

SERFF Tracking Number: GRTA-125409464 State: Arkansas  
 First Filing Company: Great American Assurance Company, ... State Tracking Number: EFT \$50  
 Company Tracking Number: CP-AR-0711-SBEN  
 TOI: 01.0 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)  
 Product Name: Commercial Property  
 Project Name/Number: Commercial Property SBP New Coverage Endorsements/CP-AR-0711-SBEN

## Filing at a Glance

Companies: Great American Assurance Company, Great American Alliance Insurance Company, Great American Insurance Company, Great American Insurance Company of New York

Product Name: Commercial Property	SERFF Tr Num: GRTA-125409464	State: Arkansas
TOI: 01.0 Property	SERFF Status: Closed	State Tr Num: EFT \$50
Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)	Co Tr Num: CP-AR-0711-SBEN	State Status: Fees verified and received
Filing Type: Form	Co Status:	Reviewer(s): Betty Montesi, Llyweyia Rawlins, Brittany Yielding
	Author: Donna Lansing	Disposition Date: 01/07/2008
	Date Submitted: 01/02/2008	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

State Filing Description:

## General Information

Project Name: Commercial Property SBP New Coverage Endorsements	Status of Filing in Domicile: Authorized
Project Number: CP-AR-0711-SBEN	Domicile Status Comments:
Reference Organization: NA	Reference Number: NA
Reference Title: NA	Advisory Org. Circular: NA
Filing Status Changed: 01/07/2008	
State Status Changed: 01/07/2008	Deemer Date:
Corresponding Filing Tracking Number:	

Filing Description:

The captioned companies hereby submit four new property coverage endorsements that provide additional property coverages for an additional flat premium charge. The coverages will be offered under our Select Business Policy property product.

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Please find enclosed, for review, the following:

1. Copies of the Rule Page and New Forms.
2. All transmittals required by the state.
3. Explanatory Memorandum

We wish for this adoption filing to be applicable to all policies written on or after January 1, 2008.

Please return the enclosed duplicate to indicate your receipt and approval.

## Company and Contact

### Filing Contact Information

Donna Lansing, Filing analyst dlansing@gaic.com  
 49 east 4th street (513) 369-5000 [Phone]  
 Cincinnati, OH 45202

### Filing Company Information

Great American Assurance Company	CoCode: 26344	State of Domicile: Ohio
580 Walnut Street	Group Code: 84	Company Type: P&C
Cincinnati, OH 45202	Group Name:	State ID Number:
(513) 369-5000 ext. [Phone]	FEIN Number: 15-6020948	

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Great American Alliance Insurance Company	CoCode: 26832	State of Domicile: Ohio
580 Walnut Street	Group Code: 84	Company Type: P&C
Cincinnati, OH 45202	Group Name:	State ID Number:
(513) 369-5000 ext. [Phone]	FEIN Number: 95-1542353	

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Great American Insurance Company	CoCode: 16691	State of Domicile: Ohio
580 Walnut Street	Group Code: 84	Company Type: P&C
Cincinnati, OH 45202	Group Name:	State ID Number:
(513) 369-5000 ext. [Phone]	FEIN Number: 31-0501234	

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Great American Insurance Company of New York  
580 Walnut Street  
Cincinnati, OH 45202  
(513) 369-5000 ext. [Phone]

CoCode: 22136  
Group Code: 84  
Group Name:  
FEIN Number: 13-5539046  
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State of Domicile: New York  
Company Type: P&C  
State ID Number:

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## Filing Fees

Fee Required? Yes  
 Fee Amount: \$50.00  
 Retaliatory? No  
 Fee Explanation: \$50 per filing  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Great American Assurance Company	\$0.00	01/02/2008	
Great American Alliance Insurance Company	\$0.00	01/02/2008	
Great American Insurance Company	\$50.00	01/02/2008	17306213
Great American Insurance Company of New York	\$0.00	01/02/2008	

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved	Llyweyia Rawlins	01/07/2008	01/07/2008

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## Disposition

Disposition Date: 01/07/2008  
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
<b>Supporting Document</b>	Uniform Transmittal Document-Property & Casualty	Approved	Yes
<b>Form</b>	Select Business Policy Enhanced Municipalities and Schools Plus Declarations Page	Approved	Yes
<b>Form</b>	Select Business Policy Municipalities and Schools Enhanced Plus	Approved	Yes
<b>Form</b>	Select Business Policy Enhanced Manufacturing Plus Declarations Page	Approved	Yes
<b>Form</b>	Select Business Policy Enhanced Manufacturing Plus	Approved	Yes
<b>Form</b>	Select Business Policy Enhanced Healthcare Plus Declarations Page	Approved	Yes
<b>Form</b>	Select Business Policy Enhanced Healthcare Plus	Approved	Yes
<b>Form</b>	Select Business Policy Enhanced Plus	Approved	Yes
<b>Form</b>	Select Business Policy Enhanced Plus Declarations	Approved	Yes

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## Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Select Business Policy Enhanced Municipalities and Schools Plus Declarations Page	SB 8108	11/07	Declaration New s/Schedule		0.00	SB8108_11-07.pdf
Approved	Select Business Policy Enhanced Municipalities and Schools Plus	SB 8109	11/07	Policy/Coverage New Form		0.00	SB8109_11-07.pdf
Approved	Select Business Policy Enhanced Manufacturing Plus Declarations Page	SB 8110	11/07	Declaration New s/Schedule		0.00	SB8110_11-07.pdf
Approved	Select Business Policy Enhanced Manufacturing Plus	SB 8111	11/07	Policy/Coverage New Form		0.00	SB8111_11-07.pdf
Approved	Select Business Policy Enhanced Healthcare Plus Declarations Page	SB 8112	11/07	Declaration New s/Schedule		0.00	SB8112_11-07.pdf
Approved	Select Business Policy Enhanced Healthcare Plus	SB 8113	11/07	Policy/Coverage New Form		0.00	SB8113_11-07.pdf
Approved	Select Business Policy Enhanced Plus	SB 8116	11/07	Policy/Coverage New Form		0.00	SB8116_11-07.pdf
Approved	Select Business	SB 8117	11/07	Declaration New		0.00	SB8117_11-

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Policy Enhanced  
Plus Declarations

s/Schedule

07.pdf





## SUPPLEMENTARY COVERAGES SCHEDULE

The coverages below apply per location. If you purchase additional limits for any of these coverages at a specific location, the Limits of Insurance for the additional coverages listed below will apply in excess of those coverages purchased separately.

### A. Building and Personal Property Blanket Additional Coverages

**Blanket Limit of Insurance** \$

Coverages included under the Blanket Limit are:

- Accounts Receivables
- Band Uniforms
- Electronic Data Processing (including Equipment, Data, Programs, Media and Extra Expense)
- Emergency Evacuation Expense
- Extra Expense
- Fire Department Service Charge
- Fire Protection Device Recharge
- Food Spoilage and Contamination
- Installation Floater
- Lock Replacement Expense
- Loss Data Preparation Costs
- Musical Instruments
- Personal Effects
- Personal Property of Others
- Pollutant Clean Up and Removal
- Tenant Undamaged Improvements and Betterments
- Surface Water
- Utility Services
- Valuable Papers and Records (Other Than Electronic Data)

### B. Building and Personal Property Additional Coverages

**Limit of Insurance**

- |  |                            |
|--|----------------------------|
| Crime Reward   | \$                         |
| Debris Removal – 25% of Limit and                              | \$                         |
| Fine Arts  | \$                         |
| Money and Securities   | \$                         |
| <br>Newly Acquired or Constructed Locations                    |                            |
| Building   | \$                         |
| Business Personal Property                                     | \$                         |
| Business Income  | \$                         |
| Extra Expense  | \$                         |
| Ordinance or Law – Coverage A – Undamaged Portion              | Included in Building Limit |
| Ordinance or Law – Coverage B – Demolition Costs               | \$                         |
| Ordinance or Law – Coverage C – Increased Cost of Construction | \$                         |
| Property in Transit  | \$                         |

### C. Additional Coverages Not at a Described Premises

(Other Than Newly Constructed or Acquired Property)

- |                            |    |
|----------------------------|----|
| Building                   | \$ |
| Business Personal Property | \$ |
| Business Income            | \$ |
| Extra Expense              | \$ |



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**SELECT BUSINESS POLICY  
MUNICIPALITIES AND SCHOOLS ENHANCED PLUS**

The endorsement modifies insurance provided under the following:

**SELECT BUSINESS POLICY COVERAGE FORM**

The following provisions are added to the **Select Business Policy Coverage Form, Additional Coverages**.

**A. Building and Personal Property Blanket Additional Coverages**

We will pay up to the Limit of Insurance indicated on the **Supplementary Coverages Schedule** under item **A. Building and Personal Property Blanket Additional Coverages, Blanket Limit of Insurance** for each scheduled location. This Blanket Limit of Insurance applies over all the coverages **A.1.** through **A.11.**

At the time of loss, the first Named Insured may elect to apportion this Blanket Limit of Insurance to one or any combination of the coverages listed, but under no circumstances will the aggregate amount exceed this Blanket Limit at one covered location.

**1. Accounts Receivable**

Within the Blanket Limit of Insurance, we will pay for direct physical loss or damage to your records of accounts receivable on or away from locations described in the Schedule of Locations.

This Additional Coverage is subject to the provision of **Accounts Receivable Form, CM 00 66**, with the exception of the Limit of Insurance Provision contained in that Form. **Accounts Receivable, Form CM 00 66** is made a part of this Policy whether or not Accounts Receivable Coverage is indicated in the Declarations.

**2. Band Uniforms**

Within the Blanket Limit of Insurance, we will pay for direct physical loss or damage caused by a Covered Cause of Loss to your band uniforms and similar property of others in your care, custody or control at locations described in the Schedule of Locations.

**3. Electronic Data Processing (Including Equipment, Data, Programs, Media and Extra Expense)**

Within the Blanket Limit of Insurance, we will pay for direct physical loss or damage to your Electronic Data Processing Equipment, Data, Programs, Media and Extra Expense.

This Coverage Extension is subject to the provisions of **Business Electronic Systems and Telecommunications Form, CM 76 58**, with the exception of the Limit of Insurance Provision contained in that Form. **Businesses Electronic Systems and Telecommunications Form, CM 76 58**, is made a part of the Policy whether or not Business Electronic Systems and Telecommunications Coverage is indicated in the Declarations.

**4. Emergency Evacuation Expense**

Within the Blanket Limit of Insurance, we will pay for the emergency evacuation expenses incurred because of direct physical

loss or damage to Covered Property by a Covered Cause of Loss at locations described in the Schedule of Locations.

Emergency Evacuation Expense means reasonable expenses you incur due to the emergency vacation of your premises described in the Schedule of Locations when the vacating is necessary due to the imminent danger of loss of life or harm to occupants due to a Covered Cause of Loss.

## 5. Extra Expense

Within the Blanket Limit of Insurance, we will pay for Extra Expense resulting from direct physical loss or physical damage to property at locations described in the Schedule of Locations.

This Additional Coverage is subject to the provisions of **Select Business Policy Extra Expense Coverage Form, SB 86 07**, with the exception of the Limit of Insurance Provision contained in that Form. **Select Business Policy Extra Expense Coverage Form, SB 86 07**, is made part of the Policy whether or not Extra Expense Coverage is indicated in the Declarations.

## 6. Fire Department Service Charge

Item E.4. - **Additional Coverages, Fire Department Service Charge**, is deleted in its entirety and replaced by the following:

Within the Blanket Limit of Insurance, under this Additional Coverage, when the fire department is called to save or protect Covered Property from a Covered Cause of Loss, we will pay expenses you incur for your liability for fire department service charges:

- a. assumed by contract or agreement prior to loss; or
- b. required by local ordinance;

No deductible applies to this Additional Coverage.

## 7. Fire Protection Device Recharge

Item E.5. - **Additional Coverages, Fire Protection Device Recharge**, is deleted in its entirety and replaced by the following:

Within the Blanket Limit of Insurance, we will pay to recharge or refill your fire protective devices that are permanently installed in buildings at locations described in the Schedule of Locations.

This Additional Coverage only applies when such devices have been discharged while being used to combat a covered fire.

## 8. Food Product Contamination or Spoilage

Within the Blanket Limit of Insurance, we will pay for the direct physical loss or damage to "perishable stock" caused by or resulting from the Causes of Loss Breakdown or Contamination or Power Outage.

### a. Covered Property

**Covered Property** means "perishable stock" owned by you or by others that is in your care, custody or control located at:

- (1) the premises described in the Schedule of Locations; or
- (2) premises of a cold storage warehouse; or
- (3) premises of a consignee.

### b. "Perishable Stock" means personal property:

- (1) maintained under controlled conditions for its preservation; and
- (2) susceptible to loss or damage if the controlled conditions change.

### c. Covered Causes of Loss

- (1) **Breakdown or Contamination**, meaning:
  - (a) change in temperature or humidity resulting from mechanical breakdown or failure of refrigerating, cooling

or humidity control apparatus or equipment only while such equipment or apparatus is at the described premises; and

(b) contamination by the refrigerant.

(2) **Power Outage**, meaning change in temperature or humidity resulting from complete or partial interruption of electrical power, either on or off the described premises, due to a covered cause of loss.

#### d. Additional Exclusions

(1) Only the following exclusions contained in item C.1. of the **Select Business Policy Building and Personal Property Coverage Form** apply to this Food Product Contamination or Spoilage Additional Coverage.

- (a) Earth Movement;
- (b) Government Action;
- (c) Nuclear Hazard;
- (d) War and Military Action;
- (e) Water.

(2) The following exclusions are added to the **Select Business Policy Building and Personal Property Coverage Form** and apply only to the insurance provided under this Food Product Contamination or Spoilage Additional Coverage.

We will not pay for loss or damage caused by or resulting from:

- (a) the disconnection of any refrigerating, cooling or humidity control system from the source of power.
- (b) the deactivation of electrical power caused by the manipulation of any switch or other

device used to control the flow of electrical power or current.

(c) the inability of an Electrical Utility Company or other power source to provide sufficient power due to:

- i. lack of fuel; or
- ii. governmental order.

(d) the inability of a power source at the described premises to provide sufficient power due to lack of generating capacity to meet demand.

(e) breaking of any glass that is a permanent part of any refrigerating, cooling or humidity control unit.

#### 9. Installation Floater

Within the Blanket Limit of Insurance, we will pay for direct physical loss or damage to your machinery, equipment, fixtures, electrical apparatus, materials and supplies intended for installation by you or your subcontractor at locations described in the Schedule of Locations. This may be your property or the property of others for which you are legally liable in your care, custody or control.

This Coverage Extension is subject to the provisions of the **Installation Floater Coverage Form, CM 78 08**, with the exception of the Limit of Insurance Provision contained in that Form. **Installation Floater Coverage Form, CM 78 08**, is made a part of the Policy whether or not Installation Floater Coverage is indicated in the Declarations.

#### 10. Lock Replacement

Within the Blanket Limit of Insurance, we will pay for the cost of new locks, including the cost of their installation, following the loss of keys by an insured.

However, the additional insurance provided does not apply to:

- a. misappropriations;
- b. secretion;
- c. conversion;
- d. infidelity; or
- e. any dishonest act on the part of any insured.

The Policy deductible does not apply to this Additional Coverage.

#### 11. Loss Data Preparation Costs

Item E.6. - **Additional Coverages, Loss Data Preparation Costs**, is deleted in its entirety and replaced by the following:

Within the Blanket Limit of Insurance, we will pay for reasonable costs you incur in preparing loss data required by policy conditions after a loss covered by this Coverage Part. This includes the cost of taking inventory, making appraisals and preparing other data to determine the extent of your loss. This does not include public adjusters fees.

#### 12. Musical Instruments

Within the Blanket Limit of Insurance, we will pay for direct physical loss or damage caused by a Covered Cause of Loss to your musical instruments and similar property of others in your care, custody or control at locations described in the Schedule of Locations.

Covered Property under this Additional Coverage includes:

- a. musical instruments;
- b. related musical items such as music stands, instrument cases, sheet music, repair equipment, mouth pieces, reeds;
- c. stationary organs; and
- d. similar musical property.

#### 13. Personal Effects

Under item F.2. - **Coverage Extensions, Personal Effects**, the second paragraph is deleted in its entirety and replaced by the following:

The most we will pay for loss or damage under this Extension is the amount apportioned by the first Named Insured within the Blanket Limit of Insurance per each location described in the Schedule of Locations.

Our payment for loss or damage to personal property of others will only be for the account of the owner of the property.

#### 14. Personal Property of Others

Within the Blanket Limit of Insurance, we will pay for direct physical loss or damage caused by a Covered Cause of Loss to personal property of others that is in your care, custody or control at locations described in the Schedule of Locations. This amount of insurance is in addition to any other Limit of Insurance that may be provided by this Policy for this Coverage.

#### 15. Pollutant Clean Up and Removal

Under item E.7. - **Additional Coverages, Pollutant Clean Up and Removal**, the last two paragraphs are deleted in their entirety and replaced by the following:

The most we will pay for each location under this Additional Coverage for the sum of all covered expenses arising out of Covered Causes of Loss occurring during each separate 12 month period of this Policy is the amount apportioned by the first Named Insured within the Blanket Limit of Insurance.

No Deductible applies to this Additional Coverage.

#### 16. Surface Water

Within the Blanket Limit of Insurance, we will pay for direct physical loss or damage to Covered Property at a location described in the Schedule of Locations solely caused by surface water.

**Surface Water** means the unusual and rapid accumulation of water above the ground surface.

To the extent that the Water Exclusion contained in the **Select Business Policy Building and Personal Property Coverage Form** might conflict with the coverage provided under this Additional Coverage, the Water Exclusion does not apply.

#### **17. Tenants Undamaged Improvements and Betterments**

Within the Blanket Limit of Insurance, we will pay for the value of your undamaged Tenant's Improvements and Betterments when your lease is cancelled by:

1. the lessor; and
2. a valid condition of your lease, and

the cancellation is due to direct physical loss or damage to your covered property caused by or resulting from a Covered Cause of Loss at a location described in the Schedule of Locations.

#### **18. Utility Services**

Under item **I.3. - Optional Coverages, Utility Services**, item **d.** is deleted in its entirety and replaced by the following:

- d.** Within the Blanket Limit of Insurance, the amount apportioned for payment under Utility Services Coverage is part of, not in addition to, the Limit of Insurance stated in the Declarations as applicable to the Covered Property.

#### **19. Valuable Papers and Records (Other Than Electronic Data)**

Under item **F.3. - Coverage Extensions, Valuable Papers and Records (Other Than Electronic Data)**, item **c.** is deleted in its entirety and replaced by the following:

- c.** Within the Blanket Limit of Insurance, the most we will pay to replace or restore the lost information is the amount apportioned by the first Named Insured for this Coverage Extension. Such apportioned amount is additional insurance. We will also pay

for the cost of blank material for re-producing the records (whether or not duplicates exist), and (when there is a duplicate) for the cost of labor to transcribe or copy the records. The costs of blank material and labor are subject to the applicable Limit of Insurance on Your Business Personal Property and therefore coverage of such costs is not additional insurance.

#### **B. Building and Personal Property Additional Coverages**

##### **1. Crime Reward**

We will pay, up to the limit listed on the Supplementary Coverage Schedule for this Additional Coverage, a reward to any individual who provides information leading to the arrest of the person(s) who committed a crime, which damaged your Covered Property.

No deductible applies to this Additional Coverage.

##### **2. Debris Removal**

Under item **E.3. -Additional Coverages, Debris Removal**, paragraph **d.** is deleted in its entirety and replaced by the following:

- d.** We will pay up to the limit shown for Debris Removal under item **B.** of the Supplementary Coverages Schedule for each location, in any one occurrence of physical loss or damage to Covered Property, if one or both of the following circumstances apply:

- (1)** The total of the actual debris removal expense plus the amount we pay for direct physical loss or damage exceeds the Limit of Insurance on the Covered Property that has sustained loss or damage.
- (2)** The actual debris removal expense exceeds 25% of the sum of the deductible plus the amount that we pay for direct physical loss or damage to the Covered Property that has sustained loss or damage.

Therefore, if (d)(1) and/or (d)(2) apply, our total payment for direct physical loss or damage and debris removal expense may reach but will never exceed the Limit of Insurance on the Covered Property that has sustained loss or damage, plus the limit shown for Debris Removal on the Supplementary Coverage Schedule for each location in any one occurrence under the Debris Removal Additional Coverage.

### 3. Fine Arts

You may extend the insurance that applies to Your Business Personal Property to cover direct physical loss or damage to your Fine Arts.

We will pay up to the limit listed on the Supplementary Coverage Schedule for each location described in the Schedule of Locations for loss or damage in any one occurrence under this Additional Coverage.

This Coverage Extension is subject to the provisions of **Commercial Fine Arts Coverage Form, CM 76 69**, with the exception of the Limit of Insurance Provisions contained in that Form. **Commercial Fine Arts Coverage Form, CM 76 69**, is made a part of this Policy whether or not Fine Arts Coverage is indicated in the Declarations.

### 4. Money and Securities

#### a. Inside the Premises - Theft of Money and Securities

We will pay up to the limit listed on the Supplementary Coverage Schedule for loss in any one "occurrence" under the Inside the Premises - Theft of Money and Securities Insuring Agreement.

#### b. Outside the Premises

We will pay up to the limit listed on the Supplementary Coverage Schedule for loss in any one "occurrence" under the Outside the Premises Insuring Agreement.

This Additional Coverage is subject to the provisions of **Commercial Crime Coverage Form (Loss Sustained), CR 00 21**, with the exception of the Limit of Insurance Provision contained in that Form. **Commercial Crime Coverage Form (Loss Sustained), CR 00 21**, is made part of this Policy whether or not Commercial Crime Coverage is indicated in the Declarations.

### 5. Newly Acquired or Constructed Locations

#### a. Building

Under item F.1.a., **Coverage Extensions, Newly Acquired or Constructed Property, Buildings**, the last paragraph is deleted in its entirety and replaced by the following:

The most we will pay for loss or damage under this Extension is the Limit of Insurance for this Coverage Extension shown in the Supplementary Coverage Schedule.

#### b. Business Personal Property

Under item F.1.b., **Coverage Extensions, Newly Acquired or Constructed Property, Your Business Personal Property**, the last paragraph is deleted in its entirety and replaced by the following:

The most we will pay for loss or damage under this Extension is the Limit of Insurance for this Coverage Extension shown in the Supplementary Coverage Schedule.

#### c. Business Income and Extra Expense

The following additional coverage is provided when the following conditions exist:

1. Business Income and/or Extra Expense Coverage is provided at a location described in the Schedule of Locations; and
2. a Limit of Insurance is shown on the Supplementary Coverage Schedule for this Additional Coverage.

When the above conditions exist, the following paragraph is added to the Additional Coverage, Alterations and New Buildings Coverage Provision included in the **Business Income and/or Extra Expense Coverage Form** attached to this Policy.

The most we will pay for loss or damage under this Additional Coverage is the Limit of Insurance for this Coverage shown on the Supplementary Coverage Schedule.

## 6. Ordinance or Law

- a. The following paragraph is added to item **1.2.a., Optional Coverages, Ordinance or Law**:

Additional Coverage for each of the Coverages – Coverage A, Coverage B and Coverage C – is provided if a Limit of Insurance is shown on the Supplementary Coverage Schedule for this Additional Coverage.

- b. The following paragraph is added to item **1.2.d.(2) Coverage B - Demolition Cost Coverage**:

The most we will pay under this Additional Coverage is the Limit of Insurance for this Coverage shown on the Supplementary Coverage Schedule.

- c. The following paragraph is added to item **1.2.d.(3) Coverage C - Increased Cost of Construction Coverage**

The most we will pay under this Additional Coverage is the Limit of Insurance for this Coverage shown on the Supplementary Coverage Schedule.

## 7. Property in Transit

Under item **D. Limitations**, paragraph 1. is deleted in its entirety and replaced by the following:

- a. We will pay for direct physical loss or damage to Covered Personal Property which is in due course of transit at your risk if the Covered Personal Property is:

1. in the custody of a carrier or bailee for hire; or
2. on vehicles you own or operate; but

only up to the Limit of Insurance for this Coverage shown on the Supplementary Coverage Schedule Coverage and subject to the Transit deductible shown in the Declarations.

## C. Additional Coverages Not at a Described Premises (Other Than Newly Constructed or Acquired Locations)

### 1. Building

You may extend the insurance for Buildings you own, lease or operate, other than:

- a. locations described in the Schedule of Locations; or
- b. newly constructed or acquired locations.

The most we will pay under this Coverage Extension is the Limit of Insurance for this Coverage shown on the Supplementary Coverage Schedule for this Coverage Extension.

### 2. Business Personal Property

You may extend the insurance for Business Personal Property at locations other than:

- a. locations described in the Schedule of Locations; or
- b. newly constructed or acquired locations.

This Coverage Extension does not apply to property in transit.

The most we will pay under this Coverage Extension is the Limit of Insurance for this Coverage shown on the Supplementary Coverage Schedule for this Coverage Extension.

### **3. Business Income and Extra Expense**

You may extend the Business Income and Extra Expense Insurance provided for locations described in the Declarations to locations other than:

- a. locations described in the Schedule of Locations; or

- b. newly constructed or acquired locations.

The most we will pay under this Coverage Extension is the Limit of Insurance for this Coverage shown on the Supplementary Coverage Schedule.



Administrative Offices  
580 Walnut Street  
Cincinnati, Ohio 45202  
Tel: 1-513-369-5000

**SELECT BUSINESS POLICY  
ENHANCED MANUFACTURING PLUS  
DECLARATIONS PAGE**

<b>Named Insured:</b>	<b>Policy Period:</b> to
-----------------------	-----------------------------

**Total Property Premium: \$**

**Deductible Amounts:**

\$	EDP Mechanical Breakdown	\$	In Transit
\$	All Other		

**Described Premises:** At the locations specified below, insurance is provided for those coverages for which a Limit of Insurance is provided.

**Schedule of Locations**

Loc. No.	Bldg. No.	Address and Occupancy	C	V	Coin or BI Opt	Limit of Insurance

For additional locations, if any, see the Select Business Policy Enhanced Additional Location Schedule attached to this coverage part.

Column Heading Key	Column Information Key		
Loc. No. – Location Number Bldg. No. – Building Number Address – Risk Location C – Coverage Type V – Valuation Coin – Coinsurance BI Opt – Business Income Optional Coverages Limit – Limit of Insurance	<table style="width:100%;"> <tr> <td style="width:50%;">               B – Building                BPP – Business Personal Property                ST – Stock                PPO – Personal Property of Others                BI – Business Income without Extra Expense                BI &amp; EE – Business Income and Extra Expense             </td> <td style="width:50%;">               EE – Extra Expense Only                ACV – Actual Cash Value                FRC – Functional Replacement Cost                RC – Replacement Cost                AA – Agreed Amount                ML – Monthly Limit of Indemnity                MPI – Maximum Period of Indemnity             </td> </tr> </table>	B – Building BPP – Business Personal Property ST – Stock PPO – Personal Property of Others BI – Business Income without Extra Expense BI & EE – Business Income and Extra Expense	EE – Extra Expense Only ACV – Actual Cash Value FRC – Functional Replacement Cost RC – Replacement Cost AA – Agreed Amount ML – Monthly Limit of Indemnity MPI – Maximum Period of Indemnity
B – Building BPP – Business Personal Property ST – Stock PPO – Personal Property of Others BI – Business Income without Extra Expense BI & EE – Business Income and Extra Expense	EE – Extra Expense Only ACV – Actual Cash Value FRC – Functional Replacement Cost RC – Replacement Cost AA – Agreed Amount ML – Monthly Limit of Indemnity MPI – Maximum Period of Indemnity		

## SUPPLEMENTARY COVERAGES SCHEDULE

The coverages below apply per location. If you purchase additional limits for any of these coverages at a specific location, the Limits of Insurance for the additional coverages listed below will apply in excess of those coverages purchased separately.

### A. Building and Personal Property Blanket Additional Coverages

**Blanket Limit of Insurance** \$

Coverages included under the Blanket Limit are:

- Accounts Receivables
- Electronic Data Processing (including Equipment, Data, Programs, Media and Extra Expense)
- Employee Tools
- Extra Expense
- Fire Department Service Charge
- Fire Protection Device Recharge
- Installation Floater
- Loss Data Preparation Costs
- Personal Effects
- Personal Property of Others
- Pollutant Clean Up and Removal
- Tenant Undamaged Improvements and Betterments
- Utility Services
- Valuable Papers and Records (Other Than Electronic Data)

### B. Building and Personal Property Additional Coverages

**Limit of Insurance**

- |  |                            |
|--|----------------------------|
| Crime Reward   | \$                         |
| Debris Removal – 25% of Limit and                              | \$                         |
| Fine Arts  | \$                         |
| Money and Securities   | \$                         |
| <br>Newly Acquired or Constructed Locations                    |                            |
| Building   | \$                         |
| Business Personal Property                                     | \$                         |
| Business Income  | \$                         |
| Extra Expense  | \$                         |
| Ordinance or Law – Coverage A – Undamaged Portion              | Included in Building Limit |
| Ordinance or Law – Coverage B – Demolition Costs               | \$                         |
| Ordinance or Law – Coverage C – Increased Cost of Construction | \$                         |
| Property in Transit  | \$                         |

### C. Additional Coverages Not at a Described Premises

(Other Than Newly Constructed or Acquired Property)

- |                            |    |
|----------------------------|----|
| Building                   | \$ |
| Business Personal Property | \$ |
| Business Income            | \$ |
| Extra Expense              | \$ |



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**SELECT BUSINESS POLICY  
ENHANCED MANUFACTURING PLUS**

The endorsement modifies insurance provided under the following:

**SELECT BUSINESS POLICY COVERAGE FORM**

The following provisions are added to the **Select Business Policy Coverage Form, Additional Coverages**.

**A. Building and Personal Property Blanket Additional Coverages**

We will pay up to the Limit of Insurance indicated on the **Supplementary Coverages Schedule** under item **A. Building and Personal Property Blanket Additional Coverages, Blanket Limit of Insurance** for each scheduled location. This Blanket Limit of Insurance applies over all the coverages **A.1.** through **A.11.**

At the time of loss, the first Named Insured may elect to apportion this Blanket Limit of Insurance to one or any combination of the coverages listed, but under no circumstances will the aggregate amount exceed this Blanket Limit at one covered location.

**1. Accounts Receivable**

Within the Blanket Limit of Insurance, we will pay for direct physical loss or damage to your records of accounts receivable on or away from locations described in the Schedule of Locations.

This Additional Coverage is subject to the provision of **Accounts Receivable Form, CM 00 66**, with the exception of the Limit of Insurance Provision contained in that Form. **Accounts Receivable, Form CM 00 66** is made a part of this Policy whether or not Accounts Receivable Coverage is indicated in the Declarations.

**2. Electronic Data Processing (including Equipment, Data, Programs, Media and Extra Expense)**

Within the Blanket Limit of Insurance, we will pay for direct physical loss or damage to your Electronic Data Processing Equipment, Data, Programs, Media and Extra Expense.

This Coverage Extension is subject to the provisions of **Business Electronic Systems and Telecommunications Form, CM 76 58**, with the exception of the Limit of Insurance Provision contained in that Form. **Businesses Electronic Systems and Telecommunications Form, CM 76 58**, is made a part of the Policy whether or not Business Electronic Systems and Telecommunications Coverage is indicated in the Declarations.

**3. Employees Tools**

Within the Blanket Limit of Insurance, we will pay for direct physical loss or damage to your Employees' Tools by a Covered Cause of Loss at locations described in the Schedule of Locations.

**4. Extra Expense**

Within the Blanket Limit of Insurance, we will pay for Extra Expense resulting from direct physical loss or physical damage to property at locations described in the Schedule of Locations.

This Additional Coverage is subject to the provisions of **Select Business Policy Extra Expense Coverage Form, SB 86 07**, with the exception of the Limit of Insurance Provision contained in that Form. **Select Business Policy Extra Expense Coverage Form, SB 86 07**, is made part of the Policy whether or not Extra Expense Coverage is indicated in the Declarations.

#### 5. Fire Department Service Charge

Item E.4. - **Additional Coverages, Fire Department Service Charge**, is deleted in its entirety and replaced by the following:

Within the Blanket Limit of Insurance, under this Additional Coverage, when the fire department is called to save or protect Covered Property from a Covered Cause of Loss, we will pay expenses you incur for your liability for fire department service charges:

- a. assumed by contract or agreement prior to loss; or
- b. required by local ordinance

No deductible applies to this Additional Coverage.

#### 6. Fire Protection Device Recharge

Item E.5. - **Additional Coverages, Fire Protection Device Recharge**, is deleted in its entirety and replaced by the following:

Within the Blanket Limit of Insurance, we will pay to recharge or refill your fire protective devices that are permanently installed in buildings at locations described in the Schedule of Locations.

This Additional Coverage only applies when such devices have been discharged while being used to combat a covered fire.

#### 7. Installation Floater

Within the Blanket Limit of Insurance, we will pay for direct physical loss or damage to your machinery, equipment, fixtures, electrical apparatus, materials and supplies intended for installation by you or your subcontractor at locations described in the Schedule of Locations. This may be your

property or the property of others for which you are legally liable in your care, custody or control.

This Coverage Extension is subject to the provisions of the **Installation Floater Coverage Form, CM 78 08**, with the exception of the Limit of Insurance Provision contained in that Form. **Installation Floater Coverage Form, CM 78 08**, is made a part of the Policy whether or not Installation Floater Coverage is indicated in the Declarations.

#### 8. Loss Data Preparation Costs

Item E.6. - **Additional Coverages, Loss Data Preparation Costs**, is deleted in its entirety and replaced by the following:

Within the Blanket Limit of Insurance, we will pay for reasonable costs you incur in preparing loss data required by policy conditions after a loss covered by this Coverage Part. This includes the cost of taking inventory, making appraisals and preparing other data to determine the extent of your loss. This does not include public adjusters fees.

#### 9. Personal Effects

Under item F.2. - **Coverage Extensions, Personal Effects**, the second paragraph deleted in its entirety and replaced by the following:

The most we will pay for loss or damage under this Extension is the amount apportioned by the first Named Insured within the Blanket Limit of Insurance per each location described in the Schedule of Locations.

Our payment for loss or damage to personal property of others will only be for the account of the owner of the property.

#### 10. Personal Property of Others

Within the Blanket Limit of Insurance, we will pay for direct physical loss or damage caused by a Covered Cause of Loss to personal property of others that is in your care, custody or control at locations described in the Schedule of Locations. This

amount of insurance is in addition to any other Limit of Insurance that may be provided by this Policy for this Coverage.

#### 11. Pollutant Clean Up and Removal

Under item E.7. - **Additional Coverages, Pollutant Clean Up and Removal**, the last two paragraphs are deleted in their entirety and replaced by the following:

The most we will pay for each location under this Additional Coverage for the sum of all covered expenses arising out of Covered Causes of Loss occurring during each separate 12 month period of this Policy is the amount apportioned by the first Named Insured within the Blanket Limit of Insurance.

No Deductible applies to this Additional Coverage.

#### 12. Tenants Undamaged Improvements and Betterments

Within the Blanket Limit of Insurance, we will pay for the value of your undamaged Tenant's Improvements and Betterments when your lease is cancelled by:

1. the lessor; and
2. a valid condition of your lease, and

the cancellation is due to direct physical loss or damage to your covered property caused by or resulting from a Covered Cause of Loss at a location described in the Schedule of Locations.

#### 13. Utility Services

Under item I.3. - **Optional Coverages, Utility Services**, item d. is deleted in its entirety and replaced by the following:

- d. Within the Blanket Limit of Insurance, the amount apportioned for payment under Utility Services Coverage is part of, not in addition to, the Limit of Insurance stated in the Declarations as applicable to the Covered Property.

#### 14. Valuable Papers and Records (Other Than Electronic Data)

Under item F.3. - **Coverage Extensions, Valuable Papers and Records (Other Than Electronic Data)**, item c. is deleted in its entirety and replaced by the following:

- c. Within the Blanket Limit of Insurance, the most we will pay to replace or restore the lost information is the amount apportioned by the first Named Insured for this coverage extension. Such apportioned amount is additional insurance. We will also pay for the cost of blank material for reproducing the records (whether or not duplicates exist), and (when there is a duplicate) for the cost of labor to transcribe or copy the records. The costs of blank material and labor are subject to the applicable Limit of Insurance on Your Business Personal Property and therefore coverage of such costs is not additional insurance.

#### B. Building and Personal Property Additional Coverages

##### 1. Crime Reward

We will pay, up to the limit listed on the Supplementary Coverage Schedule for this Additional Coverage, a reward to any individual who provides information leading to the arrest of the person(s) who committed a crime, which damaged your Covered Property.

No deductible applies to this Additional Coverage.

##### 2. Debris Removal

Under item E.3. - **Additional Coverages, Debris Removal**, paragraph d. is deleted in its entirety and replaced by the following:

- d. We will pay up to the limit shown for Debris Removal under item B. of the Supplementary Coverages Schedule for each location, in any one occurrence of physical loss or damage to Covered Property, if one or both of the following circumstances apply:

- (1) The total of the actual debris removal expense plus the amount we pay for direct physical loss or damage exceeds the Limit of Insurance on the Covered Property that has sustained loss or damage.
- (2) The actual debris removal expense exceeds 25% of the sum of the deductible plus the amount that we pay for direct physical loss or damage to the Covered Property that has sustained loss or damage.

Therefore, if (d)(1) and/or (d)(2) apply, our total payment for direct physical loss or damage and debris removal expense may reach but will never exceed the Limit of Insurance on the Covered Property that has sustained loss or damage, plus the limit shown for Debris Removal on the Supplementary Coverage Schedule for each location in any one occurrence under the Debris Removal Additional Coverage.

### 3. Fine Arts

You may extend the insurance that applies to Your Business Personal Property to cover direct physical loss or damage to your Fine Arts.

We will pay up to the limit listed on the Supplementary Coverage Schedule for each location described in the Schedule of Locations for loss or damage in any one occurrence under this Additional Coverage.

This Coverage Extension is subject to the provisions of **Commercial Fine Arts Coverage Form, CM 76 69**, with the exception of the Limit of Insurance Provisions contained in that Form. **Commercial Fine Arts Coverage Form, CM 76 69**, is made a part of this Policy whether or not Fine Arts Coverage is indicated in the Declarations.

### 4. Money and Securities

#### a. Inside the Premises - Theft of Money and Securities

We will pay up to the limit listed on the Supplementary Coverage Schedule for loss in any one "occurrence" under the Inside the Premises - Theft of Money and Securities Insuring Agreement.

#### b. Outside the Premises

We will pay up to the limit listed on the Supplementary Coverage Schedule for loss in any one "occurrence" under the Outside the Premises Insuring Agreement.

This Additional Coverage is subject to the provisions of **Commercial Crime Coverage Form (Loss Sustained), CR 00 21**, with the exception of the Limit of Insurance Provision contained in that Form. **Commercial Crime Coverage Form (Loss Sustained), CR 00 21**, is made part of this Policy whether or not Commercial Crime Coverage is indicated in the Declarations.

### 5. Newly Acquired or Constructed Locations

#### a. Building

Under item F.1.a., **Coverage Extensions, Newly Acquired or Constructed Property, Buildings**, the last paragraph is deleted in its entirety and replaced by the following:

The most we will pay for loss or damage under this Extension is the Limit of Insurance for this Coverage Extension shown in the Supplementary Coverage Schedule.

#### b. Business Personal Property

Under item F.1.b., **Coverage Extensions, Newly Acquired or Constructed Property, Your Business Personal Property**, the last paragraph is deleted in its entirety and replaced by the following:

The most we will pay for loss or damage under this Extension is the Limit of Insurance for this Coverage Extension shown in the Supplementary Coverage Schedule.

**c. Business Income and Extra Expense**

The following additional coverage is provided when the following conditions exist:

1. Business Income and/or Extra Expense Coverage is provided at a location described in the Schedule of Locations; and
2. a Limit of Insurance is shown on the Supplementary Coverage Schedule for this Additional Coverage.

When the above conditions exist, the following paragraph is added to the Additional Coverage, Alterations and New Buildings Coverage Provision included in the **Business Income and/or Extra Expense Coverage Form** attached to this Policy.

The most we will pay for loss or damage under this Additional Coverage is the Limit of Insurance for this Coverage shown on the Supplementary Coverage Schedule.

**6. Ordinance or Law**

- a. The following paragraph is added to item **I.2.a., Optional Coverages, Ordinance or Law**;

Additional Coverage for each of the Coverages – Coverage **A**, Coverage **B** and Coverage **C** – is provided if a Limit of Insurance is shown on the Supplementary Coverage Schedule for this Additional Coverage.

- b. The following paragraph is added to item **I.2.d.(2) Coverage B - Demolition Cost Coverage**:

The most we will pay under this Additional Coverage is the Limit of Insurance for this Coverage shown on the Supplementary Coverage Schedule.

- c. The following paragraph is added to item **I.2.d.(3) Coverage C - Increased Cost of Construction Coverage**:

The most we will pay under this Additional Coverage is the Limit of Insurance for this Coverage shown on the Supplementary Coverage Schedule.

**7. Property in Transit**

Under item **D. Limitations**, paragraph **1.** is deleted in its entirety and replaced by the following:

- a. We will pay for direct physical loss or damage to Covered Personal Property which is in due course of transit at your risk if the Covered Personal Property is:

1. in the custody of a carrier or bailee for hire; or
2. on vehicles you own or operate; but

only up to the Limit of Insurance for this Coverage shown on the Supplementary Coverage Schedule Coverage and subject to the Transit deductible shown in the Declarations.

**C. Additional Coverages Not at a Described Premises (Other Than Newly Constructed or Acquired Locations)**

**1. Building**

You may extend the insurance for Buildings you own, lease or operate, other than:

- a. locations described in the Schedule of Locations; or
- b. newly constructed or acquired locations.

The most we will pay under this Coverage Extension is the Limit of Insurance for this Coverage shown on the Supplementary Coverage Schedule for this Coverage Extension.

## **2. Business Personal Property**

You may extend the insurance for Business Personal Property at locations other than:

- a. locations described in the Schedule of Locations; or
- b. newly constructed or acquired locations.

This Coverage Extension does not apply to property in transit.

The most we will pay under this Coverage Extension is the Limit of Insurance for this Coverage shown on the Supplementary Coverage Schedule for this Coverage Extension.

## **3. Business Income and Extra Expense**

You may extend the Business Income and Extra Expense Insurance provided for locations described in the Declarations to locations other than:

- a. locations described in the Schedule of Locations; or
- b. newly constructed or acquired locations.

The most we will pay under this Coverage Extension is the Limit of Insurance for this Coverage shown on the Supplementary Coverage Schedule.



## SUPPLEMENTARY COVERAGES SCHEDULE

The coverages below apply per location. If you purchase additional limits for any of these coverages at a specific location, the Limits of Insurance for the additional coverages listed below will apply in excess of those coverages purchased separately.

### A. Building and Personal Property Blanket Additional Coverages

**Blanket Limit of Insurance** \$

Coverages included under the Blanket Limit are:

- Accounts Receivables
- Electronic Data Processing (including Equipment, Data, Programs, Media and Extra Expense)
- Emergency Evacuation Expense
- Extra Expense
- Fire Department Service Charge
- Fire Protection Device Recharge
- Food Spoilage and Contamination
- Lock Replacement Expense
- Loss Data Preparation Costs
- Personal Effects
- Personal Property of Patients
- Pollutant Clean Up and Removal
- Tenant Undamaged Improvements and Betterments
- Utility Services
- Valuable Papers and Records (Other Than Electronic Data)

### B. Building and Personal Property Additional Coverages

**Limit of Insurance**

Crime Reward	\$
Debris Removal – 25% of Limit and	\$
Fine Arts	\$
Money and Securities	\$
Newly Acquired or Constructed Locations	
Building	\$
Business Personal Property	\$
Business Income	\$
Extra Expense	\$
Ordinance or Law – Coverage A – Undamaged Portion	Included in Building Limit
Ordinance or Law – Coverage B – Demolition Costs	\$
Ordinance or Law – Coverage C – Increased Cost of Construction	\$
Property in Transit	\$

### C. Additional Coverages Not at a Described Premises

(Other Than Newly Constructed or Acquired Property)

Building	\$
Business Personal Property	\$
Business Income	\$
Extra Expense	\$



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**SELECT BUSINESS POLICY  
ENHANCED HEALTHCARE PLUS**

The endorsement modifies insurance provided under the following:

**SELECT BUSINESS POLICY COVERAGE FORM**

The following provisions are added to the Select Business Policy Coverage Form, Additional Coverages.

**A. Building and Personal Property Blanket Additional Coverages**

We will pay up to the Limit of Insurance indicated on the **Supplementary Coverages Schedule** under item **A. Building and Personal Property Blanket Additional Coverages, Blanket Limit of Insurance** for each scheduled location. This Blanket Limit of Insurance applies over all the coverages **A.1.** through **A.11.**

At the time of loss, the first Named Insured may elect to apportion this Blanket Limit of Insurance to one or any combination of the coverages listed, but under no circumstances will the aggregate amount exceed this Blanket Limit at one covered location.

**1. Accounts Receivable**

Within the Blanket Limit of Insurance, we will pay for direct physical loss or damage to your records of accounts receivable on or away from locations described in the Schedule of Locations.

This Additional Coverage is subject to the provision of **Accounts Receivable Form, CM 00 66**, with the exception of the Limit of Insurance Provision contained in that form. **Accounts Receivable Form, CM 00 66** is made a part of this Policy whether or not Accounts Receivable Coverage is indicated in the Declarations.

**2. Electronic Data Processing (Including Equipment, Data, Programs, Media and Extra Expense)**

Within the Blanket Limit of Insurance, we will pay for direct physical loss or damage to your Electronic Data Processing Equipment, Data, Programs, Media and Extra Expense.

This Coverage Extension is subject to the provisions of **Business Electronic Systems and Telecommunications Form, CM 76 58**, with the exception of the Limit of Insurance Provision contained in that Form. **Businesses Electronic Systems and Telecommunications Form, CM 76 58**, is made a part of the Policy whether or not Business Electronic Systems and Telecommunications Coverage is indicated in the Declarations.

**3. Emergency Evacuation Expense**

Within the Blanket Limit of Insurance, we will pay for the emergency evacuation expenses incurred because of direct physical loss or damage to Covered Property by a Covered Cause of Loss at locations described in the Schedule of Locations.

Emergency Evacuation Expense means reasonable expenses you incur due to the emergency vacation of your premises described in the Schedule of Locations when the vacating is necessary due to the imminent danger of loss of life or harm to occupants due to a Covered Cause of Loss.

#### 4. Extra Expense

Within the Blanket Limit of Insurance, we will pay for Extra Expense resulting from direct physical loss or physical damage to property at locations described in the Schedule of Locations.

This Additional Coverage is subject to the provisions of **Select Business Policy Extra Expense Coverage Form, SB 86 07**, with the exception of the Limit of Insurance Provision contained in that Form. **Select Business Policy Extra Expense Coverage Form, SB 86 07**, is made part of the Policy whether or not Extra Expense Coverage is indicated in the Declarations.

#### 5. Fire Department Service Charge

Item E.4. - **Additional Coverages, Fire Department Service Charge**, is deleted in its entirety and replaced by the following:

Within the Blanket Limit of Insurance, under this Additional Coverage, when the fire department is called to save or protect Covered Property from a Covered Cause of Loss, we will pay expenses you incur for your liability for fire department service charges:

- a. assumed by contract or agreement prior to loss; or
- b. required by local ordinance

No deductible applies to this Additional Coverage.

#### 6. Fire Protection Device Recharge

Item E.5. - **Additional Coverages, Fire Protection Device Recharge**, is deleted in its entirety and replaced by the following:

Within the Blanket Limit of Insurance, we will pay to recharge or refill your fire protective devices that are permanently installed in buildings at locations described in the Schedule of Locations.

This Additional Coverage only applies when such devices have been discharged while being used to combat a covered fire.

#### 7. Food Product Contamination or Spoilage

Within the Blanket Limit of Insurance, we will pay for the direct physical loss or damage to "perishable stock" caused by or resulting from the Causes of Loss Breakdown or Contamination or Power Outage.

##### a. Covered Property

**Covered Property** means "perishable stock" owned by you or by others that is in your care, custody or control located at:

- (1) the premises described in the Schedule of Locations; or
- (2) premises of a cold storage warehouse; or
- (3) premises of a consignee.

##### b. "Perishable Stock" means personal property:

- (1) maintained under controlled conditions for its preservation; and
- (2) susceptible to loss or damage if the controlled conditions change.

##### c. Covered Causes of Loss

###### (1) Breakdown or Contamination, meaning:

- (a) change in temperature or humidity resulting from mechanical breakdown or failure of refrigerating, cooling or humidity control apparatus or equipment only while such equipment or apparatus is at the described premises; and

- (b) contamination by the refrigerant.

- (2) **Power Outage**, meaning change in temperature or humidity resulting from complete or partial interruption of electrical power, either on or off the described premises, due to a covered cause of loss.

**d. Additional Exclusions**

(1) Only the following exclusions contained in item C.1. of the **Select Business Policy Building and Personal Property Coverage Form** apply to this Food Product Contamination or Spoilage Additional Coverage.

- (a) Earth Movement;
- (b) Government Action;
- (c) Nuclear Hazard;
- (d) War and Military Action;
- (e) Water.

(2) The following exclusions are added to the **Select Business Policy Building and Personal Property Coverage Form** and apply only to the insurance provided under this Food Product Contamination or Spoilage Additional Coverage.

We will not pay for loss or damage caused by or resulting from:

- (a) the disconnection of any refrigerating, cooling or humidity control system from the source of power.
- (b) the deactivation of electrical power caused by the manipulation of any switch or other device used to control the flow of electrical power or current.
- (c) the inability of an Electrical Utility Company or other power source to provide sufficient power due to:
  - i. lack of fuel; or
  - ii. governmental order.
- (d) the inability of a power source at the described premises to provide suffi-

cient power due to lack of generating capacity to meet demand.

- (e) breaking of any glass that is a permanent part of any refrigerating, cooling or humidity control unit.

**8. Lock Replacement**

Within the Blanket Limit of Insurance, we will pay for the cost of new locks, including the cost of their installation, following the loss of keys by an insured.

However, the additional insurance provided does not apply to:

- a. misappropriations;
- b. secretion;
- c. conversion;
- d. infidelity; or
- e. any dishonest act on the part of any insured.

The policy deductible does not apply to this Additional Coverage.

**9. Loss Data Preparation Costs**

Item E.6. - **Additional Coverages, Loss Data Preparation Costs**, is deleted in its entirety and replaced by the following:

Within the Blanket Limit of Insurance, we will pay for reasonable costs you incur in preparing loss data required by policy conditions after a loss covered by this Coverage Part. This includes the cost of taking inventory, making appraisals and preparing other data to determine the extent of your loss. This does not include public adjusters fees.

**10. Personal Effects**

Under item F.2. - **Coverage Extensions, Personal Effects**, the second paragraph is deleted in its entirety and replaced by the following:

The most we will pay for loss or damage under this Extension is the amount apportioned by the first Named Insured within the Blanket Limit of Insurance per each location described in the Schedule of Locations.

Our payment for loss or damage to personal property of others will only be for the account of the owner of the property.

#### **11. Personal Property of Patients**

Within the Blanket Limit of Insurance, we will pay for direct physical loss or damage caused by a Covered Cause of Loss to Personal Property of Patients while staying at a location described in the Schedule of Locations.

#### **12. Pollutant Clean Up and Removal**

Under item E.7. - **Additional Coverages, Pollutant Clean Up and Removal**, the last two paragraphs are deleted in their entirety and replaced by the following:

The most we will pay for each location under this Additional Coverage for the sum of all covered expenses arising out of Covered Causes of Loss occurring during each separate 12 month period of this Policy is the amount apportioned by the first Named Insured within the Blanket Limit of Insurance.

No Deductible applies to this Additional Coverage.

#### **13. Tenants Undamaged Improvements and Betterments**

Within the Blanket Limit of Insurance, we will pay for the value of your undamaged Tenant's Improvements and Betterments when your lease is cancelled by:

1. the lessor; and
2. a valid condition of your lease, and

the cancellation is due to direct physical loss or damage to your covered property caused by or resulting from a Covered Cause of Loss at a location described in the Schedule of Locations.

#### **14. Utility Services**

Under item I.3. - **Optional Coverages, Utility Services**, item d. is deleted in its entirety and replaced by the following:

- d. Within the Blanket Limit of Insurance, the amount apportioned for payment under Utility Services Coverage is part of, not in addition to, the Limit of Insurance stated in the Declarations as applicable to the Covered Property.

#### **15. Valuable Papers and Records (Other Than Electronic Data)**

Under item F.3. - **Coverage Extensions, Valuable Papers and Records (Other Than Electronic Data)**, item c. is deleted in its entirety and replaced by the following:

- c. Within the Blanket Limit of Insurance, the most we will pay to replace or restore the lost information is the amount apportioned by the first Named Insured for this coverage extension. Such apportioned amount is additional insurance. We will also pay for the cost of blank material for reproducing the records (whether or not duplicates exist), and (when there is a duplicate) for the cost of labor to transcribe or copy the records. The costs of blank material and labor are subject to the applicable Limit of Insurance on Your Business Personal Property and therefore coverage of such costs is not additional insurance.

#### **B. Building and Personal Property Additional Coverages**

##### **1. Crime Reward**

We will pay, up to the limit listed on the Supplementary Coverage Schedule for this Additional Coverage, a reward to any individual who provides information leading to the arrest of the person(s) who committed a crime, which damaged your Covered Property.

No deductible applies to this Additional Coverage.

## 2. Debris Removal

Under item E.3. -Additional Coverages, Debris Removal, paragraph d. is deleted in its entirety and replaced by the following:

d. We will pay up to the limit shown for Debris Removal under item B. of the Supplementary Coverages Schedule for each location, in any one occurrence of physical loss or damage to Covered Property, if one or both of the following circumstances apply:

(1) The total of the actual debris removal expense plus the amount we pay for direct physical loss or damage exceeds the Limit of Insurance on the Covered Property that has sustained loss or damage.

(2) The actual debris removal expense exceeds 25% of the sum of the deductible plus the amount that we pay for direct physical loss or damage to the Covered Property that has sustained loss or damage.

Therefore, if (d)(1) and/or (d)(2) apply, our total payment for direct physical loss or damage and debris removal expense may reach but will never exceed the Limit of Insurance on the Covered Property that has sustained loss or damage, plus the limit shown for Debris Removal on the Supplementary Coverage Schedule for each location in any one occurrence under the Debris Removal Additional Coverage.

## 3. Fine Arts

You may extend the insurance that applies to Your Business Personal Property to cover direct physical loss or damage to your Fine Arts.

We will pay up to the limit listed on the Supplementary Coverage Schedule for each location described in the Schedule of Locations for loss or damage in any one occurrence under this Additional Coverage.

This Coverage Extension is subject to the provisions of **Commercial Fine Arts Coverage Form, CM 76 69**, with the exception of the Limit of Insurance Provisions contained in that Form. **Commercial Fine Arts Coverage Form, CM 76 69**, is made a part of this Policy whether or not Fine Arts Coverage is indicated in the Declarations.

## 4. Money and Securities

### a. Inside the Premises - Theft of Money and Securities

We will pay up to the limit listed on the Supplementary Coverage Schedule for loss in any one "occurrence" under the Inside the Premises - Theft of Money and Securities Insuring Agreement.

### b. Outside the Premises

We will pay up to the limit listed on the Supplementary Coverage Schedule for loss in any one "occurrence" under the Outside the Premises Insuring Agreement.

This Additional Coverage is subject to the provisions of **Commercial Crime Coverage Form (Loss Sustained), CR 00 21**, with the exception of the Limit of Insurance Provision contained in that Form. **Commercial Crime Coverage Form (Loss Sustained), CR 00 21**, is made part of this Policy whether or not Commercial Crime Coverage is indicated in the Declarations.

## 4. Newly Acquired or Constructed Locations

### a. Building

Under item F.1.a., **Coverage Extensions, Newly Acquired or Constructed Property, Buildings**, the last paragraph is deleted in its entirety and replaced by the following:

The most we will pay for loss or damage under this Extension is the Limit of Insurance for this Coverage Extension shown in the Supplementary Coverage Schedule.

**b. Business Personal Property**

Under item F.1.b., **Coverage Extensions, Newly Acquired or Constructed Property, Your Business Personal Property**, the last paragraph is deleted in its entirety and replaced by the following:

The most we will pay for loss or damage under this Extension is the Limit of Insurance for this Coverage Extension shown in the Supplementary Coverage Schedule.

**c. Business Income and Extra Expense**

The following Additional Coverage is provided when the following conditions exist:

- 1. Business Income and/or Extra Expense Coverage is provided at a location described in the Schedule of Locations; and
- 2. a Limit of Insurance is shown on the Supplementary Coverage Schedule for this additional coverage.

When the above conditions exist, the following paragraph is added to the Additional Coverage, Alterations and New Buildings Coverage Provision included in the Business Income and/or Extra Expense Coverage Form attached to this Policy.

The most we will pay for loss or damage under this Additional Coverage is the Limit of Insurance for this Coverage shown on the Supplementary Coverage Schedule.

**4. Ordinance or Law**

- a. The following paragraph is added to item I.2.a., **Optional Coverages, Ordinance or Law**:

Additional Coverage for each of the Coverages – Coverage A, Coverage B and Coverage C – is provided if a Limit of Insurance is shown on the Supplementary Coverage Schedule for this Additional Coverage.

- b. The following paragraph is added to item I.2.d.(2) **Coverage B - Demolition Cost Coverage**:

The most we will pay under this Additional Coverage is the Limit of Insurance for this Coverage shown on the Supplementary Coverage Schedule.

- c. The following paragraph is added to item I.2.d.(3) **Coverage C - Increased Cost of Construction Coverage**

The most we will pay under this Additional Coverage is the Limit of Insurance for this Coverage shown on the Supplementary Coverage Schedule.

**5. Property in Transit**

Under item **D. Limitations**, paragraph 1. is deleted in its entirety and replaced by the following:

- a. We will pay for direct physical loss or damage to Covered Personal Property which is in due course of transit at your risk if the Covered Personal Property is:
  - 1. in the custody of a carrier or bailee for hire; or
  - 2. on vehicles you own or operate; but

only up to the Limit of Insurance for this Coverage shown on the Supplementary Coverage Schedule Coverage and subject to the Transit deductible shown in the Declarations.

**C. Additional Coverages Not at a Described Premises (Other Than Newly Constructed or Acquired Locations)**

**1. Building**

You may extend the insurance for Buildings you own, lease or operate, other than:

- a. locations described in the Schedule of Locations; or
- b. newly constructed or acquired locations.

The most we will pay under this coverage extension is the Limit of Insurance for this Coverage shown on the Supplementary Coverage Schedule for this Coverage Extension.

## **2. Business Personal Property**

You may extend the insurance for Business Personal Property at locations other than:

- a.** locations described in the Schedule of Locations; or
- b.** newly constructed or acquired locations.

This Coverage Extension does not apply to property in transit.

The most we will pay under this Coverage Extension is the Limit of Insurance for this Coverage shown on the Supplementary Coverage Schedule for this Coverage Extension.

## **3. Business Income and Extra Expense**

You may extend the Business Income and Extra Expense Insurance provided for locations described in the Declarations to locations other than:

- a.** locations described in the Schedule of Locations; or
- b.** newly constructed or acquired locations.

The most we will pay under this Coverage Extension is the Limit of Insurance for this Coverage shown on the Supplementary Coverage Schedule.



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**SELECT BUSINESS POLICY ENHANCED PLUS**

The endorsement modifies insurance provided under the following:

**SELECT BUSINESS POLICY COVERAGE FORM**

The following provisions are added to the **Select Business Policy Coverage Form, Additional Coverages**.

**A. Building and Personal Property Blanket Additional Coverages**

We will pay up to the Limit of Insurance indicated on the **Supplementary Coverages Schedule** under item **A. Building and Personal Property Blanket Additional Coverages, Blanket Limit of Insurance** for each scheduled location. This Blanket Limit of Insurance applies over all the coverages **A.1.** through **A.11.**

At the time of loss, the first Named Insured may elect to apportion this Blanket Limit of Insurance to one or any combination of the coverages listed, but under no circumstances will the aggregate amount exceed this Blanket Limit at one covered location.

**1. Accounts Receivable**

Within the Blanket Limit of Insurance, we will pay for direct physical loss or damage to your records of accounts receivable on or away from locations described in the Schedule of Locations.

This Additional Coverage is subject to the provision of **Accounts Receivable Form, CM 00 66**, with the exception of the Limit of Insurance Provision contained in that Form. **Accounts Receivable, Form CM 00 66** is made a part of this Policy whether or not Accounts Receivable Coverage is indicated in the Declarations.

**2. Electronic Data Processing (including Equipment, Data, Programs, Media and Extra Expense)**

Within the Blanket Limit of Insurance, we will pay for direct physical loss or damage to your Electronic Data Processing Equipment, Data, Programs, Media and Extra Expense.

This Coverage Extension is subject to the provisions of **Business Electronic Systems and Telecommunications Form, CM 76 58**, with the exception of the Limit of Insurance Provision contained in that Form. **Businesses Electronic Systems and Telecommunications Form, CM 76 58**, is made a part of the Policy whether or not Business Electronic Systems and Telecommunications Coverage is indicated in the Declarations.

**3. Extra Expense**

Within the Blanket Limit of Insurance, we will pay for Extra Expense resulting from direct physical loss or physical damage to property at locations described in the Schedule of Locations.

This Additional Coverage is subject to the provisions of **Select Business Policy Extra Expense Coverage Form, SB 86 07**, with the exception of the Limit of Insurance Provision contained in that Form. **Select Business Policy Extra Expense Coverage Form, SB 86 07**, is made part of the Policy whether or not Extra Expense Coverage is indicated in the Declarations.

#### 4. Fire Department Service Charge

Item E.4. - **Additional Coverages, Fire Department Service Charge**, is deleted in its entirety and replaced by the following:

Within the Blanket Limit of Insurance, under this Additional Coverage, when the fire department is called to save or protect Covered Property from a Covered Cause of Loss, we will pay expenses you incur for your liability for fire department service charges:

- a. assumed by contract or agreement prior to loss; or
- b. required by local ordinance

No deductible applies to this Additional Coverage.

#### 5. Fire Protection Device Recharge

Item E.5. - **Additional Coverages, Fire Protection Device Recharge**, is deleted in its entirety and replaced by the following:

Within the Blanket Limit of Insurance, we will pay to recharge or refill your fire protective devices that are permanently installed in buildings at locations described in the Schedule of Locations.

This Additional Coverage only applies when such devices have been discharged while being used to combat a covered fire.

#### 6. Loss Data Preparation Costs

Item E.6. - **Additional Coverages, Loss Data Preparation Costs**, is deleted in its entirety and replaced by the following:

Within the Blanket Limit of Insurance, we will pay for reasonable costs you incur in preparing loss data required by policy conditions after a loss covered by this Coverage Part. This includes the cost of taking inventory, making appraisals and preparing other data to determine the extent of your loss. This does not include public adjusters fees.

#### 7. Personal Effects

Under item F.2. - **Coverage Extensions, Personal Effects**, the second paragraph deleted in its entirety and replaced by the following:

The most we will pay for loss or damage under this Extension is the amount apportioned by the first Named Insured within the Blanket Limit of Insurance per each location described in the Schedule of Locations.

Our payment for loss or damage to personal property of others will only be for the account of the owner of the property.

#### 8. Pollutant Clean Up and Removal

Under item E.7. - **Additional Coverages, Pollutant Clean Up and Removal**, the last two paragraphs are deleted in their entirety and replaced by the following:

The most we will pay for each location under this Additional Coverage for the sum of all covered expenses arising out of Covered Causes of Loss occurring during each separate 12 month period of this Policy is the amount apportioned by the first Named Insured within the Blanket Limit of Insurance.

No Deductible applies to this Additional Coverage.

#### 9. Tenants Undamaged Improvements and Betterments

Within the Blanket Limit of Insurance, we will pay for the value of your undamaged Tenant's Improvements and Betterments when your lease is cancelled by:

1. the lessor; and
2. a valid condition of your lease, and

the cancellation is due to direct physical loss or damage to your covered property caused by or resulting from a Covered Cause of Loss at a location described in the Schedule of Locations.

## 10. Utility Services

Under item I.3. - **Optional Coverages, Utility Services**, item d. is deleted in its entirety and replaced by the following:

- d. Within the Blanket Limit of Insurance, the amount apportioned for payment under Utility Services coverage is part of, not in addition to, the Limit of Insurance stated in the Declarations as applicable to the Covered Property.

## 11. Valuable Papers and Records (Other Than Electronic Data)

Under item F.3. - **Coverage Extensions, Valuable Papers and Records (Other Than Electronic Data)**, item c. is deleted in its entirety and replaced by the following:

- c. Within the Blanket Limit of Insurance, the most we will pay to replace or restore the lost information is the amount apportioned by the first Named Insured for this coverage extension. Such apportioned amount is additional insurance. We will also pay for the cost of blank material for reproducing the records (whether or not duplicates exist), and (when there is a duplicate) for the cost of labor to transcribe or copy the records. The costs of blank material and labor are subject to the applicable Limit of Insurance on Your Business Personal Property and therefore coverage of such costs is not additional insurance.

## B. Building and Personal Property Additional Coverages

### 1. Crime Reward

We will pay, up to the limit listed on the Supplementary Coverage Schedule for this Additional Coverage, a reward to any individual who provides information leading to the arrest of the person(s) who committed a crime, which damaged your Covered Property.

No deductible applies to this Additional Coverage.

## 2. Debris Removal

Under item E.3. - **Additional Coverages, Debris Removal**, paragraph d. is deleted in its entirety and replaced by the following:

- d. We will pay up to the limit shown for Debris Removal under item B. of the Supplementary Coverages Schedule for each location, in any one occurrence of physical loss or damage to Covered Property, if one or both of the following circumstances apply:

- (1) The total of the actual debris removal expense plus the amount we pay for direct physical loss or damage exceeds the Limit of Insurance on the Covered Property that has sustained loss or damage.

- (2) The actual debris removal expense exceeds 25% of the sum of the deductible plus the amount that we pay for direct physical loss or damage to the Covered Property that has sustained loss or damage.

Therefore, if (d)(1) and/or (d)(2) apply, our total payment for direct physical loss or damage and debris removal expense may reach but will never exceed the Limit of Insurance on the Covered Property that has sustained loss or damage, plus the limit shown for Debris Removal on the Supplementary Coverage Schedule for each location in any one occurrence under the Debris Removal Additional Coverage.

### 3. Newly Acquired or Constructed Locations

#### a. Building

Under item F.1.a., **Coverage Extensions, Newly Acquired or Constructed Property, Buildings**, the last paragraph is deleted in its entirety and replaced by the following:

The most we will pay for loss or damage under this Extension is the Limit of Insurance for this Coverage Extension shown in the Supplementary Coverage Schedule.

#### **b. Business Personal Property**

Under item **F.1.b., Coverage Extensions, Newly Acquired or Constructed Property, Your Business Personal Property**, the last paragraph is deleted in its entirety and replaced by the following:

The most we will pay for loss or damage under this Extension is the Limit of Insurance for this Coverage Extension shown in the Supplementary Coverage Schedule.

#### **c. Business Income and Extra Expense**

The following additional coverage is provided when the following conditions exist:

1. Business Income and/or Extra Expense Coverage is provided at a location described in the Schedule of Locations; and
2. a Limit of Insurance is shown on the Supplementary Coverage Schedule for this Additional Coverage.

When the above conditions exist, the following paragraph is added to the Additional Coverage, Alterations and New Buildings Coverage Provision included in the **Business Income and/or Extra Expense Coverage Form** attached to this Policy.

The most we will pay for loss or damage under this Additional Coverage is the Limit of Insurance for this Coverage shown on the Supplementary Coverage Schedule.

#### **4. Ordinance or Law**

- a. The following paragraph is added to item **I.2.a., Optional Coverages, Ordinance or Law**:

Additional Coverage for each of the Coverages – Coverage A, Coverage B and Coverage C – is provided if a Limit of Insurance is shown on the Supplementary Coverage Schedule for this Additional Coverage.

- b. The following paragraph is added to item **I.2.d.(2) Coverage B - Demolition Cost Coverage**:

The most we will pay under this additional coverage is the Limit of Insurance for this Coverage shown on the Supplementary Coverage Schedule.

- c. The following paragraph is added to item **I.2.d.(3) Coverage C - Increased Cost of Construction Coverage**:

The most we will pay under this Additional Coverage is the Limit of Insurance for this Coverage shown on the Supplementary Coverage Schedule.

#### **5. Property in Transit**

Under item **D. Limitations**, paragraph 1. is deleted in its entirety and replaced by the following:

- a. We will pay for direct physical loss or damage to Covered Personal Property which is in due course of transit at your risk if the Covered Personal Property is:
  1. in the custody of a carrier or bailee for hire; or
  2. on vehicles you own or operate; but

only up to the Limit of Insurance for this Coverage shown on the Supplementary Coverage Schedule Coverage and subject to the Transit deductible shown in the Declarations.

#### **C. Additional Coverages not at a Described Premises (Other Than Newly Constructed or Acquired Locations)**

##### **1. Building**

You may extend the insurance for Buildings you own, lease or operate, other than:

- a. locations described in the Schedule of Locations; or
- b. newly constructed or acquired locations.

The most we will pay under this Coverage Extension is the Limit of Insurance for this Coverage shown on the Supplementary Coverage Schedule for this Coverage Extension.

## **2. Business Personal Property**

You may extend the insurance for Business Personal Property at locations other than:

- a. locations described in the Schedule of Locations; or
- b. newly constructed or acquired locations.

This coverage extension does not apply to property in transit.

The most we will pay under this Coverage Extension is the Limit of Insurance for this Coverage shown on the Supplementary Coverage Schedule for this Coverage Extension.

## **3. Business Income and Extra Expense**

You may extend the Business Income and Extra Expense insurance provided for locations described in the Declarations to locations other than:

- a. locations described in the Schedule of Locations; or
- b. newly constructed or acquired locations.

The most we will pay under this Coverage Extension is the Limit of Insurance for this Coverage shown on the Supplementary Coverage Schedule.



Administrative Offices  
580 Walnut Street  
Cincinnati, Ohio 45202  
Tel: 1-513-369-5000

**SELECT BUSINESS POLICY  
ENHANCED PLUS DECLARATIONS**

<b>Named Insured:</b>	<b>Policy Period:</b> to
-----------------------	-----------------------------

**Total Property Premium: \$**

**Deductible Amounts:**

\$	EDP Mechanical Breakdown	\$	In Transit
\$	All Other		

**Described Premises:** At the locations specified below, insurance is provided for those coverages for which a Limit of Insurance is provided.

**Schedule of Locations**

Loc. No.	Bldg. No.	Address and Occupancy	C	V	Coin or BI Opt	Limit of Insurance

For additional locations, if any, see the Select Business Policy Enhanced Additional Location Schedule attached to this coverage part.

<b>Column Heading Key</b>	<b>Column Information Key</b>		
Loc. No. – Location Number Bldg. No. – Building Number Address – Risk Location C – Coverage Type V – Valuation Coin – Coinsurance BI Opt – Business Income Optional Coverages Limit – Limit of Insurance	<table style="width:100%; border: none;"> <tr> <td style="width:50%;">               B – Building                BPP – Business Personal Property                ST – Stock                PPO – Personal Property of Others                BI – Business Income without Extra Expense                BI &amp; EE – Business Income and Extra Expense             </td> <td style="width:50%;">               EE – Extra Expense Only                ACV – Actual Cash Value                FRC – Functional Replacement Cost                RC – Replacement Cost                AA – Agreed Amount                ML – Monthly Limit of Indemnity                MPI – Maximum Period of Indemnity             </td> </tr> </table>	B – Building BPP – Business Personal Property ST – Stock PPO – Personal Property of Others BI – Business Income without Extra Expense BI & EE – Business Income and Extra Expense	EE – Extra Expense Only ACV – Actual Cash Value FRC – Functional Replacement Cost RC – Replacement Cost AA – Agreed Amount ML – Monthly Limit of Indemnity MPI – Maximum Period of Indemnity
B – Building BPP – Business Personal Property ST – Stock PPO – Personal Property of Others BI – Business Income without Extra Expense BI & EE – Business Income and Extra Expense	EE – Extra Expense Only ACV – Actual Cash Value FRC – Functional Replacement Cost RC – Replacement Cost AA – Agreed Amount ML – Monthly Limit of Indemnity MPI – Maximum Period of Indemnity		

## SUPPLEMENTARY COVERAGES SCHEDULE

The coverages below apply per location. If you purchase additional limits for any of these coverages at a specific location, the Limits of Insurance for the additional coverages listed below will apply in excess of those coverages purchased separately.

**A. Building and Personal Property Blanket Additional Coverages**

**Blanket Limit of Insurance** \$

Coverages included under the Blanket Limit are:

- Accounts Receivables
- Electronic Data Processing (including Equipment, Data, Programs, Media and Extra Expense)
- Extra Expense
- Fire Department Service Charge
- Fire Protection Device Recharge
- Loss Data Preparation Costs
- Personal Effects
- Pollutant Clean Up and Removal
- Tenant Undamaged Improvements and Betterments
- Utility Services
- Valuable Papers and Records (Other Than Electronic Data)

**B. Building and Personal Property Additional Coverages**

**Limit of Insurance**

- |  |                            |
|--|----------------------------|
| Crime Reward   | \$                         |
| Debris Removal – 25% of Limit and<br>Newly Acquired or Constructed Locations | \$                         |
| Building   | \$                         |
| Business Personal Property   | \$                         |
| Business Income  | \$                         |
| Extra Expense  | \$                         |
| Ordinance or Law – Coverage A – Undamaged Portion                            | Included in Building Limit |
| Ordinance or Law – Coverage B – Demolition Costs                             | \$                         |
| Ordinance or Law – Coverage C – Increased Cost of Construction               | \$                         |
| Property in Transit  | \$                         |

**C. Additional Coverages Not at a Described Premises**

(Other Than Newly Constructed or Acquired Property)

- |                            |    |
|----------------------------|----|
| Building                   | \$ |
| Business Personal Property | \$ |
| Business Income            | \$ |
| Extra Expense              | \$ |

*SERFF Tracking Number:*      *GRTA-125409464*                      *State:*                      *Arkansas*  
*First Filing Company:*      *Great American Assurance Company, ...*      *State Tracking Number:*      *EFT \$50*  
*Company Tracking Number:*      *CP-AR-0711-SBEN*  
*TOI:*                      *01.0 Property*                      *Sub-TOI:*                      *01.0001 Commercial Property (Fire and Allied Lines)*  
  
*Product Name:*                      *Commercial Property*  
*Project Name/Number:*              *Commercial Property SBP New Coverage Endorsements/CP-AR-0711-SBEN*

## **Rate Information**

Rate data does NOT apply to filing.

SERFF Tracking Number: GRTA-125409464 State: Arkansas  
First Filing Company: Great American Assurance Company, ... State Tracking Number: EFT \$50  
Company Tracking Number: CP-AR-0711-SBEN  
TOI: 01.0 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)  
Product Name: Commercial Property  
Project Name/Number: Commercial Property SBP New Coverage Endorsements/CP-AR-0711-SBEN

## Supporting Document Schedules

**Satisfied -Name:** Uniform Transmittal Document-Property & Casualty **Review Status:** Approved 01/07/2008

**Comments:**

**Attachment:**

AR TRANS - FORM.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: New Business Renewal Business f. State Filing #: g. SERFF Filing #: h. Subject Codes
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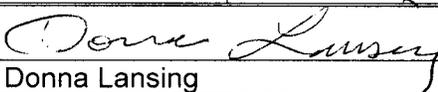
<b>3. Group Name</b>	<b>Group NAIC #</b>
Great American Insurance Group	084

4. Company Name(s)	Domicile	NAIC #	FEIN #	State #
Great American Insurance Company	OH	16691	31-0501234	OH
Great American Assurance Company	OH	26344	15-6020948	OH
Great American Alliance Insurance	OH	26832	95-1542353	OH
Great American Insurance Company of NY	NY	22136	13-5539046	NY

<b>5. Company Tracking Number</b>	<b>CP-AR-0711-SBEN</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
	Donna Lansing	Product Analyst	513.333.6948	513.333.6996	dlansing@gaic.com
	49 East 4 <sup>th</sup> Street Cincinnati, OH 45202				

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

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

9. Type of Insurance (TOI)	1.0001
10. Sub-Type of Insurance (Sub-TOI)	Commercial Property
11. State Specific Product code(s)(if applicable)[See State Specific Requirements]	
12. Company Program Title (Marketing title)	<b>SBP Enhanced Property Plus Endorsements</b>
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: 1/1/08      Renewal: 1/1/08

## Property & Casualty Transmittal Document---

<b>15.</b>	<b>Reference Filing?</b>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
<b>16.</b>	<b>Reference Organization (if applicable)</b>	N/A
<b>17.</b>	<b>Reference Organization # &amp; Title</b>	N/A
<b>18.</b>	<b>Company's Date of Filing</b>	1/2/08
<b>19.</b>	<b>Status of filing in domicile</b>	<input type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input checked="" type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

<b>20.</b>	<b>This filing transmittal is part of Company Tracking #</b>	CP-AR-0711-SBEN
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<b>21.</b>	<b>Filing Description</b> [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
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The captioned companies hereby submit four new property coverage endorsements that provide additional property coverages for an additional flat premium charge. The coverages will be offered under our Select Business Policy property product.

Please find enclosed, for review, the following:

1. Copies of the Rule Page and New Forms.
2. All transmittals required by the state.
3. Explanatory Memorandum

We wish for this filing to be applicable to all policies written on or after January 1, 2008.

Please return the enclosed duplicate to indicate your receipt and approval.

<b>22.</b>	<b>Filing Fees</b> (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]
<p><b>Check #:</b> EFT  <b>Amount:</b> \$50</p> <p><b>Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.</b></p>	

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