"> • A State Auto prefix is used to assign it to: Computer
SM 00 61 05 04	Limited Theft
	<ul style="list-style-type: none"> • This is the same language as AAIS form IM 78 58 05 04
	<ul style="list-style-type: none"> • A State Auto prefix is used to assign it to: EDP
SM 00 62 05 04	Limited Theft
	<ul style="list-style-type: none"> • This is the same language as AAIS form IM 78 58 05 04
	<ul style="list-style-type: none"> • A State Auto prefix is used to assign it to: Motor Truck Cargo
SM 00 63 05 04	Limited Theft
	<ul style="list-style-type: none"> • This is the same language as AAIS form IM 78 58 05 04
	<ul style="list-style-type: none"> • A State Auto prefix is used to assign it to: Transportation
SM 00 64 05 04	Limited Theft
	<ul style="list-style-type: none"> • This is the same language as AAIS form IM 78 58 05 04
	<ul style="list-style-type: none"> • A State Auto prefix is used to assign it to: Owner’s Cargo
SM 00 65 05 04	Limited Theft
	<ul style="list-style-type: none"> • This is the same language as AAIS form IM 78 58 05 04
	<ul style="list-style-type: none"> • A State Auto prefix is used to assign it to: Trip Transit

SM 00 66 05 04	Limited Theft
	<ul style="list-style-type: none"> This is the same language as AAIS form IM 78 58 05 04 A State Auto prefix is used to assign it to: Golf Course
SM 00 67 05 04	Limited Theft
	<ul style="list-style-type: none"> This is the same language as AAIS form IM 78 58 05 04 A State Auto prefix is used to assign it to: Irrigation Equipment
SM 00 68 05 04	Limited Theft
	<ul style="list-style-type: none"> This is the same language as AAIS form IM 78 58 05 04 A State Auto prefix is used to assign it to: Mobile Medical
SM 00 70 06 06	Contractors' Equipment Lease Loan Gap Coverage
	<ul style="list-style-type: none"> This is a State Auto proprietary endorsement. No change except to assign it to: Small Tools Coverage Form
SM 00 72 04 04	Ordinance or Law Coverage – Broad Form
	<ul style="list-style-type: none"> This is the same language as AAIS form IM 70 74 04 04. No change except to assign it to: Builders Risk– Contractor's Reporting This endorsement is applicable for VA.
SM 00 73 04 04	Ordinance or Law Coverage – Broad Form
	<ul style="list-style-type: none"> This is the same language as AAIS form IM 70 74 04 04. No change except to assign it to: Builders Risk and Installation This endorsement is applicable for VA.
SM 00 75 06 04	Amendatory Endorsement – Fungus Exclusion and Limited Coverage Deleted
	<ul style="list-style-type: none"> This is the same language as AAIS form IM 22 00 06 04. No change except to assign it to: Builders Risk– Contractor's Reporting This endorsement is applicable for FL & GA only.
SM 00 76 06 04	Amendatory Endorsement – Fungus Exclusion and Limited Coverage Deleted
	<ul style="list-style-type: none"> This is the same language as AAIS form IM 22 00 06 04. No change except to assign it to: Builders Risk and Installation This endorsement is applicable for FL & GA only.
SM 00 77 06 04	Amendatory Endorsement – Fungus Exclusion and Limited Coverage Deleted
	<ul style="list-style-type: none"> This is the same language as AAIS form IM 22 00 06 04. No change except to assign it to: Builders Risk-Rehab and Renovation This endorsement is applicable for FL & GA only.
SM 00 78 06 04	Amendatory Endorsement – Fungus Exclusion and Limited Coverage Deleted
	<ul style="list-style-type: none"> This is the same language as AAIS form IM 22 00 06 04. No change except to assign it to: Installation Floater – Scheduled Jobs This endorsement is applicable for FL & GA only.
SM 00 79 06 04	Amendatory Endorsement – Fungus Exclusion and Limited Coverage Deleted
	<ul style="list-style-type: none"> This is the same language as AAIS form IM 22 00 06 04. No change except to assign it to: Installation Floater – Reporting This endorsement is applicable for FL & GA only.
SM 00 90 04 04	Permission to Occupy Endorsement
	<ul style="list-style-type: none"> This is the same language as AAIS form IM 70 63 04 04 No change except to assign it to: Builders Risk– Contractor's Reporting

SM 00 91 04 04	Permission to Occupy Endorsement
	<ul style="list-style-type: none"> This is the same language as AAIS form IM 70 63 04 04 No change except to assign it to: Builders Risk and Installation
SM 00 92 04 04	Permission to Occupy Endorsement
	<ul style="list-style-type: none"> This is the same language as AAIS form IM 70 63 04 04 No change except to assign it to: Builders Risk-Rehab and Renovation
SM 00 93 04 04	Reporting Conditions Endorsement
	<ul style="list-style-type: none"> This is the same language as AAIS form IM 70 64 04 04 No change except to assign it to: Builders Risk-Rehab and Renovation
SM 01 00 04 04	Freezing Endorsement
	<ul style="list-style-type: none"> This is the same language as AAIS form IM 70 82 04 04 No change except to assign it to: Builders Risk- Contractor's Reporting
SM 01 01 04 04	Freezing Endorsement
	<ul style="list-style-type: none"> This is the same language as AAIS form IM 70 82 04 04 No change except to assign it to: Builders Risk and Installation
SM 01 02 04 04	Windstorm Deductible
	<ul style="list-style-type: none"> This is the same language as AAIS form IM 70 88 04 04 No change except to assign it to: Builders Risk- Contractor's Reporting
SM 01 03 04 04	Windstorm Deductible
	<ul style="list-style-type: none"> This is the same language as AAIS form IM 70 88 04 04 No change except to assign it to: Builders Risk and Installation
SM 01 04 04 04	Windstorm Deductible
	<ul style="list-style-type: none"> This is the same language as AAIS form IM 70 88 04 04 No change except to assign it to: Builders Risk-Rehab and Renovation
SM 01 05 04 04	Named Perils Endorsement
	<ul style="list-style-type: none"> This is the same language as AAIS form IM 75 12 04 04 No change except to assign it to: Miscellaneous Bailee Processor
SM 01 06 04 04	Named Perils Endorsement
	<ul style="list-style-type: none"> This is the same language as AAIS form IM 75 12 04 04 No change except to assign it to: Patterns & Dies Floater
SM 01 07 04 04	Named Perils Endorsement
	<ul style="list-style-type: none"> This is the same language as AAIS form IM 75 12 04 04 No change except to assign it to: Exhibition Floater
SM 01 08 04 04	Named Perils Endorsement
	<ul style="list-style-type: none"> This is the same language as AAIS form IM 75 12 04 04 No change except to assign it to: Sales Representative Floater
SM 01 09 04 04	Refrigeration Breakdown Endorsement
	<ul style="list-style-type: none"> This is the same language as AAIS form IM 72 61 04 04 A State Auto prefix is used to assign it to: Owner's Cargo
SM 01 10 04 04	Refrigeration Breakdown Endorsement
	<ul style="list-style-type: none"> This is the same language as AAIS form IM 72 61 04 04 A State Auto prefix is used to assign it to: Trip Transit

SM 01 11 04 04	Named Perils Endorsement
	<ul style="list-style-type: none"> This is the same language as AAIS form IM 72 63 04 04 A State Auto prefix is used to assign it to: Owner's Cargo
SM 01 12 04 04	Named Perils Endorsement
	<ul style="list-style-type: none"> This is the same language as AAIS form IM 72 63 04 04 A State Auto prefix is used to assign it to: Trip Transit
SM 01 13 04 04	Backhaul Coverage
	<ul style="list-style-type: none"> This is the same language as AAIS form IM 72 65 04 04 A State Auto prefix is used to assign it to: Trip Transit
SM 01 16 06 04	Percentage Deductible Endorsement
	<ul style="list-style-type: none"> This is the same language as AAIS form IM 70 18 06 04 A State Auto prefix is used to assign it to: Leased or Rented Coverage Form
SM 01 17 04 04	Waterborne Endorsement
	<ul style="list-style-type: none"> This is the same language as AAIS form IM 70 19 04 04 A State Auto prefix is used to assign it to: Small Tools Coverage Form
SM 01 19 04 04	Replacement Cost Endorsement
	<ul style="list-style-type: none"> This is the same language as AAIS form IM 70 20 04 04 A State Auto prefix is used to assign it to: Leased or Rented Coverage Form
SM 01 20 04 04	Split Deductible Endorsement
	<ul style="list-style-type: none"> This is the same language as AAIS form IM 70 21 04 04 A State Auto prefix is used to assign it to: Small Tools Coverage Form
SM 01 22 04 04	Additional Coverages Endorsement
	<ul style="list-style-type: none"> This is the same language as AAIS form IM 70 25 04 04 A State Auto prefix is used to assign it to: Small Tools Coverage Form
SM 01 26 04 04	Testing and Commissioning
	<ul style="list-style-type: none"> This is the same language as AAIS form IM 71 14 04 04 A State Auto prefix is used to assign it to: Installation Floater – Reporting
SM 01 27 01 07	On Hook and Cargo Legal Liability Coverage Endorsement
	<ul style="list-style-type: none"> This is a State Auto proprietary endorsement. This endorsement applies to: Motor Truck Cargo This is applicable in WV only.
SM 01 30 04 04	Equipment Schedule
	<ul style="list-style-type: none"> This is the same language as AAIS form IM 79 03 04 04 A State Auto prefix is used to assign it to: Broadcasting Equipment & Tower
SM 01 32 04 04	Equipment Schedule
	<ul style="list-style-type: none"> This is the same language as AAIS form IM 79 03 04 04 A State Auto prefix is used to assign it to: Computer Coverage Form & EDP
SM 01 33 04 04	Property Schedule
	<ul style="list-style-type: none"> This is the same language as AAIS form IM 79 03 04 04 A State Auto prefix is used to assign it to: Scheduled Property Floater
SM 01 34 04 04	Property Schedule

	<ul style="list-style-type: none"> • This is the same language as AAIS form IM 79 03 04 04
	<ul style="list-style-type: none"> • A State Auto prefix is used to assign it to: Patterns & Dies Floater
SM 01 35 12 04	Covered Property Amendment
	<ul style="list-style-type: none"> • This is State Auto proprietary endorsement
	<ul style="list-style-type: none"> • A State Auto prefix is used to assign it to: Small Tools Coverage Form
SM 01 36 01 07	Deductible Reimbursement – Theft
	<ul style="list-style-type: none"> • This is a State Auto proprietary endorsement.
	<ul style="list-style-type: none"> • This is a new endorsement
	<ul style="list-style-type: none"> • No premium charge for this endorsement.
SM 01 39 07 07	Theft Exclusion
	<ul style="list-style-type: none"> • This is a State Auto proprietary endorsement.
	<ul style="list-style-type: none"> • This replaces the Theft Exclusion language previously in CSC 200 07 99
	<ul style="list-style-type: none"> • Applies to Owner’s Cargo
SM 01 41 07 07	Theft Exclusion
	<ul style="list-style-type: none"> • This is a State Auto proprietary endorsement.
	<ul style="list-style-type: none"> • This replaces the Theft Exclusion language previously in CSC 200 07 99
	<ul style="list-style-type: none"> • Applies to Computer
SM 01 42 07 07	Theft Exclusion
	<ul style="list-style-type: none"> • This is a State Auto proprietary endorsement.
	<ul style="list-style-type: none"> • This replaces the Theft Exclusion language previously in CSC 200 07 99
	<ul style="list-style-type: none"> • Applies to Installation
SM 01 43 07 07	Theft Exclusion
	<ul style="list-style-type: none"> • This is a State Auto proprietary endorsement.
	<ul style="list-style-type: none"> • This replaces the Theft Exclusion language previously in CSC 200 07 99
	<ul style="list-style-type: none"> • Applies to Contractors’ Equipment – Scheduled Equipment
SM 01 44 07 07	Theft Exclusion
	<ul style="list-style-type: none"> • This is a State Auto proprietary endorsement.
	<ul style="list-style-type: none"> • This replaces the Theft Exclusion language previously in CSC 200 07 99
	<ul style="list-style-type: none"> • Applies to Contractors’ Equipment – Small Tools Floater
SM 01 50 07 07	Replacement Cost Endorsement – Software Amendment
	<ul style="list-style-type: none"> • This is a State Auto proprietary endorsement.
	<ul style="list-style-type: none"> • This replaces the Replacement Cost language previously in CSC 200 07 99
	<ul style="list-style-type: none"> • Applies to Computer
SM 01 51 07 07	Newly Purchased Property Endorsement
	<ul style="list-style-type: none"> • This is a State Auto proprietary endorsement.
	<ul style="list-style-type: none"> • This replaces the Newly Purchased language previously in CSC 200 07 99
	<ul style="list-style-type: none"> • Applies to Contractors’ Equipment – Small Tools Floater
SM 01 52 07 07	Rental Reimbursement
	<ul style="list-style-type: none"> • This is a State Auto proprietary endorsement.
	<ul style="list-style-type: none"> • This replaces the Rental Reimburse language previously in CSC 200 07 99
	<ul style="list-style-type: none"> • Applies to Contractors’ Equipment – Small Tools Floater
SM 50 00 01 04	Inland Marine Policy Declarations
	<ul style="list-style-type: none"> • This replaces FI 101D 04 96
	<ul style="list-style-type: none"> • This follows AAIS form IM 79 00 04 04 Inland Marine - Declarations

	<ul style="list-style-type: none">• Contains Loss Payable Schedule wording from IM 79 02 04 04
	<ul style="list-style-type: none">• This is a State Auto independent form.

Exhibit II - Inland Marine Filing - Countrywide
 Inland Marine Forms List
 Inland Marine Coverage Forms and Coverage Decs – Filed Coverages

Accounts Receivable

New #	Ed#	Form Title
IM 10 00	01 05	Accounts Receivable Coverage
IM 10 05	01 05	Accounts Receivable Schedule of Coverages
IM 10 12	01 05	Duplicate Records
IM 10 13	01 05	Accounts Receivable Reporting Conditions
IM 10 15	01 05	Coinsurance Amendment (Accts Receivables)

Camera & Musical Instrument Dealers

New #	Ed#	Form Title
IM 10 50	01 05	Camera & Music Instrument Dealer Coverage
IM 10 55	01 05	Camera & Music Instrument Schedule of Coverages
IM 12 61	01 05	Coinsurance Waiver
IM 12 63	01 05	Personal Property Coverage
IM 12 64	01 05	Reporting Conditions
IM 12 73	01 05	Coinsurance Amendment

Floor Plan

New #	Ed#	Form Title
IM 11 00	01 05	Floor Plan Merchandise Coverage
IM 11 05	01 05	Floor Plan Merchandise Schedule of Coverages
IM 11 11	01 05	Limit of Loss
IM 11 12	01 05	Limit of Recovery

Mobile Equipment Dealers

New #	Ed#	Form Title
IM 11 50	01 05	Mobile Equipment Dealers
IM 11 55	01 05	Mobile Equipment Dealers Schedule of Coverages
SM 00 06	01 05	Coinsurance Waiver
SM 00 07	01 05	Personal Property Coverage
SM 00 08	01 05	Reporting Conditions
SM 00 09	01 05	Coinsurance Amendment

Musical Instruments

New #	Ed#	Form Title
IM 12 50	01 05	Musical Instruments Coverage
IM 12 51	01 05	Named Perils Coverage
IM 12 55	01 05	Musical Instruments Schedule of Coverages
SM 01 28	04 04	Scheduled Property – Musical Instruments

Negative Film

New #	Ed#	Form Title
IM 13 00	01 05	Negative Film Coverage

IM 13 05	01 05	Negative Film Schedule of Coverages
IM 13 11	01 05	Premises Restriction – Negative Film
IM 13 12	01 05	Vault Restriction – Negative Film
IM 13 13	01 05	Non-Reporting – Negative Film

Photographic Equipment

New #	Ed#	Form Title
IM 13 50	01 05	Photographic Equipment Coverage
IM 13 55	01 05	Photographic Equipment Schedule of Coverages
SM 00 05	01 05	Named Perils Coverage
SM 01 29	04 04	Scheduled Property – Photographic Equipment

Physicians and Dentists

New #	Ed#	Form Title
IM 14 00	01 05	Physicians and Dentists Coverage
IM 14 05	09 05	Physicians and Dentists Schedule of Coverages
IM 14 11	01 05	Additional Property Coverages
IM 14 12	01 05	Property Normally Carried By You
IM 14 13	01 05	Artificially Generated Electric Current
SM 00 10	01 05	Coinsurance Amendment

Signs

New #	Ed#	Form Title
IM 14 50	01 05	Sign Coverage
IM 14 55	01 05	Sign Supplemental Schedule of Coverages
IM 14 56	01 05	Coinsurance Amendment
SM 01 49	07 07	Unscheduled Sign Amendment

Theatrical Property

New #	Ed#	Form Title
IM 15 00	09 05	Theatrical Property Coverage
IM 15 05	01 05	Theatrical Property Schedule of Coverages
SM 00 11	01 05	Coinsurance Amendment
IM 79 03	04 04	Property Schedule – Theatrical Property

Valuable Papers

New #	Ed#	Form Title
IM 15 50	01 05	Valuable Papers and Records Coverage
IM 15 55	01 05	Valuable Papers and Records Schedule of Coverages
IM 15 61	01 05	Library Coverage

Contractor's Special Coverage
Filed Coverages

Special Personal Property Floater Coverage

New #	Ed#	Form Title
SM 00 03	06 06	Special Personal Property Floater Coverage

SM 00 04	06 06	Schedule of Coverages – Special Personal Property Floater
SM 01 45	07 07	Theft Exclusion
SM 01 46	07 07	Replacement Cost Endorsement

Accounts Receivable Coverage

New #	Ed#	Form Title
IM 10 00	01 05	Accounts Receivable Coverage
IM 10 05	01 05	Schedule of Coverages – Accounts Receivable
IM 10 12	01 05	Duplicate Records
SM 01 37	07 07	Theft Exclusion

Valuable Papers Coverage

New #	Ed#	Form Title
IM 15 50	01 05	Valuable Papers and Records Coverage
IM 15 55	01 05	Valuable Papers and Records Schedule of Coverages
SM 01 38	07 07	Theft Exclusion
SM 01 47	07 07	Replacement Cost Endorsement

Sign Coverage

New #	Ed#	Form Title
IM 14 50	01 05	Sign Coverage
IM 14 55	01 05	Sign Schedule of Coverages
SM 01 40	07 07	Theft Exclusion
SM 01 48	07 07	Replacement Cost Endorsement
SM 01 49	07 07	Unscheduled Sign Amendment – attach to all CSC accounts

Exhibit II - Inland Marine Filing – Countrywide
Inland Marine Forms List

Inland Marine Coverage Forms and Coverage Decs – **Guide Coverages**

Bailee Customers' Floater

New #	Ed#	Form Title
IM 75 50	06 04	Bailee Customers Dry Cleaners and Laundry Coverage
IM 75 55	04 04	Schedule of Coverages – Bailee Customer Floater
IM 75 61	04 04	Fur Garment Endorsement
SM 00 13	04 04	Earthquake, Flood and Sewer Backup
SM 00 48	04 04	Replacement Cost Endorsement

Broadcasting Equipment and Tower

New #	Ed#	Form Title
IM 7600	06 04	Broadcasting Equipment and Tower Coverage
IM 7605	06 04	Schedule of Coverages – Broadcasting Equipment and Tower
IM 7611	04 04	Equipment and Towers Income Coverage Part
IM 78 58	05 04	Limited Theft
SM 00 12	04 04	Earthquake, Flood and Sewer Backup Schedule
SM 01 30	04 04	Equipment Schedule

Broadcasting & Data Processing Equipment Coverage

New #	Ed#	Form Title
IM 76 01	04 04	Broadcasting and Data Processing Equipment Coverage
IM 76 06	04 04	Schedule of Coverages – Broadcasting & Data Processing
IM 76 11	04 04	Equipment and Towers Income Coverage Part
IM 78 58	05 04	Limited Theft
SM 0012	04 04	Earthquake, Flood and Sewer Backup Schedule
SM 01 30	04 04	Equipment Schedule

Builders' Risk – Scheduled Jobsite – Broad Form

New #	Ed#	Form Title
IM 70 50	04 04	Builders' Risk Coverage – Scheduled Jobsite – Broad Form
IM 70 55	04 04	Schedule of Coverages – Builders' Risk – Broad Form
IM 70 63	04 04	Permission to Occupy Endorsement
IM 70 64	04 04	Reporting Conditions Endorsement
IM 70 67	11 99	Builders' Risk Completed Value Worksheet
IM 70 79	04 04	Soft Cost, Extra Expense, and Rental Income Endorsement
IM 70 80	04 04	Soft Cost Schedule – Soft Cost, Extra Expense & Rental Inc
IM 70 82	04 04	Freezing Endorsement
IM 70 84	06 04	Mortgageholders Endorsement (not MN MS)
IM 70 88	04 04	Windstorm Deductible
SM 00 14	04 04	Earthquake, Flood, and Sewer Backup
SM 00 49	05 04	Limited Theft

Builders' Risk – Contractors' Reporting Form

New #	Ed#	Form Title
IM 70 52	04 04	Builders' Risk Coverage – Contractors' Reporting Form
IM 70 57	04 04	Schedule of Coverages – Builders' Risk – Contractors' Report
IM 70 67	11 99	Builders' Risk Completed Value Worksheet
IM 70 79	04 04	Soft Cost, Extra Expense, and Rental Income Endorsement
IM 70 80	04 04	Soft Cost Schedule – Soft Cost, Extra Expense & Rental Inc
IM 70 84	06 04	Mortgageholders Endorsement (not MN MS)
SM 00 15	04 04	Earthquake, Flood, and Sewer Backup
SM 00 50	05 04	Limited Theft
SM 00 90	04 04	Permission to Occupy Endorsement
SM 01 00	04 04	Freezing Endorsement
SM 01 02	04 04	Windstorm Deductible

Builders' Risk and Installation Floater Coverage

New #	Ed#	Form Title
IM 70 53	04 04	Builders' Risk Coverage – Builders' Risk and Installation Float
IM 70 58	04 04	Schedule of Coverages – Builders' Risk and Installation Float
IM 70 67	11 99	Builders' Risk Completed Value Worksheet
IM 70 79	04 04	Soft Cost, Extra Expense, and Rental Income Endorsement
IM 70 80	04 04	Soft Cost Schedule – Soft Cost, Extra Expense and Rental Inc
IM 70 84	06 04	Mortgageholders Endorsement (not MN MS)
SM 00 16	04 04	Earthquake, Flood, and Sewer Backup
SM 00 51	05 04	Limited Theft
SM 00 91	04 04	Permission to Occupy Endorsement
SM 01 01	04 04	Freezing Endorsement
SM 01 03	04 04	Windstorm Deductible

Builders' Risk Rehabilitation and Renovation Coverage

New #	Ed#	Form Title
IM 70 54	04 04	Builders' Risk Coverage – Rehabilitation and Renovation
IM 70 59	04 04	Schedule of Coverages – Builders' Risk – Rehabilitation & Re
IM 70 67	11 99	Builders' Risk Completed Value Worksheet
IM 70 68	04 04	Trees, Shrubs, and Plants Endorsement
IM 70 71	04 04	Business Personal Property Endorsement
IM 70 73	04 04	Contract Penalty Endorsement
IM 70 75	04 04	Expediting Expenses Endorsement
IM 70 77	04 04	Fraud and Deceit Coverage
IM 70 79	04 04	Soft Cost, Extra Expense, and Rental Income Endorsement
IM 70 80	04 04	Soft Cost Schedule – Soft Cost, Extra Expense and Rental Inc
IM 70 84	06 04	Mortgageholders Endorsement (not MN MS)
IM 70 85	04 04	Earthquake, Flood, and Sewer Backup Endorsement
SM 00 17	04 04	Earthquake, Flood, and Sewer Backup
SM 00 52	05 04	Limited Theft
SM 00 92	04 04	Permission to Occupy Endorsement
SM 00 93	04 04	Reporting Conditions Endorsement
SM 01 04	04 04	Windstorm Deductible

Contractors' Equipment Coverage – Scheduled Equipment Form

New #	Ed#	Form Title
IM 70 00	04 04	Contractors' Equipment
IM 70 05	04 04	Schedule of Coverages – Contractors' Equipment
IM 70 13	04 04	Property Lease/Rented To Others Endorsement
IM 70 16	04 04	Boom Restriction Endorsement
IM 70 17	06 04	Weight of Load Exclusion Endorsement
IM 70 19	04 04	Waterborne Endorsement
IM 70 21	04 04	Split Deductible Endorsement
IM 70 22	04 04	Property Loaned to Others – Scheduled Contractors
IM 70 23	04 04	Property Loaned to Others – Jobsite
IM 70 24	04 04	Trailers and Spare Parts Endorsement
IM 70 25	04 04	Additional Coverages Endorsement
IM 70 26	04 04	Agreed Amount Endorsement
IM 70 27	04 04	Contractors' Equipment Income Coverage
IM 70 30	04 04	Equipment Schedule – Contractors' Equipment
IM 70 31	04 04	Equipment Schedule – Contractors' Equipment – Valuation
IM 70 32	04 04	Equipment Schedule – Income Coverage
IM 70 35	04 04	Equipment Leased or Rented to Others Schedule
SM 00 02	01 05	Contractors' Equipment Lease Loan Gap Coverage
SM 00 53	05 04	Limited Theft
SM 01 36	01 07	Deductible Reimbursement – Theft

Contractors' Equipment Coverage – Blanket

New #	Ed#	Form Title
IM 70 02	06 04	Contractors' Equipment - Blanket
IM 70 07	04 04	Schedule of Coverages – Contractors' Equipment - Blanket
IM 70 16	04 04	Boom Restriction Endorsement
IM 70 17	06 04	Weight of Load Exclusion Endorsement
IM 70 21	04 04	Split Deductible Endorsement
IM 70 22	04 04	Property Loaned to Others – Scheduled Contractors
IM 70 26	04 04	Agreed Amount Endorsement
IM 70 27	04 04	Contractors' Equipment Income Coverage
IM 70 31	04 04	Equipment Schedule – Contractors' Equipment – Valuation
IM 70 32	04 04	Equipment Schedule – Income Coverage
SM 00 02	01 05	Contractors' Equipment Lease Loan Gap Coverage
SM 00 53	05 04	Limited Theft
SM 01 36	01 07	Deductible Reimbursement – Theft

Contractors' Equipment Coverage – Leased or Rented

New #	Ed#	Form Title
IM 70 04	04 04	Contractors' Equipment – Leased or Rented Equipment
IM 70 09	04 04	Schedule of Coverages – Contractors' Equipment – Leased or
IM 70 16	04 04	Boom Restriction Endorsement
IM 70 17	06 04	Weight of Load Exclusion Endorsement
IM 70 19	04 04	Waterborne Endorsement
IM 70 21	04 04	Split Deductible Endorsement
IM 70 25	04 04	Additional Coverages Endorsement
IM 70 26	04 04	Agreed Amount Endorsement
IM 70 27	04 04	Contractors' Equipment Income Coverage
IM 70 31	04 04	Equipment Schedule – Contractors' Equipment – Valuation
IM 70 32	04 04	Equipment Schedule – Income Coverage
SM 00 02	01 05	Contractors' Equipment Lease Loan Gap Coverage
SM 00 53	05 04	Limited Theft
SM 01 16	06 04	Percentage Deductible Endorsement
SM 01 19	04 04	Replacement Cost Endorsement
SM 01 36	01 07	Deductible Reimbursement – Theft

Contractors' Equipment Coverage – Small Tools

New #	Ed#	Form Title
IM 70 03	04 04	Contractors' Equipment – Small Tools Floater
IM 70 08	04 04	Schedule of Coverages – Contractors' Equipment – Small
IM 70 18	06 04	Percentage Deductible Endorsement
IM 70 20	04 04	Replacement Cost Endorsement
SM 00 55	05 04	Limited Theft
SM 00 70	06 06	Contractors' Equipment Lease Loan Gap Coverage
SM 01 17	04 04	Waterborne Endorsement
SM 01 20	04 04	Split Deductible Endorsement
SM 01 22	04 04	Additional Coverages Endorsement
SM 01 35	12 06	Covered Property Amendment

Installation – Scheduled Jobs

New #	Ed#	Form Title
IM 71 00	06 04	Installation Floater Coverage
IM 71 05	04 04	Schedule of Coverages – Installation Floater - Scheduled
IM 71 11	04 04	Personal Property Endorsement
IM 71 12	04 04	Reporting Conditions Endorsement
IM 71 14	04 04	Testing and Commissioning - Installation
IM 71 15	04 04	Testing and Commissioning Schedule - Installation
IM 71 17	04 04	Waterborne Endorsement
IM 71 18	04 04	Fraud and Deceit Coverage
IM 78 55	04 04	Replacement Cost Endorsement
SM 00 18	04 04	Earthquake, Flood, and Sewer Backup Schedule
SM 00 57	05 04	Limited Theft

Installation – Blanket

New #	Ed#	Form Title
IM 71 01	06 04	Installation Floater Coverage – Blanket – Reporting Form
IM 71 06	06 04	Schedule of Coverages – Installation Floater - Reporting
IM 71 15	04 04	Testing and Commissioning Schedule - Installation
SM 00 19	04 04	Earthquake, Flood, and Sewer Backup Schedule
SM 00 38	04 04	Replacement Cost Endorsement
SM 00 58	05 04	Limited Theft
SM 01 26	04 04	Testing and Commissioning

Rigger's

New #	Ed#	Form Title
IM 71 50	06 04	Riggers Liability
IM 71 55	04 04	Schedule of Coverages – Riggers Liability
SM 00 36	04 04	Earth Movement, Flood, and Sewer Backup Exclusion
SM 00 39	04 04	Replacement Cost Endorsement
SM 00 59	05 04	Limited Theft

Computer

New #	Ed#	Form Title
IM 72 01	10 02	Computer Coverage
IM 72 06	10 02	Schedule of Coverages – Computer Coverage
IM 72 13	10 02	Upgrade Value Endorsement
IM 72 14	05 01	Upgrade Value Schedule - EDP
IM 72 22	10 04	Web Site Coverage Extension Endorsement
IM 72 24	05 01	Incompatible Hardware and Media
IM 72 26	05 01	Foreign Transit and Location Coverage
IM 72 30	05 01	Functionally Comparable Hardware Valuation
IM 72 33	05 01	Production Equipment Exclusion
IM 72 34	05 01	Calendar Date or Time Failure Exclusion
IM 72 35	10 04	Web Site Server Coverage & Interruption or Web Site
IM 72 36	10 04	Web Site Server Schedule
IM 72 38	10 02	Earthquake, Flood and Sewer Backup Endorsement
IM 72 39	10 02	Earthquake, Flood and Sewer Backup Schedule
IM 72 45	10 04	Additional Coverages Schedule
IM 72 46	10 04	Additional Coverages Endorsement
SM 00 60	05 04	Limited Theft
SM 01 32	04 04	Equipment Schedule – Computer & EDP

EDP

New #	Ed#	Form Title
IM 72 00	10 02	Electronic Data Processing Coverage
IM 72 05	10 02	Schedule of Coverages – Electronic Data Processing
IM 72 13	10 02	Upgrade Value Endorsement
IM 72 14	05 01	Upgrade Value Schedule - EDP
IM 72 15	09 03	Electronic Data Processing – Income Coverage Part
IM 72 23	10 02	Electrical and Power Supply Disturbance Limitation
IM 72 24	05 01	Incompatible Hardware and Media
IM 72 26	05 01	Foreign Transit and Location Coverage
IM 72 29	10 02	Interruption of Web Site – Income Coverage Part
IM 72 33	05 01	Production Equipment Exclusion
IM 72 34	05 01	Calendar Date or Time Failure Exclusion
IM 72 37	10 02	Interruption of Web Site Schedule
IM 72 38	10 02	Earthquake, Flood and Sewer Backup Endorsement
IM 72 39	10 02	Earthquake, Flood and Sewer Backup Schedule
SM 00 61	05 04	Limited Theft
SM 01 32	04 04	Equipment Schedule – Computer & EDP

Fine Arts Dealer

New #	Ed#	Form Title
IM 73 50	04 04	Fine Arts Dealers Coverage
IM 73 55	04 04	Schedule of Coverages – Fine Arts Dealers
IM 73 60	04 04	Breakage Endorsement
IM 73 61	04 04	Off-Site Location Endorsement
SM 00 20	04 04	Earthquake, Flood and Sewer Backup Schedule
SM 00 27	04 04	Earthquake, Flood and Sewer Backup Endorsement

Fine Arts Floater

New #	Ed#	Form Title
IM 74 00	04 04	Fine Arts Floater
IM 74 05	04 04	Schedule of Coverages – Fine Arts Floater
IM 74 06	04 04	Fine Arts Schedule
IM 78 07	04 04	Earthquake, Flood and Sewer Backup Schedule
IM 78 59	04 04	Breakage Endorsement – Fine Arts Floater
SM 00 28	04 04	Earthquake, Flood and Sewer Backup Endorsement

Scheduled Property

New #	Ed#	Form Title
IM 75 00	04 04	Scheduled Property Floater
IM 75 06	04 04	Schedule of Coverages – Scheduled Property Floater
IM 75 12	04 04	Named Perils Endorsement
SM 00 01	07 03	Pairs and Sets Condition Amendment
SM 00 26	04 04	Earthquake, Flood and Sewer Backup Schedule
SM 00 33	04 04	Earthquake, Flood and Sewer Backup Endorsement
SM 00 43	04 04	Replacement Cost Endorsement
SM 01 33	04 04	Property Schedule

Miscellaneous Bailee Processor

New #	Ed#	Form Title
IM 75 01	04 04	Miscellaneous Bailee Processor Floater Coverage
IM 75 07	04 04	Schedule of Coverages – Miscellaneous Bailee Processor
SM 00 24	04 04	Earthquake, Flood and Sewer Backup Schedule
SM 00 31	04 04	Earthquake, Flood and Sewer Backup Endorsement
SM 00 44	04 04	Replacement Cost Endorsement
SM 01 05	04 04	Named Perils Endorsement

Patterns & Dies

New #	Ed#	Form Title
IM 75 02	04 04	Patterns and Dies Floater Coverage
IM 75 08	04 04	Schedule of Coverages – Patterns and Dies Floater
SM 00 35	04 04	Earth Movement, Flood and Sewer Backup Exclusions
SM 00 45	04 04	Replacement Cost Endorsement
SM 01 06	04 04	Named Perils Endorsement
SM 01 34	04 04	Property Schedule – Pattern and Dies

Exhibition

New #	Ed#	Form Title
IM 75 03	04 04	Exhibition Floater Coverage
IM 75 09	04 04	Schedule of Coverages – Exhibition Floater
IM 75 13	04 04	Schedule of Coverages – Exhibition Floater Blanket
IM 78 60	04 04	Earth Movement, Flood and Sewer Backup Exclusions
SM 00 46	04 04	Replacement Cost
SM 01 07	04 04	Named Perils Endorsement

Sales Representative

New #	Ed#	Form Title
IM 75 04	04 04	Sales Representative Floater Coverage
IM 75 10	04 04	Sales Representative Floater – Schedule of Coverages
SM 00 37	04 04	Earth Movement, Flood and Sewer Backup Exclusions
SM 00 47	04 04	Replacement Cost Endorsement
SM 01 08	04 04	Named Perils Endorsement

Motor Truck Cargo

New #	Ed#	Form Title
IM 74 50	04 04	Motor Truck Cargo Legal Liability Coverage – Reporting Form
IM 74 55	04 04	Schedule of Coverages - Motor Truck Cargo Legal Liability
IM 74 61	04 04	Refrigeration Breakdown Coverage – Vehicles
IM 74 65	04 04	Operating Territory
IM 74 66	04 04	Property Excluded (not VA)
IM 74 68	04 04	Contingent Coverage
IM 74 69	04 04	Contingent Coverage Schedule
IM 74 70	04 04	Mobile Equipment Coverage
IM 74 71	04 04	Trailer Coverage (not VA)
IM 74 72	04 04	Trailer Schedule
IM 74 73	04 04	Additional Named Insured Endt.
IM 74 74	04 04	Theft Exclusion –Motor Truck Cargo
IM 74 75	04 04	Theft Limitation
IM 74 76	04 04	Unattended Vehicle Exclusion
IM 74 79	04 04	Parked Trailer Exclusion
IM 74 80	04 04	Cotton Exclusion
IM 74 81	04 04	Vehicle Alarm Endorsement
IM 74 83	04 04	Personal Property Coverage
IM 74 85	04 04	Refrigeration Breakdown Coverage- Vehicles and Terminals
IM 74 86	04 04	Refrigeration Breakdown Schedule
IM 74 87	04 04	Flood and Earth Movement Exclusion
IM 74 88	06 04	Named Perils Endorsement
SM 00 62	05 04	Limited Theft
BMC 32	05 04	Endorsement for Motor Common Carrier Policies of Ins Cargo

Transportation

New #	Ed#	Form Title
IM 72 50	04 04	Transportation Coverage
IM 72 55	04 04	Schedule of Coverages –Transportation
IM 72 61	04 04	Refrigeration Breakdown Endorsement
IM 72 63	04 04	Named Perils Endorsement
SM 00 63	05 04	Limited Theft

Owner's Cargo

New #	Ed#	Form Title
IM 72 51	06 04	Owner's Cargo Coverage
IM 72 56	04 04	Schedule of Coverages - Owner's Cargo
IM 72 64	04 04	Schedule Vehicle Endorsement
IM 72 65	04 04	Backhaul Coverage
SM 00 40	04 04	Replacement Cost Endorsement
SM 00 64	05 04	Limited Theft
SM 01 09	04 04	Refrigeration Breakdown Endorsement
SM 01 11	04 04	Named Perils Endorsement

Trip Transit

New #	Ed#	Form Title
IM 72 52	06 04	Trip Transit Coverage
IM 72 57	04 04	Schedule of Coverages - Trip Transit
SM 00 65	05 04	Limited Theft
SM 01 10	04 04	Refrigeration Breakdown Endorsement
SM 01 12	04 04	Named Perils Endorsement
SM 01 13	04 04	Backhaul Coverage

Golf Course

New #	Ed#	Form Title
IM 73 00	04 04	Golf Course Coverage
IM 73 05	04 04	Schedule of Coverages – Golf Course
SM 00 22	04 04	Earthquake, Flood and Sewer Backup Schedule
SM 00 29	04 04	Earthquake, Flood and Sewer Backup Endorsement
SM 00 41	04 04	Replacement Cost
SM 00 66	05 04	Limited Theft

Animal Care Floater

New #	Ed#	Form Title
IM 50 00	06 04	Animal Care Floater Coverage
IM 50 05	06 04	Schedule of Coverages – Animal Care Floater
IM 78 57	04 04	Earthquake, Flood and Sewer Backup Endorsement
SM 00 21	04 04	Earthquake, Flood and Sewer Backup Schedule

Installment Sales

New #	Ed#	Form Title
IM 73 03	04 04	Installment Sales Coverage
IM 73 08	04 04	Schedule of Coverages – Installment Sales Coverage
SM 00 23	04 04	Earthquake, Flood and Sewer Backup Schedule
SM 00 30	04 04	Earthquake, Flood and Sewer Backup Endorsement

Irrigation Equipment

New #	Ed#	Form Title
IM 73 02	04 04	Irrigation Equipment Coverage
IM 73 07	04 04	Schedule of Coverages – Irrigation Equipment Coverage
IM 73 10	04 04	Irrigation Equipment Schedule
SM 00 34	04 04	Earth Movement, Flood and Sewer Backup Exclusions
SM 00 42	04 04	Replacement Cost
SM 00 67	05 04	Limited Theft

Mobile Medical Equipment

New #	Ed#	Form Title
IM 73 04	12 04	Mobile Medical Equipment Coverage
IM 73 09	12 04	Schedule of Coverages – Mobile Medical Equipment
IM 73 11	12 04	Additional Coverages Endorsement
IM 73 12	12 04	Additional Coverages Schedule
IM 73 13	12 04	Mobile Medical Equipment Coverage – Income Coverage
IM 73 14	12 04	Equipment Schedule
SM 00 25	04 04	Earthquake, Flood and Sewer Backup Schedule
SM 00 32	04 04	Earthquake, Flood and Sewer Backup Endorsement
SM 00 68	05 04	Limited Theft

Contractor's Special Coverage Guide Coverages

Owner's Cargo Coverage

New #	Ed#	Form Title
IM 72 51	06 04	Owner's Cargo Coverage
IM 72 56	04 04	Schedule of Coverages – Owner's Cargo Coverage
IM 72 64	04 04	Schedule Vehicle Endorsement
SM 00 40	04 04	Replacement Cost Endorsement
SM 01 39	07 07	Theft Exclusion

Computer Coverage

New #	Ed#	Form Title
IM 72 01	10 02	Computer Coverage
IM 72 06	10 02	Schedule of Coverages – Computer Coverage
IM 72 22	10 04	Web Site Coverage Extension Endorsement
IM 72 30	05 01	Functionally comparable Hardware Valuation
IM 72 33	05 01	Production Equipment Exclusion
IM 72 34	05 01	Calendar Date or time Failure Exclusion
SM 01 41	07 07	Theft Exclusion
SM 01 50	07 07	Replacement Cost Endorsement – Software Amendment

Installation Floater Coverage

New #	Ed#	Form Title
IM 71 01	06 04	Installation Floater Coverage – Reporting Form
IM 71 06	06 04	Schedule of Coverages – Installation Floater Coverage
SM 00 38	04 04	Replacement Cost Endorsement
SM 01 42	07 07	Theft Exclusion

Contractors' Equipment Coverage – Small Tools Floater

New #	Ed#	Form Title
IM 70 03	04 04	Contractors' Equipment Coverage – Small Tools Floater
IM 70 08	04 04	Schedule of Coverages – Contractors' Equipment Coverage
IM 70 20	04 04	Replacement Cost Endorsement
SM 01 44	07 07	Theft Exclusion
SM 01 51	07 07	Newly Purchased Property Endorsement (Small Tools)
SM 01 52	04 04	Rental Reimbursement (Small Tools)

Contractors' Equipment Coverage – Scheduled Equipment Floater

New #	Ed#	Form Title
IM 70 00	04 04	Contractors' Equipment Coverage – Small Tools Floater
IM 70 05	04 04	Schedule of Coverages – Contractors' Equipment Coverage
SM 01 43	07 07	Theft Exclusion

Exhibit III - Inland Marine Filing Forms List – Arkansas
 Policy Decs / General Forms / State Amendatory Forms – FILED and GUIDE Coverages

New #	Ed#	Form Title
SM 50 00	01 04	Inland Marine Policy Declarations (AAIS IM 79 00 04 04)
CL 01 00	03 99	Common Policy Conditions (not VA)
SI 10 08	01 07	State Auto Mutual Conditions/ Cover Sheet
SI 11 00	01 04	Installment Payments
IL 00 03	07 02	Calculation of Premium

General - Policywide Endorsements

New #	Ed#	Form Title
IL 09 17	11 85	Resident Agent Countersignature Endorsement (not FL IA IL MN SD VA WV WI)
IL 12 01	04 93	Change Endorsement (not FL IL KY SD)
IM 12 66 *	01 05	Restriction of Coverage (not KY SD)
IM 12 67 *	01 05	Increased Premium - Policywide
IM 78 54	04 04	Loss Payable Endorsement (not IA MS)
SM 50 00	01 04	Loss Payable Schedule
IM 78 52	04 04	Fire Department Service Charge (n/a - with Builders Risk)
IM 78 53	04 04	Protective Devices Endorsement (not FL)
IM 78 56	04 04	Property Excluded
IM 79 04	04 04	Protective Devices Schedule
AML	08 86	Schedule of Additional Interest
MC 17	12 85	Blank Endorsement

State Amendatory Forms

New #	Ed#	Form Title
CL 01 78	11 01	Amendatory Endorsement – Arkansas (F & G)
IM 20 07	04 04	Amendatory Endorsement – Arkansas (F & G)