

## Filing at a Glance

Company: Empire Fire and Marine Insurance Company

Product Name: CW CA 26346 Zurich Programs SERFF Tr Num: ZURC-125246247 State: Arkansas

Specialty Auto and Dealer Remed Phase 2

Filing

TOI: 20.0 Commercial Auto

SERFF Status: Closed

State Tr Num: AR-PC-07-025610

Sub-TOI: 20.0002 Garage

Co Tr Num: CW CA 26346

State Status:

Filing Type: Form

Co Status: Not Applicable

Reviewer(s): Betty Montesi,  
Llyweyia Rawlins, Brittany Yielding

Author: Jane McKenna

Disposition Date: 08-01-2007

Date Submitted: 07-27-2007

Disposition Status: Approved

Effective Date Requested (New): 11-01-2007

Effective Date (New): 11-01-2007

Effective Date Requested (Renewal): 11-01-2007

Effective Date (Renewal): 11-01-  
2007

## General Information

Project Name:

Status of Filing in Domicile:

Project Number:

Domicile Status Comments:

Reference Organization:

Reference Number:

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 08-01-2007

State Status Changed: 07-27-2007

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

In this filing, we are submitting one revised and seven new optional endorsements for approval. Each of these endorsements are for use with our Garage Tier forms.

## Company and Contact

### Filing Contact Information

Jane McKenna, Product Analyst

jane.mckenna@zurichna.com

1400 American Lane

(847) 605-6303 [Phone]

Schaumburg, IL 60196

(847) 605-7768[FAX]

### Filing Company Information

Empire Fire and Marine Insurance Company

CoCode: 21326

State of Domicile: Nebraska

13810 FNB Parkway

Group Code: 212

Company Type:

Omaha, NE 68154-5202

Group Name:

State ID Number:

(402) 963-5000 ext. [Phone]

FEIN Number: 47-6022701

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## Filing Fees

Fee Required? Yes  
Fee Amount: \$50.00  
Retaliatory? No  
Fee Explanation: AR fee of \$50.00  
Per Company: No

CHECK NUMBER	CHECK AMOUNT	CHECK DATE
3400282430	\$50.00	07-24-2007

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved	Llyweyia Rawlins	08-01-2007	08-01-2007

### Amendments

Item	Schedule	Created By	Created On	Date Submitted
Theft Deductible	Form	Jane McKenna	08-01-2007	08-01-2007

### Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Incorrect form attachment	Note To Filer	Llyweyia Rawlins	08-01-2007	08-01-2007

## **Disposition**

Disposition Date: 08-01-2007

Effective Date (New): 11-01-2007

Effective Date (Renewal): 11-01-2007

Status: Approved

Comment:

Rate data does NOT apply to filing.

<b>Item Type</b>	<b>Item Name</b>	<b>Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Uniform Transmittal Document-Property & Casualty	Approved	Yes
<b>Supporting Document</b>	Explanatory	Approved	Yes
<b>Form</b>	Drive Other Car Coverage - Broadened Coverage for Named Individuals - Umbrella	Approved	Yes
<b>Form</b>	Hired Auto Physical Damage Coverage	Approved	Yes
<b>Form</b>	Customer's Auto Equipment	Approved	Yes
<b>Form</b>	All Perils Endorsement	Approved	Yes
<b>Form</b>	Unlimited Liability Coverage For Customers Endorsement	Approved	Yes
<b>Form</b>	Flood and Storm Surge; Hail Physical Damage Deductible(s)	Approved	Yes
<b>Form</b>	Flood and Storm Surge; Wind; Hail Exclusion	Approved	Yes
<b>Form</b> ( <i>revised</i> )	Theft Deductible	Approved	Yes
<b>Form</b>	Theft Deductible	Approved	Yes

**Amendment Letter**

Amendment Date:

Submitted Date: 08-01-2007

**Comments:**

I have attached the EM 3383 to the form schedule. I am sorry for the inconvenience!

**Changed Items:**

**Form Schedule Item Changes:**

<b>Form Name</b>	<b>Form Number</b>	<b>Edition Date</b>	<b>Form Type</b>	<b>Action</b>	<b>Replaced Form #</b>	<b>Previous Filing #</b>	<b>Readability Score</b>	<b>Attachments</b>
Theft Deductible	EM 33 83	02 07	Form	New			0	EM3383 0207 Theft Ded Tier.pdf

**Note To Filer**

**Created By:**

Llyweyia Rawlins on 08-01-2007 09:12 AM

**Subject:**

Incorrect form attachment

**Comments:**

Hello Jane

Under the Form Schedule for form EM 33 83 Theft Deductible, it shows form EM 33 82. Please attach the correct form for Theft Deductible. Once I receive this form then I can complete my review of this filing.

Please feel free to contact me if you have any questions or concerns.

Llyweyia Rawlins

Certified Rate and Form Analyst

Property and Casualty Division

501-371-2809 Fax 501-371-2748L

Email: [Llyweyia.rawlins@arkansas.gov](mailto:Llyweyia.rawlins@arkansas.gov)

**Form Schedule**

<b>Review Status</b>	<b>Form Name</b>	<b>Form #</b>	<b>Edition Date</b>	<b>Form Type Action</b>	<b>Action Specific Data</b>	<b>Readability</b>	<b>Attachment</b>
Approved	Drive Other Car Coverage - Broadened Coverage for Named Individuals - Umbrella	EM 33 85	02 07	Endorsement/Amendment/Conditions	New	0.00	EM3385 0207 Umbrella DOC Tier.pdf
Approved	Hired Auto Physical Damage Coverage	EM 33 86	02 07	Endorsement/Amendment/Conditions	New	0.00	EM3386 0207 Hired Auto Phy Damage Endt Tier.pdf
Approved	Customer's Auto Equipment	EM 33 90	02 07	Endorsement/Amendment/Conditions	New	0.00	EM3390 0207 Customer's Auto Equipment Tier.pdf
Approved	All Perils Endorsement	EM 33 47	02 07	Endorsement/Amendment/Conditions	Replaced	EM 33 47 (0802) 0.00	EM3347 0207 All Perils Tier.pdf
Approved	Unlimited Liability Coverage For Customers Endorsement	EM 32 21	02 07	Endorsement/Amendment/Conditions	New	0.00	EM3221 0207 Unl Cov Tier.pdf
Approved	Flood and Storm Surge; Hail Physical Damage Deductible(s)	EM 33 81	02 07	Endorsement/Amendment/Conditions	New	0.00	EM3381 0207 Nature Deductible Tier.pdf
Approved	Flood and Storm Surge; Wind; Hail Exclusion	EM 3382	02 07	Endorsement/Amendment/Conditions	New	0.00	EM3382 0207 Nature Excl Tier.pdf
Approved	Theft Deductible	EM 33 83	02 07	Endorsement/Amendment/Conditions	New	0.00	EM3383 0207 Theft Ded Tier.pdf
Approved	Theft Deductible	EM 33 83	02 07	Endorsement/Amendment/Conditions	New	0.00	EM3382 0207 Nature Excl Tier.pdf

Created by SERFF on 08-01-2007 10:52 AM

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# Drive Other Car Coverage – Broadened Coverage for Named Individuals - Umbrella



Policy No.	Eff. Date of Pol.	Exp. Date of Pol.	Eff. Date of End.	Producer No.	Add'l. Prem	Return Prem.

Named Insured / Mailing Address:

Producer:

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

This endorsement modifies insurance provided under the:

**UMBRELLA POLICY**

### SCHEDULE

Name Of Individual	Liability		Uninsured Motorists		Underinsured Motorists	
	Limit	Premium	Limit	Premium	Limit	Premium
<b>TOTAL</b>						

Note – When uninsured motorists is provided at limits higher than the basic limits required by a financial responsibility law, underinsured motorists is included, unless otherwise noted. If Underinsured Motorists Coverage is provided as a separate coverage, make appropriate entry in the Schedule above.

**A.** This endorsement changes only those coverages where a premium is shown in the Schedule.

**B. Changes In Umbrella Liability Coverage**

1. Any "auto" you don't own, hire or borrow is a "covered auto" for Liability Coverage while being used by any individual named in the Schedule or by his or her spouse while a resident of the same household except:
  - a. Any "auto" owned by that individual or by any member of his or her household.
  - b. Any "auto" used by that individual or his or her spouse while working in a business of selling, servicing, repairing or parking "autos".
2. The following is added to paragraph 2. of the **Who Is An "Insured"** section:
  - f. Any individual named in the Schedule and his or her spouse, while a resident of the same household, are "insureds" while using any "covered auto" described in Paragraph **B.1.** of this endorsement.

**C. Changes in What We Will Not Pay**

Condition **19. Uninsured/Underinsured Motorists Coverage and Personal Injury Protection** is replaced by the following:

**19. Personal Injury Protection**

"Bodily Injury" or "property damage" recoverable under automobile no-fault or personal injury protection coverages.

**D. Changes In Uninsured And Underinsured Motorists Coverages**

The following is added to **Who Is An Insured**:

Any individual named in the Schedule and his or her "family members" are "insured" while "occupying" or while a pedestrian when being struck by any "auto" you don't own except:

Any "auto" owned by that individual or by any "family member".

**F. Additional Definition**

As used in this endorsement:

"Family member" means a person related to the individual named in the Schedule by blood, marriage or adoption who is a resident of the individual's household, including a ward or foster child.



# Hired Auto Physical Damage Coverage

Policy No.	Eff. Date of Pol.	Exp. Date of Pol.	Eff. Date of End.	Producer No.	Add'l. Prem	Return Prem.

Named Insured / Mailing Address:

Producer:

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

This endorsement modifies insurance provided under the:

**COMMON POLICY CONDITIONS AND DEFINITIONS**

With respect to coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by the endorsement.

Changes in **SECTION B. DEFINITIONS**

Paragraph 4. **“COVERED AUTO”**, Item **b.** is replaced by the following:

- b.** Hired “autos” are considered “covered autos” for physical damage coverage up to \$50,000 per “covered auto”.



# Customer's Auto Equipment

Policy No.	Eff. Date of Pol.	Exp. Date of Pol.	Eff. Date of End.	Producer	Add'l. Prem	Return Prem.
					\$	\$

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

This endorsement modifies insurance provided under the:

**GARAGEKEEPERS COVERAGE  
COMMON POLICY CONDITIONS AND DEFINITIONS**

**A. Changes to Garagekeepers Coverage:**

The following is added to **A. WHAT WE WILL PAY**, Paragraph 1.:

The most we will pay for any one "loss" to "customer's auto equipment" is \$25,000, subject to a \$500 deductible.

**B. Changes to Common Policy Conditions and Definitions:**

The following is added to **B. DEFINITIONS**:

"Customer's auto equipment" means property left in a "customer's auto" except:

1. Money, which includes currency, coins, travelers checks, register checks, money orders held for sale to the public and bank notes in current use having face value; and
2. Securities, which means any negotiable and nonnegotiable instruments or contracts representing money or interest in property. Securities also includes evidence of debt issued in connection with credit or charge cards; and
3. Jewelry and fine art.

# All Perils Endorsement



Policy No.	Eff. Date of Pol.	Exp. Date of Pol.	Eff. Date of End.	Producer No.	Add'l. Prem	Return Prem.

Named Insured / Mailing Address:

Producer:

## THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY

This endorsement modifies insurance provided under the following:

### **GARAGE PHYSICAL DAMAGE COVERAGE FORM GARAGEKEEPERS COVERAGE FORM**

With respect to coverage provided by this endorsement, the provisions of the coverage form apply unless modified by this endorsement.

- Garage Physical Damage Coverage and Garagekeepers Coverage apply to "loss" caused by all perils.
- Only Garage Physical Damage Coverage applies to "loss" caused by all perils. Paragraph **C.** of this endorsement does not apply.
- A.** All references to deductibles applying only to Vandalism, Malicious Mischief and Theft on the **MENU OF COVERAGES**, EM 32 02, are deleted in its entirety.
- B. GARAGE PHYSICAL DAMAGE COVERAGE**, Paragraph **3.** of **HOW MUCH WE WILL PAY** is replaced by the following:
  - 3.** For each "covered auto", our obligation to pay for, repair, return or replace damaged or stolen property will be reduced by the per "auto" deductible shown in the Declarations.  
  
Regardless of the number of "covered autos" damaged or stolen, the per accident deductible for Comprehensive Coverage, Specified Causes of Loss Coverage, or Fire and Theft Coverage shown in Declarations is the maximum deductible applicable for all "loss" in any one event.  
  
These deductibles apply to "loss" caused by all perils.
- C. GARAGEKEEPERS COVERAGE**, Paragraph **1.** and Paragraph **2.** of **HOW MUCH WE WILL PAY** are replaced by the following:
  - 1.** Regardless of the number of "autos", "insured", premiums paid, claims made or "suits" brought, the most we will pay for each "loss" at each location is the Garagekeepers Coverage Limit of Insurance shown in the Declarations for that location, minus the applicable deductibles, for "loss" caused by:
    - a.** Collision; or
    - b.** With respect to Garagekeepers Coverage Comprehensive or Specified Causes of Loss Coverage, all perils.
  - 2.** The per accident deductible stated in the Declarations for Garagekeepers Comprehensive or Specified Causes of Loss Coverage is the most that will be deducted for all "loss" in any one event.  
  
These deductibles apply to "loss" caused by all perils.



# Unlimited Liability Coverage For Customers Endorsement

Policy No.	Eff. Date of Pol.	Exp. Date of Pol.	Eff. Date of End.	Producer No.	Add'l. Prem	Return Prem.

Named Insured / Mailing Address:

Producer:

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

This endorsement modifies insurance provided under the:

**GARAGE LIABILITY COVERAGE TIER 1  
GARAGE LIABILITY COVERAGE TIER 2**

With respect to coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by the endorsement.

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## SCHEDULE

**State(s):**

Changes to **GARAGE LIABILITY COVERAGE**

For the **State(s)** listed in the **SCHEDULE** above, Section **E. WHO IS NOT INSURED**, Paragraph **4.** is deleted in its entirety and as a result, unlimited liability coverage is provided for your customers.

# Flood and Storm Surge; Wind; Hail Physical Damage Deductible(s)



Policy No.	Eff. Date of Pol.	Exp. Date of Pol.	Eff. Date of End.	Producer	Add'l. Prem	Return Prem.
					\$	\$

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

This endorsement modifies insurance provided under the:

## **GARAGE PHYSICAL DAMAGE COVERAGE FORM**

The following is added to Section **C. HOW MUCH WE WILL PAY**, Paragraph 3.:

All Specified Causes of Loss and Comprehensive "covered auto" "losses" resulting from the selected peril(s) will have the deductible shown in the Schedule below applied subject to a Maximum Aggregate Deductible per "Loss Event". Should a single "loss event" effect multiple locations, the highest "loss event" deductible of any effected location applies.

For the purposes of this endorsement, "loss event" means any continuous manifestation of any or all of the selected perils of sufficient intensity to cause injury or damage.

### **SCHEDULE**

Location: _____						
<b>DEDUCTIBLE</b>						
<input type="checkbox"/>	Flood and Storm Surge:	Per Auto	\$ _____	Maximum Aggregate Per Loss Event	\$ _____	
<input type="checkbox"/>	Wind:	Per Auto	\$ _____	Maximum Aggregate Per Loss Event	\$ _____	
<input type="checkbox"/>	Hail:	Per Auto	\$ _____	Maximum Aggregate Per Loss Event	\$ _____	
Location: _____						
<b>DEDUCTIBLE</b>						
<input type="checkbox"/>	Flood and Storm Surge:	Per Auto	\$ _____	Maximum Aggregate Per Loss Event	\$ _____	
<input type="checkbox"/>	Wind:	Per Auto	\$ _____	Maximum Aggregate Per Loss Event	\$ _____	
<input type="checkbox"/>	Hail:	Per Auto	\$ _____	Maximum Aggregate Per Loss Event	\$ _____	
Location: _____						
<b>DEDUCTIBLE</b>						
<input type="checkbox"/>	Flood and Storm Surge:	Per Auto	\$ _____	Maximum Aggregate Per Loss Event	\$ _____	
<input type="checkbox"/>	Wind:	Per Auto	\$ _____	Maximum Aggregate Per Loss Event	\$ _____	
<input type="checkbox"/>	Hail:	Per Auto	\$ _____	Maximum Aggregate Per Loss Event	\$ _____	
Location: _____						
<b>DEDUCTIBLE</b>						
<input type="checkbox"/>	Flood and Storm Surge:	Per Auto	\$ _____	Maximum Aggregate Per Loss Event	\$ _____	
<input type="checkbox"/>	Wind:	Per Auto	\$ _____	Maximum Aggregate Per Loss Event	\$ _____	
<input type="checkbox"/>	Hail:	Per Auto	\$ _____	Maximum Aggregate Per Loss Event	\$ _____	

Information required to complete this schedule, if not shown above, will be shown in the Supplemental Declarations.

# Flood and Storm Surge; Wind; Hail Exclusion



Policy No.	Eff. Date of Pol.	Exp. Date of Pol.	Eff. Date of End.	Producer	Add'l. Prem	Return Prem.
					\$	\$

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

This endorsement modifies insurance provided under the:

**GARAGE PHYSICAL DAMAGE COVERAGE FORM**

The following is added to Section **B. What We Will Not Pay:**

Comprehensive and Specified Causes of Loss coverages do not apply to "loss" to a "covered auto" caused by the selected perils(s) at the location(s) designated in the **SCHEDULE** below.

**SCHEDULE**

Location: _____
Excluded Peril(s): <input type="checkbox"/> Flood and Storm Surge <input type="checkbox"/> Wind <input type="checkbox"/> Hail
Location: _____
Excluded Peril(s): <input type="checkbox"/> Flood and Storm Surge <input type="checkbox"/> Wind <input type="checkbox"/> Hail
Location: _____
Excluded Peril(s): <input type="checkbox"/> Flood and Storm Surge <input type="checkbox"/> Wind <input type="checkbox"/> Hail
Location: _____
Excluded Peril(s): <input type="checkbox"/> Flood and Storm Surge <input type="checkbox"/> Wind <input type="checkbox"/> Hail
Location: _____
Excluded Peril(s): <input type="checkbox"/> Flood and Storm Surge <input type="checkbox"/> Wind <input type="checkbox"/> Hail

Information required to complete this schedule, if not shown above, will be shown in the Supplemental Declarations.



ZURICH

# Theft Deductible

Policy No.	Eff. Date of Pol.	Exp. Date of Pol.	Eff. Date of End.	Producer	Add'l. Prem	Return Prem.
					\$	\$

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

This endorsement modifies insurance provided under the:

## **GARAGE PHYSICAL DAMAGE COVERAGE FORM**

Section **C. HOW MUCH WE WILL PAY**, paragraph **3.** is amended as follows:

3. For each "covered auto", our obligation to pay for, repair, return or replace damaged or stolen property will be reduced by the applicable deductible. Regardless of the number of "covered autos" damaged or stolen, the per accident deductible for Comprehensive Coverage, Specified Causes of Loss Coverage, or Fire and Theft Coverage is the maximum deductible applicable for all "loss" in any one event.
  - a. The per auto and per accident deductibles shown in the Declarations only apply to "loss" caused by mischief or vandalism.
  - b. All "losses" resulting from theft of a "covered auto" will have a per auto deductible applied as indicated in the Schedule.

### **SCHEDULE**

Location: _____
Theft: \$ _____ Per auto deductible

Location: _____
Theft: \$ _____ Per auto deductible

Location: _____
Theft: \$ _____ Per auto deductible

Location: _____
Theft: \$ _____ Per auto deductible

Location: _____
Theft: \$ _____ Per auto deductible

Information required to complete this schedule, if not shown above, will be shown in the Supplemental Declarations.

## **Rate Information**

Rate data does NOT apply to filing.

## Supporting Document Schedules

**Satisfied -Name:** Uniform Transmittal Document-  
Property & Casualty

**Review Status:** Approved 08-01-2007

**Comments:**

**Attachments:**

PCTD-1.pdf

FFS-1.pdf

**Satisfied -Name:** Explanatory

**Review Status:** Approved 08-01-2007

**Comments:**

**Attachment:**

AR Forms Filing Memo.pdf

## Property & Casualty Transmittal Document

<b>1. Reserved for Insurance Dept. Use Only</b>	<b>2. Insurance Department Use only</b> a. Date the filing is received: b. Analyst: c. Disposition: d. Date of disposition of the filing: e. Effective date of filing: <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">New Business</td> <td></td> </tr> <tr> <td>Renewal Business</td> <td></td> </tr> </table> f. State Filing #: g. SERFF Filing #: h. Subject Codes	New Business		Renewal Business	
New Business					
Renewal Business					

<b>3. Group Name</b>	<b>Group NAIC #</b>
Zurich North America	212

4. Company Name(s)	Domicile	NAIC #	FEIN #	State #
Empire Fire and Marine Insurance Co.	NE	212-21326	47-6022701	

<b>5. Company Tracking Number</b>	<b>CW CA 26346</b>
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**Contact Info of Filer(s) or Corporate Officer(s)** [include toll-free number]

6.	Name and address	Title	Telephone #s	FAX #	e-mail
	Jane McKenna 1400 American Ln Schaumburg, IL 60196	Business Analyst	847-605-6303	847-605-7768	jane.mckenna@zurichna.com

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

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

9.	Type of Insurance (TOI)	20.0 Commercial Auto
10.	Sub-Type of Insurance (Sub-TOI)	20.0002 Garage
11.	State Specific Product code(s)(if applicable)[See State Specific Requirements]	
12.	Company Program Title (Marketing title)	
13.	Filing Type	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input checked="" type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
14.	Effective Date(s) Requested	New: 11/01/07      Renewal: 11/01/07



Effective March 1, 2007

## FORM FILING SCHEDULE

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

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

<b>1.</b>	<b>This filing transmittal is part of Company Tracking #</b>	CW CA 26346			
<b>2.</b>	<b>This filing corresponds to rate/rule filing number</b> <small>(Company tracking number of rate/rule filing, if applicable)</small>				
<b>3.</b>	<b>Form Name /Description/Synopsis</b>	<b>Form # Include edition date</b>	<b>Replacement Or withdrawn?</b>	<b>If replacement, give form # it replaces</b>	<b>Previous state filing number, if required by state</b>
01	All Perils Endorsement	EM 3347 (0207)	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	EM 3347 (0802)	
02	Unlimited Liability Coverage For Customers Endorsement	EM 3221 (0207)	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
03	Flood and Storm Surge; Wind; Hail Physical Damage Deductible(s)	EM 3381 (0207)	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
04	Flood and Storm Surge; Wind; Hail Exclusion	EM 3382 (0207)	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
05	Theft Deductible	EM 3383 (0207)	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
06	Drive Other Car Coverage – Broadened Coverage for Named Individuals – Umbrella	EM 3385 (0207)	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
07	Hired Auto Physical Damage Coverage	EM 3386 (0207)	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
08	Customer's Auto Equipment	EM 3390 (0207)	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
09			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
10			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		

**Filing Memorandum  
Empire Fire and Marine Insurance Company  
Garage Liability Coverage Tier 1  
Garage Liability Coverage Tier 2  
ARKANSAS**

We wish to submit one revised and seven new endorsements for approval. Each of these endorsements is used with our Garage Liability Coverage Tier 1 or Garage Liability Coverage Tier 2 policies.

**REVISED ENDORSEMENT**

**EM 33 47 (02-07) ALL PERILS ENDORSEMENT**

This is an optional endorsement used to show that the Garage Physical Damage and/or Garagekeepers deductibles apply to all perils. We have revised the endorsement to remove the field to show the deductible as this is shown on the declarations page. We have also added two check boxes. If the first box is checked, both Garage Physical Damage and Garagekeepers deductibles apply to all perils. If the second box is checked, only the Garage Physical Damage deductible applies to all perils.

We have also added Paragraph C.1. to the endorsement to further clarify the intent of the endorsement and more closely track with our Garagekeepers Coverage Part. In addition, we have made minor editorial and formatting changes to the endorsement.

EM 33 47 (02-07) attaches to our Garage Physical Damage Coverage Form (EM 32 25) and/or Garagekeepers Coverage Form (EM 32 20) and replaces previously approved EM 33 47 (08-02).

**NEW ENDORSEMENTS**

**EM 32 21 (02-07) UNLIMITED LIABILITY COVERAGE FOR CUSTOMERS ENDORSEMENT**

This is an optional endorsement used to provide unlimited liability coverage for the insured's customers. The Schedule of the endorsement is used to list states that the insured wishes to provide unlimited liability coverage to its insureds. This allows the flexibility for us to allow our insureds to offer unlimited liability coverage in some states but not others.

EM 32 21 (02-07) attaches to our Garage Liability Coverage Tier 1 (EM 32 15) or Garage Liability Coverage Tier 2 (EM 32 16) coverage parts.

**EM 33 81 (02-07) FLOOD AND STORM SURGE; WIND; HAIL PHYSICAL DAMAGE DEDUCTIBLE(S)**

This is an optional endorsement used to specify a deductible by location and peril that differs from the Physical Damage deductible. For each location that the insured wishes to specify a different deductible for one or more of the listed perils, the Schedule is completed by showing the location, applicable peril(s) that the deductible is to apply to, and the per auto deductible and aggregate deductible for each peril of the selected perils.

EM 33 81 (02-07) attaches to our Garage Physical Damage Coverage Form (EM 32 25).

**EM 33 82 (02-07) FLOOD AND STORM SURGE; WIND; HAIL EXCLUSION**

This is an optional endorsement used to exclude one or more of the list perils by location. For each location that the insured wishes to exclude one or more peril, the Schedule is completed by showing the location and selecting the peril(s) that are excluded from coverage.

EM 33 82 (02-07) attaches to our Garage Physical Damage Coverage Form (EM 32 25).

### **EM 33 83 (02-07) THEFT DEDUCTIBLE**

This is an optional endorsement used to specify a theft deductible by location that differs from the Physical Damage deductible. For each location that the insured wishes to specify a different deductible for theft, the Schedule is completed by showing the location and applicable per auto theft deductible.

EM 33 83 (02-07) attaches to our Garage Physical Damage Coverage Form (EM 32 25).

### **EM 33 85 (02-07) DRIVE OTHER CAR COVERAGE – BROADENED COVERAGE FOR NAMED INDIVIDUALS – UMBRELLA**

This is an optional endorsement used to provide drive other car coverage to listed individuals for the excess policy. It is based on the primary Drive Other Car endorsement and provides liability, uninsured motorists and/or underinsured motorists coverage above statutory limits for the individuals shown in the schedule.

EM 33 85 (02-07) attaches to our Umbrella Policy (EM 32 40).

### **EM 33 86 (02-07) HIRED AUTO PHYSICAL DAMAGE COVERAGE**

This is an optional endorsement used to provide coverage to hired autos by amending the definition of “covered auto” to include hired autos.

EM 33 86 (02-07) amends the Common Policy Conditions and Definitions (EM 32 10).

### **EM 33 90 (02-07) CUSTOMER’S AUTO EQUIPMENT**

This is an optional endorsement used to provide coverage for property left in the insured’s customer’s auto while the auto is in the insured’s custody. When attached, a limit of \$25,000 is applied with a \$500 deductible. The endorsement also defines Customer’s Auto Equipment to further clarify coverage.

EM 33 90 (02-07) attaches to our Garagekeepers Coverage Form (EM 32 20).

We are requesting an effective date of November 1, 2007.

## Superseded Attachments

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

<b>Original Date:</b>	<b>Schedule</b>	<b>Document Name</b>	<b>Replaced Date</b>	<b>Attach Document</b>
No original date	Form	Theft Deductible	07-27-2007	EM3382 0207 Nature Excl Tier.pdf

# Flood and Storm Surge; Wind; Hail Exclusion



Policy No.	Eff. Date of Pol.	Exp. Date of Pol.	Eff. Date of End.	Producer	Add'l. Prem	Return Prem.
					\$	\$

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

This endorsement modifies insurance provided under the:

**GARAGE PHYSICAL DAMAGE COVERAGE FORM**

The following is added to Section **B. What We Will Not Pay:**

Comprehensive and Specified Causes of Loss coverages do not apply to "loss" to a "covered auto" caused by the selected perils(s) at the location(s) designated in the **SCHEDULE** below.

**SCHEDULE**

Location: _____
Excluded Peril(s): <input type="checkbox"/> Flood and Storm Surge <input type="checkbox"/> Wind <input type="checkbox"/> Hail
Location: _____
Excluded Peril(s): <input type="checkbox"/> Flood and Storm Surge <input type="checkbox"/> Wind <input type="checkbox"/> Hail
Location: _____
Excluded Peril(s): <input type="checkbox"/> Flood and Storm Surge <input type="checkbox"/> Wind <input type="checkbox"/> Hail
Location: _____
Excluded Peril(s): <input type="checkbox"/> Flood and Storm Surge <input type="checkbox"/> Wind <input type="checkbox"/> Hail
Location: _____
Excluded Peril(s): <input type="checkbox"/> Flood and Storm Surge <input type="checkbox"/> Wind <input type="checkbox"/> Hail

Information required to complete this schedule, if not shown above, will be shown in the Supplemental Declarations.