

SERFF Tracking Number: HART-125362663 State: Arkansas
First Filing Company: Hartford Casualty Insurance Company, ... State Tracking Number: EFT \$50
Company Tracking Number: FF.07.006.2007.17
TOI: 05.1 Commercial Multi-Peril - Non-Liability Sub-TOI: 05.1000 CMP Sub-TOI Combinations
Portion Only
Product Name: Property Choice
Project Name/Number: PC 50 40 10 07/FF.07.006.2007.17

Filing at a Glance

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

Product Name: Property Choice SERFF Tr Num: HART-125362663 State: Arkansas
TOI: 05.1 Commercial Multi-Peril - Non-Liability SERFF Status: Closed State Tr Num: EFT \$50
Portion Only

Sub-TOI: 05.1000 CMP Sub-TOI Combinations Co Tr Num: FF.07.006.2007.17 State Status: Fees verified and received

Filing Type: Form Co Status: Reviewer(s): Betty Montesi, Llyweyia Rawlins, Brittany Yielding
Disposition Date: 12/04/2007
Authors: Martha Cain, Stephanie Wieczorek, Doug Wootten
Date Submitted: 12/04/2007 Disposition Status: Approved

Effective Date Requested (New): 02/16/2008 Effective Date (New): 01/12/2008
Effective Date Requested (Renewal): 02/16/2008 Effective Date (Renewal): 01/12/2008

State Filing Description:

General Information

Project Name: PC 50 40 10 07
Project Number: FF.07.006.2007.17

Reference Organization:
Reference Title:
Filing Status Changed: 12/04/2007
State Status Changed: 12/04/2007
Corresponding Filing Tracking Number:
Filing Description:

Status of Filing in Domicile: Pending
Domicile Status Comments: Pending in CT and IN
Reference Number:
Advisory Org. Circular:
Deemer Date:

SERFF Tracking Number: HART-125362663 State: Arkansas
 First Filing Company: Hartford Casualty Insurance Company, ... State Tracking Number: EFT \$50
 Company Tracking Number: FF.07.006.2007.17
 TOI: 05.1 Commercial Multi-Peril - Non-Liability Sub-TOI: 05.1000 CMP Sub-TOI Combinations
 Portion Only
 Product Name: Property Choice
 Project Name/Number: PC 50 40 10 07/FF.07.006.2007.17

PC 50 40 10 07, Supplemental Property Insurance Coverage Endorsement For Financial Services, filed to replace prior version PC 50 40 10 03.

Company and Contact

Filing Contact Information

Douglas Wootten, Commercial Lines Product dwootten@thehartford.com
 Consultant
 Hartford, Plaza HO-2-19 (860) 547-4149 [Phone]
 Hartford, CT 06115 (860) 547-4849[FAX]

Filing Company Information

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

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

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

Property and Casualty Insurance Company of Hartford	CoCode: 34690	State of Domicile: Indiana
Hartford Plaza	Group Code: 91	Company Type: Property
Hartford, CT 06115	Group Name:	State ID Number:
(860) 547-5000 ext. [Phone]	FEIN Number: 06-1276326	

Trumbull Insurance Company	CoCode: 27120	State of Domicile: Connecticut
----------------------------	---------------	--------------------------------

SERFF Tracking Number: HART-125362663 State: Arkansas
 First Filing Company: Hartford Casualty Insurance Company, ... State Tracking Number: EFT \$50
 Company Tracking Number: FF.07.006.2007.17
 TOI: 05.1 Commercial Multi-Peril - Non-Liability Sub-TOI: 05.1000 CMP Sub-TOI Combinations
 Portion Only
 Product Name: Property Choice
 Project Name/Number: PC 50 40 10 07/FF.07.006.2007.17

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: \$50 flat fee for Group
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Hartford Casualty Insurance Company	\$0.00	12/04/2007	
Hartford Insurance Company of the Midwest	\$0.00	12/04/2007	
Hartford Underwriters Insurance Company	\$0.00	12/04/2007	
Property and Casualty Insurance Company of Hartford	\$0.00	12/04/2007	
Trumbull Insurance Company	\$0.00	12/04/2007	
Twin City Fire Insurance Company	\$0.00	12/04/2007	
Hartford Fire Insurance Company	\$50.00	12/04/2007	16928183
Hartford Accident and Indemnity Company	\$0.00	12/04/2007	

SERFF Tracking Number: HART-125362663 State: Arkansas
 First Filing Company: Hartford Casualty Insurance Company, ... State Tracking Number: EFT \$50
 Company Tracking Number: FF.07.006.2007.17
 TOI: 05.1 Commercial Multi-Peril - Non-Liability Sub-TOI: 05.1000 CMP Sub-TOI Combinations
 Portion Only
 Product Name: Property Choice
 Project Name/Number: PC 50 40 10 07/FF.07.006.2007.17

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Llyweyia Rawlins	12/04/2007	12/04/2007

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Change in Effective Date	Note To Reviewer	Doug Wootten	12/04/2007	12/04/2007

SERFF Tracking Number: HART-125362663 State: Arkansas
First Filing Company: Hartford Casualty Insurance Company, ... State Tracking Number: EFT \$50
Company Tracking Number: FF.07.006.2007.17
TOI: 05.1 Commercial Multi-Peril - Non-Liability Sub-TOI: 05.1000 CMP Sub-TOI Combinations
Portion Only
Product Name: Property Choice
Project Name/Number: PC 50 40 10 07/FF.07.006.2007.17

Disposition

Disposition Date: 12/04/2007

Effective Date (New): 01/12/2008

Effective Date (Renewal): 01/12/2008

- Effective Date (New) changed from 02/16/2008 to 01/12/2008 and Effective Date (Renewal) changed from 02/16/2008 to 01/12/2008 by Rawlins, Llyweyia on 12/05/2007.

Status: Approved

Comment:

Rate data does NOT apply to filing.

Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing	0.000%
Overall Percentage Rate Impact For This Filing	0.000%
Effect of Rate Filing-Written Premium Change For This Program	\$0
Effect of Rate Filing - Number of Policyholders Affected	0

SERFF Tracking Number: HART-125362663 State: Arkansas
 First Filing Company: Hartford Casualty Insurance Company, ... State Tracking Number: EFT \$50
 Company Tracking Number: FF.07.006.2007.17
 TOI: 05.1 Commercial Multi-Peril - Non-Liability Sub-TOI: 05.1000 CMP Sub-TOI Combinations
 Portion Only
 Product Name: Property Choice
 Project Name/Number: PC 50 40 10 07/FF.07.006.2007.17

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Supporting Document	EXPLANATORY MEMO AND SIDE-BY-SIDE COMPARISON	Approved	Yes
Form	Supplemental Property Insurance Coverage Endorsement For Financial Services	Approved	Yes

SERFF Tracking Number: HART-125362663 *State:* Arkansas
First Filing Company: Hartford Casualty Insurance Company, ... *State Tracking Number:* EFT \$50
Company Tracking Number: FF.07.006.2007.17
TOI: 05.1 Commercial Multi-Peril - Non-Liability *Sub-TOI:* 05.1000 CMP Sub-TOI Combinations
Portion Only
Product Name: Property Choice
Project Name/Number: PC 50 40 10 07/FF.07.006.2007.17

Note To Reviewer

Created By:

Doug Wootten on 12/04/2007 12:18 PM

Subject:

Change in Effective Date

Comments:

Could you please amend our effective date to be 01/12/08?

Thanking you, Doug Wootten

SERFF Tracking Number: HART-125362663 State: Arkansas
 First Filing Company: Hartford Casualty Insurance Company, ... State Tracking Number: EFT \$50
 Company Tracking Number: FF.07.006.2007.17
 TOI: 05.1 Commercial Multi-Peril - Non-Liability Sub-TOI: 05.1000 CMP Sub-TOI Combinations
 Portion Only
 Product Name: Property Choice
 Project Name/Number: PC 50 40 10 07/FF.07.006.2007.17

Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Supplemental Property Insurance Coverage Endorsement For Financial Services	PC5040	1007	Endorsement/Amendment/Conditions Replaced	Replaced Form #:0.00 PC 50 40 10 03 Previous Filing #: FF.07.006.2003.1 5		PC 50 40 10 07.pdf



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

SUPPLEMENTAL PROPERTY INSURANCE COVERAGE ENDORSEMENT FOR FINANCIAL SERVICES

SUMMARY of COVERAGE LIMITS and INDEX

This is a summary of the limits of insurance and coverages provided by this endorsement. No coverage is provided by this summary.

COVERAGE	REVISED LIMIT OF INSURANCE	PAGE NUMBER
Property Choice Coverage Form Changes		
ATM's at Scheduled Premises-----	Included. -----	1
ATM's at Unscheduled Premises -----	\$25,000. -----	1
Business Personal Property in Transit-----	\$100,000. -----	1
Claim Expense -----	\$55,000. -----	1
Debris Removal - Additional Amount-----	\$100,000. -----	1
Employee Personal Effects-----	\$75,000. -----	2
Fine Arts-----	\$75,000. -----	2
Laptop Computers -----	\$5,000. -----	2
Lock Re-Keying or Replacement-----	\$25,000. -----	2
Newly Acquired Business Personal Property -----	\$1,000,000 -----	2
Outdoor Sign Coverage -----	\$25,000. -----	2
Utility Services -----	\$50,000. -----	2
Valuable Papers-----	\$100,000. -----	2

A. The following changes apply to the Property Choice Coverage Form:

1. Automatic Teller Machines at Scheduled Premises

Business Personal Property is revised to include your Automatic Teller Machines while at a "Scheduled Premises".

2. Automatic Teller Machines at Unscheduled Premises

We will pay for loss or damage by a Covered Cause of Loss to your Automatic Teller Machines while at an Unscheduled Premises.

The most we will pay in any one occurrence is \$25,000. This is the only limit of insurance that applies to Automatic Teller Machines while at an Unscheduled Premises.

3. Business Personal Property in Transit

The Limit of Insurance applicable to Business Personal Property in Transit Coverage is increased from \$50,000 to \$100,000 in any one occurrence. This limit of insurance is in addition to any applicable amount of insurance you may have purchased separately for this same coverage.

4. Claim Expense

The Limit of Insurance applicable to Claim Expense Coverage is increased from \$50,000 to \$55,000.

5. Debris Removal Additional Amount

The Limit of Insurance applicable to Debris Removal Additional Amount Additional Coverage is increased from \$50,000 to \$100,000 in any one occurrence. This limit of insurance is in addition to any applicable

amount of insurance you may have purchased separately for this same coverage.

6. Employee Personal Effects

The Limit of Insurance applicable to Employee Personal Effects is increased from \$50,000 to \$75,000 in any one occurrence. We will not pay more than \$5,000 in total for loss or damage to personal effects belonging to any one employee in any one occurrence regardless of the number or types of personal effects lost or damaged.

7. Fine Arts

The Limit of Insurance applicable to Fine Arts is increased from \$50,000 to \$75,000 in any one occurrence regardless of the number or types of Fine Arts lost or damaged. We will not pay more than \$10,000 for any one item of Fine Arts in any one occurrence. A pair or set will be deemed to be one item.

8. Laptop Computers

The following Additional Coverage is added:

The definition of Business Personal Property is expanded to include computer laptop, palmtop, and similar portable computer equipment and accessories, including while in transit, while located anywhere in the world. The most we will pay for direct physical loss or direct physical damage is \$5,000 in any one occurrence.

9. Lock Re-Keying or Replacement

The following Additional Coverage is added:

In the event that keys or master keys are stolen or otherwise reasonably presumed to have been compromised at "Scheduled Premises" due to "Theft" or vandalism, we will pay the lesser of the cost to:

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

The most we will pay for loss under this Additional Coverage as a result of each occurrence is \$25,000.

This is an additional amount of insurance.

10. Newly Acquired Business Personal Property

The Limit of Insurance applicable to Newly Acquired Business Personal Property Coverage is increased from \$500,000 to \$1,000,000 in any one occurrence. This limit of insurance is in addition to any applicable amount of insurance you may have purchased separately for this same coverage.

11. Outdoor Signs

The following **Additional Coverage** is added:

We will pay for loss or damage by a Covered Cause of Loss to your outdoor signs at a "Scheduled Premises"

The most we will pay for all loss or damage in any one occurrence is \$25,000. This is the only limit of insurance that applies to outdoor signs.

12. Utility Services Additional Limit

The Limit of Insurance applicable to Utility Services is increased from \$10,000 to \$50,000 for direct physical loss or direct physical damage to Covered Property under the Utility Services Additional Coverage. This limit of insurance is in addition to any applicable amount of insurance you may have purchased separately for this same coverage.

13. Valuable Papers

The following Additional Coverage is added:

We will pay for direct physical loss of or direct physical damage to "Valuable Papers" by a Covered Cause of Loss. The most we will pay is \$100,000 in any one occurrence.

This is the only limit of insurance that applies to "Valuable Papers".

14. The following types of property are added to Property Not Covered:

- a. Property held in a safety deposit box, container or safe.
- b. Property that is acquired through foreclosure or repossession process.
- c. Your contingent interest in property leased to others or financed for others.

15. The following Additional Coverages are revised as follows:

- a. Electronic Vandalism does not apply.
- b. Reward Coverage does not apply to:
 - (1) Accounts, bills, currency, food stamps or other evidences of debt, "money", notes or "securities";
 - (2) Electronic data;
 - (3) Property held in a safety deposit box, container or safe;
 - (4) Loss or damage caused by or resulting from robbery or burglary; or
 - (5) The threat of bodily injury or property damage or extortion.
- c. Newly Acquired Property does not apply to forced placed, foreclosed or your contingent interest in property leased to others or financed for others.

- d. Ordinance or Law does not apply to foreclosed properties or your contingent interest in property leased to others or financed for others.
 - e. Unnamed Premises does not apply to forced placed, foreclosed, or trust properties or your contingent interest in property leased to others or financed for others.
- B.** The following changes apply to the Property Choice Business Interruption Coverage Forms, if forming a part of this policy.
1. For Financial Services Business Income does not mean bank interest, dividends, investment income, stock bond or other financial market income or income derived from financial instruments, securities, commodity or currency exchanges.
 2. The following **EXCLUSIONS** apply in addition to the **EXCLUSIONS** found in the PROPERTY CHOICE BUSINESS INCOME COVERAGE FORM:
We will not pay any loss caused by or resulting from damage or destruction of or the time required to reproduce or repair:
 - a. Property held in a safety deposit box, container or safe.
 - b. Property that is acquired through foreclosure process.
 - c. Property that is acquired through repossession process.
 - d. Your contingent interest in property leased to others or financed for others.
 - e. Property held in trust.
 - f. Valuable papers and records.
 3. The following **Additional Coverages** are revised as follows:
 - a. Denial of Service, Electronic Vandalism, Good Faith Advertising Expense and Web Site and Communication Services are deleted.
 - b. Dependent Properties does not include:
 - (1) Automatic teller machines, forced placed, foreclosed, or trust buildings
 - or our contingent interest in property leased to others or financed for others.
 - (2) Stock bond or other financial markets or securities, commodity or currency exchanges.
 - c. Newly Acquired Property does not include forced placed, foreclosed, or trust properties or your contingent interest in property leased to others or financed for others.
 - d. Ordinance or Law Increased Period of Restoration does not apply to foreclosed buildings.
 - e. Unnamed Premises does not apply to automatic teller machines, forced placed, foreclosed, or trust buildings or your contingent interest in property leased to others or financed for others.
- C.** The following changes apply to the PROPERTY CHOICE COVERED CAUSES OF LOSS AND EXCLUSIONS FORM:
The following **EXCLUSION** is added:
We will not pay for loss or damage caused by or resulting from Electronic Vandalism.
Electronic Vandalism means:
1. The willful or malicious alteration, manipulation or destruction of "Computer Media and Data";
 2. The addition of a virus, malicious code or similar instruction that disrupts the normal operation of "Computer Equipment" or results in physical damage or damage to "Computer Equipment" and "Computer Media and Data".
- Electronic Vandalism as used in this **EXCLUSION** also includes loss or damage that results to "Computer Equipment" and "Computer Media and Data" from a Denial of Service Attack. Denial of Service Attack means the malicious direction of a high volume of worthless inquiries to web site or e-mail destinations, effectively denying or limiting legitimate access.

SERFF Tracking Number: HART-125362663 *State:* Arkansas
First Filing Company: Hartford Casualty Insurance Company, ... *State Tracking Number:* EFT \$50
Company Tracking Number: FF.07.006.2007.17
TOI: 05.1 Commercial Multi-Peril - Non-Liability *Sub-TOI:* 05.1000 CMP Sub-TOI Combinations
Portion Only
Product Name: Property Choice
Project Name/Number: PC 50 40 10 07/FF.07.006.2007.17

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: HART-125362663 State: Arkansas
First Filing Company: Hartford Casualty Insurance Company, ... State Tracking Number: EFT \$50
Company Tracking Number: FF.07.006.2007.17
TOI: 05.1 Commercial Multi-Peril - Non-Liability Sub-TOI: 05.1000 CMP Sub-TOI Combinations
Portion Only
Product Name: Property Choice
Project Name/Number: PC 50 40 10 07/FF.07.006.2007.17

Supporting Document Schedules

Satisfied -Name: Uniform Transmittal Document-
Property & Casualty **Review Status:** Approved 12/04/2007

Comments:

Attachment:

NAIC Transmittal.pdf

Satisfied -Name: EXPLANATORY MEMO AND
SIDE-BY-SIDE COMPARISON **Review Status:** Approved 12/04/2007

Comments:

Attachments:

PC 50 40 10 07 Forms Explan Memo.pdf

PC 50 40 side by side.pdf

Property & Casualty Transmittal Document

1. Reserved for Insurance Dept. Use Only

2. Insurance Department Use only	
a. Date the filing is received:	
b. Analyst:	
c. Disposition:	
d. Date of disposition of the filing:	
e. Effective date of filing:	
New Business	
Renewal Business	
f. State Filing #:	
g. SERFF Filing #:	
h. Subject Codes	

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

4. Company Name(s)	Domicile	NAIC #	FEIN #	State #
Hartford Fire Ins. Co.	Connecticut	00914-19682	06-0383750	
Hartford Accident & Indemnity Co.	Connecticut	00914-22357	06-0383030	
Hartford Casualty Ins.Co.	Indiana	00914-29424	06-0294398	
Hartford Underwriters Ins. Co.	Connecticut	00914-30104	06-1222527	
Twin City Fire Ins.Co.	Indiana	00914-29459	06-0732738	
Hartford Ins. Co. of the Midwest	Indiana	00914-37478	06-1008026	
Trumbull Ins. Co.	Connecticut	00914-27120	06-1184984	
Property & Casualty Ins. Co. of Hartford	Indiana	00914-34690	06-1276326	

5. Company Tracking Number	FF.07.006.2007.17
-----------------------------------	-------------------

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

6.	Name and address	Title	Telephone #s	FAX #	e-mail
	Douglas H. Wootten	Product			dwootten
	Hartford Plaza, Hartford, CT 06115	Consultant	860-547-4149	860-547-4849	@TheHartford.com

7. Signature of authorized filer	<i>Douglas H. Wootten</i>
8. Please print name of authorized filer	Douglas H. Wootten

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

9. Type of Insurance (TOI)	CMP 5.0000
10. Sub-Type of Insurance (Sub-TOI)	CMP 5.1000 Other Than Liability
11. State Specific Product code(s) (if applicable)[See State Specific Requirements]	
12. Company Program Title (Marketing title)	Property Choice
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: 02/16/08 Renewal: 02/16/08
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	12/04/07
19. Status of filing in domicile	<input type="checkbox"/> Not Filed <input checked="" type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

Property & Casualty Transmittal Document—

20. This filing transmittal is part of Company Tracking #	FF.07.006.2007.17
--	-------------------

21. Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
<p>Revised PC 50 40 10 07 replacing prior version PC 50 40 10 03.</p> <p>See Explanatory Memo and Side-By-Side Comparison for details on changes.</p>

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]
<p>Check #: EFT Amount: \$50 Group</p> <p>Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.</p>

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

FORM FILING SCHEDULE

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

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

1.	This filing transmittal is part of Company Tracking #	FF.07.006.2007.17			
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
01	S.P.I.C.E. for Financial Services	PC 50 40 10 07	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	PC 50 40 10 03	
02			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
03			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
04			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
05			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
06			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
07			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
08			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
09			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
10			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		



**FORMS LIST and
EXPLANATORY MEMORANDUM**

**PC 50 40 10 07 Supplemental Property Insurance Coverage Endorsement for Financial Services
(replacing PC 50 40 10 03)**

We have revised our product by:

- Increasing most of our existing limits of insurance; and
- Including more coverages for this class of business.

Please see our side-by-side comparison for coverage details.

THERE IS NO PREMIUM IMPACT FROM THESE INCREASED COVERAGES/LIMITS.

S.P.I.C.E. for Financial Services is mandatory for all Financial Services companies, and is provided without charge. There is no change to this position with the added and enhanced coverages.

NEW EDITION - PC 50 40 10 07	OLD EDITION - PC 50 40 10 03	COMMENTS																																														
<p align="center">SUPPLEMENTAL PROPERTY INSURANCE COVERAGE ENDORSEMENT FOR FINANCIAL SERVICES</p>	<p align="center">SUPPLEMENTAL PROPERTY INSURANCE COVERAGE ENDORSEMENT FOR FINANCIAL SERVICES</p>																																															
<p>SUMMARY of COVERAGE LIMITS and INDEX</p>	<p>SUMMARY of COVERAGE LIMITS and INDEX</p>																																															
<p>This is a summary of the limits of insurance and coverages provided by this endorsement. No coverage is provided by this summary.</p>	<p>This is a summary of the limits of insurance and coverages provided by this endorsement. No coverage is provided by this summary.</p>																																															
<table border="1"> <thead> <tr> <th data-bbox="79 558 548 656">COVERAGE</th> <th data-bbox="548 558 747 656">REVISED LIMIT OF INSURANCE</th> </tr> </thead> </table>	COVERAGE	REVISED LIMIT OF INSURANCE	<table border="1"> <thead> <tr> <th data-bbox="747 558 1215 656">COVERAGE</th> <th data-bbox="1215 558 1415 656">REVISED LIMIT OF INSURANCE</th> </tr> </thead> </table>	COVERAGE	REVISED LIMIT OF INSURANCE																																											
COVERAGE	REVISED LIMIT OF INSURANCE																																															
COVERAGE	REVISED LIMIT OF INSURANCE																																															
<p>Property Choice Coverage Form Changes</p>	<p>Property Choice Coverage Form Changes</p>																																															
<table border="1"> <tbody> <tr><td>ATM's at Scheduled Premises</td><td>Included.</td></tr> <tr><td>ATM's at Unscheduled Premises</td><td>\$25,000.</td></tr> <tr><td>Business Personal Property in Transit</td><td>\$100,000.</td></tr> <tr><td>Claim Expense</td><td>\$55,000.</td></tr> <tr><td>Debris Removal - Additional Amount</td><td>\$100,000.</td></tr> <tr><td>Employee Personal Effects</td><td>\$75,000.</td></tr> <tr><td>Fine Arts</td><td>\$75,000.</td></tr> <tr><td>Laptop Computers</td><td>\$5,000.</td></tr> <tr><td>Lock Re-Keying or Replacement</td><td>\$25,000.</td></tr> <tr><td>Newly Acquired Business Personal Property</td><td>\$1,000,000.</td></tr> <tr><td>Outdoor Sign Coverage</td><td>\$25,000.</td></tr> <tr><td>Utility Services</td><td>\$50,000.</td></tr> <tr><td>Valuable Papers</td><td>\$100,000.</td></tr> </tbody> </table>	ATM's at Scheduled Premises	Included.	ATM's at Unscheduled Premises	\$25,000.	Business Personal Property in Transit	\$100,000.	Claim Expense	\$55,000.	Debris Removal - Additional Amount	\$100,000.	Employee Personal Effects	\$75,000.	Fine Arts	\$75,000.	Laptop Computers	\$5,000.	Lock Re-Keying or Replacement	\$25,000.	Newly Acquired Business Personal Property	\$1,000,000.	Outdoor Sign Coverage	\$25,000.	Utility Services	\$50,000.	Valuable Papers	\$100,000.	<table border="1"> <tbody> <tr><td>ATM's at Scheduled Premises</td><td>\$25,000.</td></tr> <tr><td>Business Personal Property in Transit</td><td>\$25,000.</td></tr> <tr><td>Claim Expense</td><td>\$5,000.</td></tr> <tr><td>Employee Personal Effects</td><td>\$25,000.</td></tr> <tr><td>Fine Arts</td><td>\$25,000.</td></tr> <tr><td>Laptop Computers</td><td>\$5,000.</td></tr> <tr><td>Lock Re-Keying or Replacement</td><td>\$10,000.</td></tr> <tr><td>Outdoor Sign Coverage</td><td>\$25,000.</td></tr> <tr><td>Utility Services - Additional Limit</td><td>\$25,000.</td></tr> <tr><td>Valuable Papers</td><td>\$25,000.</td></tr> </tbody> </table>	ATM's at Scheduled Premises	\$25,000.	Business Personal Property in Transit	\$25,000.	Claim Expense	\$5,000.	Employee Personal Effects	\$25,000.	Fine Arts	\$25,000.	Laptop Computers	\$5,000.	Lock Re-Keying or Replacement	\$10,000.	Outdoor Sign Coverage	\$25,000.	Utility Services - Additional Limit	\$25,000.	Valuable Papers	\$25,000.	
ATM's at Scheduled Premises	Included.																																															
ATM's at Unscheduled Premises	\$25,000.																																															
Business Personal Property in Transit	\$100,000.																																															
Claim Expense	\$55,000.																																															
Debris Removal - Additional Amount	\$100,000.																																															
Employee Personal Effects	\$75,000.																																															
Fine Arts	\$75,000.																																															
Laptop Computers	\$5,000.																																															
Lock Re-Keying or Replacement	\$25,000.																																															
Newly Acquired Business Personal Property	\$1,000,000.																																															
Outdoor Sign Coverage	\$25,000.																																															
Utility Services	\$50,000.																																															
Valuable Papers	\$100,000.																																															
ATM's at Scheduled Premises	\$25,000.																																															
Business Personal Property in Transit	\$25,000.																																															
Claim Expense	\$5,000.																																															
Employee Personal Effects	\$25,000.																																															
Fine Arts	\$25,000.																																															
Laptop Computers	\$5,000.																																															
Lock Re-Keying or Replacement	\$10,000.																																															
Outdoor Sign Coverage	\$25,000.																																															
Utility Services - Additional Limit	\$25,000.																																															
Valuable Papers	\$25,000.																																															

NEW EDITION - PC 50 40 10 07	OLD EDITION - PC 50 40 10 03	COMMENTS
<p>A. The following changes apply to the Property Choice Coverage Form:</p> <p>1. Automatic Teller Machines at Scheduled Premises</p> <p><u>Business Personal Property is revised to include your Automatic Teller Machines while at a "Scheduled Premises".</u></p>	<p>A. The following changes apply to the Property Choice Coverage Form:</p> <p>1. Automatic Teller Machines at Scheduled Premises</p> <p>We will pay for loss or damage by a Covered Cause of Loss to your Automatic Teller Machines while at a "Scheduled Premises".</p> <p><u>The most we will pay in any one occurrence is \$25,000.</u> This is the only limit of insurance that applies to Automatic Teller Machines.</p>	<p>Broadening:</p> <p>The limit of insurance has been revised from \$25,000 to included in the limit of insurance for Business Personal Property at "Scheduled Premises".</p>
<p>2. Automatic Teller Machines at Unscheduled Premises</p> <p>We will pay for loss or damage by a Covered Cause of Loss to your Automatic Teller Machines while at an Unscheduled Premises.</p> <p>The most we will pay in any one occurrence is \$25,000. This is the only limit of insurance that applies to Automatic Teller Machines while at an Unscheduled Premises.</p>		<p>Broadening:</p> <p>This is new additional coverages and an additional amount of insurance.</p>
<p>3. Business Personal Property in Transit</p> <p>The Limit of Insurance applicable to Business Personal Property in Transit Coverage is increased from <u>\$50,000 to \$100,000</u> in any one occurrence. This limit of insurance is in addition to any applicable amount of insurance you may have purchased separately for this same coverage.</p>	<p>2. Business Personal Property in Transit</p> <p>We will pay up to <u>\$25,000</u> as a Limit of Insurance to apply to direct physical loss of or direct physical damage to your Business Personal Property while in the due course of transit at your risk. <u>This Limit of Insurance is in addition to any other Limit of Insurance that may be provided by this policy for this coverage.</u></p>	<p>Broadening:</p> <p>We have increased the limit of insurance from \$75,000 (built in limit of \$50,000 plus \$25,000) to \$100,000.</p>
<p>4. Claim Expense</p> <p>The Limit of Insurance applicable to Claim Expense Coverage is increased from <u>\$50,000 to \$55,000</u></p>	<p>3. Claim Expense</p> <p>In the event of covered loss or damage we will pay up to <u>\$5,000</u> as an additional Limit of Insurance to cover reasonable expenses incurred by you at our specific request to assist us in:</p>	<p>Clarification:</p> <p>We have rewritten this provision in a simpler manner. There is no change in coverage. In the previous edition the limit was the built in limit of \$50,000 plus \$5,000, for a total of \$55,000.</p>

NEW EDITION - PC 50 40 10 07	OLD EDITION - PC 50 40 10 03	COMMENTS
	<p>a. The investigation of a claim or suit; or</p> <p>b. The determination of the amount of loss, such as taking inventory, or auditing business records.</p> <p><u>This Limit of Insurance is in addition to any other Limit of Insurance that may be provided by this policy for this coverage.</u></p>	
<p>5. Debris Removal Additional Amount</p> <p>The Limit of Insurance applicable to Debris Removal Additional Amount Additional Coverage is increased from \$50,000 to \$100,000 in any one occurrence. This limit of insurance is in addition to any applicable amount of insurance you may have purchased separately for this same coverage.</p>		<p>Broadening:</p> <p>This is new additional coverages and an additional amount of insurance.</p>
<p>6. Employee Personal Effects</p> <p>The Limit of Insurance applicable to Employee Personal Effects is increased from <u>\$50,000</u> to <u>\$75,000</u> in any one occurrence. We will not pay more than \$5,000 in total for loss or damage to personal effects belonging to any one employee in any one occurrence regardless of the number or types of personal effects lost or damaged.</p>	<p>4. Employee Personal Effects</p> <p>We will pay for loss or damage caused by or resulting from a covered cause of loss to your Employee Personal Effects at a “Scheduled Premises”. Employee Personal Effects means personal effects owned by you or your officers, partners, employees, members, or managers and used exclusively by the individual owner for their own personal use. This coverage does not apply at a place of residence.</p> <p>The most we will pay in total in any one occurrence for all loss or damage to all employee personal effects is <u>\$25,000</u>. We will not pay more than \$5,000 in total for loss or damage to personal effects belonging to any one employee in any one occurrence regardless of the number or types of personal effects lost or damaged.</p> <p><u>This Limit of Insurance is in addition to any other Limit of Insurance that may be provided by this policy for this coverage.</u></p>	<p>Clarification:</p> <p>We have rewritten this provision in a simpler manner. There is no change in coverage. In the previous edition the limit was the built in limit of \$50,000 plus \$25,000, for a total of \$75,000.</p>

NEW EDITION - PC 50 40 10 07	OLD EDITION - PC 50 40 10 03	COMMENTS
<p>7. Fine Arts</p> <p>The Limit of Insurance applicable to Fine Arts is increased from <u>\$50,000 to \$75,000</u> in any one occurrence regardless of the number or types of Fine Arts lost or damaged. We will not pay more than \$10,000 for any one item of Fine Arts in any one occurrence. A pair or set will be deemed to be one item.</p>	<p>5. Fine Arts</p> <p>We will pay up to <u>\$25,000</u> as an additional Limit of Insurance in any one occurrence to extend the insurance that applies to Business Personal Property to apply to Fine Arts that are:</p> <ul style="list-style-type: none"> a. Your property; or b. The property of others that is in your care, custody or control. <p>As used in this Additional Coverage, Fine Arts means paintings, etchings, pictures, tapestries, art glass windows, valuable rugs, statuary, marbles, bronzes, antique silver, manuscripts, porcelains, rare glass, bric-a-brac, and similar property, of rarity, historical value or artistic merit. <u>This Limit of Insurance is in addition to any other Limit of Insurance that may be provided by this policy for this coverage.</u></p>	<p>Clarification:</p> <p>We have rewritten this provision in a simpler manner. There is no change in coverage. In the previous edition the limit was the built in limit of \$50,000 plus \$25,000, for a total of \$75,000.</p>
<p>8. Laptop Computers</p> <p>The following Additional Coverage is added:</p> <p>The definition of Business Personal Property is expanded to include computer laptop, palmtop, and similar portable computer equipment and accessories, including while in transit, while located anywhere in the world. The most we will pay for direct physical loss or direct physical damage is \$5,000 in any one occurrence.</p>	<p>6. Laptop Computers</p> <p>The following Additional Coverage is added:</p> <p>We will pay up to \$5,000 as a Limit of Insurance to apply to laptop, palmtop and similar portable computer equipment and accessories, including while in transit. This Limit of Insurance is in addition to any other Limit of Insurance that may be provided by this policy for this coverage.</p>	<p>Clarification: We have rewritten this provision in a simpler manner.</p>

NEW EDITION - PC 50 40 10 07	OLD EDITION - PC 50 40 10 03	COMMENTS
<p>9. Lock Re-Keying or Replacement</p> <p>The following Additional Coverage is added:</p> <p>In the event that keys or master keys are stolen or otherwise reasonably presumed to have been compromised at "Scheduled Premises" due to "Theft" or vandalism, we will pay the lesser of the cost to:</p> <ul style="list-style-type: none"> a. Rekey the locks, b. Install new lock cylinders, c. Provide new master keys, or d. Replace existing locks with new locks of like kind and quality. <p>The most we will pay for loss under this Additional Coverage as a result of each occurrence is \$25,000.</p> <p>This is an additional amount of insurance.</p>	<p>7. Lock Re-Keying or Replacement</p> <p>The following Additional Coverage is added:</p> <p>In the event that keys or master keys are stolen or otherwise reasonably presumed to have been compromised at "Scheduled Premises" due to "Theft" or vandalism, we will pay the lesser of the cost to:</p> <ul style="list-style-type: none"> a. Rekey the locks, b. Install new lock cylinders, c. Provide new master keys, or d. Replace existing locks with new locks of like kind and quality. <p>The most we will pay for loss under this Additional Coverage as a result of each occurrence is \$10,000.</p> <p>This is an additional amount of insurance.</p>	<p>Broadening: We have increased the most we will pay from \$10,000 to \$25,000.</p>
<p>10. Newly Acquired Business Personal Property</p> <p>The Limit of Insurance applicable to Newly Acquired Business Personal Property Coverage is increased from \$500,000 to \$1,000,000 in any one occurrence. This limit of insurance is in addition to any applicable amount of insurance you may have purchased separately for this same coverage.</p>		<p>Broadening: This is new additional coverages and an additional amount of insurance.</p>
<p>11. Outdoor Signs</p> <p>The following Additional Coverage is added:</p> <p>We will pay for loss or damage by a Covered Cause of Loss to your outdoor signs at a "Scheduled Premises"</p> <p>The most we will pay for all loss or damage in any one occurrence is \$25,000. This is the only limit of insurance that applies to outdoor signs.</p>	<p>8. Outdoor Signs</p> <p>We will pay for loss or damage by a Covered Cause of Loss to your outdoor signs at a "Scheduled Premises"</p> <p>The most we will pay for all loss or damage in any one occurrence is \$25,000. This is the only limit of insurance that applies to outdoor signs.</p>	

NEW EDITION - PC 50 40 10 07	OLD EDITION - PC 50 40 10 03	COMMENTS
<p>12. Utility Services Additional Limit</p> <p>The Limit of Insurance applicable to Utility Services is increased from <u>\$10,000 to \$50,000</u> for direct physical loss or direct physical damage to Covered Property under the Utility Services Additional Coverage. This limit of insurance is in addition to any applicable amount of insurance you may have purchased separately for this same coverage.</p>	<p>9. Utility Services Additional Limit</p> <p>Under this endorsement, we will pay up to <u>\$25,000</u> for direct physical loss or direct physical damage to Covered Property under the Utility Services Additional Coverage. <u>This amount of insurance is in addition to the Limit of Insurance for Utility Services stated in the Declarations.</u></p>	<p>Broadening: We have increased the limit of insurance from \$35,000 to \$50,000. In the previous edition the limit was the built in limit of \$10,000 plus \$25,000, for a total of \$35,000.</p>
<p>13. Valuable Papers</p> <p>The following Additional Coverage is added: We will pay for direct physical loss of or direct physical damage to “Valuable Papers” by a Covered Cause of Loss. The most we will pay is <u>\$100,000</u> in any one occurrence. This is the only limit of insurance that applies to “Valuable Papers”.</p>	<p>10. Valuable Papers</p> <p>We will pay for direct physical loss of or direct physical damage to “Valuable Papers” by a Covered Cause of Loss. The most we will pay is <u>\$25,000</u> in any one occurrence. This is the only limit of insurance that applies to “Valuable Papers”.</p>	<p>Broadening: We have increased the limit of insurance from \$25,000 to \$100,000.</p>
<p>14. The following types of property are added to Property Not Covered:</p> <ul style="list-style-type: none"> a. Property held in a safety deposit box, container or safe. b. Property that is acquired through foreclosure or repossession process. c. Your contingent interest in property leased to others or financed for others. 	<p>11. The following types of property are added to Property Not Covered:</p> <ul style="list-style-type: none"> a. Property held in a safety deposit box, container or safe. b. Property that is acquired through foreclosure or repossession process. c. Your contingent interest in property leased or financed to others. 	

NEW EDITION - PC 50 40 10 07	OLD EDITION - PC 50 40 10 03	COMMENTS
<p>15. The following Additional Coverages are revised as follows:</p> <ul style="list-style-type: none"> a. Electronic Vandalism does not apply. b. <u>Reward Coverage does not apply to:</u> <ul style="list-style-type: none"> (1) <u>Accounts, bills, currency, food stamps or other evidences of debt, "money", notes or "securities";</u> (2) <u>Electronic data;</u> (3) <u>Property held in a safety deposit box, container or safe;</u> (4) <u>Loss or damage caused by or resulting from robbery or burglary; or</u> (5) <u>The threat of bodily injury or property damage or extortion.</u> c. Newly Acquired Property does not apply to forced placed, foreclosed or your contingent interest in financed property. d. Ordinance or Law does not apply to foreclosed properties or your contingent interest in financed property. e. <u>Unnamed Premises does not apply to forced placed, foreclosed, or trust properties or your contingent interest in financed property.</u> 	<p>12. The following Additional Coverages are revised as follows:</p> <ul style="list-style-type: none"> a. Electronic Vandalism does not apply. b. Newly Acquired Property does not apply to forced placed, foreclosed, or trust properties or your contingent interest in financed property. c. Ordinance or Law does not apply to foreclosed properties or your contingent interest in financed property. d. <u>Reward Coverage does not apply.</u> e. <u>Unnamed Premises does not apply to forced placed, foreclosed, or trust properties or your contingent interest in financed property or to automatic teller machines.</u> 	<p>Broadening: We are providing a limited form of Reward Coverage. Previously we excluded this Additional Coverage.</p> <p>Broadening: We are now providing coverage for automatic teller machines at unnamed premises.</p>
<p>B. The following changes apply to the Property Choice Business Interruption Coverage Forms, if forming a part of this policy.</p> <ul style="list-style-type: none"> 1. For Financial Services Business Income does not mean bank interest, dividends, investment income, stock bond or other financial market income or income derived from financial instruments, securities, commodity or currency exchanges. 2. The following EXCLUSIONS apply in addition to the EXCLUSIONS found in the PROPERTY CHOICE BUSINESS INCOME 	<p>B. The following changes apply to the Property Choice Business Interruption Coverage Forms, if forming a part of this policy.</p> <ul style="list-style-type: none"> 1. For Financial Services Business Income does not mean bank interest, dividends, investment income, stock bond or other financial market income or income derived from financial instruments, securities, commodity or currency exchanges. 2. The following Exclusions apply in addition to the Exclusions found in the Property Choice Business Income Coverage Form: 	

NEW EDITION - PC 50 40 10 07	OLD EDITION - PC 50 40 10 03	COMMENTS
<p>COVERAGE FORM:</p> <p>We will not pay any loss caused by or resulting from damage or destruction of or the time required to reproduce or repair:</p> <ul style="list-style-type: none"> a. Property held in a safety deposit box, container or safe. b. Property that is acquired through foreclosure process. c. Property that is acquired through repossession process. d. Your contingent interest in property leased to others or financed for others. e. Property held in trust. f. Valuable papers and records. <p>3. The flowing Additional Coverages are revised as follows:</p> <ul style="list-style-type: none"> a. Denial of Service, Electronic Vandalism, Good Faith Advertising Expense and Web Site and Communication Services are deleted. b. Dependent Properties does not include: <ul style="list-style-type: none"> (1) Automatic teller machines, forced placed, foreclosed, or trust buildings or your contingent interest in financed property. (2) Stock bond or other financial markets or securities, commodity or currency exchanges. c. Newly Acquired Property does not include forced placed, foreclosed, or trust properties or your contingent interest in property leased to others or financed for others. d. Ordinance or Law Increased Period of Restoration does not apply to foreclosed buildings. e. Unnamed Premises does not apply to automatic teller machines, forced placed, 	<p>We will not pay any loss caused by or resulting from damage or destruction of or the time required to reproduce or repair:</p> <ul style="list-style-type: none"> a. Property held in a safety deposit box, container or safe. b. Property that is acquired through foreclosure process. c. Property that is acquired through repossession process. d. Your contingent interest in financed property. e. Property held in trust. f. Valuable papers and records. <p>3. The flowing Additional Coverages are revised as follows:</p> <ul style="list-style-type: none"> a. Denial of Service, Electronic Vandalism, Good Faith Advertising Expense and Web Site and Communication Services are deleted. b. Dependent Properties does not include: <ul style="list-style-type: none"> (1) Automatic teller machines, forced placed, foreclosed, or trust buildings or your contingent interest in financed property. (2) Stock bond or other financial markets or securities, commodity or currency exchanges. c. Newly Acquired Property does not include forced placed, foreclosed, or trust properties or your contingent interest in financed property. d. Ordinance or Law Increased Period of Restoration does not apply to foreclosed buildings. e. Unnamed Premises does not apply to automatic teller machines, forced placed, foreclosed, or trust buildings or your contingent interest in financed property. 	

NEW EDITION - PC 50 40 10 07	OLD EDITION - PC 50 40 10 03	COMMENTS
<p>foreclosed, or trust buildings or your contingent interest in property leased to others or financed for others.</p> <p>C. The following changes apply to the PROPERTY CHOICE COVERED CAUSES OF LOSS AND EXCLUSIONS FORM:</p> <p>The following EXCLUSION is added:</p> <p>We will not pay for loss or damage caused by or resulting from Electronic Vandalism.</p> <p>Electronic Vandalism means:</p> <ol style="list-style-type: none"> 1. The willful or malicious alteration, manipulation or destruction of "Computer Media and Data"; 2. The addition of a virus, malicious code or similar instruction that disrupts the normal operation of "Computer Equipment" or results in physical damage or damage to "Computer Equipment" and "Computer Media and Data". <p>Electronic Vandalism as used in this EXCLUSION also includes loss or damage that results to "Computer Equipment" and "Computer Media and Data" from a Denial of Service Attack. Denial of Service Attack means the malicious direction of a high volume of worthless inquiries to web site or e-mail destinations, effectively denying or limiting legitimate access.</p>	<p>C. The following changes apply to the Property Choice Covered Causes of Loss and Exclusions Form:</p> <p>The following EXCLUSION is added:</p> <p>We will not pay for loss or damage caused by or resulting from Electronic Vandalism.</p> <p>Electronic Vandalism means:</p> <ol style="list-style-type: none"> 1. The willful or malicious alteration, manipulation or destruction of "Computer Media and Data"; 2. The addition of a virus, malicious code or similar instruction that disrupts the normal operation of "Computer Equipment" or results in physical damage or damage to "Computer Equipment" and "Computer Media and Data". <p>Electronic Vandalism as used in this EXCLUSION also includes loss or damage that results to "Computer Equipment" and "Computer Media and Data" from a Denial of Service Attack. Denial of Service Attack means the malicious direction of a high volume of worthless inquiries to web site or e-mail destinations, effectively denying or limiting legitimate access.</p>	