

SERFF Tracking Number: WAUS-125268305 State: Arkansas
First Filing Company: Wausau Underwriters Insurance Company, ... State Tracking Number: AR-PC-07-025874
Company Tracking Number: BPF-CW-021-07
TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0002 Businessowners
Liability
Product Name: Businessowners
Project Name/Number: Revised Clients' Prop. Cleaning Services Ends./BPF-CW-021-07

Filing at a Glance

Companies: Wausau Underwriters Insurance Company, Employers Insurance Company of Wausau, Wausau Business Insurance Company

Product Name: Businessowners SERFF Tr Num: WAUS-125268305 State: Arkansas
TOI: 05.0 Commercial Multi-Peril - Liability & Non-Liability SERFF Status: Closed State Tr Num: AR-PC-07-025874
Sub-TOI: 05.0002 Businessowners Co Tr Num: BPF-CW-021-07 State Status:
Filing Type: Form Co Status: Reviewer(s): Betty Montesi,
Llyweyia Rawlins, Brittany Yielding
Author: Marie Exon Disposition Date: 08/24/2007
Date Submitted: 08/22/2007 Disposition Status: Approved
Effective Date Requested (New): 01/01/2008 Effective Date (New): 01/01/2008
Effective Date Requested (Renewal): 01/01/2008 Effective Date (Renewal):
01/01/2008

General Information

Project Name: Revised Clients' Prop. Cleaning Services Ends.
Project Number: BPF-CW-021-07

Reference Organization: n/a
Reference Title: n/a
Filing Status Changed: 08/24/2007
State Status Changed: 08/23/2007
Corresponding Filing Tracking Number:

Filing Description:
PROJECT # BPF-CW-021-07
EMPLOYERS INSURANCE COMPANY OF WAUSAU – 11121458
WAUSAU UNDERWRITERS INSURANCE COMPANY – 11126042
WAUSAU BUSINESS INSURANCE COMPANY – 11126069

BUSINESSOWNERS – DIVISION TEN

Status of Filing in Domicile: Pending
Domicile Status Comments: Being submitted at this time.

Reference Number: n/a
Advisory Org. Circular: n/a

Deemer Date:

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FB0556 02-07 CLIENTS' PROPERTY \$25,000 – CLEANING SERVICES ENDORSEMENT
FB0557 02-07 CLIENTS' PROPERTY \$50,000 – CLEANING SERVICES ENDORSEMENT
FB0558 02-07 CLIENTS' PROPERTY \$100,000 – CLEANING SERVICES ENDORSEMENT

REQUESTED EFFECTIVE DATE: JANUARY 1, 2008

The captioned companies submit the following endorsements for your review to be used with our Businessowners Coverage Form BP 00 03 01 06.

FB0556 02-07 Clients' Property \$25,000 – Cleaning Services Endorsement
FB0557 02-07 Clients' Property \$50,000 – Cleaning Services Endorsement
FB0558 02-07 Clients' Property \$100,000 – Cleaning Services Endorsement

The Cleaning Services Endorsements have been revised due to editorial changes. There is no change in pricing.

I look forward to your acknowledgment/approval of this filing submission.

Marie Exon
State Filings Analyst
1-877-792-8728, Ext. 6089
Fax: 1-715-842-6828
Marie.exon@wausau.com
Enclosures

Company and Contact

SERFF Tracking Number: WAUS-125268305 State: Arkansas
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Filing Contact Information

Marie Exon, State Filings Analyst Marie.Exon@Wausau.com
 PO BOX 8017 (877) 792-8728 [Phone]
 Wausau, WI 54402-8017 (715) 842-6828[FAX]

Filing Company Information

Wausau Underwriters Insurance Company CoCode: 26042 State of Domicile: Wisconsin
 P O Box 8017 Group Code: 111 Company Type:
 Wausau, WI 54402-8017 Group Name: State ID Number:
 (877) 792-8728 ext. [Phone] FEIN Number: 39-1341459

Employers Insurance Company of Wausau CoCode: 21458 State of Domicile: Wisconsin
 P O Box 8017 Group Code: 111 Company Type:
 Wausau, WI 54402-8017 Group Name: State ID Number:
 (877) 792-8728 ext. [Phone] FEIN Number: 39-0264050

Wausau Business Insurance Company CoCode: 26069 State of Domicile: Wisconsin
 P O Box 8017 Group Code: 111 Company Type:
 Wausau, WI 54402-8017 Group Name: State ID Number:
 (877) 792-8728 ext. [Phone] FEIN Number: 36-3522250

Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Employers Insurance Company of Wausau	\$50.00	08/22/2007	15237988
Wausau Underwriters Insurance Company	\$0.00	08/22/2007	
Wausau Business Insurance Company	\$0.00	08/22/2007	

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Llyweyia Rawlins	08/24/2007	08/24/2007

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Disposition

Disposition Date: 08/24/2007
Effective Date (New): 01/01/2008
Effective Date (Renewal): 01/01/2008
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	Form Inventory	Approved	Yes
Form	Clients' Property \$25,000 - Cleaning Services Endorsement	Approved	Yes
Form	Clients' Property \$50,000 - Cleaning Services Endorsement	Approved	Yes
Form	Clients' Property \$100,000 - Cleaning Services Endorsement	Approved	Yes

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Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Clients' Property \$25,000 - Cleaning Services Endorsement	FB0556	02-07	Endorsement/Amendment/Conditions	Replaced Form #:0.00 FB0556 01-07 Previous Filing #:		0556 207.pdf
Approved	Clients' Property \$50,000 - Cleaning Services Endorsement	FB0557	02-07	Endorsement/Amendment/Conditions	Replaced Form #:0.00 FB0557 01-07 Previous Filing #:		0557 207.pdf
Approved	Clients' Property \$100,000 - Cleaning Services Endorsement	FB0558	02-07	Endorsement/Amendment/Conditions	Replaced Form #:0.00 FB0558 01-07 Previous Filing #:		0558 207.pdf

Policy Number
Issued by

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

Clients' Property \$25,000 - Cleaning Services Endorsement

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS COVERAGE FORM

All terms and conditions of this policy not specifically modified by this endorsement shall remain unchanged and in full force and effect.

The following coverage is added to **SECTION I - PROPERTY**:

Clients' Property

A. We will pay for direct loss of or damage to "Clients" Property and "money" and "securities" sustained by your "client" resulting from dishonest acts committed by an identified "employee" acting alone or in collusion with other persons (except you or your partner) with the manifest intent to:

1. Cause your "client" to sustain loss or damage; and also

2. Obtain financial benefit for;

(a) Any "employee"; or

(b) Any other person or organization.

B. We will not pay for loss or damage:

1. Resulting from any dishonest or criminal act that you or any of your partners or "members" commit whether acting alone or in collusion with other persons.

2. The only proof of which as to its existence or amount is:

(a) An inventory computation; or

(b) A profit and loss computation.

C. The most we will pay is \$25,000 for each occurrence, but not more than \$25,000 aggregate for all losses under this coverage. The coverage provided by this endorsement is in addition to the Limit of Insurance of **Section I -**

Property.

We will not pay for loss in any one occurrence, unless the amount of loss exceeds the Deductible Amount of \$500. We will then pay the amount of loss in excess of the Deductible Amount, up to the Limit of Insurance for this coverage.

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D. All loss or damage:

1. Caused by one or more persons; or
2. Involving a single act or series of acts;

is considered one occurrence.

E. If any loss is covered:

1. Partly by this insurance; and
2. Partly by any prior cancelled or terminated insurance that we or any affiliate had issued to you or any predecessor in interest;

the most we will pay is the larger of the amount recoverable under this insurance or the prior insurance.

We will pay only for loss or damage you sustain through acts committed or events occurring during the Policy Period.

Insurance Regardless of the number of years this policy remains in force or the number of premiums paid, no Limit of cumulates from year to year or period to period.

F. This Coverage is cancelled as to any "employee" immediately upon discovery by:

1. You; or
 2. Any of your partners, "member(s)", "manager(s)", officers or directors not in collusion with the "employee";
- of any dishonest act committed by that "employee" before or after being hired by you.

G. We will pay only for covered loss or damage sustained during the policy period and discovered no later than one year from the end of the policy period.

H. Under **SECTION I - PROPERTY** provision **F. Property General Conditions** the following applies only to the **Clients' Property** Coverage:

The property covered under this Coverage is limited to property:

1. That your "client" owns or leases;
2. That your "client" holds for others; or
3. For which your "client" is legally liable;

However, this insurance is for your benefit only. It provides no right or benefits to any other person or organization, including your "client." Any claim for loss that is covered under this Coverage must be presented by you.

I. Under **SECTION I - PROPERTY** provision **H. Property Definitions**, the following definitions are added and apply only to the **Clients' Property** Coverage:

1. "Employee" means any natural person:
 - (a) While in your service or for 30 days after termination of service;
 - (b) Who you compensate directly by salary, wages or commissions; and
 - (c) Who you have the right to direct and control while performing services for you.

- defined in
- (d) Any natural person who is furnished temporarily to you:
 - (1) To substitute for a permanent employee as defined in above, who is on leave; or
 - (2) To meet seasonal or short-term work load conditions:
 - (e) Any natural person who is leased to you under a written agreement between you and a labor leasing firm, to perform duties related to the conduct of your business, but does not mean a temporary employee as (d) above;
 - (f) Any natural person who is a former employee, director, partner, member, manager, representative or trustee retained as a consultant while performing services for you; or
 - (g) Any natural person who is a guest student or intern pursuing studies or duties, excluding, however, any such person while having care and custody of property outside any building you occupy in conducting your business.

But, employee does not mean:

- (a) Any agent, broker, factor, commission merchant, consignee, independent contractor or representative of the same general character; or
 - (b) Any "manager," director or trustee except while performing acts coming within the usual duties of an employee.
2. "Client" means any entity for whom you perform cleaning services.
- .

Policy Number
Issued by

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

Clients' Property \$50,000 - Cleaning Services Endorsement

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS COVERAGE FORM

All terms and conditions of this policy not specifically modified by this endorsement shall remain unchanged and in full force and effect.

The following coverage is added to **SECTION I - PROPERTY**:

Clients' Property

A. We will pay for direct loss of or damage to "Clients" Property and "money" and "securities" sustained by your "client" resulting from dishonest acts committed by an identified "employee" acting alone or in collusion with other persons (except you or your partner) with the manifest intent to:

1. Cause your "client" to sustain loss or damage; and also

2. Obtain financial benefit for;

(a) Any "employee"; or

(b) Any other person or organization.

B. We will not pay for loss or damage:

1. Resulting from any dishonest or criminal act that you or any of your partners or "members" commit whether acting alone or in collusion with other persons.

2. The only proof of which as to its existence or amount is:

(a) An inventory computation; or

(b) A profit and loss computation.

C. The most we will pay is \$50,000 for each occurrence, but not more than \$50,000 aggregate for all losses under this coverage. The coverage provided by this endorsement is in addition to the Limit of Insurance of **Section I -**

Property.

We will not pay for loss in any one occurrence, unless the amount of loss exceeds the Deductible Amount of \$1,000. We will then pay the amount of loss in excess of the Deductible Amount, up to the Limit of Insurance for this coverage.

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D. All loss or damage:

1. Caused by one or more persons; or
2. Involving a single act or series of acts;

is considered one occurrence.

E. If any loss is covered:

1. Partly by this insurance; and
2. Partly by any prior cancelled or terminated insurance that we or any affiliate had issued to you or any predecessor in interest;

the most we will pay is the larger of the amount recoverable under this insurance or the prior insurance.

We will pay only for loss or damage you sustain through acts committed or events occurring during the Policy Period.

Regardless of the number of years this policy remains in force or the number of premiums paid, no Limit of Insurance cumulates from year to year or period to period.

F. This Coverage is cancelled as to any "employee" immediately upon discovery by:

1. You; or
 2. Any of your partners, "member(s)", "manager(s)", officers or directors not in collusion with the "employee";
- of any dishonest act committed by that "employee" before or after being hired by you.

G. We will pay only for covered loss or damage sustained during the policy period and discovered no later than one year from the end of the policy period.

H. Under **SECTION I - PROPERTY** provision **F. Property General Conditions** the following applies only to the **Clients' Property** Coverage:

The property covered under this Coverage is limited to property:

1. That your "client" owns or leases;
2. That your "client" holds for others; or
3. For which your "client" is legally liable;

However, this insurance is for your benefit only. It provides no right or benefits to any other person or organization, including your "client." Any claim for loss that is covered under this Coverage must be presented by you.

I. Under **SECTION I - PROPERTY** provision **H. Property Definitions**, the following definitions are added and apply only to the **Clients' Property** Coverage:

1. "Employee" means any natural person:
 - (a) While in your service or for 30 days after termination of service;
 - (b) Who you compensate directly by salary, wages or commissions; and
 - (c) Who you have the right to direct and control while performing services for you.

- defined in
- (d) Any natural person who is furnished temporarily to you:
 - (1) To substitute for a permanent employee as defined in above, who is on leave; or
 - (2) To meet seasonal or short-term work load conditions:
 - (e) Any natural person who is leased to you under a written agreement between you and a labor leasing firm, to perform duties related to the conduct of your business, but does not mean a temporary employee as (d) above;
 - (f) Any natural person who is a former employee, director, partner, member, manager, representative or trustee retained as a consultant while performing services for you; or
 - (g) Any natural person who is a guest student or intern pursuing studies or duties, excluding, however, any such person while having care and custody of property outside any building you occupy in conducting your business.

But, employee does not mean:

- (a) Any agent, broker, factor, commission merchant, consignee, independent contractor or representative of the same general character; or
 - (b) Any "manager," director or trustee except while performing acts coming within the usual duties of an employee.
2. "Client" means any entity for whom you perform cleaning services.
- .

Policy Number
Issued by

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

Clients' Property \$100,000 - Cleaning Services Endorsement

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS COVERAGE FORM

All terms and conditions of this policy not specifically modified by this endorsement shall remain unchanged and in full force and effect.

The following coverage is added to **SECTION I - PROPERTY**:

Clients' Property

A. We will pay for direct loss of or damage to "Clients" Property and "money" and "securities" sustained by your "client" resulting from dishonest acts committed by an identified "employee" acting alone or in collusion with other persons (except you or your partner) with the manifest intent to:

1. Cause your "client" to sustain loss or damage; and also

2. Obtain financial benefit for;

(a) Any "employee"; or

(b) Any other person or organization.

B. We will not pay for loss or damage:

1. Resulting from any dishonest or criminal act that you or any of your partners or "members" commit whether acting alone or in collusion with other persons.

2. The only proof of which as to its existence or amount is:

(a) An inventory computation; or

(b) A profit and loss computation.

C. The most we will pay is \$100,000 for each occurrence, but not more than \$100,000 aggregate for all losses under this coverage. The coverage provided by this endorsement is in addition to the Limit of Insurance of **Section I -**

Property.

We will not pay for loss in any one occurrence, unless the amount of loss exceeds the Deductible Amount of \$1,500.

We will then pay the amount of loss in excess of the Deductible Amount, up to the Limit of Insurance for this coverage.

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D. All loss or damage:

1. Caused by one or more persons; or
2. Involving a single act or series of acts;

is considered one occurrence.

E. If any loss is covered:

1. Partly by this insurance; and
2. Partly by any prior cancelled or terminated insurance that we or any affiliate had issued to you or any predecessor in interest;

the most we will pay is the larger of the amount recoverable under this insurance or the prior insurance.

We will pay only for loss or damage you sustain through acts committed or events occurring during the Policy Period.

Insurance Regardless of the number of years this policy remains in force or the number of premiums paid, no Limit of cumulates from year to year or period to period.

F. This Coverage is cancelled as to any "employee" immediately upon discovery by:

1. You; or
 2. Any of your partners, "member(s)", "manager(s)", officers or directors not in collusion with the "employee";
- of any dishonest act committed by that "employee" before or after being hired by you.

G. We will pay only for covered loss or damage sustained during the policy period and discovered no later than one year from the end of the policy period.

H. Under **SECTION I - PROPERTY** provision **F. Property General Conditions** the following applies only to the **Clients' Property** Coverage:

The property covered under this Coverage is limited to property:

1. That your "client" owns or leases;
2. That your "client" holds for others; or
3. For which your "client" is legally liable;

However, this insurance is for your benefit only. It provides no right or benefits to any other person or organization, including your "client." Any claim for loss that is covered under this Coverage must be presented by you.

I. Under **SECTION I - PROPERTY** provision **H. Property Definitions**, the following definitions are added and apply only to the **Clients' Property** Coverage:

1. "Employee" means any natural person:
 - (a) While in your service or for 30 days after termination of service;
 - (b) Who you compensate directly by salary, wages or commissions; and
 - (c) Who you have the right to direct and control while performing services for you.

- defined in
- (d) Any natural person who is furnished temporarily to you:
 - (1) To substitute for a permanent employee as defined in above, who is on leave; or
 - (2) To meet seasonal or short-term work load conditions:
 - (e) Any natural person who is leased to you under a written agreement between you and a labor leasing firm, to perform duties related to the conduct of your business, but does not mean a temporary employee as (d) above;
 - (f) Any natural person who is a former employee, director, partner, member, manager, representative or trustee retained as a consultant while performing services for you; or
 - (g) Any natural person who is a guest student or intern pursuing studies or duties, excluding, however, any such person while having care and custody of property outside any building you occupy in conducting your business.

But, employee does not mean:

- (a) Any agent, broker, factor, commission merchant, consignee, independent contractor or representative of the same general character; or
 - (b) Any "manager," director or trustee except while performing acts coming within the usual duties of an employee.
2. "Client" means any entity for whom you perform cleaning services.
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Rate Information

Rate data does NOT apply to filing.

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Supporting Document Schedules

Bypassed -Name: Uniform Transmittal Document-
Property & Casualty
Review Status: Approved 08/24/2007
Bypass Reason: N/A
Comments:

Satisfied -Name: Form Inventory
Review Status: Approved 08/24/2007
Comments:
Attachment:
BOP Wausau Clients Inv 2007.pdf

Wausau Client's Property Forms Inventory

New Form #/ Rule Page	Old Form #	Title	Purpose/Comments
FB0556 02-07	FB0556 01-07	Clients' Property \$25,000 - Cleaning Services Endorsement	Editorial Changes. Pricing remains the same. Optional/Broadens
FB0557 02-07	FB0557 01-07	Clients' Property \$50,000 - Cleaning Services Endorsement	Editorial Changes. Pricing remains the same. Optional/Broadens
FB0558 02-07	FB0558 01-07	Clients' Property \$100,000 - Cleaning Services Endorsement	Editorial Changes. Pricing remains the same. Optional/Broadens