

SERFF Tracking Number: TRGR-125377276 State: Arkansas
Filing Company: Republic Underwriters Insurance Company State Tracking Number: #? \$50
Company Tracking Number: 07-207
TOI: 04.0 Homeowners Sub-TOI: 04.0003 Owner Occupied Homeowners
Product Name: Standard Homeowners
Project Name/Number: Introduction of Company Endorsements/07-207

Filing at a Glance

Company: Republic Underwriters Insurance Company

Product Name: Standard Homeowners

SERFF Tr Num: TRGR-125377276 State: Arkansas

TOI: 04.0 Homeowners

SERFF Status: Closed

State Tr Num: #? \$50

Sub-TOI: 04.0003 Owner Occupied

Co Tr Num: 07-207

State Status: Fees verified

Homeowners

Filing Type: Form

Co Status: Waiting on check

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

Author: William Bradford

Disposition Date: 12/12/2007

Date Submitted: 12/10/2007

Disposition Status: Approved

Effective Date Requested (New): 02/01/2008

Effective Date (New): 02/01/2008

Effective Date Requested (Renewal): 02/01/2008

Effective Date (Renewal):

02/01/2008

State Filing Description:

General Information

Project Name: Introduction of Company Endorsements

Status of Filing in Domicile: Authorized

Project Number: 07-207

Domicile Status Comments: Similar

endorsements are approved in Texas

Reference Organization: N/A

Reference Number: N/A

Reference Title: N/A

Advisory Org. Circular: N/A

Filing Status Changed: 12/12/2007

State Status Changed: 12/12/2007

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

This is our initial filing of our company specific endorsements. Our adoption of ISO endorsements was approved under DOI Filing Number 7789021.

There are 13 endorsements in this filing. Four will replace similar ISO endorsements. The use of each is described in the attached Filing Memorandum.

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Company and Contact

Filing Contact Information

William Bradford, Senior Products Filing bill.bradford@republicgroup.com
 Specialist
 5525 LBJ Freeway (972) 788-6617 [Phone]
 Dallas, TX 75240 (972) 788-6609[FAX]

Filing Company Information

Republic Underwriters Insurance Company CoCode: 24538 State of Domicile: Texas
 5525 LBJ Freeway Group Code: 3489 Company Type:
 Dallas, TX 75240-6241 Group Name: The Republic Group State ID Number:
 (972) 788-6001 ext. [Phone] FEIN Number: 75-1221537

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: 1 company x \$50 fee
 Per Company: No

CHECK NUMBER	CHECK AMOUNT	CHECK DATE
0007789300	\$50.00	12/07/2007

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Becky Harrington	12/12/2007	12/12/2007

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Disposition

Disposition Date: 12/12/2007

Effective Date (New): 02/01/2008

Effective Date (Renewal): 02/01/2008

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: TRGR-125377276 State: Arkansas
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Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Supporting Document	Filing Memorandum	Approved	Yes
Form	Amendatory Mandatory Endorsement - Arkansas	Approved	Yes
Form	Amendatory Mandatory Asbestos and Lead Exclusion	Approved	Yes
Form	Privacy Notice	Approved	Yes
Form	Notice to Policyholders	Approved	Yes
Form	Canine Exclusion Endorsement	Approved	Yes
Form	Animal Exclusion Endorsement	Approved	Yes
Form	Scheduled Personal Property Endorsement (With Agreed Value Loss Settlement)	Approved	Yes
Form	Scheduled Personal Property Endorsement	Approved	Yes
Form	Water Back Up and Sump Discharge or Overflow	Approved	Yes
Form	Special Computer Coverage	Approved	Yes
Form	Identity Recovery Coverage	Approved	Yes
Form	Exclusion Of Cosmetic Damage To Roof Surfacing Caused By Hail	Approved	Yes
Form	Homeowners Enhancement Plus	Approved	Yes

SERFF Tracking Number: TRGR-125377276 State: Arkansas
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 Product Name: Standard Homeowners
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Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Amendatory Mandatory Endorsement - Arkansas	RH 313	02 08	Endorsement/Amendment/Conditions		0.00	RH 313AR 02 08 Amendatory Mandatory Endorsement (2).pdf
Approved	Amendatory Mandatory Asbestos and Lead Exclusion	RH 956	07 07	Endorsement/Amendment/Conditions		0.00	RH 956 07 Asbestos and Lead Excl.pdf
Approved	Privacy Notice	PR 2001	08 04	Disclosure/ New Notice		0.00	PR2001-0804-CD.pdf
Approved	Notice to Policyholders	PHAR 100	02 08	Disclosure/ New Notice		0.00	PHAR 100 EQ Notice to Policyholders.pdf
Approved	Canine Exclusion Endorsement	RH 103	07 07	Endorsement/Amendment/Conditions		0.00	RH 103 07 Canine Exclusion.pdf
Approved	Animal Exclusion Endorsement	RH 105	07 07	Endorsement/Amendment/Conditions		0.00	RH 105 07 Animal Exclusion.pdf
Approved	Scheduled Personal Property Endorsement (With Agreed Value Loss Settlement)	RH 04 60	02 08	Endorsement/Amendment/Conditions	Replaced Form #:0.00 HO 04 60 10 00 Previous Filing #: 7789021	0.00	RH 04 60 02 08 SPP Agreed Value.pdf
Approved	Scheduled Personal	RH 04 61	02 08	Endorsement/Amendment	Replaced Form #:0.00 HO 04 61 10 00	0.00	RH 04 61 02 08 SPP.pdf

<i>SERFF Tracking Number:</i>	<i>TRGR-125377276</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Republic Underwriters Insurance Company</i>	<i>State Tracking Number:</i>	<i>#? \$50</i>
<i>Company Tracking Number:</i>	<i>07-207</i>		
<i>TOI:</i>	<i>04.0 Homeowners</i>	<i>Sub-TOI:</i>	<i>04.0003 Owner Occupied Homeowners</i>
<i>Product Name:</i>	<i>Standard Homeowners</i>		
<i>Project Name/Number:</i>	<i>Introduction of Company Endorsements/07-207</i>		

	Property Endorsement		ent/Condi ons	Previous Filing #: 7789021	
Approved	Water Back Up and Sump Discharge or Overflow	RH 04 95 09 07	Endorseme Replaced nt/Amendm ent/Condi ons	Replaced Form #:0.00 HO 04 95 10 00 Previous Filing #: 7789021	RH 04 95 09 07 Water Back Up And Sump Discharge Or Overflow.pdf
Approved	Special Computer Coverage	RH 04 14 07 07	Endorseme Replaced nt/Amendm ent/Condi ons	Replaced Form #:0.00 HO 04 14 10 00 Previous Filing #: 7789021	RH 04 14 07 07 Special Computer Coverage.pd f
Approved	Identity Recovery Coverage	RH 150 03 05	Endorseme New nt/Amendm ent/Condi ons	0.00	RH 150.pdf
Approved	Exclusion Of Cosmetic Damage To Roof Surfacing Caused By Hail	RH 145 07 07	Endorseme New nt/Amendm ent/Condi ons	0.00	RH 145 07 07 Exclusion of Cosmetic Damage to Roof Coverings.p df
Approved	Homeowners Enhancement Plus	RH 839 07 07	Endorseme New nt/Amendm ent/Condi ons	0.00	RH 839 07 07 Homeowner s Enhanceme nt Plus 07 03 07.pdf

Amendatory Mandatory Endorsement – Arkansas

This Endorsement Changes The Policy. Please Read It Carefully.

For Use With Form HO 00 03 10 00

Section I – Property Coverages

Item f. of **Section I – Property Coverages, C. Coverage C – Personal Property, 3. Special Limits of Liability** is deleted in its entirety and replaced with the following:

- f. For loss by a covered peril to firearms and related equipment, we will pay up to the limit of liability shown in the Declarations for Coverage **C - Personal Property**.

Section I – Exclusions

The first paragraph of **Section I – Exclusions** is deleted in its entirety and replaced with the following:

We do not insure under any coverage for loss which would not have occurred in the absence of one or more of the following excluded events. We do not insure for such loss regardless of: (a) the cause of the excluded event; or (b) other causes of the loss; or (c) whether other causes acted concurrently or in any sequence with the excluded event to produce the loss; or (d) whether the event occurs suddenly or gradually, involves isolated or widespread damage, or arises from natural or external forces.

Exclusion **3. Water Damage** of **Section I – Exclusions** is deleted in its entirety and replaced with the following:

3. Water Damage

Water Damage means:

- a. "Flood";
- b. Water or water-borne material which backs up through sewers or drains or which overflows or is discharged from a sump, sump pump or related equipment; or

- c. Water or water-borne material below the surface of the ground, including water which exerts pressure on or seeps or leaks through a building, sidewalk, driveway, foundation, swimming pool or other structure;

caused by or resulting from human or animal forces or any act of nature.

Direct loss by fire, explosion or theft resulting from water damage is covered.

"Flood" means:

- (1) Flood, storm surge, surface water, waves, tidal water, overflow of a body of water, or spray from any of these, whether or not driven by wind;
- (2) Release of water held by a dam, levee or dike or by a water or flood control device, or spray from any of these, whether or not driven by wind.

All other provisions of the policy apply.

Amendatory Mandatory Asbestos And Lead Exclusion

This Endorsement Changes The Policy. Please Read It Carefully.

For Use With Form HO 00 03 10 00

Section I – Exclusions

The following exclusion is added to Part **A** of **Section I – Exclusions**:

Asbestos or Lead

Asbestos or Lead means:

- (1)** the contact with;
- (2)** exposure to;
- (3)** contamination by; or
- (4)** discharge, dispersal, seepage, migration, release, escape, spread, presence, existence, or any effect of asbestos or lead.

Section II – Exclusions

The following exclusion is added to **Section II – Exclusions**:

Asbestos or Lead

This policy does apply to the following:

- 1.** “Bodily injury” or “property damage” arising out of or caused directly or indirectly by the:
 - a.** contact with;
 - b.** exposure to;
 - c.** contamination by;
 - d.** ingestion of; or
 - e.** discharge, dispersal, seepage, migration, release, escape, spread, presence, existence, or any effect of asbestos or lead;
- 2.** Any loss, cost or expense arising out of any:
 - a.** Request, demand, order or statutory or regulatory requirement that any insured or others test for, monitor, clean up, remove, contain, treat, detoxify, or neutralize, or in any way respond to, or assess the effects of, asbestos or lead; or
 - b.** Claim or suit by or on behalf of a governmental authority for damages because of testing for, monitoring, cleaning up, removing, containing, treating, detoxifying or neutralizing, or in any way responding to, or assessing the effects of, asbestos or lead.

All other provisions of this policy apply.



Important Notice About The Protection Of Your Privacy

We value your business and the trust you've placed in us. That's why we want to assure you that we are serious about keeping your personal information private before, during and after your business relationship with us. This notice describes our policy regarding the collection and disclosure of personal information.

Collecting Information

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms
 - Information about your transactions with us, our affiliates or others
 - Information we receive from a consumer reporting agency
-

Disclosing Information

We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law.

Confidentiality and Security

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

Your policy is written in one of the following companies, each a separate legal entity:

Republic Underwriters Insurance Company
Republic Fire and Casualty Insurance Company
Republic-Vanguard Insurance Company
Republic Lloyds
Southern Insurance Company
Southern County Mutual Insurance Company
Southern Underwriters Insurance Company
Southern Vanguard Insurance Company

Notice To Policyholders

Earthquake Market Assistance Program

The possibility of a major earthquake occurring in the state poses a serious threat to citizens of Arkansas. Most homeowner (including renter and condominium owners), farmowner and dwelling fire policies do not provide earthquake coverage or may provide less than 100% coverage for damage due to an earthquake. You should review your policy or talk with your agent to determine whether you have earthquake coverage.

The market for residential earthquake coverage in Arkansas has declined over the past several years. In response to these market conditions, a Market Assistance Program (MAP) has been developed to assist consumers in obtaining residential earthquake coverage. Individuals qualify to purchase residential earthquake coverage through the MAP simply by having underlying homeowners, farmowners or dwelling fire coverage that excludes the earthquake peril.

A list of insurers participating in the MAP may be obtained by contacting your agent or calling 1-800-852-5494. You may also elect to maintain earthquake coverage which you may have already purchased.

This notice does not provide you with earthquake coverage nor does it increase any amounts of earthquake coverage you may have.

Canine Exclusion Endorsement

This Endorsement Changes The Policy. Please Read It Carefully.

Section II – Exclusions

The following exclusion is added to **Section II – Exclusions**:

This policy does not cover liability for “bodily injury” or “property damage” arising out of the:

- a. ownership;
- b. care;
- c. custody; or
- d. control

of any dog or canine by any “insured”.

All of the other provisions of this policy apply.

Animal Exclusion Endorsement

This Endorsement Changes The Policy. Please Read It Carefully.

Section II – Exclusions

The following exclusion is added to **Section II – Exclusions**:

Animal Liability

This policy does not cover liability for “bodily injury” or “property damage” arising out of the:

- a. ownership;
- b. care;
- c. custody; or
- d. control

of any animal by any “insured”.

All of the other provisions of this policy apply.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY

SCHEDULED PERSONAL PROPERTY ENDORSEMENT (WITH AGREED VALUE LOSS SETTLEMENT)

SCHEDULE*

Class Of Personal Property	Amount Of Insurance	Premium
1. Jewelry , as scheduled below.	\$	\$
2. Furs and garments trimmed with fur or consisting principally of fur, as scheduled below.		
3. Cameras , projection machines, films and related articles of equipment, as listed below.		
4. Musical instruments and related articles of equipment, as listed below. You agree not to perform with these instruments for pay unless specifically provided under this policy.		
5. Silverware , silver-plated ware, goldware, gold-plated ware and pewterware, but excluding pens, pencils, flasks, smoking implements or jewelry.		
6. Golfer's equipment meaning golf clubs, golf clothing and golf equipment.		
7.a. Fine Arts , as scheduled below. This premium is based on your statement that the property insured is located at the following address: at at	Total Fine Arts Amount \$	
7.b. For an additional premium, Paragraph 5.b. under C. Perils Insured Against is deleted only for the articles marked with a double asterisk (**) in the schedule below.	Amount of 7.b. only \$	
8. Postage Stamps		
9. Rare and Current Coins		
10. Collectibles , private collections of rare, unique or novel items such as dolls, trains, etc. (not including stamps or rare and current coins).		
11. Miscellaneous , items not included in any of the above classes such as hearing aids, etc.		

Article Or Property	Description	Amount Of Insurance

*Entries may be left blank if shown elsewhere in this policy for this coverage.

We cover the classes of personal property which are indicated in the Schedule above by an amount of insurance. This coverage is subject to the:

1. Definitions;
2. Section I – Conditions; and
3. Section I and II – Conditions;

in the policy and all provisions of this endorsement.

Any deductible stated in this policy does not apply to this coverage.

A. Newly Acquired Property – Jewelry, Furs, Cameras And Musical Instruments Only

1. We cover newly acquired property of a class of property already insured. The lesser of the following limits applies:
 - a. 25% of the amount of insurance for that class of property; or
 - b. \$10,000.
2. When you acquire new property you must:
 - a. Report these objects to us within 30 days; and
 - b. Pay the additional premium from the date acquired.

B. Newly Acquired Fine Arts

When Fine Arts are scheduled, we cover objects of art acquired during the policy period for their actual cash value. However, we will pay no more than 25% of the amount of insurance for fine arts scheduled. For coverage to apply for newly acquired fine arts you must:

1. Report these objects to us within 90 days; and
2. Pay the additional premium from the date acquired.

C. Perils Insured Against

We insure against risks of direct loss to property described only if that loss is a physical loss to property; however, we do not insure loss caused by any of the following:

1. Wear and tear, gradual deterioration or inherent vice.
2. Insects or vermin.
3. War, including the following and any consequence of any of the following:
 - a. Undeclared war, civil war, insurrection, rebellion or revolution;
 - b. Warlike act by a military force or military personnel; or
 - c. Destruction, seizure or use for a military purpose.

Discharge of a nuclear weapon will be deemed a warlike act even if accidental.

4. Nuclear Hazard, to the extent set forth in the Nuclear Hazard Clause of Section I – Conditions.
5. If Fine Arts are covered:
 - a. Repairing, restoration or retouching process;
 - b. Breakage of art glass windows, glassware, statuary, marble, bric-a-brac, porcelains and similar fragile articles. We cover loss by breakage if caused by:
 - (1) Fire or lightning;
 - (2) Explosion, aircraft or collision;
 - (3) Windstorm, earthquake or flood;
 - (4) Malicious damage or theft;
 - (5) Derailment or overturn of a conveyance.

We do not insure loss, from any cause, to property on exhibition at fair grounds or premises of national or international expositions unless the premises are covered by this policy.

6. If Postage Stamps or Rare and Current Coins collections are covered:
 - a. Fading, creasing, denting, scratching, tearing or thinning;
 - b. Transfer of colors, inherent defect, dampness, extremes of temperature, or depreciation;
 - c. Being handled or worked on;
 - d. The disappearance of individual stamps, coins or other articles unless the item is:
 - (1) Described and scheduled with a specific amount of insurance; or
 - (2) Mounted in a volume and the page it is attached to is also lost; or
 - e. Shipping by mail other than registered mail.However, we do not insure loss, from any cause, to property in the custody of transportation companies or not part of a stamp or coin collection.

D. Territorial Limits

We cover the property described worldwide.

E. Special Provisions

1. Fine Arts: You agree that the covered property will be handled by competent packers.

2. Golfer's Equipment includes your other clothing while contained in a locker when you are playing golf. We cover golf balls for loss by fire or burglary provided there are visible marks of forcible entry into the building, room or locker.
3. Postage Stamps includes the following owned by or in the custody or control of the "insured":
 - a. Due, envelope, official, revenue, match and medicine stamps;
 - b. Covers, locals, reprints, essays, proofs and other philatelic property; or
 - c. Books, pages and mounting of items in **a.** and **b.**
4. Rare and Current Coins includes the following owned by or in custody or control of the "insured":
 - a. Medals, paper money, bank notes;
 - b. Tokens of money and other numismatic property; or
 - c. Coin albums, containers, frames, cards and display cabinets in use with such collection.

4. Premium Adjustment

We will refund the unearned premium that applies to the scheduled article after the loss or you may apply it to the premium due for the replacement of that article.

F. Conditions

1. Loss Settlement

Covered property losses are settled as follows:

a. Agreed Value

We will pay, for each article or property designated in the Schedule, the full amount shown in the Schedule which is agreed to be the value of that article or property. At our request, you will surrender that article or property to us if not lost or stolen.

b. Pair, Set Or Parts

If the scheduled article or property is a pair or set, or consists of several parts when complete, we will pay the full amount shown in the Schedule for that pair, set or complete article. At our request, you will surrender that article or property to us if not lost or stolen.

2. Lost Or Stolen Articles

In the event lost or stolen property is recovered and we have paid you the full amount shown in the Schedule for that property, you will surrender that property to us.

3. Buyback Of Surrendered Property

We will, at your request, sell back to you, at a price you and we agree upon, any class of property or scheduled article you surrendered to us to comply with the terms in Paragraphs **1.** or **2.** above.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY

SCHEDULED PERSONAL PROPERTY ENDORSEMENT

SCHEDULE*

Class of Personal Property	Blanket Limit	Blanket Limit Per Item	Scheduled Limit	Premium
1. Jewelry , as scheduled below.	\$	\$15,000	\$	\$
2. Furs and garments trimmed with fur or consisting principally of fur, as scheduled below.		\$15,000		
3. Cameras , projection machines, films and related articles of equipment, as listed below.		\$5,000		
4. Musical instruments and related articles of equipment, as listed below. You agree not to perform with these instruments for pay unless specifically provided under this policy.		\$15,000		
5. Silverware , silver-plated ware, goldware, gold-plated ware and pewterware, but excluding pens, pencils, flasks, smoking implements or jewelry.		\$5,000		
6. Golfer's equipment meaning golf clubs, golf clothing and golf equipment.		\$5,000		
7.a. Fine Arts , as scheduled below. This premium is based on your statement that the property insured is located at the following address: at at 7.b. For an additional premium, Paragraph 5.b. under C. Perils Insured Against is deleted only for the articles marked with a double asterisk (**) in the schedule below.		\$15,000	Total Fine Arts Amount \$ Amount of 7.b. only \$	
8. Postage Stamps		\$1,000		
9. Rare and Current Coins		\$1,000		
10. Collectibles , private collections of rare, unique or novel items such as dolls, trains, etc. (not including stamps or rare and current coins).		\$5,000		
11. Miscellaneous , items not included in any of the above categories such as hearing aids etc.		Not Applicable		
Article Or Property	Description		Amount Of Insurance	
THE AMOUNTS SHOWN FOR EACH ITEM IN THIS SCHEDULE ARE LIMITED BY THE LOSS SETTLEMENT CONDITION IN PARAGRAPH F.2.				
*Entries may be left blank if shown elsewhere in this policy for this coverage.				

We cover the classes of personal property which are indicated above by an amount of insurance.

This coverage is subject to the:

1. Definitions;
2. Section I – Conditions; and
3. Sections I and II – Conditions;

in the policy and all provisions of this endorsement.

Any deductible stated in this policy does not apply to this coverage.

A. Newly Acquired Property – Jewelry, Furs, Cameras, Musical Instruments And Collectibles

1. We cover newly acquired property of a class of property already insured. The lesser of the following limits applies:
 - a. 25% of the amount of insurance for that class of property; or
 - b. \$10,000.
2. When you acquire new property you must:
 - a. Report these objects to us within 30 days; and
 - b. Pay the additional premium from the date acquired.

B. Newly Acquired Fine Arts

We cover objects of art acquired during the policy period for their actual cash value. However, we will pay no more than 25% of your total itemized coverage for fine arts. For coverage to apply for newly acquired fine arts you must:

1. Report these objects to us within 90 days; and
2. Pay the additional premium from the date acquired.

C. Perils Insured Against

We insure against risks of direct loss to property described only if that loss is a physical loss to property; however, we do not insure loss caused by any of the following:

1. Wear and tear, gradual deterioration or inherent vice.
2. Insects or vermin.
3. War, including the following and any consequence of any of the following:

- a. Undeclared war, civil war, insurrection, rebellion or revolution;
- b. Warlike act by a military force or military personnel; or
- c. Destruction, seizure or use for a military purpose.

Discharge of a nuclear weapon will be deemed a warlike act even if accidental.

4. Nuclear Hazard, to the extent set forth in the Nuclear Hazard Clause of Section I – Conditions.
5. If Fine Arts are covered:
 - a. Repairing, restoration or retouching process;
 - b. Breakage of art glass windows, glassware, statuary, marble, bric-a-brac, porcelains and similar fragile articles. We cover loss by breakage if caused by:
 - (1) Fire or lightning;
 - (2) Explosion, aircraft or collision;
 - (3) Windstorm, earthquake or flood;
 - (4) Malicious damage or theft;
 - (5) Derailment or overturn of a conveyance.

We do not insure loss, from any cause, to property on exhibition at fair grounds or premises of national or international expositions unless the premises are covered by this policy.

6. If Collectibles, Postage Stamps or Rare and Current Coins are covered:
 - a. Fading, creasing, denting, scratching, tearing or thinning;
 - b. Transfer of colors, inherent defect, dampness, extremes of temperature, or depreciation;
 - c. Being handled or worked on;
 - d. The disappearance of individual stamps, coins or other articles unless the item is:
 - (1) Described and scheduled with a specific amount of insurance; or
 - (2) Mounted in a volume and the page it is attached to is also lost; or

- e. Shipping by mail other than registered mail.

However, we do not insure loss, from any cause, to property in the custody of transportation companies or not part of a stamp or coin collection.

D. Territorial Limits

We cover the property described worldwide.

E. Special Provisions

1. Fine Arts: You agree that the covered property will be handled by competent packers.
2. Golfer's Equipment includes your other clothing while contained in a locker when you are playing golf. We cover golf balls for loss by fire or burglary provided there are visible marks of forcible entry into the building, room or locker.
3. Postage Stamps includes the following owned by or in the custody or control of the "insured":
 - a. Due, envelope, official, revenue, match and medicine stamps;
 - b. Covers, locals, reprints, essays, proofs and other philatelic property; or
 - c. Books, pages and mounting of items in a. and b.
4. Rare and Current Coins includes the following owned by or in custody or control of the "insured":
 - a. Medals, paper money, bank notes;
 - b. Tokens of money and other numismatic property; or
 - c. Coin albums, containers, frames, cards and display cabinets in use with such collection.

F. Conditions

1. Loss Clause

The amount of insurance under this endorsement will not be reduced except for a total loss of a scheduled article. We will refund the unearned premium applicable to such article after the loss or you may apply it to the premium due for the replacement of the scheduled article.

2. Loss Settlement

Covered property losses are settled as follows:

a. Standard Loss Settlement – Scheduled Property

- (1) The value of the property insured is not agreed upon but will be ascertained at the time of loss or damage. We will not pay more than the least of the following amounts:
 - (a) The actual cash value of the property at the time of loss or damage;
 - (b) The amount for which the property could reasonably be expected to be repaired to its condition immediately prior to loss;
 - (c) The amount for which the article could reasonably be expected to be replaced with one substantially identical to the article lost or damaged; or
 - (d) The amount of insurance.
- (2) The actual cash value condition in paragraph (1)(a) above does not apply if, at the time of loss, Coverage C – Personal Property covered in the policy to which this endorsement is attached is subject to replacement cost loss settlement.

b. Agreed Value Loss Settlement – Fine Arts Only

- (1) We will pay for each article designated in the Schedule, the full amount shown in the schedule, which is agreed to be the value of that article or property. At our request, you will surrender that article or property to us if not lost or stolen.

- (2) If the scheduled article or property is a pair or set, or consists of several parts when complete, we will pay the full amount shown in the Schedule for that pair, set or complete article. At our request, you will surrender that article or property to us if not lost or stolen.
- (3) In the event lost or stolen property is recovered and we have paid you the full amount shown in the Schedule for that property, you will surrender that property to us.
- (4) We will, at your request, sell back to you, at a price you and we agree upon, any class of property or scheduled article you surrendered to us to comply with the terms in (1), (2) or (3) above.

c. Unscheduled Property – Blanket Limit and Blanket Limit Per Item

In case of loss to any scheduled item, the amount to be paid will be determined in accordance with paragraph 2.a. **Standard Loss Settlement – Scheduled Property.**

When a Blanket Limit applies to jewelry, furs, cameras, musical instruments, silverware, golfer's equipment, fine arts, postage stamps, rare and current coins, or collectibles, we will pay the actual cash value of the loss at the time of loss, but not more than the applicable Blanket Limit and subject to the applicable Blanket Limit Per Item.

We will not pay a greater proportion of any loss for a class of personal property than the applicable Blanket Limit bears to the actual cash value for that class of personal property.

3. Pair, Set Or Parts Other Than Fine Arts

a. Loss To A Pair Or Set

In case of a loss to a pair or set we may elect to:

- (1) Repair or replace any part to restore the pair or set to its value before the loss; or
 - (2) Pay the difference between actual cash value of the property before and after the loss.
 - (3) The Blanket Limit Per Item applies to each pair or set as a whole.
- b. In case of a loss to any part of covered property, consisting of several parts when complete, we will pay for the value of the part lost or damaged.
- The Blanket Limit Per Item applies to the covered property as a complete article.

Water Back Up And Sump Discharge Or Overflow

This Endorsement Changes The Policy. Please Read It Carefully.

For Use With Homeowner Forms

A. Coverage

We insure up to \$5,000, for direct physical loss, not caused by the negligence of an "insured", to property covered under section I caused by water, or water-borne material, which:

1. Backs up through sewers or drains; or
2. Overflows or is discharged from a:
 - a. Sump, sump pump; or
 - b. Related equipment;

even if such overflow or discharge results from mechanical breakdown. This coverage does not apply to direct physical loss of the sump pump, or related equipment, which is caused by mechanical breakdown.

This coverage does not increase the limits of liability for Coverages **A**, **B**, **C** or **D** stated in the Declarations.

B. Section I – Perils Insured Against

With respect to the coverage described in **A.** above, Paragraph:

- A.2.c. (6) (b)** in Form **HO 00 03**;
A.2.e. (2) in Form **HO 00 05**;
2. j. (2) in Endorsement **HO 05 24**;
3. j. (2) in Endorsement **HO 17 31**; and
2. c. (6) (b) in Endorsement **HO 17 32**;
Is deleted and replaced by the following:

Latent defect, inherent vice, or any quality in property that causes it to damage or destroy itself;

C. Special Deductible

The following replaces any other deductible provision in this policy with respect to loss covered under this endorsement.

We will pay only that part of the total of all loss payable under Section I that exceeds \$250. No other deductible applies to this coverage. This deductible does not apply with respect to Coverage **D** – Loss of Use.

D. Exclusion

The water Damage Exclusion is deleted and replaced by the following:

Water Damage, meaning:

- a. "Flood";
- b. Water, or water-borne material, which:
 - (1) Backs up through sewers or drains; or
 - (2) Overflows or is discharged from a sump, sump pump or related equipment;
as a direct or indirect result of "flood"; or
- c. Water, or water-borne material, below the surface of the ground, including water which:
 - (1) Exerts pressure on; or
 - (2) Seeps or leaks through;
a building, sidewalk, driveway, foundation, swimming pool or other structure;

caused by or resulting from human or animal forces or any act of nature.

Direct loss by fire or explosion resulting from water damage is covered.

"Flood" means:

- (1) Flood, storm surge, surface water, waves, tidal water, overflow of a body of water, or spray from any of these, whether or not driven by wind;
- (2) Release of water held by a dam, levee or dike or by a water or flood control device,
or spray from any of these, whether or not driven by wind.

All other provisions of the policy apply.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

SPECIAL COMPUTER COVERAGE

ALL FORMS EXCEPT HO 00 05, HO 00 04 WITH HO 05 24 AND HO 00 06 WITH HO 17 31

DEFINITIONS

With respect to the coverage provided by this endorsement, "computer equipment" means:

1. Computer hardware, software, operating systems or networks; and
2. Other electronic parts, equipment or systems solely designed for use with or connected to equipment in 1. above

SPECIAL DEDUCTIBLE

The following will replace any other deductible provision in this policy with respect to loss covered under this endorsement:

We will pay only that part of the total of all loss payable that exceeds \$100. No other deductible applies to this coverage.

SECTION I – PERILS INSURED AGAINST

With respect to "computer equipment" defined above, the Perils Insured Against which apply to **Coverage C – Personal Property** are deleted and replaced by the following:

1. We cover an "insured's" "computer equipment", as defined in this endorsement, against risk of direct physical loss.
2. We do not insure, however, for loss:
 - a. Excluded under Section I – Exclusions.
 - b. Caused by:
 - (1) Freezing of a plumbing, heating, air conditioning or automatic fire protective sprinkler system or of a household appliance, or by discharge, leakage or overflow from within the system or appliance caused by freezing. This provision does not apply if you have used reasonable care to:
 - (a) Maintain heat in the building; or
 - (b) Shut off the water supply and drain all systems and appliances of water;

However, if the building is protected by an automatic fire protective sprinkler system, you must use reasonable care to continue the water supply and maintain heat in the building for coverage to apply.

For purposes of this provision a plumbing system or household appliance does not include a sump, sump pump or related equipment or a roof drain, gutter, downspout or similar fixtures or equipment.

- (2) Theft in or to a dwelling under construction, until the dwelling is finished and occupied;
- (3) Mold, fungus or wet rot;
- (4) Vandalism and malicious mischief, and any ensuing loss caused by any intentional and wrongful act committed in the course of the vandalism or malicious mischief, if the dwelling has been vacant for more than 60 consecutive days immediately before the loss. A dwelling being constructed is not considered vacant;
- (5) Dampness of atmosphere or extremes of temperature unless the direct cause of loss is rain, snow, sleet or hail;
- (6) Refinishing, renovating or repairing property;
- (7) Collision, other than collision with a land vehicle, sinking, swamping or stranding of watercraft of all types, including their trailers, furnishings, equipment and outboard engines or motors;
- (8) Acts or decisions, including the failure to act or decide, of any person, group, organization or governmental body. However, any ensuing loss not excluded or excepted in this policy is covered; or
- (9) Any of the following:
 - (a) Wear and tear, marring, deterioration;
 - (b) Mechanical breakdown, latent defect, inherent vice, or any quality in property that causes it to damage or destroy itself;
 - (c) Smog, rust or other corrosion or dry rot;
 - (d) Smoke from agricultural smudging or industrial operations;

- (e) Discharge, dispersal, seepage, migration, release or escape of pollutants unless the discharge, dispersal, seepage, migration, release or escape is itself caused by one or more of the Perils Insured Against that would apply under Coverage C of the policy form if this endorsement were not attached to the policy form.

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;

- (f) Settling, shrinking, bulging or expansion, including resultant cracking, of bulkheads, pavements, patios, footings, foundations, walls, floors, roofs or ceilings;
- (g) Birds, vermin, rodents or insects; or
- (h) Animals owned or kept by an "insured".

Exception To b.(9)

Unless the loss is otherwise excluded, we cover loss to "computer equipment" resulting from an accidental discharge or overflow of water or steam from within a:

- (i) Storm drain or water, steam or sewer pipe off the "residence premises"; or
- (ii) Plumbing, heating, air conditioning or automatic fire protective sprinkler system or household appliance on the "residence premises".

We do not cover loss to the system or appliance from which this water or steam escaped.

For the purposes of this provision, a plumbing system or household appliance does not include a sump, sump pump or related equipment or a roof drain, gutter, down spout or similar fixtures or equipment.

Section I – Water Damage Exclusion Paragraphs a. and c., that apply to surface water and water below the surface of the ground, do not apply to loss by water covered under b.(9) above.

With respect to the precluded perils in 2.b.(1) through (3) and b.(9), any ensuing loss not precluded by any other provision in this policy is covered.

SPECIAL CONDITIONS

The coverage provided by this endorsement does not:

1. Increase the Coverage C limit of liability;
2. Modify the Coverage C Special Limits of Liability; or
3. Modify any provision that applies to Coverage C Property Not Covered.

All other provisions of this policy apply.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

IDENTITY RECOVERY COVERAGE

ID THEFT CASE MANAGEMENT SERVICE AND EXPENSE REIMBURSEMENT

Service and coverage under this endorsement applies to any "insured" as defined in this policy.

DEFINITIONS

The following definitions are added with respect to this endorsement only.

1. "ID Recovery Case Manager" means a person assigned by us to help an "insured" to recover control over his or her personal ID. This help may include contacting authorities, credit bureaus, creditors and businesses. Such contacts will take place with the permission and cooperation of the "insured."
2. "ID Theft" means the fraudulent use of the social security number or other method of identifying an "insured." This includes the fraudulent use of the personal identity of an "insured" to establish credit accounts, secure loans, enter into contracts or commit crimes.
 "ID theft" does not include the fraudulent use of a business name, d/b/a or any other method of identifying a business activity.
 "ID theft" does not include the unauthorized use of a valid credit card, credit account or bank account. However, "ID theft" does include the fraudulent alteration of account profile information, such as the address to which statements are sent.
3. "ID Theft Expenses" means any of the following when they are reasonable and necessary expenses that are incurred in the United States or Canada as a direct result of an "ID theft."
 - a. Costs for re-filing applications for loans, grants or other credit instruments.
 - b. Costs for notarizing affidavits or other similar documents, long distance telephone calls and postage.
 - c. Costs for up to six credit reports from established credit bureaus dated within 12 months after discovery of the "ID theft." No more than two of such credit reports may be from any one credit bureau.
 - d. Fees and expenses for an attorney appointed by us for the following.
 - (1) The defense of any civil suit brought against an "insured" by a creditor or entity acting on behalf of a creditor for non-payment of goods or services or default on a loan.
 - (2) The removal of any civil judgment wrongfully entered against an "insured."

- e. Actual lost wages of the "insured" for time reasonably and necessarily taken away from work and away from the work premises. Time away from work includes partial or whole work days. Actual lost wages may include payment for vacation days, discretionary days, floating holidays and paid personal days. Actual lost wages does not include sick days or any loss arising from time taken away from self employment. Necessary time off does not include time off to do tasks that could reasonably have been done during non-working hours.

The following Additional Coverage is added under **Section I:**

IDENTITY RECOVERY COVERAGE

We will provide the Case Management Service and Expense Reimbursement Coverage indicated below if all of the following requirements are met.

1. There has been an "ID theft" involving the personal identity of an "insured" under this policy; and
2. Such "ID theft" is first discovered by the "insured" during the policy period for which this Identity Recovery coverage is applicable; and
3. Such "ID theft" is reported to us within 60 days after it is first discovered by you.

If all three of the requirements listed above have been met, then we will provide the following to the "insured":

1. Case Management Service

Services of an "ID recovery case manager" as needed to respond to the "ID theft."

2. Expense Reimbursement

Reimbursement of necessary and reasonable "ID theft expenses" incurred as a direct result of the "ID theft."

This coverage is additional insurance.

LIMITS

Case Management Service is available as needed for any one "ID theft" for up to 12 months in a row from the inception of the service. Expenses we incur to provide Case Management Service do not reduce the amount of limit available for Expense Reimbursement coverage.

Expense Reimbursement coverage is subject to a limit of \$15,000 annual aggregate per "insured." This limit is the most we will pay for the total of all loss or expense arising out of all "ID thefts" to any one "insured" which are first discovered by the "insured" during the present annual policy period. This limit applies regardless of the number of claims during that period.

An "ID theft" may be first discovered by the "insured" in one policy period and continue into other policy periods. If so, all loss and expense arising from such "ID theft" will be subject to the aggregate limit applicable to the policy period when the "ID theft" was first discovered by the "insured."

Coverage for legal costs is found under item d. of the definition of "ID theft expenses." Such legal costs are part of, and not in addition to, the Expense Reimbursement coverage limit.

Lost wages coverage is found under item e. of the definition of "ID theft expenses." Such lost wages are subject to a sublimit of \$200 per day, not to exceed \$5,000 in total. This sublimit is part of, and not in addition to, the Expense Reimbursement coverage limit. Coverage is limited to wages lost within 12 months after the first discovery of the "ID theft" by the "insured."

DEDUCTIBLE

Case Management Service is not subject to a deductible.

Expense Reimbursement coverage is subject to a deductible of \$250. You shall be responsible for only one deductible under this endorsement during any one policy period.

EXCLUSIONS

The following additional exclusions apply to this coverage.

We do not cover any of the following.

1. "ID theft expenses" incurred to restore a professional or business identity.
2. Loss arising from any fraudulent, dishonest or criminal act by an "insured." This includes any such act by a person aiding or abetting an "insured." This also includes any such act by an authorized representative of an "insured." In all these cases, it does not matter whether the individual is acting alone or in collusion with others.
3. Loss other than "ID theft expenses."
4. "ID theft expenses" arising from any "ID theft" by or with the knowledge of any relative or former relative of the "insured."
5. Loss arising from an "ID theft" first discovered by the "insured" prior to the policy period or after the policy period. This exclusion applies whether or not such "ID theft" began or continued during the policy period.

6. Loss arising from an "ID theft" that is not reported to us within 60 days after it is first discovered by the "insured."
7. Loss arising from an "ID theft" that is not reported in writing to the police.

SECTION I – CONDITIONS

The following additional Conditions apply to this coverage.

A. Assistance and Claims

If you have questions or need help, please call the **ID Recovery Help Line** at **1 - 8xx - xxx - xxxx**.

The **ID Recovery Help Line** is available to provide you with the following.

1. Information on how to respond to a possible "ID theft."
2. Instructions for how to submit a service request for Case Management Service and/or a claim form for Expense Reimbursement Coverage.

You must submit the applicable form to request Case Management Service or Expense Reimbursement Coverage.

As respects Expense Reimbursement Coverage, you must send to us receipts, bills or other records that support your claim for "ID theft expenses." Such records must be sent to us within 60 days after our request.

B. Computer Security

Each "insured" has the responsibility to use and maintain security for his or her computer system. This includes the use of personal firewalls and anti-virus software. This also includes the proper disposal of used hard drives.

C. Services

The following conditions apply as respects any services provided by us or our designees to you or any "insured" under this endorsement.

1. Our ability to provide helpful services in the event of an "ID theft" depends on your cooperation, permission and assistance.
2. We do not warrant that our services will end or solve all problems associated with an "ID theft." We do not warrant that our services will prevent future "ID thefts."

All other provisions of this policy apply.

Exclusion of Cosmetic Damage to Roof Surfacing Caused by Hail

This Endorsement Changes The Policy. Please Read It Carefully.

(This endorsement may be attached only to policies insuring risks with metal roofs.)

For Use With Form HO 00 03 10 00

The following exclusion is added to Part A of
Section I -- Exclusions.

Cosmetic Roof Damage

Cosmetic Roof Damage means hail damage to roof surfacing that alters its physical appearance but does not cause an opening in the roof surfacing.

All other provisions of the policy apply.

Homeowners Enhancement Plus

This Endorsement Changes The Policy. Please Read It Carefully

For Use With Form HO 00 03 10 00

Section I – Property Coverages

The following is added to Section I – Property Coverages.

Specified Additional Amount Of Insurance For Coverage A - Dwelling.

This coverage applies only when loss to the building insured under Coverage A exceeds the Coverage A limit of liability shown in the Declarations.

To the extent that coverage is provided, we agree to provide an additional amount of insurance in accordance with the following provisions:

A. If you have:

1. Allowed us to adjust the Coverage A limit of liability and the premium in accordance with:
 - a. The property evaluations we make; and
 - b. Any increases in inflation; and
2. Notified us, within 30 days of completion, of any improvements, alterations or additions to the building insured under Coverage A which increase the replacement cost of the building by 5% or more;

The provisions of this endorsement will apply after a loss, provided you elect to repair or replace the damaged or destroyed building.

B. If there is a loss to the building insured under Coverage A that exceeds the Coverage A limit of liability shown in the Declarations, for the purpose of settling that loss only:

1. We will provide an additional amount of insurance, up to **25%** of the Coverage A limit of liability shown in the Declarations, for the purpose of settling that loss.
2. This additional amount of insurance applies only to losses under Coverage A, and will not be applied to losses under Coverages B, C, or D; and
3. Section I – Condition C. Loss Settlement, Paragraph 2. is deleted and replaced by Paragraphs 2. and 3. as follows:

2. The building insured under Coverage A at replacement cost without deduction for depreciation. We will pay no more than the smallest of the following amounts:

- a. The replacement cost of that part of the building damaged with material of like kind and quality and for like use;
- b. The necessary amount actually spent to repair or replace the building; or
- c. The limit of liability under this policy that applies to the building, plus any additional amount provided by this endorsement.

If the building is rebuilt at a new premises, the cost described in a. above is limited to the cost which would have been incurred if the building had been rebuilt at the original premises.

3. We will pay no more than the actual cash value of the damage until actual repair or replacement is complete.

Repair or replacement must be completed within 365 days after loss unless you request in writing that the time limit be extended for an additional 180 days.

Coverage C - Personal Property Limit of Liability

Unless a higher limit of liability for Coverage C, Personal Property is specified on the Declaration page, Coverage C, Personal Property, is increased to 70% of the limit of liability shown on the Declarations page for Coverage A (Dwelling).

Coverage C – Personal Property Replacement Cost Loss Settlement

A. Eligible Property

1. Covered losses to the following property are settled at replacement cost at the time of loss:

- a. Coverage **C**; and
- b. If covered in this policy:
 - (1) Awnings, outdoor antennas and outdoor equipment; and
 - (2) Carpeting and household appliances;

whether or not attached to buildings.

- 2. Personal Property Replacement Cost loss settlement will also apply to the following articles or classes of property if they are separately described and specifically insured in this policy and not subject to agreed value loss settlement:

- a. Jewelry;
- b. Furs and garments:
 - (1) trimmed with fur; or
 - (2) consisting principally of fur;
- c. Cameras, projection machines, films and related articles of equipment;
- d. Musical equipment and related articles of equipment;
- e. Silverware, silver-plated ware, goldware, gold-plated ware and pewterware, but excluding:
 - (1) Pens or pencils;
 - (2) Flasks;
 - (3) Smoking implements; or
 - (4) Jewelry; and
- f. Golfer's equipment, meaning golf clubs, golf clothing and golf equipment.

Personal Property Replacement Cost loss settlement will not apply to other classes of property separately described and specifically insured.

B. Ineligible Property

Property listed below is not eligible for replacement cost loss settlement. Any loss will be settled at actual cash value at the time of loss but not more than the amount required to repair or replace.

- 1. Antiques, fine arts, paintings and similar articles of rarity or antiquity which cannot be replaced.
- 2. Memorabilia, souvenirs, collector's items and similar articles whose age or history contributes to their value.
- 3. Articles not maintained in good or workable condition.
- 4. Articles that are outdated or obsolete and are stored or not being used.

C. Replacement Cost Loss Settlement Condition

The following loss settlement condition applies to all property described in **A.** above:

- 1. We will pay no more than the least of the following amounts:
 - a. Replacement cost at the time of loss without deduction for depreciation;
 - b. The full cost of repair at the time of loss;
 - c. The limit of liability that applies to Coverage **C**, if applicable;
 - d. Any applicable special limits of liability stated in this policy; or
 - e. For loss to any item described in **A.2.a. - f.** above, the limit of liability that applies to the item.
- 2. If the cost to repair or replace the property described in **A.** above is more than \$500, We will pay no more than the actual cash value for the loss until the actual repair or replacement is complete.

Repair or replacement must be completed within 365 days after loss unless you request in writing that the time limit be extended for an additional 180 days.

Coverage C – Personal Property – Special Limits of Liability

Paragraph **C.3.e.** is deleted and replaced by the following:

- e. \$2,500 for loss by theft of jewelry, watches, furs, precious and semiprecious stones.

E. Additional Coverages

The limit of liability for Categories **4, 6** and **7**, are increased to a total limit of liability of:

4. Fire Department Service Charge

The limit of liability is increased to \$750.

6. Credit Card, Electronic Fund Transfer Card Or Access Device, Forgery And Counterfeit Money

The limit of liability is increased to \$1,000.

7. Loss Assessment

The limit of liability is increased to \$2,000.

The following additional coverage is added:

Refrigerated Property Coverage

A. Definitions.

The following Definition is added:

“Loss of power” means the complete or partial interruption of electric power due to conditions beyond an “insured’s” control.

B. Coverage.

1. We insure, for up to \$500, covered property stored in freezers or refrigerators on the “residence premises” for direct loss caused by “Loss of power” to the refrigeration unit. “Loss of power must be caused by damage to:
 - a. Generating equipment; or
 - b. Transmitting equipment.
2. Coverage will apply only if you have maintained the refrigeration unit in proper working condition immediately prior to the loss.
3. This coverage does not increase the limit of liability for Coverage C – Personal Property.

4. Special Deductible.

The following will replace any other deductible provision in this policy with respect to loss covered under this endorsement:

We will pay that part of the total of all loss payable that exceeds \$100. No other deductible applies to this coverage.

D. Exception to Power Failure Exclusion

The power failure exclusion does not apply to this coverage.

Section II - Additional Coverages

C. Damage To Property Of Others:

Section C. 1. is deleted and replaced by the following.

1. We will pay, at replacement cost, up to \$1,500 per “occurrence” for “property damage” to property of others caused by an “insured”.

All other provisions of this policy apply.

SERFF Tracking Number: TRGR-125377276 State: Arkansas
Filing Company: Republic Underwriters Insurance Company State Tracking Number: #? \$50
Company Tracking Number: 07-207
TOI: 04.0 Homeowners Sub-TOI: 04.0003 Owner Occupied Homeowners
Product Name: Standard Homeowners
Project Name/Number: Introduction of Company Endorsements/07-207

Supporting Document Schedules

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

Comments:

Attachments:

AR HOForms1.pdf
AR HOForms2.pdf

Satisfied -Name: Filing Memorandum **Review Status:** Approved 12/12/2007

Comments:

Attachment:

Filing Memorandum HO.pdf

Property & Casualty Transmittal Document

1. Reserved for Insurance Dept. Use Only	2. Insurance Department Use only a. Date the filing is received: b. Analyst: c. Disposition: d. Date of disposition of the filing: e. Effective date of filing: <table style="width: 100%; border: none;"> <tr> <td style="width: 60%; border: none;">New Business</td> <td style="border: none;"></td> </tr> <tr> <td style="border: none;">Renewal Business</td> <td style="border: none;"></td> </tr> </table> f. State Filing #: g. SERFF Filing #: h. Subject Codes	New Business		Renewal Business	
New Business					
Renewal Business					

3. Group Name	Group NAIC #

4. Company Name(s)	Domicile	NAIC #	FEIN #	State #

5. Company Tracking Number	
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Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6.	Name and address	Title	Telephone #s	FAX #	e-mail

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

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

9. Type of Insurance (TOI)	
10. Sub-Type of Insurance (Sub-TOI)	
11. State Specific Product code(s)(if applicable)[See State Specific Requirements]	
12. Company Program Title (Marketing title)	
13. Filing Type	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input 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: <input type="text"/> Renewal: <input type="text"/>
15. Reference Filing?	<input type="checkbox"/> Yes <input type="checkbox"/> No
16. Reference Organization (if applicable)	
17. Reference Organization # & Title	
18. Company's Date of Filing	
19. Status of filing in domicile	<input type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

Property & Casualty Transmittal Document—

20.	This filing transmittal is part of Company Tracking #	
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21.	Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
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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]
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Check #:
Amount:

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

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

PC TD-1 pg 2 of 2

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 #	
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2.	This filing corresponds to rate/rule filing number (Company tracking number of rate/rule filing, if applicable)	
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3.	Form Name /Description/Synopsis	Form # Include edition date	Replacement Or withdrawn?	If replacement, give form # it replaces	Previous state filing number, if required by state
01			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
02			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
03			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
04			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
05			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
06			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
07			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
08			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
09			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
10			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		

PC FFS-1

RATE/RULE FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes rate-related items such as Rate; Rule; Rate & Rule; Reference; Loss Cost; Loss Cost & Rule or Rate, etc.)

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

1.	This filing transmittal is part of Company Tracking #	
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2.	This filing corresponds to form filing number (Company tracking number of form filing, if applicable)	
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Rate Increase
 Rate Decrease
 Rate Neutral (0%)

3.	Filing Method (Prior Approval, File & Use, Flex Band, etc.)	
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4a.	Rate Change by Company (As Proposed)
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Company Name	Overall % Indicated Change (when applicable)	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change (where required)	Minimum % Change (where required)

4b.	Rate Change by Company (As Accepted) For State Use Only
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Company Name	Overall % Indicated Change (when applicable)	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change	Minimum % Change

5.	Overall Rate Information (Complete for Multiple Company Filings only)
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		COMPANY USE	STATE USE
5a	Overall percentage rate indication (when applicable)		
5b	Overall percentage rate impact for this filing		
5c	Effect of Rate Filing – Written premium change for this program		
5d	Effect of Rate Filing – Number of policyholders affected		

6.	Overall percentage of last rate revision	
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7.	Effective Date of last rate revision	
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8.	Filing Method of Last filing (Prior Approval, File & Use, Flex Band, etc.)	
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9.	Rule # or Page # Submitted for Review	Replacement or withdrawn?	Previous state filing number, if required by state
01		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
02		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
03		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	

PROPERTY & CASUALTY 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 the state.)

	This filing transmittal is part of Company Tracking #				
	This filing corresponds to rate/rule filing number (Company tracking number of rate/rule filing, if applicable)				
	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)
1			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
2			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
3			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
4			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
5			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
6			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
7			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
8			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
9			<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		

Filing Memorandum – Homeowners Forms

Mandatory Endorsements

Amendatory Mandatory Endorsement - Arkansas RH 313 02 08: clarifies the flood exclusion.
Amendatory Mandatory Asbestos and Lead Exclusion RH 956 07 07: excludes losses from asbestos and lead.

Mandatory Notices

Privacy Notice PR 2001 08 04: Provides required language on privacy.
Notice to Policyholders PHAR 100 02 08: is required on all renewals and provides the required earthquake notification (note: a separate form is provided to all applicants which also includes this language. Since this form is not included on the declarations page, it is not being filed).

Mandatory Under Certain Conditions

Exclusion of Cosmetic Damage to Roof Surfacing Caused by Hail: RH 145 07 07: is used for all metal roofs (note: all metal roofs also receive a premium credit).
Canine Exclusion Endorsement RH 103 07 07: is used when the risk would otherwise be unacceptable to an exposure from a dog or dogs. Examples would be aggressive breeds (wolf hybrids, for example) or dogs with a history of biting.
Animal Exclusion Endorsement RH 105 07 07: is used when the risk would otherwise be unacceptable to an exposure from an animal or animals, other than dogs. Examples would be animals typically considered wild (for example, tigers, lions) or that are inherently dangerous (for example, poisonous snakes).

Optional Endorsements

Scheduled Personal Property Endorsement (With Agreed Value Loss Settlement) RH 04 60 02 08: Identical coverage to the ISO endorsement except adds spaces for two new classes: collectibles and miscellaneous.
Scheduled Personal Property Endorsement RH 04 61 02 08: Identical coverage to the ISO endorsement except adds spaces for two new classes: collectibles and miscellaneous; and adds language to include blanket coverage.
Water Back Up and Sump Discharge or Overflow RH 04 95 09 07: Identical coverage to the ISO endorsement except adds the flood clarification language in RH 313.
Special Computer Coverage RH 04 14 07 07: Identical coverage to the ISO endorsement except adds a special \$100 deductible for this coverage.
Identity Recovery Coverage RH 150 03 05: Adds coverage to provide assistance for identity theft.
Homeowners Enhancement Plus RH 839 07 07: A package of additional coverages including revised limits and new coverages.