

SERFF Tracking Number: ZURC-125879261 State: Arkansas  
First Filing Company: American Zurich Insurance Company, ... State Tracking Number: EFT \$50  
Company Tracking Number: CW CA 27896  
TOI: 20.0 Commercial Auto Sub-TOI: 20.0001 Business Auto  
Product Name: Sound Reproducing And Electronic Equipment Coverage Endorsements  
Project Name/Number: /CW CA 27896

## Filing at a Glance

Companies: American Zurich Insurance Company, American Guarantee and Liability Insurance Company, Zurich American Insurance Company of Illinois, Zurich American Insurance Company, Empire Fire and Marine Insurance Company

Product Name: Sound Reproducing And Electronic Equipment Coverage Endorsements  
TOI: 20.0 Commercial Auto  
Sub-TOI: 20.0001 Business Auto  
Filing Type: Form  
Effective Date Requested (New): 12/01/2008  
Effective Date Requested (Renewal): 12/01/2008

SERFF Tr Num: ZURC-125879261 State: Arkansas  
SERFF Status: Closed  
Co Tr Num: CW CA 27896  
Co Status: Not Applicable  
Author: Shierra Avila  
Date Submitted: 10/31/2008

State Tr Num: EFT \$50  
State Status: Fees verified and received  
Reviewer(s): Betty Montesi, Llyweyia Rawlins  
Disposition Date: 10/31/2008  
Disposition Status: Approved  
Effective Date (New): 12/01/2008  
Effective Date (Renewal): 12/01/2008

State Filing Description:

## General Information

Project Name: Status of Filing in Domicile: Pending  
Project Number: CW CA 27896 Domicile Status Comments:  
Reference Organization: Reference Number:  
Reference Title: Advisory Org. Circular:  
Filing Status Changed: 10/31/2008  
State Status Changed: 10/31/2008 Deemer Date:  
Corresponding Filing Tracking Number:  
Filing Description:

We are submitting two new endorsements. They attach to their applicable ISO Coverage parts. They modify the coverage forms to provide coverage for sound reproducing electronic equipment and their accessories.

We have certain types of risks, such as limousines, that contain televisions, stereos etc. We provide coverage for these

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vehicles on a stated amount basis. It is not possible to distinguish the value of such equipment from the vehicle so our intent is to provide coverage for them. Since the rate is already contemplated in the stated value, we do not need to charge an additional rate

## Company and Contact

### Filing Contact Information

Shierra Avila, Filing Analyst shierra.1.avila@zurichna.com  
 1400 American Lane (847) 706-2956 [Phone]  
 Schaumburg, IL 60196 (847) 605-7768[FAX]

### Filing Company Information

American Zurich Insurance Company	CoCode: 40142	State of Domicile: Illinois
1400 American Lane	Group Code: 212	Company Type:
Schaumburg, IL 60196	Group Name:	State ID Number:
(847) 605-6000 ext. [Phone]	FEIN Number: 36-3141762	

American Guarantee and Liability Insurance Company	CoCode: 26247	State of Domicile: New York
1400 American Lane	Group Code: 212	Company Type:
Schaumburg, IL 60196	Group Name:	State ID Number:
(847) 605-6000 ext. [Phone]	FEIN Number: 36-6071400	

Zurich American Insurance Company of Illinois	CoCode: 27855	State of Domicile: Illinois
1400 American Lane	Group Code: 212	Company Type:
Schaumburg, IL 60196	Group Name:	State ID Number:
(847) 605-6000 ext. [Phone]	FEIN Number: 36-2781080	

Zurich American Insurance Company	CoCode: 16535	State of Domicile: New York
1400 American Lane	Group Code: 212	Company Type:
Schaumburg, IL 60102	Group Name:	State ID Number:
(847) 605-6000 ext. [Phone]	FEIN Number: 36-4233459	

Empire Fire and Marine Insurance Company	CoCode: 21326	State of Domicile: Nebraska
13810 FNB Parkway	Group Code: 212	Company Type:
Omaha, NE 68154-5202	Group Name:	State ID Number:

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(402) 963-5000 ext. [Phone]

FEIN Number: 47-6022701

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## **Filing Fees**

*Fee Required?*                      *Yes*  
*Fee Amount:*                      *\$50.00*  
*Retaliatory?*                      *No*  
*Fee Explanation:*                      *\$50 per 1 filing*  
*Per Company:*                      *No*

<i>COMPANY</i>	<i>AMOUNT</i>	<i>DATE PROCESSED</i>	<i>TRANSACTION #</i>
<i>American Zurich Insurance Company</i>	<i>\$0.00</i>	<i>10/31/2008</i>	
<i>American Guarantee and Liability Insurance Company</i>	<i>\$0.00</i>	<i>10/31/2008</i>	
<i>Zurich American Insurance Company of Illinois</i>	<i>\$0.00</i>	<i>10/31/2008</i>	
<i>Zurich American Insurance Company</i>	<i>\$50.00</i>	<i>10/31/2008</i>	<i>23642043</i>
<i>Empire Fire and Marine Insurance Company</i>	<i>\$0.00</i>	<i>10/31/2008</i>	

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved	Llyweyia Rawlins	10/31/2008	10/31/2008

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## Disposition

Disposition Date: 10/31/2008  
Effective Date (New): 12/01/2008  
Effective Date (Renewal): 12/01/2008  
Status: Approved  
Comment:

Rate data does NOT apply to filing.

### Overall Rate Information for Multiple Company Filings

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

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Form	Sound Reproducing And Electronic Equipment Coverage	Approved	Yes
Form	Sound Reproducing And Electronic Equipment Coverage	Approved	Yes

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## Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Sound Reproducing And A CA Electronic Equipment Coverage	U-CA-784-10/08	10/08	Endorsement/Amendment/Conditions	New	0.00	U-CA-784-A CW 1008 Sound Rep and Elec Equip Cov-BA.pdf
Approved	Sound Reproducing And A CW Electronic Equipment Coverage	U-CA-785-10/08	10/08	Endorsement/Amendment/Conditions	New	0.00	U-CA-785-A CW 1008 Sound Rep & Elec Equip Cov-TR&MC.pdf

# Sound Reproducing And Electronic Equipment Coverage



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

This endorsement modifies insurance provided under the following:

## **BUSINESS AUTO COVERAGE FORM**

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

### **A. Changes to Section III - PHYSICAL DAMAGE COVERAGE:**

**1. Exclusion B.4.c. is changed to:**

Any electronic equipment, without regard to whether this equipment is permanently installed, that receives or transmits audio, visual or data signals.

**2. The exceptions for exclusions B.4.c. and d. directly following exclusion B.4.d. are changed to:**

Exclusions 4.c. and 4.d. do not apply to:

- a.** Equipment that receives or transmits audio, visual, or data signals and accessories used with such equipment, provided such equipment is permanently installed in the covered "auto" at the time of "loss" or such equipment is removable from a housing unit which is permanently installed in the covered "auto" at the time of the "loss", and such equipment is designed to be operated solely by use of the power from the "auto's" electrical system, in or upon the covered "auto"; or
- b.** Any other electronic equipment that is:
  - (1)** Necessary for the normal operation of the covered "auto" or the monitoring of the covered "auto's" operating system; or
  - (2)** An integral part of the same unit housing any equipment described in **a.** above and permanently installed in the opening of the dash or console of the covered "auto" normally used by the manufacturer for installation of a radio.

# Sound Reproducing And Electronic Equipment Coverage



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

This endorsement modifies insurance provided under the following:

**TRUCKERS COVERAGE FORM  
MOTOR CARRIERS COVERAGE FORM**

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

**A. Changes to Section III - PHYSICAL DAMAGE COVERAGE:**

**1. Exclusion B.2.e. is changed to:**

Any electronic equipment, without regard to whether this equipment is permanently installed, that receives or transmits audio, visual or data signals.

**2. The exceptions for exclusions B.2.e. and f. directly following exclusion B.2.f. are changed to:**

Exclusions 2.e. and 2.f. do not apply to:

- a.** Equipment that receives or transmits audio, visual, or data signals and accessories used with such equipment, provided such equipment is permanently installed in the covered "auto" at the time of "loss" or such equipment is removable from a housing unit which is permanently installed in the covered "auto" at the time of the "loss", and such equipment is designed to be operated solely by use of the power from the "auto's" electrical system, in or upon the covered "auto"; or
- b.** Any other electronic equipment that is:
  - (1)** Necessary for the normal operation of the covered "auto" or the monitoring of the covered "auto's" operating system; or
  - (2)** An integral part of the same unit housing any equipment described in **a.** above and permanently installed in the opening of the dash or console of the covered "auto" normally used by the manufacturer for installation of a radio.

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## **Rate Information**

Rate data does NOT apply to filing.

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## Supporting Document Schedules

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

**Review Status:** Approved 10/31/2008

**Comments:**

**Attachment:**

AR Uniform Transmittal Document.pdf

## Property & Casualty Transmittal Document

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

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

4. Company Name(s)	Domicile	NAIC #	FEIN #	State #
American Zurich Insurance Company	Illinois	212-40142	36-3141762	
American Guarantee & Liability Insurance Company	New York	212-26247	36-6071400	
Zurich American Insurance Company of Illinois	Illinois	212-19356	36-2781080	
Zurich American Insurance Company	New York	212-16535	36-4233459	

<b>5. Company Tracking Number</b>	<b>CW CA 27896</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
	Shierra Avila	Filing Analyst	847-706-2956	866-556-7558	shierra.l.avila@zurichna.com
7.	Signature of authorized filer		<i>Shierra Avila</i>		
8.	Please print name of authorized filer		Shierra Avila		

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

9.	Type of Insurance (TOI)	Commercial Auto
10.	Sub-Type of Insurance (Sub-TOI)	Business Auto
11.	State Specific Product code(s)(if applicable)[See State Specific Requirements]	
12.	Company Program Title (Marketing title)	
13.	Filing Type	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input checked="" type="checkbox"/> X Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
14.	Effective Date(s) Requested	New: 12/01/2008      Renewal: 12/01/2008



## **These pages are informational only and do not need to be submitted with your filings!**

### **Notes for Uniform Property & Casualty Transmittal Document**

#### **DESCRIPTION OF ITEMS IN THE PROPERTY AND CASUALTY TRANSMITTAL DOCUMENT**

- 1. Reserved for Insurance Dept. Use Only**—this section is for anything the Dept. wishes to capture—such as date stamps, approval stamps, check routing numbers, accounting codes, etc.
- 2. Insurance Department Use Only Box:** Includes the following information: (It is up to the state to determine which, if any, of this info they wish to record—or it may be recorded in #1 box with stamps (for example))
  - a. Date the filing is received by the Insurance Dept.**
  - b. Analyst**—lead analyst who reviewed the filing and assigns final disposition
  - c. Disposition**—this is the disposition that the Dept. assigns—authorized, approved, filed, withdrawn, disapproved, informational only, etc.
  - d. Date of Disposition of the filing**—date filing is finished
  - e. Effective Date of the Filing**—date the filing goes into effect. This date may vary by state—it might be the “approval” date in some states. It might be the implementation date in some states. It might be the received date in some states. The Dept. should use the date that is applicable in their state.
  - f. State Filing #:** The number the state assigns to the filing (if applicable).
  - g. SERFF Filing #:** Some states may use SERFF to track paper filings and will use that SERFF assigned number.
  - h. Subject Codes** – This field is intended to capture one or more Subject Codes for states to track particular attributes of a filing, such as mold exclusions. The codes or terms used would be variable by state.
- 3. Group Name and Group NAIC #** as assigned by NAIC.
- 4. Company Name(s), State of Domicile, NAIC #, FEIN#, State #:** Every company to which this filing applies must be listed and the company information must be supplied, with the exception of the State # (the company specific code) if not available or not required by the filing jurisdiction. A filing that lists a group without supplying company info will not be accepted in most states.
- 5. Company Tracking Number:** The filing number assigned by the insurance company, if any.
- 6. Contact Info of Filer or Corporate Officer:** The company should supply the information on the person the state should contact if there is a question/problem with the filing. If there is more than one person (perhaps, one for rates, one for forms) then both should be listed.
- 7. Signature of authorized filer:** Some states require a signature of the authorized filer. If the filer is third party, a letter of authorization from the insurer must be submitted according to state requirements.
- 8. Please print name of authorized filer:** So we can decipher #7 above!
- 9. Type of Insurance (TOI):** Refer to Uniform Property & Casualty Product Coding Matrix. This corresponds to the column entitled “SERFF Type of Insurance” and roughly corresponds to the annual statement line of business.
- 10. Sub-type of Insurance (Sub-TOI):** Refer to Uniform Property & Casualty Product Coding Matrix). This corresponds to the column entitled “SERFF Sub-Type of Insurance”.
- 11. State Specific Product code(s):** See State Specific Requirements for these codes
- 12. Company Program Title:** Marketing title, if applicable.
- 13. Filing Type:** Choices are Rate/Loss Cost; Rules; Rates/Rules; Forms; Withdrawal; Other.

**14. Effective Date Requested:** This is the effective date the company requested when they made the filing. It is not necessarily the date the filing officially becomes effective. This is also where the company can indicate the different effective dates for new or renewal business.

**15. Reference Filing:** Yes/No

**16. Reference Organization (if applicable):** The name of the advisory organization—i.e. ISO, NCCI, AAIS, etc. or an Insurance Company name if “me too filing” is permitted. Some states allow companies to reference another company’s filing. A “me too” filing is when one company adopts another company’s filing. Usually they are not part of the same group. You should check with each state to determine their rules on these filings. If permitted, use this area to indicate either an advisory organization name or “me too” company name.

**17. Reference Organization Number & Title (if applicable):** This is the unique number that the reference organization gives to the filing. It is generally not the same number as the circular number.

**18. Company’s Date of filing:** The date the company sends the filing.

**19. Status of filing in domicile:** Place for the company to show if filing has been filed in domicile and its status.

**20. This filing transmittal is part of Company Tracking #:** This ties all of the pages of the transmittal to the same filing. It is helpful for the state.

**21. Filing Description:** This area can be used in lieu of a cover letter or filing memorandum and is free-form text.

**22. Filing Fees:** Please refer to each state’s checklist for additional state specific requirements or instructions on calculating fees.