

SERFF Tracking Number: CLBA-125406944 State: Arkansas  
Filing Company: Columbia National Insurance Company State Tracking Number: EFT \$50  
Company Tracking Number: CNI-BOP-07-F02  
TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0002 Businessowners  
Liability  
Product Name: Businessowners  
Project Name/Number: BO-382 (4-08) Hired and Non-Owned Auto Liability Form /CNI-BOP-07-F02

## Filing at a Glance

Company: Columbia National Insurance Company

Product Name: Businessowners SERFF Tr Num: CLBA-125406944 State: Arkansas  
TOI: 05.0 Commercial Multi-Peril - Liability & Non-Liability SERFF Status: Closed State Tr Num: EFT \$50

Sub-TOI: 05.0002 Businessowners Co Tr Num: CNI-BOP-07-F02 State Status: Fees verified and received

Filing Type: Form Co Status: Reviewer(s): Betty Montesi, Llyweyia Rawlins, Brittany Yielding

Authors: Dennis McVay, Christina Walker, DeeDee Williams  
Disposition Date: 01/08/2008

Date Submitted: 01/02/2008 Disposition Status: Approved

Effective Date Requested (New): 04/01/2008 Effective Date (New): 04/01/2008

Effective Date Requested (Renewal): 04/01/2008 Effective Date (Renewal): 04/01/2008

State Filing Description:

## General Information

Project Name: BO-382 (4-08) Hired and Non-Owned Auto Liability Form Status of Filing in Domicile: Pending

Project Number: CNI-BOP-07-F02 Domicile Status Comments: N/A

Reference Organization: N/A Reference Number: N/A

Reference Title: N/A Advisory Org. Circular: N/A

Filing Status Changed: 01/08/2008

State Status Changed: 01/08/2008 Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

Filing new company form BO-382 (4-08) Hired Auto and Non-Owned Auto Liability form, which we propose to use in our Businessowners Policy Program. Please note that this form will be used in place of the ISO form BP 04 04 01 06 Hired Auto and Non-Owned Auto Liability Endorsement. We have created our own company form to provide a schedule to write specific limits for Hired Auto and Non-Owned Auto Liability coverage.

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## Company and Contact

### Filing Contact Information

Christina Walker, Analyst I cwalker@colinsgrp.com  
 2102 White Gate Drive (573) 474-6193 [Phone]  
 Columbia, MO 65205 (800) 836-5713[FAX]

### Filing Company Information

Columbia National Insurance Company CoCode: 19640 State of Domicile: Nebraska  
 2102 White Gate Drive Group Code: 807 Company Type: Stock  
 P O Box 618  
 Columbia, MO 65205 Group Name: Columbia Insurance State ID Number: 03  
 Group  
 (573) 474-6193 ext. [Phone] FEIN Number: 47-0685688  
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## Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Columbia National Insurance Company	\$50.00	01/02/2008	17308786

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved	Llyweyia Rawlins	01/08/2008	01/08/2008

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## Disposition

Disposition Date: 01/08/2008

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Status: Approved

Comment:

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Form	Hired Auto and Non-Owned Auto Liability	Approved	Yes

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## Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Hired Auto and Non-Owned Auto Liability	BO-382	4-08	Endorsement/Amendment/Conditions		0.00	BO-382 4-08 Hired Auto and Non-Owned Auto Liability.pdf

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

## **HIRED AUTO AND NON-OWNED AUTO LIABILITY**

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS COVERAGE FORM

### **SCHEDULE**

<b>Coverage</b>	<b>Limits of Insurance</b>	<b>Premium</b>
<b>A. Hired Auto Liability:</b>	\$	\$
<b>B. Non-Owned Auto Liability:</b>	\$	\$
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.		

**A.** Insurance is provided only for those coverages and limits of insurance for which a specific premium charge is shown in the Declarations or in the Schedule.

**1. Hired Auto Liability**

The insurance provided under Paragraph **A.1. Business Liability** in **Section II – Liability**, applies to "bodily injury" or "property damage" arising out of the maintenance or use of a "hired auto" by you or your "employees" in the course of your business.

**2. Non-Owned Auto Liability**

The insurance provided under Paragraph **A.1. Business Liability** in **Section II – Liability**, applies to "bodily injury" or "property damage" arising out of the use of any "non-owned auto" in your business by any person.

**B.** For insurance provided by this endorsement only:

**1.** The exclusions, under the Paragraph **B.1. Applicable To Business Liability Coverage** in **Section II – Liability**, other than Exclusions **a., b., d., f.** and **i.** and the Nuclear Energy Liability Exclusion, are deleted and replaced by the following:

**a.** "Bodily injury" to:

- (1)** An "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; or

**(2)** The spouse, child, parent, brother or sister of that "employee" as a consequence of Paragraph **(1)** above.

This exclusion applies:

- (1)** Whether the insured may be liable as an employer or in any other capacity; and
- (2)** To any obligation to share damages with or repay someone else who must pay damages because of injury.

This exclusion does not apply to:

- (1)** Liability assumed by the insured under an "insured contract"; or
- (2)** "Bodily injury" arising out of and in the course of domestic employment by the insured unless benefits for such injury are in whole or in part either payable or required to be provided under any workers compensation law.

**b.** "Property damage" to:

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

**2. Paragraph C. Who Is An Insured in Section II – Liability, is replaced by the following:**

**1.** Each of the following is an insured under this endorsement to the extent set forth below:

- a.** You;
- b.** Any other person using a "hired auto" with your permission;
- c.** For a "non-owned auto":
  - (1)** Any partner or "executive officer" of yours; or
  - (2)** Any "employee" of yours but only while such "non-owned auto" is being used in your business; and
- d.** Any other person or organization, but only for their liability because of acts or omissions of an insured under **a.**, **b.** or **c.** above.

**2.** None of the following is an insured:

- a.** Any person engaged in the business of his or her employer for "bodily injury" to any co-"employee" of such person injured in the course of employment, or to the spouse, child, parent, brother or sister of that co-"employee" as a consequence of such "bodily injury", or for any obligation to share damages with or repay someone else who must pay damages because of the injury;
- b.** Any partner or "executive officer" for any "auto" owned by such partner or officer or a member of his or her household;

- c.** Any person while employed in or otherwise engaged in duties in connection with an "auto business", other than an "auto business" you operate;
- d.** The owner or lessee (of whom you are a sublessee) of a "hired auto" or the owner of a "non-owned auto" or any agent or "employee" of any such owner or lessee; or
- e.** Any person or organization for the conduct of any current or past partnership or joint venture that is not shown as a Named Insured in the Declarations.

**C.** The following additional definitions apply:

- 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 any "auto" you lease, hire, rent or borrow from any of your "employees", your partners or your "executive officers" or members of their households.
- 3.** "Non-Owned Auto" means any "auto" you do not own, lease, hire, rent or borrow which is used in connection with your business. This includes "autos" owned by your "employees", your partners or your "executive officers", or members of their households, but only while used in your business or your personal affairs.

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## Supporting Document Schedules

<b>Bypassed -Name:</b>	Uniform Transmittal Document- Property & Casualty	<b>Review Status:</b> Approved	01/08/2008
<b>Bypass Reason:</b>	Please see General Instruction Tab		
<b>Comments:</b>			