

SERFF Tracking Number: TRVD-125227550 State: Arkansas
 First Filing Company: The Charter Oak Fire Insurance Company, ... State Tracking Number: AR-PC-07-025443
 Company Tracking Number: 2007-06-0084-F
 TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0002 Businessowners
 Liability
 Product Name: Master Pac
 Project Name/Number: 2007-06-0084/2007-06-0084-F

Filing at a Glance

Companies: The Charter Oak Fire Insurance Company, The Phoenix Insurance Company, The Travelers Indemnity Company, The Travelers Indemnity Company of America, The Travelers Indemnity Company Of Connecticut, Travelers Casualty Insurance Company of America, Travelers Property Casualty Company of America

Product Name: Master Pac SERFF Tr Num: TRVD-125227550 State: Arkansas
 TOI: 05.0 Commercial Multi-Peril - Liability & Non-Liability SERFF Status: Closed State Tr Num: AR-PC-07-025443
 Sub-TOI: 05.0002 Businessowners Co Tr Num: 2007-06-0084-F State Status:
 Filing Type: Form Co Status: Reviewer(s): Betty Montesi,
 Llyweyia Rawlins, Brittany Yielding
 Authors: Laurie Buck, Karen Christiansen, Jill Karlstad Disposition Date: 08/27/2007
 Date Submitted: 07/13/2007 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

General Information

Project Name: 2007-06-0084 Status of Filing in Domicile: Pending
 Project Number: 2007-06-0084-F Domicile Status Comments:
 Reference Organization: Reference Number:
 Reference Title: Advisory Org. Circular:
 Filing Status Changed: 08/27/2007
 State Status Changed: 07/13/2007 Deemer Date:
 Corresponding Filing Tracking Number:
 Filing Description:

We continue to expand the proprietary Master Pac product in order to further enhance our product coverage options for small commercial business. We are including new optional endorsements along with the applicable rule pages for use with our Master Pac program. In addition, we are introducing new property deductible options of \$50,000 and \$75,000 and we propose revising our rates for Contractors Additional Insureds. We feel these additional optional endorsements, rule and rate changes enable us to remain competitive while meeting the ever changing needs of existing and potential

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customers in the marketplace.

Company and Contact

Filing Contact Information

Laurie Buck, Senior Regulatory Analyst LJBUCK@travelers.com
 385 Washington Street (651) 310-8570 [Phone]
 St. Paul, MN 55102 (651) 310-4361[FAX]

Filing Company Information

The Charter Oak Fire Insurance Company	CoCode: 25615	State of Domicile: Connecticut
One Tower Square	Group Code: 3548	Company Type:
Hartford, CT 06183	Group Name:	State ID Number:
(860) 277-6470 ext. [Phone]	FEIN Number: 06-0291290	

The Phoenix Insurance Company	CoCode: 25623	State of Domicile: Connecticut
One Tower Square	Group Code: 3548	Company Type:
Hartford, CT 06183	Group Name:	State ID Number:
(860) 277-6470 ext. [Phone]	FEIN Number: 06-0303275	

The Travelers Indemnity Company	CoCode: 25658	State of Domicile: Connecticut
One Tower Square	Group Code: 3548	Company Type:
Hartford, CT 06183	Group Name:	State ID Number:
(860) 277-6470 ext. [Phone]	FEIN Number: 06-0566050	

The Travelers Indemnity Company of America	CoCode: 25666	State of Domicile: Connecticut
One Tower Square	Group Code: 3548	Company Type:
Hartford, CT 01683	Group Name:	State ID Number:
(860) 277-6470 ext. [Phone]	FEIN Number: 58-6020487	

The Travelers Indemnity Company Of Connecticut	CoCode: 25682	State of Domicile: Connecticut
One Tower Square	Group Code: 3548	Company Type:
Hartford, CT 06183	Group Name:	State ID Number:
(860) 277-6470 ext. [Phone]	FEIN Number: 06-0336212	

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Travelers Casualty Insurance Company of America CoCode: 19046 State of Domicile: Connecticut
One Tower Square Group Code: 3548 Company Type:
Hartford, CT 06183 Group Name: State ID Number:
(860) 277-6470 ext. [Phone] FEIN Number: 06-0876835

Travelers Property Casualty Company of America CoCode: 25674 State of Domicile: Connecticut
One Tower Square Group Code: 3548 Company Type:
Hartford, CT 06183 Group Name: State ID Number:
(860) 277-6470 ext. [Phone] FEIN Number: 36-2719165

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Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Travelers Casualty Insurance Company of America	\$50.00	07/13/2007	14591639
The Charter Oak Fire Insurance Company	\$0.00	07/13/2007	
The Phoenix Insurance Company	\$0.00	07/13/2007	
The Travelers Indemnity Company	\$0.00	07/13/2007	
The Travelers Indemnity Company of America	\$0.00	07/13/2007	
Travelers Property Casualty Company of America	\$0.00	07/13/2007	
The Travelers Indemnity Company Of Connecticut	\$0.00	07/13/2007	

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Llyweyia Rawlins	08/27/2007	08/27/2007
Approved	Llyweyia Rawlins	07/17/2007	07/17/2007

Amendments

Item	Schedule	Created By	Created On	Date Submitted
World Business Essentials Forms Transmittal Supplement	Form	Laurie Buck	08/24/2007	08/24/2007
World Business Essentials Forms Transmittal Supplement	Supporting Document	Laurie Buck	08/24/2007	08/24/2007

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Request to Reopen Filing.	Note To Reviewer	Laurie Buck	08/23/2007	08/23/2007

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Disposition

Disposition Date: 08/27/2007
Effective Date (New): 02/01/2008
Effective Date (Renewal): 02/01/2008
Status: Approved
Comment:

Rate data does NOT apply to filing.

Overall Rate Information for Multiple Company Filings

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

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Supporting Document	AR Filing Letter	Approved	Yes
Supporting Document	Forms Index	Approved	Yes
Supporting Document (revised)	Forms Transmittal Supplement	Approved	Yes
Supporting Document	Forms Transmittal Supplement	Approved	Yes
Form	Printers Errors And Omissions Liability Including Correction Of Work	Approved	Yes
Form	Windstorm Or Hail Percentage Deductible Subject To Minimum Dollar Amount	Approved	Yes
Form	Named Storm Percentage Deductible	Approved	Yes
Form	Named Storm Percentage Deductible Subject To A Minimum Dollar Amount	Approved	Yes
Form	Windstorm Or Hail Fixed Dollar Deductible	Approved	Yes
Form (revised)	World Business Essentials	Approved	Yes
Form	World Travel Pac	Approved	Yes

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Status: Approved
Comment:

Rate data does NOT apply to filing.

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

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Supporting Document	AR Filing Letter	Approved	Yes
Supporting Document	Forms Index	Approved	Yes
Supporting Document (revised)	Forms Transmittal Supplement	Approved	Yes
Supporting Document	Forms Transmittal Supplement	Approved	Yes
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Form (revised)	World Business Essentials	Approved	Yes
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Amendment Letter

Amendment Date:
 Submitted Date: 08/24/2007

Comments:

Dear Llyweyia Rawlins,

Thank you for reopening this filing.

We have corrected the title of form MP T9 96 from World Travel Pac to World Business Essentials. Attached is a corrected form MP T9 96 05 07 and Form Transmittal, reflecting the correct title of World Business Essentials, to replace the corresponding form originally submitted.

If you have any questions or if anything further is needed, please let me know.

Sincerely,
 Laurie Buck

Changed Items:

Form Schedule Item Changes:

Form Name	Form Number	Edition Date	Form Type	Action	Replaced Form #	Previous Filing #	Readability Score	Attachments
World Business Essentials	MP T9 96	05 07	Endorsement/Amendment/Conditions	New			0	MP T9 96 05 07.pdf

Supporting Document Schedule Item Changes:

User Added -Name: Forms Transmittal Supplement

Comment: Corrected Form Transmittal for MP T9 96 05 07 Form Transmittal (CW).pdf
 MP T9 96 05 07 Transmittal.pdf

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Note To Reviewer

Created By:

Laurie Buck on 08/23/2007 02:29 PM

Subject:

Request to Reopen Filing.

Comments:

The title of Form MP T9 96 05 07 has been corrected to World Business Essentials (from World Travel Pac). Could you reopen this filing so that we can provide you with the corrected material?

Your assistance will be appreciated. Should you have any questions, please let me know.

Sincerely,
Laurie Buck

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Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Printers Errors And Omissions Liability Including Correction Of Work	CG M1	08 03 07	Endorsement/Amendment/Conditions	New	0.00	CG M1 08 03 07.pdf
Approved	Windstorm Or Hail Percentage Deductible Subject To Minimum Dollar Amount	MP T3 51	02 07	Endorsement/Amendment/Conditions	New	0.00	MP T3 51 02 07.pdf
Approved	Named Storm Percentage Deductible	MP T3 52	02 07	Endorsement/Amendment/Conditions	New	0.00	MP T3 52 02 07.pdf
Approved	Named Storm Percentage Deductible Subject To A Minimum Dollar Amount	MP T3 53	02 07	Endorsement/Amendment/Conditions	New	0.00	MP T3 53 02 07.pdf
Approved	Windstorm Or Hail Fixed Dollar Deductible	MP T3 54	02 07	Endorsement/Amendment/Conditions	New	0.00	MP T3 54 02 07.pdf
Approved	World Business Essentials	MP T9 96	05 07	Endorsement/Amendment/Conditions	New	0.00	MP T9 96 05 07.pdf

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

PRINTERS ERRORS AND OMISSIONS LIABILITY INCLUDING CORRECTION OF WORK

This endorsement modifies insurance provided under the following:
COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE

LIMITS OF INSURANCE

Printers Errors and Omissions Liability

Aggregate Limit: \$

Each Wrongful Act Limit: \$

Deductible Amount – Each Wrongful Act: \$

Product Recall and Correction of Work

Aggregate Limit: \$

Each Wrongful Act Limit: \$

Deductible Amount – Each Wrongful Act: \$

A. The following is added to Section I – Coverages

1. Insuring Agreement – Printers Errors and Omissions Liability Coverage

a. We will pay those sums that the insured becomes legally obligated to pay as "damages" because of "wrongful acts" in the course of providing or failing to provide "printing services or products" to which this insurance applies. We will have the right and duty to defend the insured against any "suit" seeking such "damages". However, we will have no duty to defend the insured against any "suit" seeking "damages" for a "wrongful act" to which this insurance does not apply. We may at our discretion investigate any "wrongful act" and settle any claim or "suit" that may result. But:

(1) The amount we will pay for "damages" is limited as described in Section III – Limits of Insurance; and

(2) Our right and duty to defend end when we have used up the applicable limit of insurance in the payment of judgments or settlements under Printers Errors and Omissions Liability Coverage.

b. This insurance applies only to "damages" because of a "wrongful act" first committed in the "coverage territory" and during the policy period. This insurance will also apply to "damages" because of a "wrongful act" first committed during the two years prior to the first policy period in which we offer Printers Errors and Omissions Liability Coverage if all of the following provisions apply:

(1) The insured purchased coverage for Printers Errors and Omissions Liability throughout that two year period;

(2) The prior coverage for Printers Errors and Omissions Liability would also have provided coverage for the "damages" that are covered under this insurance.

(3) The prior coverage for Printers Errors and Omissions Liability is no longer available to cover prior "wrongful acts" for reasons other than the exhaustion of limits of insurance in the payments of judgments or settlements; and

(4) No insured listed under Paragraph 1. of Section II – Who Is An Insured and

no "employee" authorized by you to give or receive notice of a "wrongful act" or claim knew that the "wrongful act" had been committed.

"Damages" because of a "wrongful act" committed during this two year period will be deemed to have been committed during the first policy period in which we offer Printers Errors and Omissions Liability Coverage. Only the first policy period will apply and no coverage will be provided for such "damages" in subsequent policy periods, if any, in which we offer Printers Errors and Omissions Liability Coverage.

2. Insuring Agreement – Product Recall and Correction of Work Coverage

We will also pay you for "product recall and correction of work expenses" because of a "wrongful act" in the course of providing or failing to provide "printing services or products", but only if all of the following provisions apply:

- (1) The "wrongful act" is first committed in the "coverage territory" and during the policy period;
- (2) The "printing services or products" are no longer in your care, custody or control; and
- (3) No claim or "suit" for "damages" because of the same "wrongful acts" has been made.

The amount we will pay for "product recall and correction of work expenses" is limited as described in Section III – Limits of Insurance.

- 3. No other obligation or liability to pay sums or perform acts or services for either Printers Errors and Omissions Liability Coverage or Product Recall and Correction of Work Coverage is covered unless explicitly provided for under Supplementary Payments.

4. Exclusions.

This insurance does not apply to

a. Contractual Liability

Liability assumed by the insured under any contract or agreement.

This exclusion does not apply to liability for damages that the insured would have in the absence of such contract or agreement.

b. Bodily Injury, Personal Injury or Advertising Injury

"Bodily injury", "personal injury" or "advertising injury".

c. Physical Damage To Tangible Property

Physical injury to tangible property, including all resulting loss of use of that property.

This exclusion does not apply to personal property of another person or organization while such personal property is in the insured's care, custody or control if the insured is using that personal property to provide "printing services or products" to such other person or organization.

d. Failure To Perform Contract

Any delay in, default on or failure to perform with respect to any contract or agreement.

This exclusion does not apply if the delay, default or failure to perform is caused by a "wrongful act" to which this insurance otherwise applies.

e. Dishonest, Fraudulent, Criminal Or Malicious Acts

Dishonest, fraudulent, criminal or malicious acts, errors or omissions of the insured whether acting alone or in collusion with others.

f. Intentional Acts

"Wrongful acts" committed by or at the direction of the insured with the intent of causing "damages."

g. Intellectual Property

Actual or alleged infringement or violation of any of the following rights or laws, or any other "damages" alleged in any claim or "suit" that also alleges any such infringement or violation:

- (1) Copyright;
- (2) Patent;
- (3) Trade dress;
- (4) Trade name;
- (5) Trademark;
- (6) Trade secret; or
- (7) Other intellectual property rights or laws.

h. Cost Guarantees or Estimates

Cost guarantees, or estimates of probable costs or cost estimates being exceeded.

i. Pollution

(1) The actual, alleged or threatened discharge, dispersal, seepage, migration, release or escape of "pollutants" at any time.

(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, "pollutants"; or

(b) Claim or "suit" by or on behalf of a governmental authority because of testing for, monitoring, cleaning up, removing, containing, treating, detoxifying or neutralizing, or in any way responding to, or assessing the effects of, "pollutants".

j. Lotteries, Raffles Or Games of Chance

Printed material for lotteries, raffles or other games of chance.

k. Discrimination

Discrimination because of race, religion, color, sex, age, national origin, sexual preference, disability or in any way connected with a violation of any state or federal civil rights law.

l. Nuclear

Nuclear reaction, nuclear radiation or radioactive contamination, or to any act or condition incident to any of the foregoing.

m. Securities, Anti-trust, Restraint Of Trade, Unfair Trade Practices Or Consumer Protection Law

Violation by the insured of any securities, anti-trust, restraint of trade, unfair trade practices or any other consumer protection law.

B. The following replaces the title **SUPPLEMENTARY PAYMENTS – COVERAGES A AND B** of Section I – Coverages:

SUPPLEMENTARY PAYMENTS

C. The following is added to Section II – Who Is An Insured:

Any organization you newly acquire or form, other than a partnership, joint venture, limited liability company or trust, of which you are the sole owner or in which you maintain the majority ownership interest will qualify as a Named Insured if there is no other insurance which provides similar coverage to that organization. However:

a. Coverage under this provision is afforded only:

(1) Until the 180th day after you acquire or form the organization or the end of the policy period, whichever is earlier, if you do not report such organization in writing to us within 180 days after you acquire or form the organization; or

(2) Until the end of the policy period, if you report such organization in writing to us within 180 days after you acquire or form the organization, even if there are more than 180 days remaining until the end of the policy period; and

b. (1) Coverage for Printers Errors and Omissions Liability does not apply to "damages"; and

(2) Coverage for Product Recall and Correction of Work does not apply to "product recall and correction of work expenses" because of "wrongful acts" committed before you acquired or formed the organization.

D. The following is added to Section III – Limits Of Insurance

1. With respect to Printers Errors and Omissions Liability:

a. The Aggregate Limit shown in the Schedule above is the most we will pay for the sum of all "damages" because of "wrongful acts" in the course of providing or failing to provide "printing services or products". This limit is in addition to, and not included within, the General Aggregate Limit set forth in Paragraph 2. of Section III – Limits Of Insurance.

gregates) stated in the Schedule above are in excess of the deductible amount and shall not be reduced by the amount of any "product recall and correction of work expenses" within the deductible amount.

E. The following are added to Section **IV** – Conditions:

1. Duties In The Event Of A "Wrongful Act", Or Claim Or "Suit" Arising Out Of That "Wrongful Act".

a. You must see to it that we are notified as soon as reasonably possible of any "wrongful act" which may result in a claim. To the extent possible, notice should include:

- (1)** How, when and where the "wrongful act" took place;
- (2)** The names and addresses of any persons involved in the "wrongful act" and witnesses; and
- (3)** The nature of the harm resulting from the "wrongful act."

b. If a claim is made or "suit" is brought against any insured, you must:

- (1)** Immediately record the specifics of the claim or "suit" and the date received; and
- (2)** Notify us as soon as reasonably possible.

You must see to it that we receive written notice of the claim or "suit" as soon as practicable.

c. You and any other involved insured must:

- (1)** Immediately send us copies of any demands, notices, summonses or legal papers received in connection with the claim or "suit";
- (2)** Authorize us to obtain records and other information;
- (3)** Cooperate with us in the investigation, settlement or defense of the claim or "suit"; and
- (4)** Assist us, upon our request, in the enforcement of any right against any person or organization which may be liable to the insured because of "damages" or "product recall and cor-

rection of work expenses" to which this insurance may also apply.

d. No insureds will, except at their own cost, voluntarily make payment, assume any obligation, or incur any expense without our consent.

2. Legal Action Against Us

No person or organization has a right under this Coverage Part:

- a.** To join us as a party or otherwise bring us into a "suit" asking for "damages" from an insured; or
- b.** To sue us on this Coverage Part unless all of its terms have been fully complied with.

A person or organization may bring a "suit" against us including, but not limited to, a "suit" to recover on an agreed settlement or on a final judgment against an insured; but we will not be liable for "damages" that are not payable under the terms of this endorsement or that are in excess of the applicable limit of insurance. An agreed settlement means a settlement and release of liability signed by us, the insured and the claimant or the claimant's legal representative.

3. Other Insurance – Printers Errors and Omissions Liability Or Product Recall And Correction Of Work

If valid and collectible other insurance is available to you for:

- a.** "Damages" we cover under this insurance for Printers Errors and Omissions Liability; or
- b.** "Product recall and correction of work expenses" we cover under this insurance for Product Recall and Correction of Work,

we will pay only that part of the "damages" or "product recall and correction of work expenses" that are not covered by such other insurance. This provision does not apply to insurance bought specifically to apply in excess of this insurance.

F. Definitions.

- 1.** With respect to Printers Errors and Omissions Liability Coverage and Product Recall and Correction of Work Coverage, the definitions of "bodily injury", "coverage territory", and

COMMERCIAL GENERAL LIABILITY

"suit" do not apply and instead the following definitions apply:

- (a)** "Bodily injury" means bodily injury, mental anguish, mental injury, shock, fright, disability, humiliation, sickness or disease sustained by a person, including death resulting from any of these at any time.
 - (b)** "Coverage territory" means anywhere in the world, provided the insured's responsibility to pay "damages" is determined in a "suit" on the merits, in the United States of America (including its territories and possessions), Puerto Rico or Canada, or in a settlement we agree to.
 - (c)** "Suit" means a civil proceeding in which "damages" because of "wrongful acts" to which this insurance applies are alleged. "Suit" includes:
 - (1)** An arbitration proceeding in which such "damages" are claimed and to which the insured must submit or does submit with our consent; or
 - (2)** Any other alternative dispute resolution proceeding in which such "damages" are claimed and to which the insured submits with our consent.
2. With respect to Printers Errors and Omissions Liability coverage and Product Recall and Correction of Work coverage the following definitions are added:
- (a)** "Damages" means:
 - (1)** Monies other than fines, penalties or matters uninsurable under applicable law; and
 - (2)** The cost or expense to repair, replace or recreate "electronic data" of others.
 - (b)** "Electronic data" means information, facts or programs stored as or on, created or used on, or transmitted to or from computer software (including systems and applications software), hard or floppy disks, CD-ROMS, tapes, drives, cells, data processing devices or any other media which are used with electronically controlled equipment.
 - (c)** "Printing services or products" means those activities usual to the process of producing printed matter. "Printing services or products" includes:
 - (1)** Pre-press, graphic design, duplicating, printing, binding, finishing and distribution services; and
 - (2)** The creation, use or manipulation of "electronic data" that is intended to be printed.
 - (d)** "Product recall and correction of work expenses":
 - (1)** Means reasonable and necessary expenses you incur for the withdrawal, review and correction of your "printing services or products";
 - (2)** Includes:
 - (i)** Expenses for communications, transportation, postage, inspection, storage and disposal of your "printing services or products" that are defective;
 - (ii)** Remuneration paid to your "employees" or independent contractors you must hire to withdraw, inspect or correct your "printing services or products";
 - (iii)** Expenses to correct, replace and/or redistribute your "printing services or products"; and
 - (iv)** Expenses to repair, replace or recreate your "electronic data" that forms a part of your "printing services or products",
provided that such expenses do not exceed the original cost of providing your "printing services or products".
 - (3)** Does not include:
 - (i)** Loss of profits on your "printing services or products" that must be corrected;
 - (ii)** Costs incurred solely for retention of market share and customer goodwill.
 - (iii)** Expenses that represent an enhancement or improvement of your "printing services or products" as originally provided.
 - (e)** "Wrongful act" means any negligent act, error or omission committed by or on behalf of the insured. A series of negligent acts, errors or omissions that have as a common connection, tie, or link any fact,

COMMERCIAL GENERAL LIABILITY

circumstance, situation, event, transaction, cause, or series of related facts, circumstances, situations, events, transactions, or causes will be considered a sin-

gle "wrongful act", and will be deemed to have been committed at the time the first such negligent act, error or omission is committed.

POLICY NUMBER:

BUSINESSOWNERS
ISSUE DATE:

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

WINDSTORM OR HAIL PERCENTAGE DEDUCTIBLE SUBJECT TO A MINIMUM DOLLAR AMOUNT

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS COVERAGE PART

SCHEDULE

Minimum Dollar Amount Deductible Per Occurrence: \$

Prem/Loc No.	Building No.	Windstorm or Hail Deductible Percentage - enter 1%, 2%, 3%, 4%, 5% or 10%
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The Windstorm or Hail Deductible, as shown in the Schedule, applies to loss of or damage to Covered Property caused directly or indirectly by Windstorm or Hail, regardless of any other cause or event that contributes concurrently or in any sequence to the loss or damage. If loss or damage from a covered weather condition other than Windstorm or Hail occurs, and that loss or damage would not have occurred but for the Windstorm or Hail, such loss or damage will be considered to be caused by Windstorm or Hail and therefore part of the Windstorm or Hail occurrence.

With respect to Covered Property at a described premises identified in the Schedule, no other deductible applies to the Windstorm or Hail.

The Windstorm or Hail Deductible applies whenever there is an occurrence of Windstorm or Hail.

As used in this endorsement, the terms "specific insurance" and "blanket insurance" have the following meanings: Specific insurance covers each item of insurance (for example, each building or personal property in a building) under a separate Limit of Insurance. Blanket insurance covers two or more items of insurance (for example, a building and personal property in that building, or two buildings) un-

der a single Limit of Insurance. Items of insurance and corresponding Limit(s) of Insurance are shown in the Declarations.

WINDSTORM OR HAIL DEDUCTIBLE CLAUSE

A. All Policies

1. A Windstorm or Hail Deductible is calculated separately for, and applies separately to:
 - a. Each building, if two or more buildings sustain loss or damage;
 - b. The building and to personal property in that building, if both sustain loss or damage;
 - c. Personal property at each building, if personal property at two or more buildings sustains loss or damage;
 - d. Personal property in the open.
2. The least we will deduct in any one occurrence for all buildings, property or premises that sustain loss or damage is the Minimum Dollar Amount Deductible shown in the Schedule above.
3. We will not pay for loss or damage until the amount of loss or damage exceeds the ap-

BUSINESSOWNERS

applicable Windstorm or Hail Deductible. We will then pay the amount of loss or damage in excess of that Deductible. But we will not pay more than the applicable Limit of Insurance.

B. Calculation Of The Deductible – Specific Insurance

Subject to Paragraph **A.2.** above, in determining the amount, if any, that we will pay for loss or damage, we will deduct an amount equal to 1%, 2%, 3%, 4%, 5% or 10% (as shown in the Schedule) of the Limit(s) of Insurance applicable to the property that has sustained loss or damage.

C. Calculation Of The Deductible – Blanket Insurance

Subject to Paragraph **A.2.** above, in determining the amount, if any, that we will pay for loss or damage, we will deduct an amount equal to 1%, 2%, 3%, 4%, 5% or 10% (as shown in the Schedule) of the value(s) of the property that has sustained loss or damage. The value(s) to be used are those shown in the Statement of Values on file with us. If there is no Statement of Values on file with us, then the value(s) to be used will be the value of the property at the time of loss.

D. Calculation Of The Deductible – Property Covered Under The Newly Acquired or Constructed Property Additional Coverage

The following applies when property is covered under the **Newly Acquired or Constructed Property** Additional Coverage:

Subject to Paragraph **A.2.** above, in determining the amount, if any, that we will pay for loss or damage to such property, we will deduct an amount equal to a percentage of the value(s) of the property at time of loss. The applicable percentage for Newly Acquired or Constructed Property is the highest percentage shown in the Schedule.

EXAMPLES – APPLICATION OF DEDUCTIBLE

Example #1 – Specific Insurance

The amounts of loss to the damaged property are \$60,000 (building) and \$40,000 (business personal property in building).

The value of the damaged building at time of loss is \$1,000,000. The value of the business personal property in that building is \$800,000.

The **actual** Limits of Insurance on the damaged property are \$800,000 on the building and \$640,000 on the business personal property.

The Deductible is 2%.

The Minimum Dollar Amount Deductible Per Occurrence is \$25,000.

Building

Step (1): $\$800,000 \times 2\% = \$16,000$

Step (2): $\$60,000 - \$16,000 = \$44,000$

Business Personal Property

Step (1): $\$640,000 \times 2\% = \$12,800$

Step (2): $\$40,000 - \$12,800 = \$27,200$

Based on the calculation of the Percentage Deductible, the most we will pay is \$71,200 (\$44,000 + \$27,200).

The portion of the total loss that is not covered due to the application of the Percentage Deductible is \$28,800 (\$16,000 + \$12,800).

The application of the Minimum Dollar Amount Deductible Per Occurrence had no effect since the calculated Percentage Deductible exceeded \$25,000.

Example #2 – Specific Insurance

The amounts of loss to the damaged property are \$60,000 (building) and \$40,000 (business personal property in building).

The **actual** Limits of Insurance on the damaged property are \$300,000 on the building and \$250,000 on the business personal property.

The Deductible is 2%.

The Minimum Dollar Amount Deductible Per Occurrence is \$25,000.

Building

Step (1): $\$300,000 \times 2\% = \$6,000$

Step (2): $\$60,000 - \$6,000 = \$54,000$

Business Personal Property

Step (1): $\$250,000 \times 2\% = \$5,000$

Step (2): $\$40,000 - \$5,000 = \$35,000$

Based on the calculation of the Percentage Deductible, the most we will pay is \$89,000 (\$54,000 + \$35,000).

The portion of the total loss that is not covered due to the application of the Percentage Deductible is \$11,000 (\$6,000 + \$5,000).

However, in this case, the Minimum Dollar Amount Deductible Per Occurrence is \$25,000, so the most

we will pay is \$75,000 ($\$60,000 + \$40,000 = \$100,000 - \$25,000$).

Example #3 – Blanket Insurance

The sum of the values of Building #1 (\$500,000), Building #2 (\$500,000) and Building #3 (\$1,000,000) as shown in the Declarations is \$2,000,000.

Buildings #1 and #2 have sustained damage; the amounts of loss to these buildings are \$40,000 (Building #1) and \$20,000 (Building #2).

The Deductible is 2%.

The Minimum Dollar Amount Deductible Per Occurrence is \$25,000.

Building #1

Step (1): $\$500,000 \times 2\% = \$10,000$

Step (2): $\$40,000 - \$10,000 = \$30,000$

Building #2

Step (1): $\$500,000 \times 2\% = \$10,000$

Step (2): $\$20,000 - \$10,000 = \$10,000$

Based on the calculation of the Percentage Deductible, the most we will pay is \$40,000 ($\$30,000 + \$10,000$). The portion of the total loss that is not covered due to the application of the Percentage Deductible is \$20,000.

However, in this case, the Minimum Dollar Amount Deductible Per Occurrence is \$25,000, so the most we will pay is \$35,000 ($\$40,000 + \$20,000 = \$60,000 - \$25,000$).

POLICY NUMBER:

BUSINESSOWNERS
ISSUE DATE:

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

NAMED STORM PERCENTAGE DEDUCTIBLE

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS COVERAGE PART

SCHEDULE

Prem/Loc No.	Building No.	Named Storm Deductible Percentage - enter 1%, 2%, 3%, 4%, 5% or 10%
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The Named Storm Deductible, as shown in the Schedule, applies to loss of or damage to Covered Property caused directly or indirectly by a Named Storm, regardless of any other cause or event that contributes concurrently or in any sequence to the loss or damage. If loss or damage from a covered weather condition other than a Named Storm occurs, and that loss or damage would not have occurred but for the Named Storm, such loss or damage will be considered to be caused by a Named Storm and therefore part of the Named Storm occurrence.

With respect to this endorsement, a Named Storm is a storm system that has been declared and named a tropical storm or hurricane by the National Hurricane Center of the National Weather Service. A Named Storm includes any tornado or any other wind event that is caused by or results from the Named Storm.

With respect to Covered Property at a described premises identified in the Schedule, no other deductible applies to the Named Storm.

The Named Storm Deductible applies whenever there is an occurrence of a Named Storm.

As used in this endorsement, the terms "specific insurance" and "blanket insurance" have the following meanings: Specific insurance covers each item of insurance (for example, each building or personal property in a building) under a separate Limit of Insurance. Blanket insurance covers two or more items of insurance (for example, a building and personal property in that building, or two buildings) under a

single Limit of Insurance. Items of insurance and corresponding Limit(s) of Insurance are shown in the Declarations.

NAMED STORM DEDUCTIBLE CLAUSE

A. All Policies

1. A Named Storm Deductible is calculated separately for, and applies separately to:
 - a. Each building, if two or more buildings sustain loss or damage;
 - b. The building and to personal property in that building, if both sustain loss or damage;
 - c. Personal property at each building, if personal property at two or more buildings sustains loss or damage;
 - d. Personal property in the open.
2. We will not pay for loss or damage until the amount of loss or damage exceeds the applicable Named Storm Deductible. We will then pay the amount of loss or damage in excess of that Deductible. But we will not pay more than the applicable Limit of Insurance.

B. Calculation Of The Deductible – Specific Insurance

In determining the amount, if any, that we will pay for loss or damage, we will deduct an amount equal to 1%, 2%, 3%, 4%, 5% or 10% (as shown

BUSINESSOWNERS

in the Schedule) of the Limit(s) of Insurance applicable to the property that has sustained loss or damage.

C. Calculation Of The Deductible – Blanket Insurance

In determining the amount, if any, that we will pay for loss or damage, we will deduct an amount equal to 1%, 2%, 3%, 4%, 5% or 10% (as shown in the Schedule) of the value(s) of the property that has sustained loss or damage. The value(s) to be used are those shown in the Statement of Values on file with us. If there is no Statement of Values on file with us, then the value(s) to be used will be the value of the property at the time of loss.

D. Calculation Of The Deductible – Property Covered Under The Newly Acquired or Constructed Property Additional Coverage

The following applies when property is covered under the **Newly Acquired or Constructed Property** Additional Coverage:

In determining the amount, if any, that we will pay for loss or damage to such property, we will deduct an amount equal to a percentage of the value(s) of the property at time of loss. The applicable percentage for Newly Acquired or Constructed Property is the highest percentage shown in the Schedule.

EXAMPLES – APPLICATION OF DEDUCTIBLE

Example #1 – Specific Insurance

The amounts of loss to the damaged property are \$60,000 (building) and \$40,000 (business personal property in building).

The value of the damaged building at time of loss is \$100,000. The value of the business personal property in that building is \$80,000.

The **actual** Limits of Insurance on the damaged property are \$80,000 on the building and \$64,000 on the business personal property.

The Deductible is 2%.

Building

Step (1): $\$80,000 \times 2\% = \$1,600$

Step (2): $\$60,000 - \$1,600 = \$58,400$

Business Personal Property

Step (1): $\$64,000 \times 2\% = \$1,280$

Step (2): $\$40,000 - \$1,280 = \$38,720$

The most we will pay is \$97,120 (\$58,400 + \$38,720). The portion of the total loss that is not covered due to the application of the Deductible is \$2,880 (\$1,600 + \$1,280).

Example #2 – Specific Insurance

The amounts of loss to the damaged property are \$60,000 (building) and \$40,000 (business personal property in building).

The **actual** Limits of Insurance on the damaged property are \$100,000 on the building and \$64,000 on the business personal property.

The Deductible is 2%.

Building

Step (1): $\$100,000 \times 2\% = \$2,000$

Step (2): $\$60,000 - \$2,000 = \$58,000$

Business Personal Property

Step (1): $\$64,000 \times 2\% = \$1,280$

Step (2): $\$40,000 - \$1,280 = \$38,720$

The most we will pay is \$96,720 (\$58,000 + \$38,720). The portion of the total loss that is not covered due to the application of the Deductible is \$3,280 (\$2,000 + \$1,280).

Example #3 – Blanket Insurance

The sum of the values of Building #1 (\$500,000), Building #2 (\$500,000) and Building #3 (\$1,000,000) as shown in the Declarations is \$2,000,000.

Buildings #1 and #2 have sustained damage; the amounts of loss to these buildings are \$40,000 (Building #1) and \$20,000 (Building #2).

The Deductible is 2%.

Building #1

Step (1): $\$500,000 \times 2\% = \$10,000$

Step (2): $\$40,000 - \$10,000 = \$30,000$

Building #2

Step (1): $\$500,000 \times 2\% = \$10,000$

Step (2): $\$20,000 - \$10,000 = \$10,000$

The most we will pay is \$40,000 (\$30,000 + \$10,000). The portion of the total loss that is not covered due to the application of the Deductible is \$20,000.

POLICY NUMBER:

BUSINESSOWNERS
ISSUE DATE:

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

NAMED STORM PERCENTAGE DEDUCTIBLE SUBJECT TO A MINIMUM DOLLAR AMOUNT

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS COVERAGE PART

SCHEDULE

Minimum Dollar Amount Deductible Per Occurrence: \$

Prem/Loc No.

Building No.

**Named Storm Deductible Percentage –
enter 1%, 2%, 3%, 4%, 5% or 10%**

The Named Storm Deductible, as shown in the Schedule, applies to loss of or damage to Covered Property caused directly or indirectly by a Named Storm, regardless of any other cause or event that contributes concurrently or in any sequence to the loss or damage. If loss or damage from a covered weather condition other than a Named Storm occurs, and that loss or damage would not have occurred but for the Named Storm, such loss or damage will be considered to be caused by a Named Storm and therefore part of the Named Storm occurrence.

With respect to this endorsement, a Named Storm is a storm system that has been declared and named a tropical storm or hurricane by the National Hurricane Center of the National Weather Service. A Named Storm includes any tornado or any other wind event that is caused by or results from the Named Storm.

With respect to Covered Property at a described premises identified in the Schedule, no other deductible applies to the Named Storm.

The Named Storm Deductible applies whenever there is an occurrence of a Named Storm.

As used in this endorsement, the terms "specific insurance" and "blanket insurance" have the following meanings: Specific insurance covers each item of insurance (for example, each building or personal property in a building) under a separate Limit of In-

surance. Blanket insurance covers two or more items of insurance (for example, a building and personal property in that building, or two buildings) under a single Limit of Insurance. Items of insurance and corresponding Limit(s) of Insurance are shown in the Declarations.

NAMED STORM DEDUCTIBLE CLAUSE

A. All Policies

1. A Named Storm Percentage Deductible is calculated separately for, and applies separately to:
 - a. Each building, if two or more buildings sustain loss or damage;
 - b. The building and to personal property in that building, if both sustain loss or damage;
 - c. Personal property at each building, if personal property at two or more buildings sustains loss or damage;
 - d. Personal property in the open.
2. The least we will deduct in any one occurrence for all buildings, property or premises that sustain loss or damage is the Minimum Dollar Amount Deductible shown in the Schedule above.

BUSINESSOWNERS

3. We will not pay for loss or damage until the amount of loss or damage exceeds the applicable Named Storm Deductible. We will then pay the amount of loss or damage in excess of that Deductible. But we will not pay more than the applicable Limit of Insurance.

B. Calculation Of The Deductible – Specific Insurance

Subject to Paragraph **A.2.** above, in determining the amount, if any, that we will pay for loss or damage, we will deduct an amount equal to 1%, 2%, 3%, 4%, 5% or 10% (as shown in the Schedule) of the Limit(s) of Insurance applicable to the property that has sustained loss or damage.

C. Calculation Of The Deductible – Blanket Insurance

Subject to Paragraph **A.2.** above, in determining the amount, if any, that we will pay for loss or damage, we will deduct an amount equal to 1%, 2%, 3%, 4%, 5% or 10% (as shown in the Schedule) of the value(s) of the property that has sustained loss or damage. The value(s) to be used are those shown in the Statement of Values on file with us. If there is no Statement of Values on file with us, then the value(s) to be used will be the value of the property at the time of loss.

D. Calculation Of The Deductible – Property Covered Under The Newly Acquired or Constructed Property Additional Coverage

The following applies when property is covered under the **Newly Acquired or Constructed Property** Additional Coverage:

Subject to Paragraph **A.2.** above, in determining the amount, if any, that we will pay for loss or damage to such property, we will deduct an amount equal to a percentage of the value(s) of the property at time of loss. The applicable percentage for Newly Acquired or Constructed Property is the highest percentage shown in the Schedule.

EXAMPLES – APPLICATION OF DEDUCTIBLE

Example #1 – Specific Insurance

The amounts of loss to the damaged property are \$60,000 (building) and \$40,000 (business personal property in building).

The value of the damaged building at time of loss is \$1,000,000. The value of the business personal property in that building is \$800,000.

The **actual** Limits of Insurance on the damaged property are \$800,000 on the building and \$640,000 on the business personal property.

The Deductible is 2%.

The Minimum Dollar Amount Deductible Per Occurrence is \$25,000.

Building

Step (1): $\$800,000 \times 2\% = \$16,000$

Step (2): $\$60,000 - \$16,000 = \$44,000$

Business Personal Property

Step (1) $\$640,000 \times 2\% = \$12,800$

Step (2): $\$40,000 - \$12,800 = \$27,200$

Based on the calculation of the Percentage Deductible, the most we will pay is \$71,200 (\$44,000 + \$27,200).

The portion of the total loss that is not covered due to the application of the Percentage Deductible is \$28,800 (\$16,000 + \$12,800).

The application of the Minimum Dollar Amount Deductible Per Occurrence had no effect since the calculated Percentage Deductible exceeded \$25,000.

Example #2 – Specific Insurance

The amounts of loss to the damaged property are \$60,000 (building) and \$40,000 (business personal property in building).

The **actual** Limits of Insurance on the damaged property are \$300,000 on the building and \$250,000 on the business personal property.

The Deductible is 2%.

The Minimum Dollar Amount Deductible Per Occurrence is \$25,000.

Building

Step (1): $\$300,000 \times 2\% = \$6,000$

Step (2): $\$60,000 - \$6,000 = \$54,000$

Business Personal Property

Step (1) $\$250,000 \times 2\% = \$5,000$

Step (2): $\$40,000 - \$5,000 = \$35,000$

Based on the calculation of the Percentage Deductible, the most we will pay is \$89,000 (\$54,000 + \$35,000).

The portion of the total loss that is not covered due to the application of the Percentage Deductible is \$11,000 (\$6,000 + \$5,000).

However, in this case, the Minimum Dollar Amount Deductible Per Occurrence is \$25,000, so the most we will pay is \$75,000 ($\$60,000 + \$40,000 = \$100,000 - \$25,000$).

Example #3 – Blanket Insurance

The sum of the values of Building #1 (\$500,000), Building #2 (\$500,000) and Building #3 (\$1,000,000) as shown in the Declarations is \$2,000,000.

Buildings #1 and #2 have sustained damage; the amounts of loss to these buildings are \$40,000 (Building #1) and \$20,000 (Building #2).

The Deductible is 2%.

The Minimum Dollar Amount Deductible Per Occurrence is \$25,000.

Building #1

Step (1): $\$500,000 \times 2\% = \$10,000$

Step (2): $\$40,000 - \$10,000 = \$30,000$

Building #2

Step (1): $\$500,000 \times 2\% = \$10,000$

Step (2): $\$20,000 - \$10,000 = \$10,000$

Based on the calculation of the Percentage Deductible, the most we will pay is \$40,000 ($\$30,000 + \$10,000$). The portion of the total loss that is not covered due to the application of the Percentage Deductible is \$20,000.

However, in this case, the Minimum Dollar Amount Deductible Per Occurrence is \$25,000, so the most we will pay is \$35,000 ($\$40,000 + \$20,000 = \$60,000 - \$25,000$).

POLICY NUMBER:

BUSINESSOWNERS
ISSUE DATE:

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

WINDSTORM OR HAIL FIXED DOLLAR DEDUCTIBLE

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS COVERAGE PART

SCHEDULE

Prem/Loc No.	Building No.	Windstorm or Hail Deductible Fixed Dollar Deductible
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The Windstorm or Hail Deductible, as shown in the Schedule, applies to loss of or damage to Covered Property caused directly or indirectly by Windstorm or Hail, regardless of any other cause or event that contributes concurrently or in any sequence to the loss or damage. If loss or damage from a covered weather condition other than Windstorm or Hail occurs, and that loss or damage would not have occurred but for the Windstorm or Hail, such loss or damage will be considered to be caused by Windstorm or Hail and therefore part of the Windstorm or Hail occurrence.

With respect to Covered Property at a described premises identified in the Schedule, no other deductible applies to the Windstorm or Hail.

The Windstorm or Hail Deductible applies whenever there is an occurrence of Windstorm or Hail.

As used in this endorsement, the terms "specific insurance" and "blanket insurance" have the following meanings: Specific insurance covers each item of insurance (for example, each building or personal property in a building) under a separate Limit of Insurance. Blanket insurance covers two or more items of insurance (for example, a building and personal property in that building, or two buildings) under a single Limit of Insurance. Items of insurance and corresponding Limit(s) of Insurance are shown in the Declarations.

WINDSTORM OR HAIL DEDUCTIBLE CLAUSE

A. All Policies

1. A Windstorm or Hail Deductible is calculated separately for, and applies separately to:
 - a. Each building, if two or more buildings sustain loss or damage;
 - b. The building and to personal property in that building, if both sustain loss or damage;
 - c. Personal property at each building, if personal property at two or more buildings sustains loss or damage;
 - d. Personal property in the open.
2. We will not pay for loss or damage until the amount of loss or damage exceeds the applicable Windstorm or Hail Deductible. We will then pay the amount of loss or damage in excess of that Deductible. But we will not pay more than the applicable Limit of Insurance.

B. Calculation Of The Deductible – Specific Insurance

In determining the amount, if any, that we will pay for loss or damage, we will deduct an amount equal to the fixed dollar deductible (as shown in the Schedule) applicable to the property that has sustained loss or damage.

C. Calculation Of The Deductible – Blanket Insurance

In determining the amount, if any, that we will pay for loss or damage, we will deduct an amount equal to the windstorm or hail fixed dollar deductible (as shown in the Schedule) applicable to the value(s) of the property that has sustained loss or damage. The value(s) to be used are those shown in the Statement of Values on file with us. If there is no Statement of Values on file with us, then the value(s) to be used will be the value of the property at the time of loss.

D. Calculation Of The Deductible – Property Covered Under The Newly Acquired or Constructed Property Additional Coverage

The following applies when property is covered under the **Newly Acquired or Constructed Property** Additional Coverage:

In determining the amount, if any, that we will pay for loss or damage to such property, we will deduct an amount equal to the windstorm or hail fixed dollar deductible (as shown in the Schedule) applicable to the value(s) of the property at time of loss. The applicable fixed dollar deductible for Newly Acquired or Constructed Property is the highest fixed dollar deductible shown in the Schedule.

EXAMPLES – APPLICATION OF DEDUCTIBLE

Example #1 – Specific Insurance

The amounts of loss to the damaged property are \$60,000 (building) and \$40,000 (business personal property in building).

The value of the damaged building at time of loss is \$100,000. The value of the business personal property in that building is \$80,000.

The **actual** Limits of Insurance on the damaged property are \$80,000 on the building and \$64,000 on the business personal property.

The Deductible is \$2,500.

Building

Step (1): $\$60,000 - \$2,500 = \$57,500$

Business Personal Property

Step (1) $\$40,000 - \$2,500 = \$37,500$

The most we will pay is \$95,000 (\$57,500 + \$37,500). The portion of the total loss that is not covered due to the application of the Deductible is \$5,000 (\$2,500 + \$2,500).

Example #2 – Blanket Insurance

The sum of the values of Building #1 (\$500,000), Building #2 (\$500,000) and Building #3 (\$1,000,000) as shown in the Declarations is \$2,000,000.

Buildings #1 and #2 have sustained damage; the amounts of loss to these buildings are \$40,000 (Building #1) and \$20,000 (Building #2).

The Deductible is 5,000.

Building #1

Step (1): $\$40,000 - \$5,000 = \$35,000$

Building #2

Step (2): $\$20,000 - \$5,000 = \$15,000$

The most we will pay is \$50,000 (\$35,000 + \$15,000). The portion of the total loss that is not covered due to the application of the Deductible is \$10,000.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

WORLD BUSINESS ESSENTIALS

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS PROPERTY COVERAGE SPECIAL FORM
COMMERCIAL GENERAL LIABILITY COVERAGE PART

A. The BUSINESSOWNERS PROPERTY COVERAGE SPECIAL FORM is changed as follows:

1. The following **Additional Coverages** are added anywhere within the Coverage Territory of this endorsement:

a. Overseas Claim Data Expense

(1) We will pay the reasonable expenses you incur in preparing claim data when we require such data to show the extent of loss. This includes the cost of taking inventories, making appraisals, preparing income statements, and preparing other documentation.

(2) Under this Additional Coverage, we will not pay for:

(a) Any expenses incurred, directed, or billed by or payable to attorneys, insurance adjusters or their associates or subsidiaries;

(b) Any costs in connection with Paragraph **E.2.**, Appraisal; or

(c) Any expenses incurred, directed, or billed by or payable to insurance brokers or agents, or their associates or subsidiaries, without our written consent prior to such expenses being incurred.

(3) The most we will pay for preparation of claim data under this Additional Coverage in any one occurrence is \$5,000 regardless of the number of "client or virtual office premises overseas" involved.

b. Overseas Fine Arts

(1) When a Limit of Insurance is shown in the Declarations for Business Personal Property at any described premises, we will pay for direct physical loss of or damage to "fine arts" which are owned by:

(a) You; or

(b) Others and in your care, custody, or control;

caused by or resulting from a Covered Cause of Loss, including while on exhibit, anywhere within the Coverage Territory of this endorsement.

(2) The breakage limitation under Paragraph **A.5.b.(2)** does not apply to this Additional Coverage.

(3) The following exclusions apply to this Additional Coverage:

(a) We will not pay for loss or damage caused by or resulting from wear and tear, any quality in the property that causes it to damage or destroy itself, gradual deterioration, insects, birds, rodents or other animals;

(b) We will not pay for loss or damage caused by or resulting from dampness or dryness of atmosphere, or changes in or extremes of temperature;

(c) We will not pay for loss or damage caused by or resulting from any repairing, restoration or re-touching process;

(d) We will not pay for loss or damage caused by or resulting from faulty packing;

(e) Paragraph **B.1.b.** Earth Movement;

(f) Paragraph **B.1.c.** Governmental Action;

(g) Paragraph **B.1.d.** Nuclear Hazard;

(h) Paragraph **B.1.f.** War and Military Action;

(i) Paragraph **B.1.g.** Water;

BUSINESSOWNERS

(j) Paragraph **B.1.h.** Neglect; and

(k) Paragraph **B.2.g.**

No other exclusions in Paragraph **B.** Exclusions apply to this Additional Coverage. However, if any exclusions are added by endorsement to this Coverage Form, such exclusions will apply to this Additional Coverage.

(4) The most we pay for loss or damage under this Additional Coverage in any one occurrence is \$25,000. This limit applies regardless of the number of "client or virtual office premises overseas" involved.

2. The following **Coverage Extension** is changed as follows:

a. With respect to the **Coverage Extension – Business Income and Extra Expense From Dependent Property**, Paragraph **A.7.d.(4)(a)** is replaced by the following:

(a) Applies to Dependent Property premises located worldwide, except within any country on which the United States government has imposed sanctions, embargoes, or any similar prohibition.

3. The following **Coverage Extensions** are added anywhere within the Coverage Territory of this endorsement:

a. **Business Income and Extra Expense at Client or Virtual Office Premises Overseas**

(1) When the Declarations show that you have coverage for Business Income and Extra Expense, you may extend that insurance to apply to the actual loss of Business Income you sustain and reasonable and necessary Extra Expense you incur due to the "suspension" of your business activities occurring at a "client or virtual office premises overseas" during the "period of restoration". The "suspension" must be caused by direct physical loss or damage caused by or resulting from a Covered Cause of Loss at a "client or virtual office premises overseas".

(2) With respect to this Coverage Extension, the "period of restoration":

(a) Begins 24 hours after the time of direct physical loss or damage caused by or resulting from any Covered Cause of Loss at the "client or virtual office premises overseas";

(b) Ends on the date when the property at the "client or virtual office premises overseas" should be repaired, rebuilt or replaced with reasonable speed and similar quality; and

(c) Does not include any increased period required due to the enforcement of any ordinance or law that:

(i) Regulates the construction, use or repair, or requires the tearing down of any property; or

(ii) Requires any insured or others to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of "pollutants".

(3) This Coverage Extension:

(a) Applies to "client or virtual office premises overseas" located within the Coverage Territory of this endorsement; and

(b) Does not apply when you have more specific insurance under any other policy.

(4) We will reduce the amount of your Business Income loss, other than Extra Expense, to the extent you can resume your business activities at a "client or virtual office premises overseas" in whole or in part, by using any other available:

(a) Source of materials; or

(b) Outlet for your products.

(5) The most we will pay under this Coverage Extension for the sum of Business Income and Extra Expense you incur in any one occurrence is \$25,000 regardless of the number of "client or virtual office premises overseas" involved.

b. Overseas Business Travel or Business Personal Property at Client or Virtual Office Premises Overseas

- (1) When a Limit of Insurance is shown in the Declarations for Business Personal Property at any described premises, you may extend that insurance to apply to direct physical loss of or damage to Business Personal Property caused by or resulting from a Covered Cause of Loss while such property is located at a "client or virtual office premises overseas". We will also pay for direct physical loss of or damage to business personal property while in the custody of any officer or "employee" of the insured while temporarily traveling outside of the United States of America (including its territories and possessions), Puerto Rico and Canada.
- (2) This Coverage Extension also applies to personal property that is:
 - (a) Owned by an "employee" or officer of the insured; and
 - (b) Used for your business; while such property is located at a "client or virtual office premises overseas" and sustains direct physical loss or damage caused by or resulting from a Covered Cause of Loss.
- (3) This Coverage Extension does not apply to property:
 - (a) Otherwise covered under the Fine Arts Additional Coverage; or
 - (b) Otherwise covered under the following Coverage Extensions:
 - (i) Electronic Data Processing
 - (ii) Valuable Papers and Records.

The most we will pay for loss or damage under this Coverage Extension in any one occurrence is \$25,000 while the property is in transit or regardless of the number of "client or virtual office premises overseas" involved.

c. Utility Services – Time Element at Client or Virtual Office Premises Overseas

- (1) When the Declarations show that you have coverage for Business Income

and Extra Expense, you may extend that insurance to apply to the loss of Business Income or Extra Expense caused by the interruption of service to a "client or virtual office premises overseas". The interruption must result from direct physical loss or damage by a Covered Cause of Loss to the following property not on the "client or virtual office premises overseas":

- (a) "Water Supply Services";
- (b) "Communication Supply services"; or
- (c) "Power Supply Services".

- (2) We will pay the actual loss sustained from the initial time of service(s) failure at the "client or virtual office premises overseas" but only when the service interruption at the "client or virtual office premises overseas" exceeds 24 hours immediately following the direct physical loss or damage. Coverage does not apply to any reduction of income after service has been restored to such premises.
- (3) The most we will pay for loss under this Coverage Extension in any one occurrence is \$25,000 regardless of the number of "client or virtual office premises overseas" involved.

d. Overseas Valuable Papers and Records

- (1) When a Limit of Insurance is shown in the Declarations for Business Personal Property at the described premises, you may extend that insurance to apply to direct physical loss of or damage to "valuable papers and records", that:
 - (a) You own; or
 - (b) Are owned by others, but in your care, custody or control; caused by or resulting from a Covered Cause of Loss.
- (2) This Coverage Extension includes the cost to research, replace or restore the lost information on "valuable papers and records" for which duplicates do not exist.
- (3) The following exclusions apply to this Coverage Extension:

- (a) We will not pay for any loss or damage to "valuable papers and records" caused by or resulting from any errors or omissions in processing or copying. But if errors or omissions in processing or copying results in fire or explosion, we will pay for the resulting loss or damage caused by that fire or explosion.
- (b) Paragraph **B.1.b.** Earth Movement;
- (c) Paragraph **B.1.c.** Governmental Action;
- (d) Paragraph **B.1.d.** Nuclear Hazard;
- (e) Paragraph **B.1.f.** War and Military Action;
- (f) Paragraph **B.1.g.** Water;
- (g) Paragraph **B.1.h.** Neglect; and
- (h) Paragraph **B.2.g.**

No other exclusions in Paragraph **B.** Exclusions apply to this Coverage Extension. However, if any exclusions are added by endorsement to this Coverage Form, such exclusions will apply to this Coverage Extension.

- (4) The most we will pay under this Coverage Extension for loss of or damage to "valuable papers and records" in any one occurrence while in transit in the Coverage Territory of this endorsement is \$10,000.
 - (5) The most we will pay under this Coverage Extension for loss of or damage to "valuable papers and records" in any one occurrence is \$10,000 regardless of the number of "client or virtual office premises overseas" involved.
4. With respect to the **Additional Coverages** and **Coverage Extensions** of this endorsement, coverage does not apply to property at:
- (1) Owned or leased locations except for an "employees" or officer's temporary residence overseas.
5. With respect to the **Additional Coverages** and **Coverage Extensions** of this endorsement, under **G. PROPERTY DEFINITIONS**, the definition of "employee" under Paragraph **9.** is replaced by the following:

"Employee(s)"

a. Means:

(1) Any natural person:

- (a) While in your service (and for 30 days after termination of service);
- (b) Whom you compensate directly by salary, wages or commissions; and
- (c) Whom you have the right to direct and control while performing services for you;

(2) Any natural person employed by an employment contractor while that person is subject to your direction and control and performing services for you excluding, however, any such person while having care and custody of property outside the "client or virtual office premises overseas"; or

(3) Your directors or trustees while acting as a member of any of your elected or appointed committees to perform on your behalf specific, as distinguished from general, directorial acts; and

b. Does not mean any agent, broker, person leased to you by a labor leasing firm, factor, commission merchant, consignee, independent contractor or representative of the same general character.

6. The following **PROPERTY DEFINITION** is added:

"Client or Virtual Office Premises Overseas" means the interior of that portion of any building occupied by an "employee" or officer, including:

- a. An "employee" or officer's temporary residence overseas; or
- b. A client's business location overseas.

7. **Coverage Territory**

Under this endorsement:

- 1. Worldwide coverage is provided under the **Additional Coverages** and **Coverage Extensions** of this endorsement except such coverage does not apply within:

- (a) The United States of America (including its territories and possessions);
- (b) Puerto Rico;
- (c) Canada; and
- (d) Any country on which the United States government has imposed sanctions, embargoes, or any similar prohibition.

- 2. Worldwide coverage is provided with respect to the **Coverage Extension – Business Income and Extra Expense From Dependent Property**. The coverage territory as described in Paragraph **F.8.b.** does not apply to the **Coverage Extension – Business Income and Extra Expense From Dependent Property**.

B. The COMMERCIAL GENERAL LIABILITY COVERAGE PART is changed as follows:

1. AMENDED DEFINITION

- a. The definition of "coverage territory" in **Section V – Definitions** is deleted and replaced by the following:

"Coverage territory" means:

- (1) The United States of America (including its territories and possessions), Puerto Rico and Canada;
- (2) International waters or airspace, but only if the injury or damage occurs in the course of travel or transportation between any places included in **1.a.(1)** above; or
- (3) All other parts of the world, excluding any country or jurisdiction which at the time of the "occurrence" or offense is the subject of trade or economic sanctions imposed by the laws or regulations of the United States of America, but not including any country or jurisdiction in which the insured's activities are specifically permitted by any governmental entity of the United States of America, if the injury or damage arises out of:
 - (a) Goods or products made or sold by you in the territory described in **1.a.(1)** above; or
 - (b) The activities of a person whose home is in the territory described

in **1.a.(1)** above, but is away for a short time on your business; or

- (c) Personal injury" or "advertising injury" offenses that take place through the Internet or similar means of communication.

However, the "coverage territory" described in this sub-paragraph **1.a.(3)** does not apply to "bodily injury" or "property damage" arising out of the maintenance or use of a "hired auto" or "nonowned auto", except as coverage is provided by part **B.2.** below.

- b. With respect to claims or "suits" caused by an "occurrence" within the "coverage territory" described in **1.a.(3)** above, the following conditions apply:

- (1) The coverage afforded hereunder shall be excess over any other valid and collectible insurance available to the insured, whether primary, excess, contingent or on any other basis, except for insurance purchased specifically by you to be excess of this policy.

- (2) This insurance is not a substitute for "compulsory admitted insurance" in any jurisdiction described in **1.a.(3)** above, whether or not this insurance would qualify as "compulsory admitted insurance" in a given jurisdiction or is accepted by the appropriate authorities as proof of "compulsory admitted insurance".

You agree to maintain "compulsory admitted insurance" at the limits required by law. Your failure to do so will not invalidate the coverage afforded by this endorsement, but we will only be liable to the same extent we would have been liable had you maintained "compulsory admitted insurance".

- (3) With respect to defending you against, or the investigation or settlement of, any claim or "suit" brought against you, the following will apply:

- (a) The provision of the Insuring Agreement reading "We will pay....." in Part 1. of **COVERAGE A.** and **COVERAGE B. (Section I – Coverages)** is amended to

read "We will indemnify the insured for....";

- (b) You must arrange to defend yourself against, and investigate or settle, any claim or "suit";
- (c) You will not make any settlement without our consent;
- (d) We will pay expenses incurred with our consent;
- (e) We may, at our discretion, participate in defending you against, or in the settlement of, any claim or "suit".

(4) This Provision **1. AMENDED DEFINITION** does not apply:

- (a) To any of "your products" for which coverage is excluded by endorsement; or
- (b) To "personal injury" or "advertising injury" if **COVERAGE B. PERSONAL AND ADVERTISING INJURY LIABILITY** is excluded by endorsement.

c. **Additional Definitions**

Section V – Definitions is amended by the addition of the following definition:

(1) "Compulsory admitted insurance" means insurance that is:

- (a) Required to be in-force to satisfy the legal requirements of a given jurisdiction; and
- (b) Issued by a State Fund or an insurer licensed or permitted by law to do business in the jurisdiction where the property or exposure to loss is located.

2. **INTERNATIONAL HIRED AND NONOWNED AUTO EXCESS LIABILITY**

a. **Coverage**

(1) The insurance provided under **Section I – Coverage A – Bodily Injury And Property Damage Liability** applies to "bodily injury" and "property damage" arising out of the maintenance or use of a "hired auto" or "nonowned auto" anywhere in the world, other than:

- (a) The United States of America (including its territories and posses-

sions), Puerto Rico and Canada; or

- (b) Any country or jurisdiction which at the time of the "occurrence" is the subject of trade or economic sanctions imposed by the laws or regulations of the United States of America, but not including any country or jurisdiction in which the insured's activities are specifically permitted by any governmental entity of the United States of America.

(2) This International Hired And Nonowned Auto Excess Liability insurance is excess and will pay only the difference between the limits of this insurance and the limits of any primary or admitted insurance, including primary or admitted insurance issued on an excess basis. This provision does not apply to any insurance purchased specifically to be in excess of this insurance.

b. **Exclusions**

With respect only to this International Hired And Nonowned Auto Excess Liability insurance:

(1) The exclusions, under **Section I – Coverage A – Bodily Injury And Property Damage Liability**, other than exclusions **a., b., d., e., f.** and **i.** and the Nuclear Energy Liability Exclusion (Broad Form) are deleted and replaced by the following:

(a) "Bodily injury" to:

(i) Any fellow "employee" of the insured arising out of and in the course of:

- a) Employment by the insured; or
- b) Performing duties related to the conduct of the insured's business.

(b) "Property damage" to:

- (i) Property owned or being transported by, or rented or loaned to the insured; or
- (ii) Property in the care, custody or control of the insured.

c. Who Is An Insured

With respect only to this International Hired And Nonowned Auto Excess Liability insurance, **Section II – Who Is An Insured** is replaced by the following:

Each of the following is an insured under this insurance to the extent set forth below:

- (1) You;
- (2) Anyone else, including any partner or "executive officer" of yours, while using with your permission a "hired auto" or a "nonowned auto" except:
 - (a) The owner or lessee (of whom you are a sublessee) of a "hired auto" or the owner or lessee of a "nonowned auto" or any agent or "employee" of any such owner or lessee;
 - (b) Your "employee" if the covered "auto" is owned by that "employee" or a member of his or her household;
 - (c) Your "employee" if the covered "auto" is leased, hired or rented by him or her or a member of his or her household under a lease or rental agreement for a period of 180 days or more;
 - (d) Any partner or "executive officer" with respect to any "auto" owned by such partner or officer or a member of his or her household;
 - (e) Any partner or "executive officer" with respect to any "auto" leased or rented to such partner or officer or a member of his or her household under a lease or rental agreement for a period of 180 days or more;
 - (f) Any person while employed in or otherwise engaged in duties in connection with an "auto business", other than an "auto business" you operate;
 - (g) Anyone other than your "employees", partners, a lessee or borrower or any of their "employees", while moving property to or

from a "hired auto" or a "nonowned auto"; or

- (3) Any other person or organization, but only with respect to their liability because of acts or omissions of an insured under **B.2.c.(1)** or **(2)** above.

d. Amended Definitions

The Definition of "insured contract" of **Section V – Definitions** is amended by the addition of the following exceptions to paragraph **f.**:

Paragraph **f.** does not include that part of any contract or agreement:

- (4) That pertains to the loan, lease or rental of an "auto" to you or any of your "employees", if the "auto" is loaned, leased or rented with a driver; or
- (5) That holds a person or organization engaged in the business of transporting property by "auto" for hire harmless for your use of a covered "auto" over a route or territory that person or organization is authorized to serve by public authority.

e. Additional Definitions

Section V – Definitions is amended by the addition of the following definitions:

- (1) "Auto Business" means the business or occupation of selling, repairing, servicing, storing or parking "autos".
- (2) "Hired auto" means any "auto" you lease, hire, rent or borrow. This does not include:
 - (a) Any "auto" you lease, hire or rent under a lease or rental agreement for a period of 180 days or more; or
 - (b) Any "auto" you lease, hire, rent or borrow from any of your "employees", partners, stockholders, or members of their households.
- (3) "Nonowned auto" means any "auto" you do not own, lease, hire, rent or borrow that is being used in the course and scope of your business at the time of an "occurrence". This includes "autos" owned by your "employees" or partners or members of

BUSINESSOWNERS

their households, but only while being used in the course and scope of your business at the time of an "occurrence".

If you are a sole proprietor, "nonowned auto" also means any

"auto" you do not own, lease, hire, rent or borrow that is being used in your personal affairs at the time of an "occurrence".

SERFF Tracking Number: TRVD-125227550 *State:* Arkansas
First Filing Company: The Charter Oak Fire Insurance Company, ... *State Tracking Number:* AR-PC-07-025443
Company Tracking Number: 2007-06-0084-F
TOI: 05.0 Commercial Multi-Peril - Liability & Non- *Sub-TOI:* 05.0002 Businessowners
Liability
Product Name: Master Pac
Project Name/Number: 2007-06-0084/2007-06-0084-F

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: TRVD-125227550 State: Arkansas
First Filing Company: The Charter Oak Fire Insurance Company, ... State Tracking Number: AR-PC-07-025443
Company Tracking Number: 2007-06-0084-F
TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0002 Businessowners
Liability
Product Name: Master Pac
Project Name/Number: 2007-06-0084/2007-06-0084-F

Supporting Document Schedules

Satisfied -Name: Uniform Transmittal Document-Property & Casualty	Review Status: Approved	07/17/2007
Comments:		
Attachment: AR NAIC Transmittal.pdf		
Satisfied -Name: AR Filing Letter	Review Status: Approved	07/17/2007
Comments:		
Attachment: AR 2007-06-0084 Filing Letter - Form.pdf		
Satisfied -Name: Forms Index	Review Status: Approved	07/17/2007
Comments:		
Attachment: Forms Index CW.pdf		
Satisfied -Name: Forms Transmittal Supplement	Review Status: Approved	08/27/2007
Comments: Corrected Form Transmittal for MP T9 96 05 07		
Attachments: Form Transmittal (CW).pdf MP T9 96 05 07 Transmittal.pdf		

Property & Casualty Transmittal Document—

20. This filing transmittal is part of Company Tracking #	2007-06-0084-F
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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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In compliance with the insurance laws and regulations in your state, our companies respectfully submit a revision to our Master Pac program.

We continue to expand the proprietary Master Pac product in order to further enhance our product coverage options for small commercial business. We are including new optional endorsements for use with our Master Pac program. We feel these additional optional endorsements enable us to remain competitive while meeting the ever changing needs of existing and potential customers in the marketplace.

For a detailed description of each endorsement, refer to the attached Form Index and Form Transmittal supplement.

22. Filing Fees (Filer must provide check # and fee amount if applicable) [If a state requires you to show how you calculated your filing fees, place that calculation below]

Check #: NA- EFT
Amount: \$50.00

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

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



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July 13, 2007

Commissioner Julie Benafield Bowman
Commissioner of Insurance
State of Arkansas
1200 West Third Street
3rd and Cross
Little Rock, Arkansas 72201-1904

The Charter Oak Fire Insurance Company	3548-25615
The Phoenix Insurance Company	3548-25623
The Travelers Indemnity Company	3548-25658
The Travelers Indemnity Company of America	3548-25666
The Travelers Indemnity Company of Connecticut	3548-25682
Travelers Casualty Insurance Company of America	3548-19046
Travelers Property and Casualty Company of America	3548-25674

Commercial Multiple Peril
Master Pac
Form Submission
Company Filing Number: 2007-06-0084-F

Dear Madam:

In compliance with the insurance laws and regulations in your state, our companies respectfully submit a revision to our Master Pac program.

We continue to expand the proprietary Master Pac product in order to further enhance our product coverage options for small commercial business. We are including new optional endorsements for use with our Master Pac program. We feel these additional optional endorsements enable us to remain competitive while meeting the ever changing needs of existing and potential customers in the marketplace.

For a detailed description of each endorsement, refer to the attached Form Index and Form Transmittal supplement.

We plan to implement these changes with respect to policies effective on or after **February 1, 2008**. Your approval of this filing will be appreciated. Should you have any questions regarding this submission, please feel free to contact me at your convenience.

Sincerely,

Laurie Buck, ACP
Senior Regulatory Analyst
LB/kac

Enclosures

Forms Index

Form Number	New Edition Date	Form Name	New/Revised
CG M1 08	03 07	Printers Errors And Omissions Liability Including Correction Of Work	New
MP T3 51	02 07	Windstorm Or Hail Percentage Deductible Subject To Minimum Dollar Amount	New
MP T3 52	02 07	Named Storm Percentage Deductible	New
MP T3 53	02 07	Named Storm Percentage Deductible Subject To A Minimum Dollar Amount	New
MP T3 54	02 07	Windstorm Or Hail Fixed Dollar Deductible	New
MP T9 96	05 07	World Travel Pac	New

FORMS TRANSMITTAL SUPPLEMENT

<u>FORM TITLE</u>	<u>NEW FORM</u>	<u>REPLACED FORM</u>	<u>TYPE OF FORM</u>	<u>DESCRIPTION OF FORM</u>
Printers Errors & Omissions Liability Including Correction of Work	CG M1 08 03 07	N/A - new	E-GL-O	<p>[B] This new form is intended for use on our businessowners package policy products. The endorsement provides coverage for Printers Errors and Omissions, including correction of the insured's work. Coverage is triggered by a "wrongful act" (a defined term) in the course of providing or failing to provide printing services committed by the insured during the policy period, with defense provided in addition to the limits of insurance.</p> <p>Coverage is also provided for wrongful acts occurring prior to the policy period, in the event that the prior coverage from another carrier was claims made (which ours is not). Conditions exist (no known wrongful acts or uninsured periods) in order for this coverage to apply.</p> <p>Finally, coverage is provided for the insured's expenses to recall and/or correct printed matter. This coverage is provided by most major competitors and may mitigate third party claims for damages. We provide this coverage automatically at a basic limit (\$5,000 per wrongful acts, \$10,000 aggregate) and deductible (\$1,000) with the ability at the insured's option to increase the limits or deductible.</p> <p>Standard exclusions are:</p> <ul style="list-style-type: none"> • Contractual Liability • Bodily injury, Personal Injury or Advertising Injury • Physical Damage to Tangible Property – with an exception for property of others in the insured's care, custody or control for the purposes of performing printing services (e.g., boxes for labeling) • Failure To Perform Contract – with an exception if the failure to perform is the result of a "wrongful act". • Dishonest, Fraudulent, Criminal Or Malicious Acts – applies only to "the" insured; uninvolved insureds may still be entitled to coverage. • Intentional Acts - applies only to "the" insured; uninvolved

FORMS TRANSMITTAL SUPPLEMENT

<u>FORM TITLE</u>	<u>NEW FORM</u>	<u>REPLACED FORM</u>	<u>TYPE OF FORM</u>	<u>DESCRIPTION OF FORM</u>
Printers Errors & Omissions Liability Including Correction of Work	CG M1 08 03 07	N/A - new	E-GL-O	<p>(cont.) insureds may still be entitled to coverage.</p> <ul style="list-style-type: none"> • Intellectual Property • Cost Guarantees Or Estimates • Pollution • Lotteries, Raffles Or Games Of Chance • Discrimination • Nuclear • Securities, Antitrust, Restraint Of Trade, Unfair Trade Practices Or Consumer Protection Law <p>Newly acquired or formed companies are afforded coverage for 180 days or the end of the policy period, whichever is earlier. If reported to us within that 180 day period, coverage will continue to the end of the policy period if later.</p> <p>Printers E&O and Product Recall and Correction of Work are each subject to a Wrongful Act limit and an Aggregate limit. These limits are separate from each other and from the GL policy to which they are attached. The deductibles are in excess of and not included within the limits.</p> <p>The Other Insurance clause is designed to provide coverage only to the extent coverage does not exist elsewhere. The intent is for coverage not to overlap with, for example, property forms which may also cover personal property of others under the insured's care, custody or control.</p> <p>Defined terms under the policy include:</p> <ul style="list-style-type: none"> • "Bodily injury" – more broadly defined to include mental anguish; it is not our intent to overlap with the CGL which may provide this coverage. • "Coverage territory" – expanded to worldwide. • "Suit" – redefined to include reference to "wrongful acts".

FORMS TRANSMITTAL SUPPLEMENT

<u>FORM TITLE</u>	<u>NEW FORM</u>	<u>REPLACED FORM</u>	<u>TYPE OF FORM</u>	<u>DESCRIPTION OF FORM</u>
Printers Errors & Omissions Liability Including Correction of Work	CG M1 08 03 07	N/A - new	E-GL-O	(cont.) <ul style="list-style-type: none"> • “Damages” – defined to specifically include the cost or expense to repair, replace or recreate the “electronic data” of others. This definition recognizes the movement within the industry to digital files. • “Electronic data” - This definition recognizes the movement within the industry to digital files. • “Printing services or products” – again, a specific reference to “electronic data” that is intended to be printed. • “Product recall and correction of work expenses” includes: <ul style="list-style-type: none"> ➤ Standard recall expenses such as communication, transportation and postage ➤ Additional remuneration to employees and independent contractors ➤ Expenses to repair, replace and redistribute the insured’s product ➤ Expenses to repair, replace or recreate “electronic data” that forms a part of the insured’s “printing services or products.” • “Wrongful act” – includes a series of wrongful acts with common links as a single act.
Windstorm or Hail Percentage Deductible Subject to a Minimum Dollar Amount	MP T3 51 02 07	N/A - new	E/MP/O	[R] This optional endorsement provides for percentage deductibles toward occurrences of windstorm or hail for the locations and buildings shown in the schedule subject to a Minimum Dollar Amount Deductible Per Occurrence.
Named Storm Percentage Deductible	MP T3 52 02 07	N/A - new	E/MP/O	[R] This optional endorsement provides for percentage deductibles toward occurrences of Named Storms for the locations and buildings shown in the schedule.
Named Storm Percentage Deductible Subject to a Minimum Dollar Amount	MP T3 53 02 07	N/A - new	E/MP/O	[R] This optional endorsement provides for percentage deductibles toward occurrences of Named Storms for the locations and buildings shown in the schedule subject to a Minimum Dollar Amount Deductible Per Occurrence.
Windstorm or Hail Fixed Dollar Deductible	MP T3 54 02 07	N/A - new	E/MP/O	[R] This new optional endorsement provides fixed dollar deductible options toward occurrences of windstorm or hail for the locations and buildings shown in the schedule.

FORMS TRANSMITTAL SUPPLEMENT

<u>FORM TITLE</u>	<u>NEW FORM</u>	<u>REPLACED FORM</u>	<u>TYPE OF FORM</u>	<u>DESCRIPTION OF FORM</u>
World Travel Pac	MP T9 96 05 07	N/A - new	E-MP-O	<p>B - This new optional form is intended for use on our Businessowners Package Policy</p> <p>Property</p> <p>The endorsement provides a worldwide package of property options similar to those provided in our Businessowners Property Coverage Special Form. It is targeted toward international travelers having incidental exposures through an expanded coverage territory definition. Extensions are subject to sublimits for international exposures as follows:</p> <ul style="list-style-type: none"> • Overseas Claim Data Expense (\$5,000) • Overseas Fine Arts (\$25,000) • Business Income and Extra Expense From Dependent Property (\$10,000) • Business Income and Extra Expense at Client or Virtual Office Premises Overseas (\$25,000) • Overseas Business Travel or Business Personal Property at Client or Virtual Office Premises Overseas (\$25,000) • Utility Service-Time Element at Client or Virtual Office Premises Overseas (\$25,000) • Overseas Valuable Papers and Records (\$10,000) <p>Liability</p> <p>For General Liability, the “coverage territory” is extended to provide worldwide coverage. In addition, hired and nonowned automobile coverage is provided for International exposures.</p>

DEPARTMENT OF INSURANCE
PROPERTY-CASUALTY FORMS TRANSMITTAL SUPPLEMENT
SHEET FOR MULTIPLE FORM FILING

<u>FORM TITLE</u>	<u>NEW FORM</u>	<u>REPLACED FORM</u>	<u>TYPE OF FORM</u>	<u>DESCRIPTION OF FORM</u>
World Business Essentials	MP T9 96 05 07	New Form	E-MP-O	<p>B - This new optional form is intended for use on our Businessowners Package Policy</p> <p>Property</p> <p>The endorsement provides a worldwide package of property options similar to those provided in our Businessowners Property Coverage Special Form. It is targeted toward international travelers having incidental exposures through an expanded coverage territory definition. Extensions are subject to sublimits for international exposures as follows:</p> <ul style="list-style-type: none">• Overseas Claim Data Expense (\$5,000)• Overseas Fine Arts (\$25,000)• Business Income and Extra Expense From Dependent Property (\$10,000)• Business Income and Extra Expense at Client or Virtual Office Premises Overseas (\$25,000)• Overseas Business Travel or Business Personal Property at Client or Virtual Office Premises Overseas (\$25,000)• Utility Service-Time Element at Client or Virtual Office Premises Overseas (\$25,000)• Overseas Valuable Papers and Records (\$10,000) <p>Liability</p> <p>For General Liability, the “coverage territory” is extended to provide worldwide coverage. In addition, hired and nonowned automobile coverage is provided for International exposures.</p>

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

WORLD TRAVEL PAC

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS PROPERTY COVERAGE SPECIAL FORM
COMMERCIAL GENERAL LIABILITY COVERAGE PART

A. The BUSINESSOWNERS PROPERTY COVERAGE SPECIAL FORM is changed as follows:

1. The following **Additional Coverages** are added anywhere within the Coverage Territory of this endorsement:

a. Overseas Claim Data Expense

(1) We will pay the reasonable expenses you incur in preparing claim data when we require such data to show the extent of loss. This includes the cost of taking inventories, making appraisals, preparing income statements, and preparing other documentation.

(2) Under this Additional Coverage, we will not pay for:

(a) Any expenses incurred, directed, or billed by or payable to attorneys, insurance adjusters or their associates or subsidiaries;

(b) Any costs in connection with Paragraph **E.2.**, Appraisal; or

(c) Any expenses incurred, directed, or billed by or payable to insurance brokers or agents, or their associates or subsidiaries, without our written consent prior to such expenses being incurred.

(3) The most we will pay for preparation of claim data under this Additional Coverage in any one occurrence is \$5,000 regardless of the number of "client or virtual office premises overseas" involved.

b. Overseas Fine Arts

(1) When a Limit of Insurance is shown in the Declarations for Business Personal Property at any described premises, we will pay for direct physical loss of or damage to "fine arts" which are owned by:

(a) You; or

(b) Others and in your care, custody, or control;

caused by or resulting from a Covered Cause of Loss, including while on exhibit, anywhere within the Coverage Territory of this endorsement.

(2) The breakage limitation under Paragraph **A.5.b.(2)** does not apply to this Additional Coverage.

(3) The following exclusions apply to this Additional Coverage:

(a) We will not pay for loss or damage caused by or resulting from wear and tear, any quality in the property that causes it to damage or destroy itself, gradual deterioration, insects, birds, rodents or other animals;

(b) We will not pay for loss or damage caused by or resulting from dampness or dryness of atmosphere, or changes in or extremes of temperature;

(c) We will not pay for loss or damage caused by or resulting from any repairing, restoration or re-touching process;

(d) We will not pay for loss or damage caused by or resulting from faulty packing;

(e) Paragraph **B.1.b.** Earth Movement;

(f) Paragraph **B.1.c.** Governmental Action;

(g) Paragraph **B.1.d.** Nuclear Hazard;

(h) Paragraph **B.1.f.** War and Military Action;

(i) Paragraph **B.1.g.** Water;

BUSINESSOWNERS

(j) Paragraph **B.1.h.** Neglect; and

(k) Paragraph **B.2.g.**

No other exclusions in Paragraph **B.** Exclusions apply to this Additional Coverage. However, if any exclusions are added by endorsement to this Coverage Form, such exclusions will apply to this Additional Coverage.

(4) The most we pay for loss or damage under this Additional Coverage in any one occurrence is \$25,000. This limit applies regardless of the number of "client or virtual office premises overseas" involved.

2. The following **Coverage Extension** is changed as follows:

a. With respect to the **Coverage Extension – Business Income and Extra Expense From Dependent Property**, Paragraph **A.7.d.(4)(a)** is replaced by the following:

(a) Applies to Dependent Property premises located worldwide, except within any country on which the United States government has imposed sanctions, embargoes, or any similar prohibition.

3. The following **Coverage Extensions** are added anywhere within the Coverage Territory of this endorsement:

a. **Business Income and Extra Expense at Client or Virtual Office Premises Overseas**

(1) When the Declarations show that you have coverage for Business Income and Extra Expense, you may extend that insurance to apply to the actual loss of Business Income you sustain and reasonable and necessary Extra Expense you incur due to the "suspension" of your business activities occurring at a "client or virtual office premises overseas" during the "period of restoration". The "suspension" must be caused by direct physical loss or damage caused by or resulting from a Covered Cause of Loss at a "client or virtual office premises overseas".

(2) With respect to this Coverage Extension, the "period of restoration":

(a) Begins 24 hours after the time of direct physical loss or damage caused by or resulting from any Covered Cause of Loss at the "client or virtual office premises overseas";

(b) Ends on the date when the property at the "client or virtual office premises overseas" should be repaired, rebuilt or replaced with reasonable speed and similar quality; and

(c) Does not include any increased period required due to the enforcement of any ordinance or law that:

(i) Regulates the construction, use or repair, or requires the tearing down of any property; or

(ii) Requires any insured or others to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of "pollutants".

(3) This Coverage Extension:

(a) Applies to "client or virtual office premises overseas" located within the Coverage Territory of this endorsement; and

(b) Does not apply when you have more specific insurance under any other policy.

(4) We will reduce the amount of your Business Income loss, other than Extra Expense, to the extent you can resume your business activities at a "client or virtual office premises overseas" in whole or in part, by using any other available:

(a) Source of materials; or

(b) Outlet for your products.

(5) The most we will pay under this Coverage Extension for the sum of Business Income and Extra Expense you incur in any one occurrence is \$25,000 regardless of the number of "client or virtual office premises overseas" involved.

b. Overseas Business Travel or Business Personal Property at Client or Virtual Office Premises Overseas

(1) When a Limit of Insurance is shown in the Declarations for Business Personal Property at any described premises, you may extend that insurance to apply to direct physical loss of or damage to Business Personal Property caused by or resulting from a Covered Cause of Loss while such property is located at a "client or virtual office premises overseas". We will also pay for direct physical loss of or damage to business personal property while in the custody of any officer or "employee" of the insured while temporarily traveling outside of the United States of America (including its territories and possessions), Puerto Rico and Canada.

(2) This Coverage Extension also applies to personal property that is:

- (a) Owned by an "employee" or officer of the insured; and
- (b) Used for your business;

while such property is located at a "client or virtual office premises overseas" and sustains direct physical loss or damage caused by or resulting from a Covered Cause of Loss.

(3) This Coverage Extension does not apply to property:

- (a) Otherwise covered under the Fine Arts Additional Coverage; or
- (b) Otherwise covered under the following Coverage Extensions:
 - (i) Electronic Data Processing
 - (ii) Valuable Papers and Records.

The most we will pay for loss or damage under this Coverage Extension in any one occurrence is \$25,000 while the property is in transit or regardless of the number of "client or virtual office premises overseas" involved.

c. Utility Services – Time Element at Client or Virtual Office Premises Overseas

(1) When the Declarations show that you have coverage for Business Income

and Extra Expense, you may extend that insurance to apply to the loss of Business Income or Extra Expense caused by the interruption of service to a "client or virtual office premises overseas". The interruption must result from direct physical loss or damage by a Covered Cause of Loss to the following property not on the "client or virtual office premises overseas":

- (a) "Water Supply Services";
- (b) "Communication Supply services"; or
- (c) "Power Supply Services".

(2) We will pay the actual loss sustained from the initial time of service(s) failure at the "client or virtual office premises overseas" but only when the service interruption at the "client or virtual office premises overseas" exceeds 24 hours immediately following the direct physical loss or damage. Coverage does not apply to any reduction of income after service has been restored to such premises.

(3) The most we will pay for loss under this Coverage Extension in any one occurrence is \$25,000 regardless of the number of "client or virtual office premises overseas" involved.

d. Overseas Valuable Papers and Records

(1) When a Limit of Insurance is shown in the Declarations for Business Personal Property at the described premises, you may extend that insurance to apply to direct physical loss of or damage to "valuable papers and records", that:

- (a) You own; or
 - (b) Are owned by others, but in your care, custody or control;
- caused by or resulting from a Covered Cause of Loss.

(2) This Coverage Extension includes the cost to research, replace or restore the lost information on "valuable papers and records" for which duplicates do not exist.

(3) The following exclusions apply to this Coverage Extension:

- (a) We will not pay for any loss or damage to "valuable papers and records" caused by or resulting from any errors or omissions in processing or copying. But if errors or omissions in processing or copying results in fire or explosion, we will pay for the resulting loss or damage caused by that fire or explosion.
- (b) Paragraph **B.1.b.** Earth Movement;
- (c) Paragraph **B.1.c.** Governmental Action;
- (d) Paragraph **B.1.d.** Nuclear Hazard;
- (e) Paragraph **B.1.f.** War and Military Action;
- (f) Paragraph **B.1.g.** Water;
- (g) Paragraph **B.1.h.** Neglect; and
- (h) Paragraph **B.2.g.**

No other exclusions in Paragraph **B.** Exclusions apply to this Coverage Extension. However, if any exclusions are added by endorsement to this Coverage Form, such exclusions will apply to this Coverage Extension.

- (4) The most we will pay under this Coverage Extension for loss of or damage to "valuable papers and records" in any one occurrence while in transit in the Coverage Territory of this endorsement is \$10,000.
 - (5) The most we will pay under this Coverage Extension for loss of or damage to "valuable papers and records" in any one occurrence is \$10,000 regardless of the number of "client or virtual office premises overseas" involved.
4. With respect to the **Additional Coverages** and **Coverage Extensions** of this endorsement, coverage does not apply to property at:
- (1) Owned or leased locations except for an "employees" or officer's temporary residence overseas.
5. With respect to the **Additional Coverages** and **Coverage Extensions** of this endorsement, under **G. PROPERTY DEFINITIONS**, the definition of "employee" under Paragraph **9.** is replaced by the following:

"Employee(s)"

a. Means:

(1) Any natural person:

- (a) While in your service (and for 30 days after termination of service);
- (b) Whom you compensate directly by salary, wages or commissions; and
- (c) Whom you have the right to direct and control while performing services for you;

(2) Any natural person employed by an employment contractor while that person is subject to your direction and control and performing services for you excluding, however, any such person while having care and custody of property outside the "client or virtual office premises overseas"; or

(3) Your directors or trustees while acting as a member of any of your elected or appointed committees to perform on your behalf specific, as distinguished from general, directorial acts; and

b. Does not mean any agent, broker, person leased to you by a labor leasing firm, factor, commission merchant, consignee, independent contractor or representative of the same general character.

6. The following **PROPERTY DEFINITION** is added:

"Client or Virtual Office Premises Overseas" means the interior of that portion of any building occupied by an "employee" or officer, including:

- a. An "employee" or officer's temporary residence overseas; or
- b. A client's business location overseas.

7. **Coverage Territory**

Under this endorsement:

- 1. Worldwide coverage is provided under the **Additional Coverages** and **Coverage Extensions** of this endorsement except such coverage does not apply within:

- (a) The United States of America (including its territories and possessions);
- (b) Puerto Rico;
- (c) Canada; and
- (d) Any country on which the United States government has imposed sanctions, embargoes, or any similar prohibition.

2. Worldwide coverage is provided with respect to the **Coverage Extension – Business Income and Extra Expense From Dependent Property**. The coverage territory as described in Paragraph **F.8.b.** does not apply to the **Coverage Extension – Business Income and Extra Expense From Dependent Property**.

B. The COMMERCIAL GENERAL LIABILITY COVERAGE PART is changed as follows:

1. AMENDED DEFINITION

- a. The definition of "coverage territory" in **Section V – Definitions** is deleted and replaced by the following:

"Coverage territory" means:

- (1) The United States of America (including its territories and possessions), Puerto Rico and Canada;
- (2) International waters or airspace, but only if the injury or damage occurs in the course of travel or transportation between any places included in **1.a.(1)** above; or
- (3) All other parts of the world, excluding any country or jurisdiction which at the time of the "occurrence" or offense is the subject of trade or economic sanctions imposed by the laws or regulations of the United States of America, but not including any country or jurisdiction in which the insured's activities are specifically permitted by any governmental entity of the United States of America, if the injury or damage arises out of:
 - (a) Goods or products made or sold by you in the territory described in **1.a.(1)** above; or
 - (b) The activities of a person whose home is in the territory described

in **1.a.(1)** above, but is away for a short time on your business; or

- (c) Personal injury" or "advertising injury" offenses that take place through the Internet or similar means of communication.

However, the "coverage territory" described in this sub-paragraph **1.a.(3)** does not apply to "bodily injury" or "property damage" arising out of the maintenance or use of a "hired auto" or "nonowned auto", except as coverage is provided by part **B.2.** below.

- b. With respect to claims or "suits" caused by an "occurrence" within the "coverage territory" described in **1.a.(3)** above, the following conditions apply:

- (1) The coverage afforded hereunder shall be excess over any other valid and collectible insurance available to the insured, whether primary, excess, contingent or on any other basis, except for insurance purchased specifically by you to be excess of this policy.

- (2) This insurance is not a substitute for "compulsory admitted insurance" in any jurisdiction described in **1.a.(3)** above, whether or not this insurance would qualify as "compulsory admitted insurance" in a given jurisdiction or is accepted by the appropriate authorities as proof of "compulsory admitted insurance".

You agree to maintain "compulsory admitted insurance" at the limits required by law. Your failure to do so will not invalidate the coverage afforded by this endorsement, but we will only be liable to the same extent we would have been liable had you maintained "compulsory admitted insurance".

- (3) With respect to defending you against, or the investigation or settlement of, any claim or "suit" brought against you, the following will apply:

- (a) The provision of the Insuring Agreement reading "We will pay....." in Part 1. of **COVERAGE A.** and **COVERAGE B. (Section I – Coverages)** is amended to

read "We will indemnify the insured for....";

- (b) You must arrange to defend yourself against, and investigate or settle, any claim or "suit";
- (c) You will not make any settlement without our consent;
- (d) We will pay expenses incurred with our consent;
- (e) We may, at our discretion, participate in defending you against, or in the settlement of, any claim or "suit".

(4) This Provision **1. AMENDED DEFINITION** does not apply:

- (a) To any of "your products" for which coverage is excluded by endorsement; or
- (b) To "personal injury" or "advertising injury" if **COVERAGE B. PERSONAL AND ADVERTISING INJURY LIABILITY** is excluded by endorsement.

c. **Additional Definitions**

Section V – Definitions is amended by the addition of the following definition:

(1) "Compulsory admitted insurance" means insurance that is:

- (a) Required to be in-force to satisfy the legal requirements of a given jurisdiction; and
- (b) Issued by a State Fund or an insurer licensed or permitted by law to do business in the jurisdiction where the property or exposure to loss is located.

2. **INTERNATIONAL HIRED AND NONOWNED AUTO EXCESS LIABILITY**

a. **Coverage**

(1) The insurance provided under **Section I – Coverage A – Bodily Injury And Property Damage Liability** applies to "bodily injury" and "property damage" arising out of the maintenance or use of a "hired auto" or "nonowned auto" anywhere in the world, other than:

- (a) The United States of America (including its territories and posses-

sions), Puerto Rico and Canada; or

- (b) Any country or jurisdiction which at the time of the "occurrence" is the subject of trade or economic sanctions imposed by the laws or regulations of the United States of America, but not including any country or jurisdiction in which the insured's activities are specifically permitted by any governmental entity of the United States of America.

(2) This International Hired And Nonowned Auto Excess Liability insurance is excess and will pay only the difference between the limits of this insurance and the limits of any primary or admitted insurance, including primary or admitted insurance issued on an excess basis. This provision does not apply to any insurance purchased specifically to be in excess of this insurance.

b. **Exclusions**

With respect only to this International Hired And Nonowned Auto Excess Liability insurance:

(1) The exclusions, under **Section I – Coverage A – Bodily Injury And Property Damage Liability**, other than exclusions **a., b., d., e., f.** and **i.** and the Nuclear Energy Liability Exclusion (Broad Form) are deleted and replaced by the following:

(a) "Bodily injury" to:

(i) Any fellow "employee" of the insured arising out of and in the course of:

- a) Employment by the insured; or
- b) Performing duties related to the conduct of the insured's business.

(b) "Property damage" to:

- (i) Property owned or being transported by, or rented or loaned to the insured; or
- (ii) Property in the care, custody or control of the insured.

c. Who Is An Insured

With respect only to this International Hired And Nonowned Auto Excess Liability insurance, **Section II – Who Is An Insured** is replaced by the following:

Each of the following is an insured under this insurance to the extent set forth below:

- (1) You;
- (2) Anyone else, including any partner or "executive officer" of yours, while using with your permission a "hired auto" or a "nonowned auto" except:
 - (a) The owner or lessee (of whom you are a sublessee) of a "hired auto" or the owner or lessee of a "nonowned auto" or any agent or "employee" of any such owner or lessee;
 - (b) Your "employee" if the covered "auto" is owned by that "employee" or a member of his or her household;
 - (c) Your "employee" if the covered "auto" is leased, hired or rented by him or her or a member of his or her household under a lease or rental agreement for a period of 180 days or more;
 - (d) Any partner or "executive officer" with respect to any "auto" owned by such partner or officer or a member of his or her household;
 - (e) Any partner or "executive officer" with respect to any "auto" leased or rented to such partner or officer or a member of his or her household under a lease or rental agreement for a period of 180 days or more;
 - (f) Any person while employed in or otherwise engaged in duties in connection with an "auto business", other than an "auto business" you operate;
 - (g) Anyone other than your "employees", partners, a lessee or borrower or any of their "employees", while moving property to or

from a "hired auto" or a "nonowned auto"; or

- (3) Any other person or organization, but only with respect to their liability because of acts or omissions of an insured under **B.2.c.(1)** or **(2)** above.

d. Amended Definitions

The Definition of "insured contract" of **Section V – Definitions** is amended by the addition of the following exceptions to paragraph **f.**:

Paragraph **f.** does not include that part of any contract or agreement:

- (4) That pertains to the loan, lease or rental of an "auto" to you or any of your "employees", if the "auto" is loaned, leased or rented with a driver; or
- (5) That holds a person or organization engaged in the business of transporting property by "auto" for hire harmless for your use of a covered "auto" over a route or territory that person or organization is authorized to serve by public authority.

e. Additional Definitions

Section V – Definitions is amended by the addition of the following definitions:

- (1) "Auto Business" means the business or occupation of selling, repairing, servicing, storing or parking "autos".
- (2) "Hired auto" means any "auto" you lease, hire, rent or borrow. This does not include:
 - (a) Any "auto" you lease, hire or rent under a lease or rental agreement for a period of 180 days or more; or
 - (b) Any "auto" you lease, hire, rent or borrow from any of your "employees", partners, stockholders, or members of their households.
- (3) "Nonowned auto" means any "auto" you do not own, lease, hire, rent or borrow that is being used in the course and scope of your business at the time of an "occurrence". This includes "autos" owned by your "employees" or partners or members of

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their households, but only while being used in the course and scope of your business at the time of an "occurrence".

If you are a sole proprietor, "nonowned auto" also means any

"auto" you do not own, lease, hire, rent or borrow that is being used in your personal affairs at the time of an "occurrence".

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Printers Errors & Omissions Liability Including Correction of Work	CG M1 08 03 07	N/A - new	E-GL-O	<p>[B] This new form is intended for use on our businessowners package policy products. The endorsement provides coverage for Printers Errors and Omissions, including correction of the insured's work. Coverage is triggered by a "wrongful act" (a defined term) in the course of providing or failing to provide printing services committed by the insured during the policy period, with defense provided in addition to the limits of insurance.</p> <p>Coverage is also provided for wrongful acts occurring prior to the policy period, in the event that the prior coverage from another carrier was claims made (which ours is not). Conditions exist (no known wrongful acts or uninsured periods) in order for this coverage to apply.</p> <p>Finally, coverage is provided for the insured's expenses to recall and/or correct printed matter. This coverage is provided by most major competitors and may mitigate third party claims for damages. We provide this coverage automatically at a basic limit (\$5,000 per wrongful acts, \$10,000 aggregate) and deductible (\$1,000) with the ability at the insured's option to increase the limits or deductible.</p> <p>Standard exclusions are:</p> <ul style="list-style-type: none"> • Contractual Liability • Bodily injury, Personal Injury or Advertising Injury • Physical Damage to Tangible Property – with an exception for property of others in the insured's care, custody or control for the purposes of performing printing services (e.g., boxes for labeling) • Failure To Perform Contract – with an exception if the failure to perform is the result of a "wrongful act". • Dishonest, Fraudulent, Criminal Or Malicious Acts – applies only to "the" insured; uninvolved insureds may still be entitled to coverage. • Intentional Acts - applies only to "the" insured; uninvolved

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Printers Errors & Omissions Liability Including Correction of Work	CG M1 08 03 07	N/A - new	E-GL-O	<p>(cont.) insureds may still be entitled to coverage.</p> <ul style="list-style-type: none"> • Intellectual Property • Cost Guarantees Or Estimates • Pollution • Lotteries, Raffles Or Games Of Chance • Discrimination • Nuclear • Securities, Antitrust, Restraint Of Trade, Unfair Trade Practices Or Consumer Protection Law <p>Newly acquired or formed companies are afforded coverage for 180 days or the end of the policy period, whichever is earlier. If reported to us within that 180 day period, coverage will continue to the end of the policy period if later.</p> <p>Printers E&O and Product Recall and Correction of Work are each subject to a Wrongful Act limit and an Aggregate limit. These limits are separate from each other and from the GL policy to which they are attached. The deductibles are in excess of and not included within the limits.</p> <p>The Other Insurance clause is designed to provide coverage only to the extent coverage does not exist elsewhere. The intent is for coverage not to overlap with, for example, property forms which may also cover personal property of others under the insured's care, custody or control.</p> <p>Defined terms under the policy include:</p> <ul style="list-style-type: none"> • "Bodily injury" – more broadly defined to include mental anguish; it is not our intent to overlap with the CGL which may provide this coverage. • "Coverage territory" – expanded to worldwide. • "Suit" – redefined to include reference to "wrongful acts".

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Printers Errors & Omissions Liability Including Correction of Work	CG M1 08 03 07	N/A - new	E-GL-O	(cont.) <ul style="list-style-type: none"> • “Damages” – defined to specifically include the cost or expense to repair, replace or recreate the “electronic data” of others. This definition recognizes the movement within the industry to digital files. • “Electronic data” - This definition recognizes the movement within the industry to digital files. • “Printing services or products” – again, a specific reference to “electronic data” that is intended to be printed. • “Product recall and correction of work expenses” includes: <ul style="list-style-type: none"> ➤ Standard recall expenses such as communication, transportation and postage ➤ Additional remuneration to employees and independent contractors ➤ Expenses to repair, replace and redistribute the insured’s product ➤ Expenses to repair, replace or recreate “electronic data” that forms a part of the insured’s “printing services or products.” • “Wrongful act” – includes a series of wrongful acts with common links as a single act.
Windstorm or Hail Percentage Deductible Subject to a Minimum Dollar Amount	MP T3 51 02 07	N/A - new	E/MP/O	[R] This optional endorsement provides for percentage deductibles toward occurrences of windstorm or hail for the locations and buildings shown in the schedule subject to a Minimum Dollar Amount Deductible Per Occurrence.
Named Storm Percentage Deductible	MP T3 52 02 07	N/A - new	E/MP/O	[R] This optional endorsement provides for percentage deductibles toward occurrences of Named Storms for the locations and buildings shown in the schedule.
Named Storm Percentage Deductible Subject to a Minimum Dollar Amount	MP T3 53 02 07	N/A - new	E/MP/O	[R] This optional endorsement provides for percentage deductibles toward occurrences of Named Storms for the locations and buildings shown in the schedule subject to a Minimum Dollar Amount Deductible Per Occurrence.
Windstorm or Hail Fixed Dollar Deductible	MP T3 54 02 07	N/A - new	E/MP/O	[R] This new optional endorsement provides fixed dollar deductible options toward occurrences of windstorm or hail for the locations and buildings shown in the schedule.

FORMS TRANSMITTAL SUPPLEMENT

<u>FORM TITLE</u>	<u>NEW FORM</u>	<u>REPLACED FORM</u>	<u>TYPE OF FORM</u>	<u>DESCRIPTION OF FORM</u>
World Travel Pac	MP T9 96 05 07	N/A - new	E-MP-O	<p>B - This new optional form is intended for use on our Businessowners Package Policy</p> <p>Property</p> <p>The endorsement provides a worldwide package of property options similar to those provided in our Businessowners Property Coverage Special Form. It is targeted toward international travelers having incidental exposures through an expanded coverage territory definition. Extensions are subject to sublimits for international exposures as follows:</p> <ul style="list-style-type: none"> • Overseas Claim Data Expense (\$5,000) • Overseas Fine Arts (\$25,000) • Business Income and Extra Expense From Dependent Property (\$10,000) • Business Income and Extra Expense at Client or Virtual Office Premises Overseas (\$25,000) • Overseas Business Travel or Business Personal Property at Client or Virtual Office Premises Overseas (\$25,000) • Utility Service-Time Element at Client or Virtual Office Premises Overseas (\$25,000) • Overseas Valuable Papers and Records (\$10,000) <p>Liability</p> <p>For General Liability, the “coverage territory” is extended to provide worldwide coverage. In addition, hired and nonowned automobile coverage is provided for International exposures.</p>