

SERFF Tracking Number: TRVD-125873345 State: Arkansas
First Filing Company: St. Paul Fire and Marine Insurance Company, ... State Tracking Number: EFT \$50
Company Tracking Number: 2008-10-0060
TOI: 09.0 Inland Marine Sub-TOI: 09.0000 Inland Marine Sub-TOI Combinations
Product Name: Inland Marine
Project Name/Number: Inland Marine Form/2008-10-0060

Filing at a Glance

Companies: St. Paul Fire and Marine Insurance Company, St. Paul Guardian Insurance Company, St. Paul Mercury Insurance Company

Product Name: Inland Marine	SERFF Tr Num: TRVD-125873345	State: Arkansas
TOI: 09.0 Inland Marine	SERFF Status: Closed	State Tr Num: EFT \$50
Sub-TOI: 09.0000 Inland Marine Sub-TOI Combinations	Co Tr Num: 2008-10-0060	State Status: Fees verified and received
Filing Type: Form	Co Status:	Reviewer(s): Betty Montesi, Llyweyia Rawlins, Brittany Yielding
	Authors: Carrie Acuna, Carol Letendre	Disposition Date: 10/28/2008
	Date Submitted: 10/24/2008	Disposition Status: Approved
Effective Date Requested (New): 11/24/2008		Effective Date (New): 11/24/2008
Effective Date Requested (Renewal): 11/24/2008		Effective Date (Renewal): 11/24/2008

State Filing Description:

General Information

Project Name: Inland Marine Form	Status of Filing in Domicile: Authorized
Project Number: 2008-10-0060	Domicile Status Comments:
Reference Organization: NA	Reference Number: NA
Reference Title: NA	Advisory Org. Circular: NA
Filing Status Changed: 10/28/2008	
State Status Changed: 10/27/2008	Deemer Date:
Corresponding Filing Tracking Number:	

Filing Description:

In compliance with the insurance laws and regulations of your state, we respectfully submit the enclosed form for your review.

This filing introduces a new optional form, Underground Piping and Pumps Endorsement, I0145 Ed. 10-08. This endorsement will be attached to our currently approved Miscellaneous Property Form. There is no rating associated

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with the use of this form. Please refer to the enclosed Filing Memorandum for additional information.

Your approval of this filing will be appreciated. Should you have any questions regarding this submission, please feel free to contact me at your convenience.

Company and Contact

Filing Contact Information

Carol Letendre, Regulatory Manager CLETENDR@travelers.com
 385 Washington Street (651) 310-7110 [Phone]
 St. Paul, MN 55102 (651) 310-4361[FAX]

Filing Company Information

St. Paul Fire and Marine Insurance Company	CoCode: 24767	State of Domicile: Minnesota
385 Washington Street	Group Code: 3548	Company Type:
St. Paul, MN 55102	Group Name:	State ID Number:
(651) 310-7782 ext. [Phone]	FEIN Number: 41-0406690	

St. Paul Guardian Insurance Company	CoCode: 24775	State of Domicile: Minnesota
385 Washington Street	Group Code: 3548	Company Type:
St. Paul, MN 55102	Group Name:	State ID Number:
(651) 310-7782 ext. [Phone]	FEIN Number: 41-0963301	

St. Paul Mercury Insurance Company	CoCode: 24791	State of Domicile: Minnesota
385 Washington Street	Group Code: 3548	Company Type:
St. Paul, MN 55102	Group Name:	State ID Number:
(651) 310-7782 ext. [Phone]	FEIN Number: 41-0881659	

Filing Fees

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

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COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
St. Paul Fire and Marine Insurance Company	\$50.00	10/24/2008	23462805
St. Paul Guardian Insurance Company	\$0.00	10/24/2008	
St. Paul Mercury Insurance Company	\$0.00	10/24/2008	

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Llyweyia Rawlins	10/28/2008	10/28/2008

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Disposition

Disposition Date: 10/28/2008
Effective Date (New): 11/24/2008
Effective Date (Renewal): 11/24/2008
Status: Approved
Comment:

Rate data does NOT apply to filing.

Overall Rate Information for Multiple Company Filings

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

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Supporting Document	Filing Memorandum	Approved	Yes
Form	Underground Piping and Pumps Endorsement	Approved	Yes

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Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Underground Piping and Pumps Endorsement	I0145	Ed. 10-08	Endorsement/New Amendment/Conditions		0.00	I0145F_1008.pdf

UNDERGROUND PIPING AND PUMPS ENDORSEMENT

The endorsement changes your Protection For Miscellaneous Property agreement.

How Coverage Is Changed

There are two changes which are explained below that apply only to underground piping and pumps described in the Protection for Miscellaneous Property Coverage Summary.

1. The following exclusions are added to the Exclusions - Losses We Won't Cover section. This change excludes coverage.

Contamination. We won't cover loss caused by or resulting from any kind of contamination of covered property.

Because contamination could involve pollutants, nuclear reaction, nuclear radiation, or radioactivity, this exclusion applies in addition to any pollution exclusion or nuclear activity exclusion that applies and is in or made part of this agreement.

This exclusion applies only to underground piping and pumps.

Earth movement. We won't cover loss caused directly or indirectly by any earth movement, whether natural or man-made, including the following:

- Earthquake, including any earth sinking, rising, or shifting related to such event.
- Landslide, including any earth sinking, rising, or shifting related to such event.
- Mine subsidence.
- Earth sinking, rising, or shifting, including soil conditions which cause settling, cracking, or other disarrangement of foundations or other parts of realty.
- Volcanic eruption, explosion, or effusion.

Such loss is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss.

If earthquake, landslide, mine subsidence, or earth sinking, rising, or shifting results

in fire or explosion, we'll pay for that resulting loss.

If volcanic eruption, explosion, or effusion results in fire, theft, or volcanic action, we'll pay for the loss or damage caused by that fire, theft, or volcanic action. But we won't pay the cost to remove ash, dust, or particulate matter that does not cause direct physical loss or damage to covered property. We won't consider covered property to have sustained direct physical loss or damage when the only evidence of such loss or damage is the mere presence of volcanic ash in, on, or near such property.

If more than one earth movement occurs within any 168-hour period, we'll consider this one event. This exclusion applies regardless of whether the loss event results in widespread damage or affects a substantial area.

This exclusion applies only to underground piping and pumps.

Earthquake means earth movement due to seismic geologic activity that causes movement in the earth's crust.

Mine subsidence means subsidence of a man-made mine, whether or not mining activity has ceased.

Soil conditions includes contraction, expansion, freezing, thawing, erosion, improperly compacted soil, and the action of water under the ground surface.

Flood or surface water. We won't cover loss caused directly or indirectly by any of the following, whether from natural or man-made sources.

- Flood.
- Mudslide or mudflow.
- Surface water.
- Water, water-borne material, or sewage that backs up, flows, overflows, leaks, seeps, or discharges from a sewer or drain.

- Water, water-borne material, or sewage that backs up, flows, overflows, leaks, seeps, or discharges from a sump, sump pump, sump pump system, or a similar device designed to prevent overflow, seepage, discharge, or leakage of subsurface water, water-borne material, or sewage.
- Underground water, water-borne material, or sewage that exerts pressure on, flows, or seeps through a foundation, wall, basement, floor, door, window, or other opening, sidewalk, driveway, or other paved surface.

Such loss is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss.

If fire, explosion, or sprinkler leakage results, we'll pay for that resulting loss.

This exclusion applies regardless of whether the loss event results in widespread damage or affects a substantial area.

This exclusion applies only to underground piping and pumps.

Flood means:

- waves, tides, or tidal waves;
- the rising of bodies of water and streams;
- the overflowing or breaking of boundaries of water or streams; or
- spray from any such type of water, regardless of whether driven by wind.

Surface water means water that accumulates or flows on the surface of the ground, as that created by natural causes such as rain, melted snow, or rising springs, but which follows no defined watercourse and does not gather into or form a natural body of water.

Pollution. We won't cover loss caused by or resulting from pollution.

Such loss is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss.

But we won't apply this exclusion to loss caused by or resulting from pollution if the pollution is caused by or results

from any of the following causes of loss:

- Fire.
- Lightning.
- Explosion.
- Wind.
- Hail.
- Smoke.
- Vehicles.
- Aircraft.
- Civil disturbance.
- Riot.
- Vandalism.
- Sprinkler leakage.
- Volcanic action.
- Falling objects.
- Weight of snow, weight of ice, or weight of sleet.

Nor will we pay for the costs associated with the enforcement of any ordinance, regulation, or law that requires you or anyone else to:

- test for, monitor, clean up, remove;
- contain, treat, detoxify, neutralize; or
- in any way respond to, or assess the effects of

pollutants, mold or other fungi, wet or dry rot, or bacteria.

This exclusion applies only to underground piping and pumps.

Pollution means the discharge, dispersal, escape, migration, release, or seepage of any pollutant.

Pollutant means any solid, liquid, gaseous, or thermal irritant or contaminant, including:

- smoke, vapors, soot, fumes;
- acids, alkalis, chemicals; and
- waste.

Waste includes materials to be recycled, reconditioned, or reclaimed.

2. The What We'll Pay section is replaced by the following, but only with respect to underground piping and pumps. This change explains what we'll pay in the event of a covered loss.

The limit of coverage for underground piping and pumps is shown in the

Coverage Summary. This is the most we'll pay for all loss to such property in any one event no matter how many protected persons or financial interests are involved. The Coverage Summary indicates whether the underground piping and pumps are covered on an actual cash value basis or replacement cost basis.

Actual cash value. For underground piping and pumps covered on an actual cash value basis, we'll pay the least of the following:

- The actual cash value of the lost or damaged property at the time of loss or damage.
- The amount it would cost to repair or replace the lost or damaged property with that of a like kind and quality and used for the same purpose.
- The limit of coverage that applies to the lost or damaged property.

Replacement cost. For underground piping and pumps covered on a replacement cost basis, we'll pay the necessary cost to repair or replace the lost or damaged property without deduction for depreciation. But we won't pay more than the least of the following:

- The amount you actually spend that's necessary to repair the damage.
- The amount you actually spend that's necessary to replace the lost or damaged property with new property of like kind and quality that's used for the same purpose.
- The limit of coverage that applies to the lost or damaged property.

We won't pay on a replacement cost basis until lost or damaged property has actually been repaired or replaced.

If replacement cost coverage applies to lost or damaged property, you may choose to have the loss paid on an actual cash value basis. For example:

The amount of insurance on the property may not be enough to comply with the Insuring to value rule on a replacement cost basis; or you may decide not to rebuild.

Even if you choose to have your loss paid on an actual cash value basis, you can change your mind and request that we pay the loss on a replacement cost basis. However, you must make such a

request in writing within 180 days from the time of the loss.

If covered underground piping or pump is rebuilt at a new location, we'll only pay the amount that would have been spent if the underground piping or pump had been rebuilt at the original location.

We won't consider the enforcement of any ordinance, regulation, or law governing the use, construction, repair, or demolition of any property, including removal of debris, to be a part of the cost of repair or replacement.

Insuring to value. The premium for this coverage is based on your promise to insure property for 100% of its actual cash value or replacement cost value. At the time of the loss we'll subtract your deductible from the loss to get your net loss. Then we'll figure what we'll pay using the following formula:

amount of insurance carried x net loss = amount we'll pay
amount of insurance required

If you're insured to value, we'll pay 100% of your covered net loss. However, if you're not insured to value you'll have to share in the loss. For example:

You have a \$2,000 loss to property insured for \$2,500. But at the time of the loss, the actual cash value of property is \$5,000. If your deductible is \$100, we subtract that amount from your loss to get you net loss of \$1,900. Using these figures we apply the formula:

$$\frac{\$2,500}{\$5,000} = \frac{1}{2} \text{ or } 50\% \times \$1,900 = \$950$$

Other insurance. Other insurance may be available to cover a loss. If so, we'll pay the amount of loss that's left after the other insurance has been used up. But we won't pay more than the limit of coverage that applies under this agreement.

Other Terms

All other terms of your policy remain the same.

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Supporting Document Schedules

Satisfied -Name: Uniform Transmittal Document-Property & Casualty **Review Status:** Approved 10/28/2008

Comments:

Attachments:

AR NAIC Transmittal Doc.pdf
NAIC Form Filing Schedule.pdf

Satisfied -Name: Filing Memorandum **Review Status:** Approved 10/28/2008

Comments:

Attachment:

Filing Memorandum.pdf

Property & Casualty Transmittal Document—

20. This filing transmittal is part of Company Tracking #	2008-10-0060
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21. Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
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In compliance with the insurance laws and regulations of your state, we respectfully submit the enclosed form for your review.

This filing introduces a new optional form, Underground Piping and Pumps Endorsement, I0145 Ed. 10-08. This endorsement will be attached to our currently approved Miscellaneous Property Form. There is no rating associated with the use of this form. Please refer to the enclosed Filing Memorandum for additional information.

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

Check #: NA - EFT
Amount: \$50.00

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

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

FORM FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes forms)
 (Do not refer to the body of the filing for the forms listing, unless allowed by state.)

1.	This filing transmittal is part of Company Tracking #	2008-10-0060			
2.	This filing corresponds to rate/rule filing number (Company tracking number of rate/rule filing, if applicable)				
3.	Form Name /Description/Synopsis	Form # Include edition date	Replacement or Withdrawn?	If replacement, give form # it replaces	Previous state filing number, if required by state
01	Underground Piping and Pumps Endorsement	I0145 Ed. 10-08	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	N/A - New	
02			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
03			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
04			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
05			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
06			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
07			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
08			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
09			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
10			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		

FILING MEMORANDUM
Filing 2008-10-0060

The purpose of this filing is to introduce a new optional form Underground Piping and Pumps Endorsement, I0145 Ed. 10-08. This endorsement will be attached to our currently approved Miscellaneous Property Form (42038 Ed. 02/83) which is an uncontrolled Inland Marine form.

A typical municipality or utility district may have underground pipes for water, sewer or gas distribution that extend beyond 1,000 feet of the insured's premises. The Underground Piping and Pump Endorsement will provide coverage for underground pipes and pumps beyond 1,000 feet of the insured's premises.

Form I0145 Ed. 1-08, Underground Piping and Pumps Endorsement, excludes the following perils:

- Contamination;
- Earth movement;
- Flood and surface water; and
- Pollution.

This form also broadens coverage by providing an option to have underground pumps or pipes covered on a replacement cost basis.

There is no rate or rule impact.