SERFF Tracking Number:	*ARKS-125387988*	*State:*	*Arkansas*
First Filing Company:	*11258 - GEORGIA CASUALTY & SURETY CO, ...*	*State Tracking Number:*	*#29685 $50*
Company Tracking Number:	*ACIC/GCS-AR-CMP-FO-08110*		
TOI:	*05.1 Commercial Multi-Peril - Non-Liability Portion Only*	*Sub-TOI:*	*05.1002 Businessowners*
Product Name:	*Commerical Mutiple Peril*		
Project Name/Number:	*/*		

Filing at a Glance

Companies: 11258 - GEORGIA CASUALTY & SURETY CO, 35629 - Association Casualty Insurance Company

Product Name: Commerical Mutiple Peril	SERFF Tr Num: ARKS-125387988	State: Arkansas
TOI: 05.1 Commercial Multi-Peril - Non-Liability Portion Only	SERFF Status: Closed	State Tr Num: #29685 $50
Sub-TOI: 05.1002 Businessowners	Co Tr Num: ACIC/GCS-AR-CMP-FO-08110	State Status: Fees verified and received
Filing Type: Form	Co Status:	Reviewer(s): Betty Montesi, Llyweyia Rawlins, Brittany Yielding
	Author:	Disposition Date: 12/18/2007
	Date Submitted: 12/13/2007	Disposition Status: Approved
Effective Date Requested (New): 04/01/2008		Effective Date (New): 04/01/2008
Effective Date Requested (Renewal): 04/01/2008		Effective Date (Renewal): 04/01/2008

State Filing Description:

General Information

Project Name:	Status of Filing in Domicile:
Project Number:	Domicile Status Comments:
Reference Organization:	Reference Number:
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 12/18/2007	
State Status Changed: 12/18/2007	Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

Submitting a filing for a revised Commercial Multiple Peril form under prior approval system. This form will be used for stand-alone Property policies as well as for Commercial Multiple Peril policies.

SERFF Tracking Number:	*ARKS-125387988*	*State:*	*Arkansas*
First Filing Company:	*11258 - GEORGIA CASUALTY & SURETY CO, ...*	*State Tracking Number:*	*#29685 $50*
Company Tracking Number:	*ACIC/GCS-AR-CMP-FO-08110*		
TOI:	*05.1 Commercial Multi-Peril - Non-Liability Portion Only*	*Sub-TOI:*	*05.1002 Businessowners*
Product Name:	*Commerical Mutiple Peril*		
Project Name/Number:	*/*		

Company and Contact

Filing Contact Information

NA NA,
NA
NA, AR 00000

NA@NA.com
(123) 555-4567 [Phone]

Filing Company Information

11258 - GEORGIA CASUALTY & SURETY CO	CoCode: 11258	State of Domicile: Arkansas
No Address	Group Code:	Company Type:
City, AR 99999	Group Name:	State ID Number:
(999) 999-9999 ext. [Phone]	FEIN Number: 99-9999999	

35629 - Association Casualty Insurance Company	CoCode: 35629	State of Domicile: Arkansas
No Address	Group Code:	Company Type:
City, AR 99999	Group Name:	State ID Number:
(999) 999-9999 ext. [Phone]	FEIN Number: 99-9999999	

Filing Fees

Fee Required?	No
Retaliatory?	No
Fee Explanation:	
Per Company:	No

SERFF Tracking Number:	*ARKS-125387988*	*State:*	*Arkansas*
First Filing Company:	*11258 - GEORGIA CASUALTY & SURETY CO, ...*	*State Tracking Number:*	*#29685 $50*
Company Tracking Number:	*ACIC/GCS-AR-CMP-FO-08110*		
TOI:	*05.1 Commercial Multi-Peril - Non-Liability Portion Only*	*Sub-TOI:*	*05.1002 Businessowners*
Product Name:	*Commerical Mutiple Peril*		
Project Name/Number:	*/*		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Llyweyia Rawlins	12/18/2007	12/18/2007

SERFF Tracking Number:	*ARKS-125387988*	*State:*	*Arkansas*
First Filing Company:	*11258 - GEORGIA CASUALTY & SURETY CO, ...*	*State Tracking Number:*	*#29685 $50*
Company Tracking Number:	*ACIC/GCS-AR-CMP-FO-08110*		
TOI:	*05.1 Commercial Multi-Peril - Non-Liability Portion Only*	*Sub-TOI:*	*05.1002 Businessowners*
Product Name:	*Commerical Mutiple Peril*		
Project Name/Number:	*/*		

Disposition

Disposition Date: 12/18/2007
Effective Date (New): 04/01/2008
Effective Date (Renewal): 04/01/2008
Status: Approved
Comment:

Rate data does NOT apply to filing.

Overall Rate Information for Multiple Company Filings	
Overall Percentage Rate Indicated For This Filing	0.000%
Overall Percentage Rate Impact For This Filing	0.000%
Effect of Rate Filing-Written Premium Change For This Program	$0
Effect of Rate Filing - Number of Policyholders Affected	0

SERFF Tracking Number:	*ARKS-125387988*	*State:*	*Arkansas*
First Filing Company:	*11258 - GEORGIA CASUALTY & SURETY CO, ...*	*State Tracking Number:*	*#29685 $50*
Company Tracking Number:	*ACIC/GCS-AR-CMP-FO-08110*		
TOI:	*05.1 Commercial Multi-Peril - Non-Liability Portion Only*	*Sub-TOI:*	*05.1002 Businessowners*
Product Name:	*Commerical Mutiple Peril*		
Project Name/Number:	*/*		

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Supporting Document	ARKS-125387988		No

SERFF Tracking Number:	*ARKS-125387988*	*State:*	*Arkansas*
First Filing Company:	*11258 - GEORGIA CASUALTY & SURETY CO, ...*	*State Tracking Number:*	*#29685 $50*
Company Tracking Number:	*ACIC/GCS-AR-CMP-FO-08110*		
TOI:	*05.1 Commercial Multi-Peril - Non-Liability Portion Only*	*Sub-TOI:*	*05.1002 Businessowners*
Product Name:	*Commerical Mutiple Peril*		
Project Name/Number:	*/*		

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number:	*ARKS-125387988*	*State:*	*Arkansas*
First Filing Company:	*11258 - GEORGIA CASUALTY & SURETY CO, ...*	*State Tracking Number:*	*#29685 $50*
Company Tracking Number:	*ACIC/GCS-AR-CMP-FO-08110*		
TOI:	*05.1 Commercial Multi-Peril - Non-Liability Portion Only*	*Sub-TOI:*	*05.1002 Businessowners*
Product Name:	*Commerical Mutiple Peril*		
Project Name/Number:	*/*		

Supporting Document Schedules

Review Status:

Satisfied -Name: ARKS-125387988 12/18/2007

Comments:

Attachments:

ARKS-125387988 1.pdf

ARKS-125387988 2.pdf

CR

ATLANTICAMERICAN
® PROPERTY AND CASUALTY COMPANIES

ASSOCIATION CASUALTY
GEORGIA CASUALTY

CK#19685
$ 50.00
ATCAS-125387988

November 29, 2007

Honorable Julie Benafield Bowman
Commissioner of Insurance
Arkansas Insurance Department
1200 West Third Street
Little Rock, Arkansas 72201-1904

RE: Association Casualty Insurance Company NAIC 35629
Georgia Casualty & Surety Company NAIC 11258
Commercial Multiple Peril
Our File: ACIC/GCS-AR-CMP-FO-08110

Association Casualty and Georgia Casualty are submitting a filing for a revised Commercial Multiple Peril form under the prior approval system. This form will be used for stand-alone Property policies as well as for Commercial Multiple Peril policies.

This filing is for use with policies effective on or after April 1, 2008.

Per the filing requirements, we are including two copies of the filing letter and and one copy of the filing, two copies of the transmittal document PC TD-1, two copies of the form filing schedule PC FFS-1, and an explanatory memorandum. The filing consists of 23 pages; of which, both nine-page versions of form GC CP 73 are included for comparison. An additional copy of the filing letter is included (one for each company in the group), along with a stamped, self-addressed envelope for your approval notification.

If any additional information is required, please contact me at 404-266-5680, or via email: pdaniel@atlam.com . I look forward to receiving an acknowledgment of this filing at your earliest convenience.

Sincerely,

Penny Daniel

Penny Daniel, CPIW
Manager, QA
P.O Box 105480
Atlanta, GA 30348-5480
Tel: (404) 266-5680
Fax: (404) 926-4011

RECEIVED
DEC 13 2007
PROPERTY AND CASUALTY DIVISION
ARKANSAS INSURANCE DEPARTMENT

Approved until withdrawn or revoked
DEC 18 2007
Arkansas Insurance Department
By: JK

Effective March 1, 2007

Property & Casualty Transmittal Document

1. Reserved for Insurance Dept. Use Only
Approved until withdrawn or revoked DEC 18 2007 Arkansas Insurance Department By:

2. Insurance Department Use only	
a. Date the filing is received:	RECEIVED DEC 13 2007 PROPERTY AND CASUALTY DIVISION ARKANSAS INSURANCE DEPARTMENT
b. Analyst:	
c. Disposition:	
d. Date of disposition of the filing:	
e. Effective date of filing:	
New Business	
Renewal Business	
f. State Filing #:	
g. SERFF Filing #:	
h. Subject Codes	

3.	Group Name	Group NAIC #
	Atlant	0587

4.	Company Name(s)	Domicile	NAIC #	FEIN #	State #
	Association Casualty Insurance Company	TX	35629	74-1958653	
	Georgia Casualty & Surety Company	GA	11258	58-0537066	

5.	Company Tracking Number	ACIC/GCS AR CMP FO 08110

Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6.	Name and address	Title	Telephone #s	FAX #	e-mail
	Penny Daniel 4370 Peachtree Road, NE Atlanta, GA 30319	Mgr- QA	404-266-5680	404-926-4011	pdaniel@atlam.com

7.	Signature of authorized filer	Penny Daniel
8.	Please print name of authorized filer	Penny Daniel

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

9.	**Type of Insurance (TOI)**	Commercia Multiple Peril			
10.	**Sub-Type of Insurance (Sub-TOI)**	**5.1 and 5.2**			
11.	**State Specific Product code(s)**(if applicable)[See State Specific Requirements]				
12.	**Company Program Title** (Marketing title)	**Commercial Package**			
13.	**Filing Type**	☐ Rate/Loss Cost ☐ Rules ☐ Rates/Rules ☒ Forms ☐ Combination Rates/Rules/Forms ☐ Withdrawal ☐ Other (give description)			
14.	**Effective Date(s) Requested**	New:	04/01/2008	Renewal:	04/01/2008

Effective March 1, 2007

Property & Casualty Transmittal Document---

15.	**Reference Filing?**	☐ Yes ☒ No
16.	**Reference Organization** (if applicable)	
17.	**Reference Organization # & Title**	
18.	**Company's Date of Filing**	11/29/2008
19.	**Status of filing in domicile**	☐ Not Filed ☒ Pending ☐ Authorized ☐ Disapproved

20.	**This filing transmittal is part of Company Tracking #**	ACIC/GCS AR CMP FO 08110

21.	**Filing Description** [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]

Association Casualty and Georgia Casualty are submitting a filing for a revised Commercial Multiple Peril form under the prior approval system. This form will be used for stand-alone Property policies as well as for Commercial Multiple Peril policies.

This filing is for use with policies effective on or after April 1, 2008.

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 #: 00000 29676
Amount: **$50**

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

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

Effective March 1, 2007

FORM FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes forms)

(Do not refer to the body of the filing for the forms listing, unless allowed by state.)

1.	**This filing transmittal is part of Company Tracking #**	ACIC/GCS AR CMP FO 08110
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	Property Extension	GC CP 73 11 07	☐ New ☒ Replacement ☐ Withdrawn	GC CP 73 09 99	
02			☐ New ☐ Replacement ☐ Withdrawn		
03			☐ New ☐ Replacement ☐ Withdrawn		
04			☐ New ☐ Replacement ☐ Withdrawn		
05			☐ New ☐ Replacement ☐ Withdrawn		
06			☐ New ☐ Replacement ☐ Withdrawn		
07			☐ New ☐ Replacement ☐ Withdrawn		
08			☐ New ☐ Replacement ☐ Withdrawn		
09			☐ New ☐ Replacement ☐ Withdrawn		
10			☐ New ☐ Replacement ☐ Withdrawn		

EXPLANATORY MEMORANDUM

Line of Insurance: COMMERCIAL MULTI PERIL

Effective Date: April 1, 2008

This submission includes one commercial multi peril endorsement that is being revised to amend the coverage offered.

1. Form GC CP 73 11 07 replaces form GC CP 73 07 99 and includes the following changes:

   A. Eliminating the Broadened Water Coverage, which was in Section II EXCLUSIONS, Item (2) on page 9 in the 07 99 edition. The wording being eliminated is:

   (2) The **Water EXCLUSION** is replaced by the following:

   Water

   (1) Flood, waves, tides, tidal waves, overflow of any body of water, or their spray, all whether driven by wind or not; or

   (2) Mudslide or mudflow.

   But if loss or damage by fire, explosion or sprinkler leakage results, we will pay for that resulting loss or damage.

   This exclusion does not apply to:

   - The Valuable Papers and Records - Cost of Research Coverage Extension;
   - The Property Off-Premises Coverage Extension;
   - The Accounts Receivable Coverage Extension;
   - The Computers and Media Coverage Extension;
   - The Property in Transit Coverage Extension;
   - The Fine Arts Coverage Extension; or
   - The Personal Effects Coverage Extension.

   B. Amending the Extended Business Income, which is in Section III COVERAGE on page 9 in the 11 07 edition.
   The new wording in the 11 07 edition is:
   The 30 consecutive days restriction under **Extended Business Income** is changed to 90 consecutive days.
   The previous wording in the 07 99 edition was:
   The 30 consecutive days restriction under **Extended Business Income** is changed to 180 consecutive days.

Property Extension

COMMERCIAL PROPERTY
GC CP 73 11 07

SUMMARY OF COVERAGE AND INDEX

This is a summary of the various coverages and causes of loss provided by this endorsement. No coverage is provided by this summary. Only the provisions of Sections **I, II** and **III** determine the scope of your insurance protection.

Description		Page
Accounts Receivable	$10,000	3
Airborne/Waterborne Personal Property Coverage	Included	8
Arson, Theft and Vandalism Rewards (Not Applicable in New York)	$3,500	3
Business Personal Property Seasonal Increase	10%	8
Change of Temperature and Humidity	Included	9
Claim Data Expense	$5,000	3
Computers and Media	$5,000	4
Consequential loss to "stock"	Included	8
Credit Card Slips	$1,000	4
Deductible (waiver of multiple property deductibles)	Included	8
Deferred Payments	$1,000	4
Employee Dishonesty	$25,000	4
Extended Business Income Period of Indemnity	90 Days	9
Extra Expense	$10,000	5
Fine Arts	$5,000	5
Fire Extinguisher Recharge Expense	$500	5
Foundations Coverage	Included	8
Glass (building)	Included	5
Glass (other than building)	$2,500	5
Lock Replacement	$500	5
Marring and Scratching	Included	9
Money, Securities and Stamps (inside/outside)	$2,500	5
Newly Acquired or Constructed Property		5-6
Building	$250,000	5-6
Personal Property	$100,000	6

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

Property Extension

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement modifies insurance provided under the following:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM
CAUSES OF LOSS - SPECIAL FORM
BUSINESS INCOME COVERAGE FORM

The insurance provided by this coverage form is primary as respects this coverage form and any other insurance provided by this company. If a loss covered under this endorsement form also involves a loss under any other coverage form that is made a part of this policy, then the broadest coverage will apply.

SECTION I

The **BUILDING AND PERSONAL PROPERTY COVERAGE FORM** is amended as follows:

COVERAGE EXTENSIONS

The **Coverage Extensions** found under the section titled **COVERAGE** are replaced by the following:

Except as otherwise provided, the following Extensions apply to property located in or on the building described in the Declarations or in the open (or in a vehicle) within 1,000 feet of the described premises.

Unless otherwise stated in this Endorsement, the following Extensions of Coverage are subject to the Deductible shown in the Commercial Property Coverage Declarations, or $500, whichever is less.

Each of these Extensions is additional insurance. The **Additional Condition, Coinsurance,** does not apply to these Extensions.

Accounts Receivable

You may extend the insurance provided by this Coverage Form to cover loss at the described premises for:

(1) All amounts due from your customers that you are unable to collect;

(2) Interest charges on any loan required to offset amounts you are unable to collect pending our payment of these amounts;

(3) Collection expenses in excess of your normal collection expenses that are made necessary by the loss; and

(4) Other reasonable expenses that you incur to reestablish your records of accounts receivable;

that result from Covered Causes of Loss to your records of accounts receivable.

If you give us written notice within 10 days of removal of your records of accounts receivable because of imminent danger of loss, we will pay for loss while they are:

(a) At a safe place away from your described premises.

(b) Being taken to and returned from that place.

The most we will pay for loss under this Extension is $10,000.

No deductible is applicable to this Extension.

Arson, Theft and Vandalism Rewards

You may extend the insurance provided by this Coverage Form to apply to rewards given to any person or persons other than you; your officers; your partners; your employees; or public, police, or fire officials for information leading to a conviction in connection with:

(1) A fire loss to the described premises caused by arson;

(2) An actual or attempted theft of money or other Covered Property; or

(3) A vandalism loss to the described premises.

The most we will pay under this Extension is $3,500, or the amount of the claim, whichever is less, per loss. This is the most we will pay regardless of the number of persons who provided information.

No deductible is applicable to this Extension.

Claim Data Expense

You may extend the insurance provided by this Coverage Form to apply to the expense you incur in preparing claim data when we require it. This includes the cost of taking inventories, making appraisals, and preparing other documentation to show the extent of loss.

The most we will pay for preparation of claim data under this Extension is $5,000. We will not pay for any expenses billed by and payable to insurance adjusters or attorneys or any costs as provided in the Loss Condition Appraisal.

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

Computers and Media

You may extend the insurance that applies to Your Business Personal Property to apply to direct loss or damage to computer "equipment" and replaceable "media" that you own, lease, rent, or for which you are otherwise legally responsible.

(1) "Equipment" means a network of machine components that accepts information, processes it according to a plan and produces a desired result. This includes programmable electronic devices that can store, retrieve, and process data and associated peripheral devices that provide communication, including input and output functions such as printing, or auxiliary functions such as data transmission.

(2) "Media" means the material on which data is recorded, such as magnetic tapes, disk packs, floppy disks, drums, paper tapes, cards, and programs. This includes the data stored on the "media."

This Extension applies to property located anywhere in the Coverage Territory.

The most we will pay for loss or damage under this Extension is $5,000.

This Extension is subject to the deductible in the Commercial Property Coverage Declarations.

Credit Card Slips

You may extend the insurance provided by this Coverage Form to apply to amounts you are unable to collect due to loss of or damage to credit card slips while located at the described premises as a result of a Covered Cause of Loss.

It is your responsibility to establish the amount of the loss under this Extension. If it is not possible, the amount of the loss will be determined as follows:

(1) If you have been in business for more than twelve months at the location of the loss, one-thirtieth (1/30) of the average monthly amount of credit card slips will be considered as average daily credit card slips for that location. The twelve months immediately preceding the discovery of the loss will be used to determine the average monthly amount.

(2) If you have been in business for less than twelve months at the location of the loss, the average daily credit card slips shall be one-thirtieth (1/30) of the average monthly amount of credit card slips for the number of months you have been in business at that location.

(3) The average daily credit card slips will be multiplied by the number of days for which slips are lost to determine the amount of the loss, subject to the maximum limit indicated below.

The most we will pay as a result of loss or damage to credit card slips under this Extension is $1,000.

No deductible is applicable to this Extension.

Deferred Payments

You may extend the insurance provided by this Coverage Form to protect your interest in lost or damaged personal property sold by you under a conditional sale or trust agreement or any installment or deferred payment plan after delivery to buyers.

When a loss occurs and the buyer continues to pay you, there will be no loss payment.

The most we will pay for loss or damage under this Extension is $1,000.

Employee Dishonesty

You may extend the insurance provided by this Coverage Form to apply to loss of, and loss from damage to, money, securities and property other than money and securities caused by "Employee Dishonesty."

(1) We will not pay for loss as specified below:

(a) Loss caused by an "employee" of yours, or predecessor in interest of yours, for whom similar prior insurance has been canceled and not reinstated since the last such cancellation; or

(b) Loss, or that part of any loss, the proof of which as to its existence or amount is dependent upon:

(i) An inventory computation; or

(ii) A profit and loss computation.

(c) Loss caused by any "employee" immediately upon discovery by:

(i) You; or

(ii) Any of your partners, officers or directors not in collusion with the "employee" of any dishonest act committed by that "employee" whether before or after becoming employed by you.

(2) "Employee Dishonesty" means only dishonest acts committed by an "employee" whether identified or not, acting alone or in collusion with other persons, except you or a partner, with the manifest intent to:

(a) Cause you to sustain loss; and also

(b) Obtain financial benefit (other than employee benefits earned in the normal course of employment, including: salaries, commissions, fees, bonuses, promotions, awards, profit sharing or pensions) for:

(i) The "employee;" or

(ii) Any person or organization intended by the "employee" to receive that benefit.

(3) (a) "Employee" means any natural person:

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

(i) While in your service; and

(ii) Whom you compensate directly by salary, wages or commissions; and

(iii) Whom you have the right to direct and control while performing services for you; or

Any natural person employed by an employment contractor while that person is subject to your direction and control and performing services for you excluding, however, any such person having care and custody of property outside the premises.

(b) But "employee" does not mean any:

(i) Agent, broker, factor, commission merchant, consignee, independent contractor or representative of the same general character; or

(ii) Director or trustee except while performing acts coming within the scope of the usual duties of an "employee."

(4) The most we will pay for loss or damage under this Extension is $25,000 in any one "occurrence,"

"Occurrence" means all loss caused by or involving one or more "employees," whether the result of a single act or a series of acts.

Extra Expense

You may extend the insurance provided by this Coverage Form to apply to the actual and necessary Extra Expense you incur to continue as nearly as possible your normal business operation following loss or damage to Covered Property at a premises described in the Declarations by a Covered Cause of Loss.

The most we will pay under this Extension is $10,000.

No deductible is applicable to this Extension.

Fine Arts

You may extend the insurance provided by this Coverage Form to apply to paintings, etchings, pictures, tapestries, and any other bona fide works of art with rarity or historical value caused by or resulting from any of the Covered Causes of Loss.

The most we will pay for loss or damage under this Extension is $5,000.

Fire Extinguisher Recharge Expense

You may extend the insurance provided by this Coverage Form to apply to the cost to recharge your fire extinguishers discharged as a result of a Covered Cause of Loss.

The most we will pay for loss under this Extension is $500.

Each loss for fire extinguisher recharge expense covered by this Extension is subject to a $50 deductible.

Glass

(1) You may extend the insurance provided by this Coverage Form to apply to building glass, including all lettering and ornamentation, caused by or resulting from any of the Covered Causes of Loss.

The most we will pay for loss or damage under this Extension is the applicable Limit of Insurance for Building shown in the Declarations. Payments under this Extension will not increase the applicable Limit of Insurance for Building.

(2) You may extend the insurance provided by this Coverage Form to apply to glass, other than glass that is part of the building, at a premises described in the Property Declarations, caused by or resulting from any Covered Cause of Loss.

The most we will pay for loss or damage under this Extension is $2,500

Lock Replacement Coverage

You may extend the insurance provided by this Coverage Form to apply to Replacement of Locks necessitated by the theft of keys to your premises.

The most we will pay for loss under this Extension is $500

Each loss for lock replacement covered by this Extension is subject to a $50 deductible.

Money, Securities and Stamps

You may extend the insurance provided by this Coverage Form to apply to loss or damage to money, securities and stamps.

The most we will pay for loss or damage under this Extension is:

(1) $2,500 per occurrence for money, securities and stamps while located at the described premises; and

(2) $2,500 per occurrence for money, securities and stamps while being conveyed outside the described premises by you, your officers, your partners or your employees.

Newly Acquired or Constructed Property

(1) You may extend the insurance that applies to Building to apply to:

(a) Your new buildings while being built on the described premises; and

(b) Buildings you acquire at locations, other than the described premises, intended for:

(i) Similar use as the building described in the Declarations; or

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

(ii) Use as a warehouse.

The most we will pay for loss or damage under this Extension is $250,000 at each building.

(2) You may extend the insurance that applies to Your Business Personal Property to apply to that property at any location you acquire other than at fairs or exhibitions.

The most we will pay for loss or damage under this Extension is $100,000 at each building.

(3) Insurance under this Extension for each newly acquired or constructed property will end when any of the following first occurs:

(a) This policy expires;

(b) 180 days expire after you acquire or begin to construct the property; or

(c) You report values to us.

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

This Extension is subject to the deductible in the Commercial Property Coverage Declarations.

Ordinance or Law

You may extend the insurance that applies to Building as follows:

(1) If a Covered Cause of Loss occurs to covered Building property, we will pay:

(a) For loss or damage caused by enforcement of any ordinance or law that:

(i) Requires the demolition of part of the same property not damaged by a Covered Cause of Loss;

(ii) Regulates the construction or repair of buildings, or establishes zoning or land use requirements at the described premises; and

(iii) Is in force at the time of loss.

(b) The increased cost to repair, rebuild or construct the property caused by enforcement of building, zoning or land use ordinance or law. If the property is repaired or rebuilt, it must be intended for similar occupancy as the current property, unless otherwise required by zoning or land use ordinance or law.

(c) The cost to demolish and clear the site of undamaged parts of the property caused by enforcement of the building, zoning or land use ordinance or law.

(2) However, we will not pay under this endorsement for the costs associated with the enforcement of any ordinance or law which requires any insured or others to test for, monitor, clean up, remove, contain, treat, detoxify, or neutralize, or in any way respond to, or assess the effects of "Pollutants,"

"Pollutants" means any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned, or reclaimed.

(3) We will not pay for increased construction costs under this endorsement:

(a) Until the property is actually repaired or replaced, at that same premises or elsewhere; and

(b) Unless the repairs or replacement are made as soon as reasonably possible after the loss or damage, not to exceed 2 years. We may extend this period in writing during the 2 years.

(4) We will not pay more:

(a) If the property is repaired or replaced on the same premises, than the amount you actually spend to:

(i) Demolish and clear the site; and

(ii) Repair, rebuild or construct the property but not for more than property of the same height, floor area and style on the same premises.

(b) If the property is not repaired or replaced on the same premises, than:

(i) The amount you actually spend to demolish and clear the site of the described premises; and

(ii) The cost to replace, on the same premises, the damaged or destroyed property with other property:

(aa) Of comparable material and quality;

(bb) Of the same height, floor area and style; and

(cc) Used for the same purpose.

(c) Than $25,000 in any one occurrence for increased construction costs under this Extension.

(d) Than $25,000 in any one occurrence for demolition costs under this Extension.

The terms of this Extension apply separately to each building to which the Extension applies.

This Extension is subject to the deductible in the Commercial Property Coverage Declarations.

Outdoor Fences

You may extend the insurance provided by this Coverage Form to apply to your outdoor fences,

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

including debris removal expense, caused by or resulting from any of the Covered Causes of Loss.

The most we will pay for loss or damage under this Extension is $2,500.

Outdoor Signs

You may extend the insurance provided by this Coverage Form to apply to your outdoor signs, whether or not attached to buildings, including debris removal expense, caused by or resulting from any of the Covered Causes of Loss.

The most we will pay for loss or damage under this Extension is $2,500.

Outdoor Trees, Shrubs and Plants

You may extend the insurance provided by this Coverage Form to apply to your outdoor trees, shrubs and plants, including debris removal expense, caused by or resulting from any of the Covered Causes of Loss.

The most we will pay for loss or damage under this Extension is $2,500.

Personal Effects

You may extend the insurance that applies to Your Business Personal Property to apply to personal effects owned by you, your officers, your partners or your employees, including your employees' tools.

This Extension applies to personal effects located anywhere in the Coverage Territory.

The most we will pay for loss or damage under this Extension is $2,500 but not more than $500 for personal effects owned by any one individual.

Our payment for loss of or damage to personal effects will only be for the account of the owner of the property. Each loss for personal effects covered by this extension is subject to a $25 deductible.

Personal Property of Others

You may extend the insurance that applies to Your Business Personal Property to apply to personal property of others in your care, custody or control.

The most we will pay for loss or damage under this Extension is the applicable Limit of Insurance for Your Business Personal Property shown in the Declarations. Payments under this Extension will not increase the Limit of Insurance for Your Business Personal Property.

Our payment for loss of or damage to personal property of others will only be for the account of the owner of the property.

This Extension is subject to the deductible in the Commercial Property Coverage Declarations.

Property in Transit (including F.O.B. Shipments and Return Shipments)

(1) You may extend the insurance provided by this Coverage Form to apply to loss of or damage to personal property used in your business, including salespersons' samples, that is in transit at your risk more than 1,000 feet from the described premises.

We cover property shipped:

(a) By any type of carrier you do not own, lease, or operate;

(b) In or on any vehicle you own, lease, or operate; or

(c) In the care, custody, or control of your salesperson.

(2) We will also pay for loss of or damage to property you ship on a F.O.B., meaning Free On Board, basis if you cannot collect the loss from the consignee. But we will only pay the amount of your interest in the property.

(3) We will also pay for loss of or damage to property you ship which has been rejected by the consignee, or is not deliverable, while in transit being returned to you.

This extension does not apply to "installation property."

The most we will pay for loss or damage under this Extension is $10,000.

Property Off-Premises

You may extend the insurance provided by this Coverage Form to apply to your Covered Property, including salespersons' samples, that is temporarily at a location you do not own, lease or operate.

This Extension does not apply to Covered Property in transit.

The most we will pay for loss or damage under this Extension is $10,000.

Radio and Television Receiving Equipment

You may extend the insurance provided by this Coverage Form to apply to loss or damage to your radio and television antennas, satellite dishes and similar audio/visual receiving equipment, their lead-in wiring, masts or towers, including debris removal expense, caused by or resulting from any of the Covered Causes of Loss.

The most we will pay for loss or damage under this Extension is $2,500.

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

Refrigerated Property

You may extend the insurance that applies to Your Business Personal Property to apply to food spoilage resulting from utility failure to the described premises. This Extension does not apply to food spoilage resulting from mechanical failure of your refrigeration equipment.

The most we will pay for loss or damage under this Extension is $2,500.

Valuable Papers and Records - Cost of Research

You may extend the insurance that applies to Your Business Personal Property to apply to your costs to research, replace, or restore the lost information on lost or damaged valuable papers and records, including those which exist on electronic or magnetic media, for which duplicates do not exist.

The most we will pay under this Extension is $10,000 at each described premises.

PROPERTY NOT COVERED AMENDMENT

Foundations And Airborne/Waterborne Personal Property Coverage

The paragraphs dealing with "Foundations of buildings, structures, machinery or boilers," and "Personal property while airborne or waterborne" under **Property Not Covered** do not apply.

The **Additional Condition, Coinsurance,** does not apply to Foundations Coverage.

DEDUCTIBLE

The following replaces the **DEDUCTIBLE** section:

We will not pay for loss or damage in any one occurrence until the amount of loss or damage exceeds the deductible shown in the Declarations or in this Endorsement. If multiple deductibles apply to the covered loss, only one deductible, the largest, will be used and the others will be waived. We will then pay the amount of loss or damage in excess of the deductible, up to the applicable Limit of Insurance, after any deduction required by the Coinsurance Condition or the Agreed Value Optional Coverage.

If a loss covered under this Coverage Form also involves a loss under an Inland Marine Coverage Form or the Physical Damage Section of a Business Auto Policy or Coverage Form issued by Georgia Casualty and Surety Company, Delta Fire and Casualty Company, Association Casualty Insurance Company for this insured, only one (1) Deductible, the largest, will be applied. The deductible(s) under the other Coverage Form(s) will be waived.

VALUATION

The following are added to **Valuation** under **LOSS CONDITIONS:**

(1) We will pay the reduction in value of the remaining parts of "stock" when the reduction is caused by direct physical loss or damage from a Covered Cause of Loss to other parts of "stock" at the described premises.

(2) Fine Arts at market value at the time of loss or damage.

(3) Personal Property of Others at the amount for which you are liable, not to exceed the replacement cost.

BUSINESS PERSONAL PROPERTY SEASONAL INCREASE

The following is added to the **LIMITS OF INSURANCE** section:

The Limit of Insurance for Business Personal Property will automatically increase by 10% to provide for seasonal variation as long as the Limit of Insurance for Business Personal Property shown in the Declarations of the policy meets the requirements of the Coinsurance Condition or the Agreed Value Optional Coverage.

This Extension is subject to the deductible in the Commercial Property Coverage Declarations.

SECTION II

The **CAUSES OF LOSS - SPECIAL** FORM is amended as follows:

EXCLUSIONS

(1) The following **EXCLUSIONS:**

- Earth Movement;
- Smoke, vapor or gas from agricultural smudging or industrial operations;
- Explosion of steam boilers, steam pipes, steam engines or steam turbines owned by you, etc.;
- Continuous or repeated seepage or leakage of water that occurs over a period of 14 days or more;
- Water, other liquids, powder or molten material that leaks or flows from plumbing, heating, air conditioning or other equipment, etc.; and
- Rain, snow, ice or sleet to personal property in the open;

do not apply to:

- The Valuable Papers and Records - Cost of Research Coverage Extension;
- The Property Off-Premises Coverage Extension;
- The Accounts Receivable Coverage Extension;
- The Computers and Media Coverage Extension;

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

Property Extension

COMMERCIAL PROPERTY
GC CP 73 07 99

SUMMARY OF COVERAGE AND INDEX

This is a summary of the various coverages and causes of loss provided by this endorsement. No coverage is provided by this summary. Only the provisions of Sections **I, II** and **III** determine the scope of your insurance protection.

Description		Page
Accounts Receivable	$10,000	3
Airborne/Waterborne Personal Property Coverage	Included	8
Arson, Theft and Vandalism Rewards (Not Applicable in New York)	$3,500	3
Broadened Water Coverage	Included	9
Business Personal Property Seasonal Increase	10%	8
Change of Temperature and Humidity	Included	9
Claim Data Expense	$5,000	3
Computers and Media	$5,000	4
Consequential loss to "stock"	Included	8
Credit Card Slips	$1,000	4
Deductible (waiver of multiple property deductibles)	Included	8
Deferred Payments	$1,000	4
Employee Dishonesty	$25,000	4
Extended Business Income Period of Indemnity	180 Days	9
Extra Expense	$10,000	5
Fine Arts	$5,000	5
Fire Extinguisher Recharge Expense	$500	5
Foundations Coverage	Included	8
Glass (building)	Included	5
Glass (other than building)	$2,500	5
Lock Replacement	$500	5
Marring and Scratching	Included	9
Money, Securities and Stamps (inside/outside)	$2,500	5
Newly Acquired or Constructed Property		5-6
Building	$250,000	5-6
Personal Property	$100,000	6

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

Description		Page
Ordinance or Law Coverage		6
Loss to the Undamaged Portion of the Building	Included	6
Demolition Costs	$25,000	6
Increased Cost of Construction	$25,000	6
Outdoor Fences	$2,500	7
Outdoor Signs	$2,500	7
Outdoor Trees, Shrubs and Plants	$2,500	7
Personal Effects (Max. $500. Per Person, $25 deductible)	$2,500	7
Personal Property of Others	Included	7
Premises Boundary Increased Distance	1,000 feet	7
Property in Transit	$10,000	3, 9
Property Off-Premises	$10,000	7
Radio and Television Receiving Equipment	$2,500	7
Refrigerated Property (On Premises)	$2,500	8
Replacement Cost Valuation for Personal Property of Others	Included	8
Valuable Papers and Records - Cost of Research	$10,000	8
Voluntary Parting by Trick, Scheme or Device	Included	9

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

Property Extension

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement modifies insurance provided under the following:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM
CAUSES OF LOSS - SPECIAL FORM
BUSINESS INCOME COVERAGE FORM

The insurance provided by this coverage form is primary as respects this coverage form and any other insurance provided by this company. If a loss covered under this endorsement form also involves a loss under any other coverage form that is made a part of this policy, then the broadest coverage will apply.

SECTION I

The **BUILDING AND PERSONAL PROPERTY COVERAGE FORM** is amended as follows:

COVERAGE EXTENSIONS

The **Coverage Extensions** found under the section titled **COVERAGE** are replaced by the following:

Except as otherwise provided, the following Extensions apply to property located in or on the building described in the Declarations or in the open (or in a vehicle) within 1,000 feet of the described premises.

Unless otherwise stated in this Endorsement, the following Extensions of Coverage are subject to the Deductible shown in the Commercial Property Coverage Declarations, or $500, whichever is less.

Each of these Extensions is additional insurance. The **Additional Condition, Coinsurance,** does not apply to these Extensions.

Accounts Receivable

You may extend the insurance provided by this Coverage Form to cover loss at the described premises for:

(1) All amounts due from your customers that you are unable to collect;

(2) Interest charges on any loan required to offset amounts you are unable to collect pending our payment of these amounts;

(3) Collection expenses in excess of your normal collection expenses that are made necessary by the loss; and

(4) Other reasonable expenses that you incur to reestablish your records of accounts receivable;

that result from Covered Causes of Loss to your records of accounts receivable.

If you give us written notice within 10 days of removal of your records of accounts receivable because of imminent danger of loss, we will pay for loss while they are:

(a) At a safe place away from your described premises.

(b) Being taken to and returned from that place.

The most we will pay for loss under this Extension is $10,000.

No deductible is applicable to this Extension.

Arson, Theft and Vandalism Rewards

You may extend the insurance provided by this Coverage Form to apply to rewards given to any person or persons other than you; your officers; your partners; your employees; or public, police, or fire officials for information leading to a conviction in connection with:

(1) A fire loss to the described premises caused by arson;

(2) An actual or attempted theft of money or other Covered Property; or

(3) A vandalism loss to the described premises.

The most we will pay under this Extension is $3,500, or the amount of the claim, whichever is less, per loss. This is the most we will pay regardless of the number of persons who provided information.

No deductible is applicable to this Extension.

Claim Data Expense

You may extend the insurance provided by this Coverage Form to apply to the expense you incur in preparing claim data when we require it. This includes the cost of taking inventories, making appraisals, and preparing other documentation to show the extent of loss.

The most we will pay for preparation of claim data under this Extension is $5,000. We will not pay for any expenses billed by and payable to insurance adjusters or attorneys or any costs as provided in the Loss Condition Appraisal.

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

Computers and Media

You may extend the insurance that applies to Your Business Personal Property to apply to direct loss or damage to computer "equipment" and replaceable "media" that you own, lease, rent, or for which you are otherwise legally responsible.

(1) "Equipment" means a network of machine components that accepts information, processes it according to a plan and produces a desired result. This includes programmable electronic devices that can store, retrieve, and process data and associated peripheral devices that provide communication, including input and output functions such as printing, or auxiliary functions such as data transmission.

(2) "Media" means the material on which data is recorded, such as magnetic tapes, disk packs, floppy disks, drums, paper tapes, cards, and programs. This includes the data stored on the "media."

This Extension applies to property located anywhere in the Coverage Territory.

The most we will pay for loss or damage under this Extension is $5,000.

This Extension is subject to the deductible in the Commercial Property Coverage Declarations.

Credit Card Slips

You may extend the insurance provided by this Coverage Form to apply to amounts you are unable to collect due to loss of or damage to credit card slips while located at the described premises as a result of a Covered Cause of Loss.

It is your responsibility to establish the amount of the loss under this Extension. If it is not possible, the amount of the loss will be determined as follows:

(1) If you have been in business for more than twelve months at the location of the loss, one-thirtieth (1/30) of the average monthly amount of credit card slips will be considered as average daily credit card slips for that location. The twelve months immediately preceding the discovery of the loss will be used to determine the average monthly amount.

(2) If you have been in business for less than twelve months at the location of the loss, the average daily credit card slips shall be one-thirtieth (1/30) of the average monthly amount of credit card slips for the number of months you have been in business at that location.

(3) The average daily credit card slips will be multiplied by the number of days for which slips are lost to determine the amount of the loss, subject to the maximum limit indicated below.

The most we will pay as a result of loss or damage to credit card slips under this Extension is $1,000.

No deductible is applicable to this Extension.

Deferred Payments

You may extend the insurance provided by this Coverage Form to protect your interest in lost or damaged personal property sold by you under a conditional sale or trust agreement or any installment or deferred payment plan after delivery to buyers.

When a loss occurs and the buyer continues to pay you, there will be no loss payment.

The most we will pay for loss or damage under this Extension is $1,000.

Employee Dishonesty

You may extend the insurance provided by this Coverage Form to apply to loss of, and loss from damage to, money, securities and property other than money and securities caused by "Employee Dishonesty."

(1) We will not pay for loss as specified below:

(a) Loss caused by an "employee" of yours, or predecessor in interest of yours, for whom similar prior insurance has been canceled and not reinstated since the last such cancellation; or

(b) Loss, or that part of any loss, the proof of which as to its existence or amount is dependent upon:

(i) An inventory computation; or

(ii) A profit and loss computation.

(c) Loss caused by any "employee" immediately upon discovery by:

(i) You; or

(ii) Any of your partners, officers or directors not in collusion with the "employee" of any dishonest act committed by that "employee" whether before or after becoming employed by you.

(2) "Employee Dishonesty" means only dishonest acts committed by an "employee" whether identified or not, acting alone or in collusion with other persons, except you or a partner, with the manifest intent to:

(a) Cause you to sustain loss; and also

(b) Obtain financial benefit (other than employee benefits earned in the normal course of employment, including: salaries, commissions, fees, bonuses, promotions, awards, profit sharing or pensions) for:

(i) The "employee;" or

(ii) Any person or organization intended by the "employee" to receive that benefit.

(3) (a) "Employee" means any natural person:

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

(i) While in your service; and

(ii) Whom you compensate directly by salary, wages or commissions; and

(iii) Whom you have the right to direct and control while performing services for you; or

Any natural person employed by an employment contractor while that person is subject to your direction and control and performing services for you excluding, however, any such person having care and custody of property outside the premises.

(b) But "employee" does not mean any:

(i) Agent, broker, factor, commission merchant, consignee, independent contractor or representative of the same general character; or

(ii) Director or trustee except while performing acts coming within the scope of the usual duties of an "employee."

(4) The most we will pay for loss or damage under this Extension is $25,000 in any one "occurrence,"

"Occurrence" means all loss caused by or involving one or more "employees," whether the result of a single act or a series of acts.

Extra Expense

You may extend the insurance provided by this Coverage Form to apply to the actual and necessary Extra Expense you incur to continue as nearly as possible your normal business operation following loss or damage to Covered Property at a premises described in the Declarations by a Covered Cause of Loss.

The most we will pay under this Extension is $10,000.

No deductible is applicable to this Extension.

Fine Arts

You may extend the insurance provided by this Coverage Form to apply to paintings, etchings, pictures, tapestries, and any other bona fide works of art with rarity or historical value caused by or resulting from any of the Covered Causes of Loss.

The most we will pay for loss or damage under this Extension is $5,000.

Fire Extinguisher Recharge Expense

You may extend the insurance provided by this Coverage Form to apply to the cost to recharge your fire extinguishers discharged as a result of a Covered Cause of Loss.

The most we will pay for loss under this Extension is $500.

Each loss for fire extinguisher recharge expense covered by this Extension is subject to a $50 deductible.

Glass

(1) You may extend the insurance provided by this Coverage Form to apply to building glass, including all lettering and ornamentation, caused by or resulting from any of the Covered Causes of Loss.

The most we will pay for loss or damage under this Extension is the applicable Limit of Insurance for Building shown in the Declarations. Payments under this Extension will not increase the applicable Limit of Insurance for Building.

(2) You may extend the insurance provided by this Coverage Form to apply to glass, other than glass that is part of the building, at a premises described in the Property Declarations, caused by or resulting from any Covered Cause of Loss.

The most we will pay for loss or damage under this Extension is $2,500

Lock Replacement Coverage

You may extend the insurance provided by this Coverage Form to apply to Replacement of Locks necessitated by the theft of keys to your premises.

The most we will pay for loss under this Extension is $500

Each loss for lock replacement covered by this Extension is subject to a $50 deductible.

Money, Securities and Stamps

You may extend the insurance provided by this Coverage Form to apply to loss or damage to money, securities and stamps.

The most we will pay for loss or damage under this Extension is:

(1) $2,500 per occurrence for money, securities and stamps while located at the described premises; and

(2) $2,500 per occurrence for money, securities and stamps while being conveyed outside the described premises by you, your officers, your partners or your employees.

Newly Acquired or Constructed Property

(1) You may extend the insurance that applies to Building to apply to:

(a) Your new buildings while being built on the described premises; and

(b) Buildings you acquire at locations, other than the described premises, intended for:

(i) Similar use as the building described in the Declarations; or

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

(ii) Use as a warehouse.

The most we will pay for loss or damage under this Extension is $250,000 at each building.

(2) You may extend the insurance that applies to Your Business Personal Property to apply to that property at any location you acquire other than at fairs or exhibitions.

The most we will pay for loss or damage under this Extension is $100,000 at each building.

(3) Insurance under this Extension for each newly acquired or constructed property will end when any of the following first occurs:

(a) This policy expires;

(b) 180 days expire after you acquire or begin to construct the property; or

(c) You report values to us.

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

This Extension is subject to the deductible in the Commercial Property Coverage Declarations.

Ordinance or Law

You may extend the insurance that applies to Building as follows:

(1) If a Covered Cause of Loss occurs to covered Building property, we will pay:

(a) For loss or damage caused by enforcement of any ordinance or law that:

(i) Requires the demolition of part of the same property not damaged by a Covered Cause of Loss;

(ii) Regulates the construction or repair of buildings, or establishes zoning or land use requirements at the described premises; and

(iii) Is in force at the time of loss.

(b) The increased cost to repair, rebuild or construct the property caused by enforcement of building, zoning or land use ordinance or law. If the property is repaired or rebuilt, it must be intended for similar occupancy as the current property, unless otherwise required by zoning or land use ordinance or law.

(c) The cost to demolish and clear the site of undamaged parts of the property caused by enforcement of the building, zoning or land use ordinance or law.

(2) However, we will not pay under this endorsement for the costs associated with the enforcement of any ordinance or law which requires any insured or others to test for, monitor, clean up, remove, contain, treat, detoxify, or neutralize, or in any way respond to, or assess the effects of "Pollutants,"

"Pollutants" means any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned, or reclaimed.

(3) We will not pay for increased construction costs under this endorsement:

(a) Until the property is actually repaired or replaced, at that same premises or elsewhere; and

(b) Unless the repairs or replacement are made as soon as reasonably possible after the loss or damage, not to exceed 2 years. We may extend this period in writing during the 2 years.

(4) We will not pay more:

(a) If the property is repaired or replaced on the same premises, than the amount you actually spend to:

(i) Demolish and clear the site; and

(ii) Repair, rebuild or construct the property but not for more than property of the same height, floor area and style on the same premises.

(b) If the property is not repaired or replaced on the same premises, than:

(i) The amount you actually spend to demolish and clear the site of the described premises; and

(ii) The cost to replace, on the same premises, the damaged or destroyed property with other property:

(aa) Of comparable material and quality;

(bb) Of the same height, floor area and style; and

(cc) Used for the same purpose.

(c) Than $25,000 in any one occurrence for increased construction costs under this Extension.

(d) Than $25,000 in any one occurrence for demolition costs under this Extension.

The terms of this Extension apply separately to each building to which the Extension applies.

This Extension is subject to the deductible in the Commercial Property Coverage Declarations.

Outdoor Fences

You may extend the insurance provided by this Coverage Form to apply to your outdoor fences,

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

including debris removal expense, caused by or resulting from any of the Covered Causes of Loss.

The most we will pay for loss or damage under this Extension is $2,500.

Outdoor Signs

You may extend the insurance provided by this Coverage Form to apply to your outdoor signs, whether or not attached to buildings, including debris removal expense, caused by or resulting from any of the Covered Causes of Loss.

The most we will pay for loss or damage under this Extension is $2,500.

Outdoor Trees, Shrubs and Plants

You may extend the insurance provided by this Coverage Form to apply to your outdoor trees, shrubs and plants, including debris removal expense, caused by or resulting from any of the Covered Causes of Loss.

The most we will pay for loss or damage under this Extension is $2,500.

Personal Effects

You may extend the insurance that applies to Your Business Personal Property to apply to personal effects owned by you, your officers, your partners or your employees, including your employees' tools.

This Extension applies to personal effects located anywhere in the Coverage Territory.

The most we will pay for loss or damage under this Extension is $2,500 but not more than $500 for personal effects owned by any one individual.

Our payment for loss of or damage to personal effects will only be for the account of the owner of the property. Each loss for personal effects covered by this extension is subject to a $25 deductible.

Personal Property of Others

You may extend the insurance that applies to Your Business Personal Property to apply to personal property of others in your care, custody or control.

The most we will pay for loss or damage under this Extension is the applicable Limit of Insurance for Your Business Personal Property shown in the Declarations. Payments under this Extension will not increase the Limit of Insurance for Your Business Personal Property.

Our payment for loss of or damage to personal property of others will only be for the account of the owner of the property.

This Extension is subject to the deductible in the Commercial Property Coverage Declarations.

Property in Transit (including F.O.B. Shipments and Return Shipments)

(1) You may extend the insurance provided by this Coverage Form to apply to loss of or damage to personal property used in your business, including salespersons' samples, that is in transit at your risk more than 1,000 feet from the described premises.

We cover property shipped:

(a) By any type of carrier you do not own, lease, or operate;

(b) In or on any vehicle you own, lease, or operate; or

(c) In the care, custody, or control of your salesperson.

(2) We will also pay for loss of or damage to property you ship on a F.O.B., meaning Free On Board, basis if you cannot collect the loss from the consignee. But we will only pay the amount of your interest in the property.

(3) We will also pay for loss of or damage to property you ship which has been rejected by the consignee, or is not deliverable, while in transit being returned to you.

This extension does not apply to "installation property."

The most we will pay for loss or damage under this Extension is $10,000.

Property Off-Premises

You may extend the insurance provided by this Coverage Form to apply to your Covered Property, including salespersons' samples, that is temporarily at a location you do not own, lease or operate.

This Extension does not apply to Covered Property in transit.

The most we will pay for loss or damage under this Extension is $10,000.

Radio and Television Receiving Equipment

You may extend the insurance provided by this Coverage Form to apply to loss or damage to your radio and television antennas, satellite dishes and similar audio/visual receiving equipment, their lead-in wiring, masts or towers, including debris removal expense, caused by or resulting from any of the Covered Causes of Loss.

The most we will pay for loss or damage under this Extension is $2,500.

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

Refrigerated Property

You may extend the insurance that applies to Your Business Personal Property to apply to food spoilage resulting from utility failure to the described premises. This Extension does not apply to food spoilage resulting from mechanical failure of your refrigeration equipment.

The most we will pay for loss or damage under this Extension is $2,500.

Valuable Papers and Records - Cost of Research

You may extend the insurance that applies to Your Business Personal Property to apply to your costs to research, replace, or restore the lost information on lost or damaged valuable papers and records, including those which exist on electronic or magnetic media, for which duplicates do not exist.

The most we will pay under this Extension is $10,000 at each described premises.

PROPERTY NOT COVERED AMENDMENT

Foundations And Airborne/Waterborne Personal Property Coverage

The paragraphs dealing with "Foundations of buildings, structures, machinery or boilers," and "Personal property while airborne or waterborne" under **Property Not Covered** do not apply.

The **Additional Condition, Coinsurance,** does not apply to Foundations Coverage.

DEDUCTIBLE

The following replaces the **DEDUCTIBLE** section:

We will not pay for loss or damage in any one occurrence until the amount of loss or damage exceeds the deductible shown in the Declarations or in this Endorsement. If multiple deductibles apply to the covered loss, only one deductible, the largest, will be used and the others will be waived. We will then pay the amount of loss or damage in excess of the deductible, up to the applicable Limit of Insurance, after any deduction required by the Coinsurance Condition or the Agreed Value Optional Coverage.

If a loss covered under this Coverage Form also involves a loss under an Inland Marine Coverage Form or the Physical Damage Section of a Business Auto Policy or Coverage Form issued by Georgia Casualty and Surety Company, Delta Fire and Casualty Company, Association Casualty Insurance Company for this insured, only one (1) Deductible, the largest, will be applied. The deductible(s) under the other Coverage Form(s) will be waived.

VALUATION

The following are added to **Valuation** under **LOSS CONDITIONS:**

(1) We will pay the reduction in value of the remaining parts of "stock" when the reduction is caused by direct physical loss or damage from a Covered Cause of Loss to other parts of "stock" at the described premises.

(2) Fine Arts at market value at the time of loss or damage.

(3) Personal Property of Others at the amount for which you are liable, not to exceed the replacement cost.

BUSINESS PERSONAL PROPERTY SEASONAL INCREASE

The following is added to the **LIMITS OF INSURANCE** section:

The Limit of Insurance for Business Personal Property will automatically increase by 10% to provide for seasonal variation as long as the Limit of Insurance for Business Personal Property shown in the Declarations of the policy meets the requirements of the Coinsurance Condition or the Agreed Value Optional Coverage.

This Extension is subject to the deductible in the Commercial Property Coverage Declarations.

SECTION II

The **CAUSES OF LOSS - SPECIAL** FORM is amended as follows:

EXCLUSIONS

(1) The following **EXCLUSIONS:**

- Earth Movement;
- Smoke, vapor or gas from agricultural smudging or industrial operations;
- Explosion of steam boilers, steam pipes, steam engines or steam turbines owned by you, etc.;
- Continuous or repeated seepage or leakage of water that occurs over a period of 14 days or more;
- Water, other liquids, powder or molten material that leaks or flows from plumbing, heating, air conditioning or other equipment, etc.; and
- Rain, snow, ice or sleet to personal property in the open;

do not apply to:

- The Valuable Papers and Records - Cost of Research Coverage Extension;
- The Property Off-Premises Coverage Extension;
- The Accounts Receivable Coverage Extension;
- The Computers and Media Coverage Extension;

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

- The Property in Transit Coverage Extension;
- The Fine Arts Coverage Extension; or
- The Personal Effects Coverage Extension.

(2) The **Water EXCLUSION** is replaced by the following:

Water

(1) Flood, waves, tides, tidal waves, overflow of any body of water, or their spray, all whether driven by wind or not; or

(2) Mudslide or mudflow.

But if loss or damage by fire, explosion or sprinkler leakage results, we will pay for that resulting loss or damage.

This exclusion does not apply to:

- The Valuable Papers and Records - Cost of Research Coverage Extension;
- The Property Off-Premises Coverage Extension;
- The Accounts Receivable Coverage Extension;
- The Computers and Media Coverage Extension;
- The Property in Transit Coverage Extension;
- The Fine Arts Coverage Extension; or
- The Personal Effects Coverage Extension.

(3) The following **EXCLUSIONS:**

- Off Premises Services;
- Artificially generated electric current, including electric arcing, that disturbs electrical devices, appliances or wires;
- Collapse, etc.; and
- Faulty, inadequate or defective planning, etc.,

do not apply to the Computers and Media Coverage Extension.

The **EXCLUSION** which begins with wear and tear is replaced by the following, but only for the Computers and Media Extension:

- Wear and Tear

(4) The following **EXCLUSIONS:**

- The following causes of loss to personal property:

  Dampness or dryness of atmosphere, changes in or extremes of temperature, or marring and scratching, etc.; or

- Voluntary parting with any property, etc.

do not apply.

(5) The **EXCLUSION** stating:

- Dishonest or criminal act by you, any of your partners, employees, etc.,

does not apply to Covered Property that is entrusted to others who are carriers for hire.

LIMITATIONS

(1) The following **LIMITATIONS:**

- Building materials and supplies not attached, etc.;
- Property that has been transferred to a person, etc.;
- We will not pay more for loss or damage to glass, etc.;
- We will not pay for loss or damage to the following types of property unless, etc.; and
- $250 for stamps, tickets, including lottery tickets held for sale, and letters of credit (for loss or damage by theft);

do not apply.

(2) The **Limitation** for loss or damage by theft for jewelry, watches, etc., is replaced by the following:

- $2,500 for jewelry, watches, watch movements, jewels, pearls, precious and semi-precious stones, bullion, gold, silver, platinum and other precious alloys or metals, but:

This limit does not apply to jewelry and watches worth $100 or less per item.

SECTION III

When a **BUSINESS INCOME COVERAGE** FORM is made a part of this policy, that form is amended as follows:

COVERAGE

Premises Boundary Increased Distance

The references in the **BUSINESS INCOME COVERAGE FORM (AND EXTRA EXPENSE)** to distances from the described premises are increased to 1,000 feet.

Additional Coverages

The following is added under **Additional Coverages:**

Extended Business Income

The 30 consecutive days restriction under **Extended Business Income** is changed to 180 consecutive days.

Includes copyrighted material of Insurance Services Office, Inc., with its permission.