

SERFF Tracking Number: GRTA-125946382 State: Arkansas
First Filing Company: Great American Alliance Insurance Company, ... State Tracking Number: EFT \$50
Company Tracking Number: CP-AR-0812-PLUS
TOI: 01.0 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)
Product Name: CP-AR-0812-PLUS
Project Name/Number: CP-AR-0812-PLUS/CP-AR-0812-PLUS

Filing at a Glance

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

Product Name: CP-AR-0812-PLUS SERFF Tr Num: GRTA-125946382 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-0812-PLUS State Status: Fees verified and received
Filing Type: Form Co Status: Reviewer(s): Betty Montesi, Llyweyia Rawlins
Author: Christie Mayes Disposition Date: 12/16/2008
Date Submitted: 12/15/2008 Disposition Status: Approved
Effective Date Requested (New): 02/01/2009 Effective Date (New): 02/01/2009
Effective Date Requested (Renewal): 02/01/2009 Effective Date (Renewal): 02/01/2009

State Filing Description:

General Information

Project Name: CP-AR-0812-PLUS Status of Filing in Domicile:
Project Number: CP-AR-0812-PLUS Domicile Status Comments:
Reference Organization: Reference Number:
Reference Title: Advisory Org. Circular:
Filing Status Changed: 12/16/2008
State Status Changed: 12/15/2008 Deemer Date:
Corresponding Filing Tracking Number: CP-AR-0812-PLUS

Filing Description:

We are revising Plus Property Coverage Enhancement CP 7243 and Church Plus Coverage Enhancement CP 7244. These plus endorsements will be used with the ISO Building and Personal Property Coverage Form (CP 0010) and the Cause of Loss Special Form (CP 1030). There is no rate change for this revision.

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Company and Contact

Filing Contact Information

Christie Mayes, Sr. Product Analyst cmayes@gaic.com
 49 E Fourth St. Dts-4 (513) 412-3963 [Phone]
 Cincinnati, OH 45202

Filing Company Information

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	

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	

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	

Great American Insurance Company of New York	CoCode: 22136	State of Domicile: New York
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: 13-5539046	

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No

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Fee Explanation: *\$50.00 filing fee per form filing.*
Per Company: *No*

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Llyweyia Rawlins	12/16/2008	12/16/2008

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Disposition

Disposition Date: 12/16/2008
Effective Date (New): 02/01/2009
Effective Date (Renewal): 02/01/2009
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	Cover Letter	Approved	Yes
Supporting Document	Form Filing Schedule	Approved	Yes
Supporting Document	Explanatory Memorandum	Approved	Yes
Form	Church Plus Property Coverage Enhancements	Approved	Yes
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Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Church Plus Property Coverage Enhancements	CP 72 44	09/08	Endorsement/Amendment/Conditions	Replaced Form #:0.00 CP 72 44 (Ed. 09/03) Previous Filing #:		CP7244 09-08 final.pdf
Approved	Plus Property Coverage Enhancements	CP 72 43	09/08	Endorsement/Amendment/Conditions	Replaced Form #:0.00 CP 72 43 (Ed. 09/03) Previous Filing #:		CP7243 final.pdf



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

CP 72 44
 (Ed. 09 08)

**CHURCH PLUS
 PROPERTY COVERAGE ENHANCEMENTS**

Various provisions in this Policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is and is not covered.

Throughout this Policy the words "you" and "your" refer to the Named Insured shown in the Declarations. The words "we," "us" and "our" refer to the Company providing this insurance.

This endorsement modifies and is subject to the insurance provided under the following:

**BUILDING AND PERSONAL PROPERTY COVERAGE FORM
 CAUSES OF LOSS – SPECIAL FORM**

The following is a summary of the Limits of Insurance and additional coverage provided by this endorsement. For complete details on specific coverages, consult the Policy contract wording.

These coverages apply separately to each of your premises described in the Declarations. The coverages listed in the summary are provided as additions to your insurance program.

LIMITS	SUBJECTS OF INSURANCE
\$ 10,000	Accounts Receivable (including credit or charge card slips)
\$ 10,000	Extra Expense/Loss of Income
\$ 1,000	Fire Protection Device Recharge
\$ 2,500	Loss Data Preparation Costs
15%	Dwelling Rental Value
\$ 5,000	Dwelling Contents
\$ 2,500	Church Theft of Money & Securities (per occurrence) Special Designated Holiday
\$ 5,000	Employee Theft
\$ 2,500	Fire Department Service Charge
\$ 10,000	Personal Effects Per Occurrence \$ 5,000 Clergy \$ 2,500 Others
\$ 10,000	Valuable Papers and Records – (Other than Electronic Data)

\$ 10,000	Electronic Data
\$ 15,000	Property Off-Premises
	Outdoor Property
\$ 5,000	Trees, Shrubs, Statuary and Crosses (per occurrence)
	\$ 500 Per Tree, Shrub or Plant
	\$ 1,000 Outdoor Property
\$ 5,000	Property in Transit – Owned Vehicles or Carrier or Bailee for Hire
\$ 10,000	Back up of Water from Sewers and Drains

I. POLICY ADDITIONS

The following paragraphs are added to the **Building and Personal Property Coverage Form**:

The following are added to **Additional Coverages**:

a. Extra Expense

(1) Coverage

We will pay the actual and necessary Extra Expense you sustain due to direct physical loss or damage to property caused by or resulting from a Covered Cause of Loss at the premises described in the Declarations. With respect to loss of or damage to personal property in the open (or personal property in a vehicle), the described premises include the area within 100 feet of such premises.

With respect to the requirements set forth in the preceding paragraph if you occupy only part of the site at which the described premises are located, your premises means:

- (a) the portion of the building which you rent, lease or occupy; and
 - (b) any area within the building or on the site at which the described premises are located, if that area services, or is used to gain access to, the described premises.
- (2) **Extra Expense** means necessary expenses you incur during the "period of restoration" that you would not have incurred if there had been no direct physical loss or damage to property caused by or resulting from a Covered Cause of Loss.

We will pay Extra Expense (other than the expense to repair or replace property) to:

- (a) Avoid or minimize the "suspension" of business and to continue "operations" at:
 - (i) the described premises; or
 - (ii) at replacement premises or temporary locations, including:
 - 1. relocation expense; and
 - 2. costs to equip and operate the replacement location or temporary location.

(b) Minimize the "suspension" of business if you cannot continue "operations."

We will also pay Extra Expense to repair or replace property, but only to the extent it reduces the amount of loss that otherwise would have been payable under this Coverage Form.

(3) Limit of Insurance

The most we will pay for loss in any one occurrence under this Additional Coverage is \$10,000.

(4) Limitation - Interruption of Computer Operations

(a) Coverage for Extra Expense does not apply when action is taken to avoid or minimize a "suspension" of "operations" caused by destruction or corruption of electronic data, or any loss or damage to electronic data except as provided under the Additional Coverage – **Interruption of Computer Operations** included in this Additional Coverage.

(b) In respects to this Additional Coverage, Electronic Data has the same meaning as described in the Coverage Form to which this endorsement applies.

(5) Interruption of Computer Operations

(a) You may extend the insurance provided under this Additional Coverage – **Extra Expense** to apply to a "suspension" of "operations" caused by an interruption in computer operations due to destruction or corruption of electronic data due to "specified causes of loss" as defined in the **Causes of Loss - Special Form**, and Collapse as set forth in that Form.

(b) The Covered Causes of Loss include a virus, harmful code or similar instruction introduced into or enacted on a computer system (including electronic data) or a network to which it is connected, designed to damage or destroy any part of the system or disrupt its normal operation. But there is no coverage for an interruption related to manipulation of a computer system (including electronic data) by any employee, including a temporary or leased employee, or by an entity retained by you or for you to inspect, design, install, maintain, repair or replace that system.

(c) The most we will pay under this Additional Coverage – **Interruption of Computer Operations** is \$2,500 for all loss sustained in any one policy year, regardless of the number of interruptions or the number of premises, locations or computer systems involved. If loss payment relating to the first interruption does not exhaust this amount, then the balance is available for loss sustained as a result of subsequent interruptions in that policy year. A balance remaining at the end of the year does not increase the amount of insurance in the next policy year. With respect to any interruption which begins in one policy year and continues or results in additional losses in a subsequent policy year(s), all loss is deemed to be sustained in the policy year in which the interruption began.

(d) This Additional Coverage – **Interruption of Computer Operations** does not apply to loss sustained after the end of the "period of restoration," even if the amount of insurance stated in (c) above has not been exhausted.

The Limit of Insurance for this Additional Coverage – **Interruption of Computer Operations** is a part of, and not in addition to, the stated Limit of Insurance under this Additional Coverage – **Extra Expense**.

(6) Loss Determination

- (a) All expenses that exceed the normal operating expenses that would have been incurred by "operations" during the "period of restoration" if no direct physical loss or damage had occurred. We will deduct from the total of such expenses:
- (i) the salvage value that remains of any property bought for temporary use during the "period of restoration," once "operations" are resumed; and
 - (ii) any Extra Expense that is paid for by other insurance, except for insurance that is written subject to the same plan, terms, conditions and provisions as this insurance; and
- (b) all necessary expenses that reduce the Extra Expense otherwise incurred.

(7) Resumption of Operations

We will reduce the amount of your Extra Expense loss to the extent you can return "operations" to normal and discontinue such Extra Expense.

If you do not resume "operations," or do not resume "operations" as quickly as possible, we will pay based on the length of time it would have taken to resume "operations" as quickly as possible.

(8) Loss of Income

At the option of the Named Insured, Extra Expense may be extended to cover loss of income for up to \$1,000. Such extension shall be a part of and not in addition to the \$10,000 provided hereunder for Extra Expense.

Loss of income means the actual loss and reduction of church revenue less charges and expenses that do not necessarily continue during the interruption of the church's operations. In determining the amount of loss hereunder, due consideration will be given to revenues for the period preceding the loss as well as reasonable revenue expectation for the period following the loss had no loss occurred. Loss of income shall not be payable after the property has been restored and is being used for its intended purpose but in any event shall not be payable for more than 12 consecutive months following the date of loss.

It is a condition of this Extension of Coverage that the Insured shall resume normal "operations" as promptly as possible and shall use all available means to eliminate any unnecessary delay.

b. Loss Data Preparation Costs

We will pay up to \$2,500 for reasonable costs you incur in preparing loss data required by policy conditions after a covered property loss. This includes the cost of taking inventory, making appraisals and preparing other data to determine the extent of your loss.

c. Dwelling Rental Value

This policy covers Dwelling Rental Value, (including loss of rents) for up to 15% of the value shown for the dwelling, but not to exceed 1/12 of said 15% for each month the dwelling parts thereof, or structures appertaining thereto are untenable.

The amount recoverable under the extension shall be the fair rental value less any charges or expenses which do not continue.

The Insured must use due diligence and dispatch to restore the property to a tenable position.

The dwelling is defined as a residential building occupied by not more than four families (excluding janitor or servants quarters) not over two rooms rented or held for rent.

d. Church Theft of Money and Securities and Employee Theft

(1) Coverage

(a) Inside the Premises - Theft of Money and Securities

- (i) We will pay for loss of "money" and "securities" inside the "premises" or "banking premises" resulting directly from "theft," disappearance or destruction.
- (ii) We will pay for loss from damage to the "premises" or its exterior resulting directly from an actual or attempted "theft" of "money" and "securities" if you are the owner of the "premises" or are liable for damage to it.
- (iii) We will pay for loss or damage to a locked safe, vault, cash register, cash box or cash drawer located inside the "premises" resulting directly from an actual or attempted "theft" of or unlawful entry into those containers.
- (iv) The most we will pay for loss in any one occurrence under this Coverage Extension is \$2,500.

(b) Outside the Premises - Theft of Money and Securities

- (i) We will pay for loss of "money" and "securities" outside the premises in the care and custody of a "messenger" or any armored motor vehicle company resulting directly from "theft," disappearance or destruction.
- (ii) The most we will pay for loss in any one "occurrence" under this Coverage Extension is \$2,500.

(c) Employee Theft

- (i) We will pay for loss of or damage to "money," "securities" and other church owned personal property resulting directly from "theft" committed by a "volunteer" or "employee" of the Named Insured, whether identified or not, acting alone or in collusion with other persons.
- (ii) The most we will pay for loss in any one occurrence under this Employee Theft Extension is \$5,000.

(2) Designated Holiday

The Limit of Liability for **Inside the Premises - Theft of Money and Securities** and **Outside the Premises - Theft of Money and Securities** is doubled for losses occurring during the following:

- (a) Palm Sunday until one day after Easter.
- (b) The Sunday preceding Christmas until on the day after the Sunday after Christmas.

- (c) The Sunday preceding the Special Designated Holiday shown in the endorsement until one day after the following Sunday.

All dates effective 12:01 A.M. and expire 12:00 midnight.

(3) Exclusions

This insurance does not apply:

- (a) To loss resulting from "theft" or any other fraudulent, dishonest or criminal act by any of your "employees," "managers," directors, trustees or authorized representatives:

- (i) whether acting alone or in collusion with other persons; or

- (ii) while performing services for you or otherwise;

Except when covered under **g.(3) Employee Theft.**

- (b) Loss of property contained in any alms box, poor box, or similar receptacle.
- (c) Loss caused by any "employee" of yours, or predecessor in interest of yours, for whom similar prior insurance has been cancelled and not reinstated since the last such cancellation.
- (d) Loss resulting from accounting or arithmetical errors or omissions.
- (e) Loss resulting from the giving or surrendering of property in any exchange or purchase.
- (f) Loss of or damage to property after it has been transferred or surrendered to a person or place outside the "premises" or "banking premises" on the basis of unauthorized instructions; as a result of a threat to do bodily harm to any person; or as a result of a threat to do damage to any property.
- (g) Loss resulting from you, or anyone acting on your express or implied authority, being induced by any dishonest act to voluntarily part with title to or possession of any property.
- (h) Loss of property contained in any "money" operated device unless the amount of "money" deposited in it is recorded by a continuous recording instrument in the device.

(4) Conditions

(a) Books and Records

You must keep records of all "money" and "securities" so we can verify the amount of any loss or damage.

If a loss of "money" or "securities" occurs before it can be counted and recorded by the Insured, the Company's liability shall not exceed the amount determined by a reasonable estimate based upon an average of a consecutive four week period or other reasonable estimate, either of which must be satisfactory to the Company.

(b) Cancellation as to Any Employee

This insurance is cancelled as to any "employee" as soon as:

- (i) you; or

- (ii) any of your partners, "members," "managers," officers, directors, or trustees not in collusion with the "employee";

learn of "theft" or any other dishonest acts committed by the "employee" whether before or after becoming employed by you.

(c) Occurrence

All loss involving a single act or a series of related acts of any "employee" or "volunteer": acting alone or in collusion with others during the policy period shall be deemed to be one occurrence for the purpose of applying the deductible and the Limit of Liability.

(d) Extended Period to Discover Loss

- (i) We will pay for loss that you sustained prior to the effective date of termination or cancellation of this insurance which is discovered by you no later than 1 year from the date of that termination or cancellation.
- (ii) However, this extended period to discover loss terminates immediately upon the effective date of any other insurance obtained by your replacing in whole or in part this insurance afforded hereunder, whether or not such insurance provides coverage for loss sustained prior to its effective date.

(e) Joint Insured

If more than one "insured" is named in the Declarations, we will not pay more for loss sustained by more than one insured than the amount we would pay if all the loss had been sustained by one insured.

(f) Loss Sustained During Prior Insurance

- (i) If you, or any predecessor in interest, sustained loss during the period of any prior insurance that you or the predecessor in interest could have recovered under that insurance except for the fact that the time within which to discover loss thereunder had expired, we will pay for it under this insurance, provided:
 1. this insurance became effective at the time of cancellation or termination of the prior insurance; and
 2. the loss would have been covered by this insurance had it been in effect when the acts or events causing the loss were committed or occurred; and
- (ii) The insurance under this condition is part of, not in addition to, the Limits of Insurance applying to this insurance and is limited to the lesser of the amount recoverable under:
 1. this insurance as of its effective date; or
 2. the prior insurance had it remained in effect.

The following are added to **Coverage Extensions**:

a. Accounts Receivable

- (1) You may extend the insurance that applies to **Your Business Personal Property** to apply to your records of accounts receivable:
 - (a) at a described premises or in or on a vehicle in transit between described premises, or
 - (b) if the records must be removed from your "premises" to protect them from the threat of a Covered Cause of Loss. We will pay for loss or damage while they are:
 - (i) at a safe place away from your "premises"; or
 - (ii) being taken to and returned from that place.
- (2) The amount of your accounts receivable loss includes:
 - (a) all amounts due from your customers that you are unable to collect;
 - (b) interest charges on any loan required to offset amounts you are unable to collect pending our payment of these amounts;
 - (c) collection expenses in excess of your normal collection expenses that are made necessary by the loss;
 - (d) other reasonable expenses that you incur to reestablish your records of accounts receivable;

that result from direct physical loss or damage by any Covered Causes of Loss to your records of accounts receivable, including credit or charge card slips.

(3) Exclusions

We will not pay for a loss caused by or resulting from any of the following:

- (a) Alteration, falsification, concealment or destruction of records of accounts receivable done to conceal the wrongful giving, taking or withholding of money, securities or other property.

This exclusion applies only to the extent of the wrongful giving, taking or withholding.
- (b) Bookkeeping, accounting or billing errors or omissions.
- (c) Electrical or magnetic injury, disturbance or erasure of electronic recordings that is caused by or results from:
 - (i) programming errors or faulty machine instructions;
 - (ii) faulty installation or maintenance of data processing equipment or component parts;
 - (iii) an occurrence that took place more than 100 feet from your premises; or
 - (iv) interruption of electrical power supply, power surge, blackout or brownout if the cause of such occurrence took place more than 100 feet from your premises.

But we will pay for direct loss or damage caused by lightning.

- (d) Unauthorized instructions to transfer property to any person or to any place.
- (e) We will not pay for loss that requires any audit of records or any inventory computation to prove its factual existence.

(4) Limits of Insurance

The most we will pay for loss or damage in any one occurrence under this Coverage Extension is \$10,000.

(5) Determination of Receivables and Recoveries

Accounts receivable loss payment will be determined as follows:

- (a) If you cannot accurately establish the amount of accounts receivable outstanding as of the time of loss or damage, the following method will be used:
 - (i) Determine the total of the average monthly amounts of accounts receivable for the 12 months immediately preceding the month in which the loss or damage occurs; and
 - (ii) adjust that total for any normal fluctuations in the amount of accounts receivable for the month in which the loss or damage occurred or for any demonstrated variance from the average for that month.
- (b) The following will be deducted from the total amount of accounts receivable, however that amount is established:
 - (i) the amount of the accounts for which there is no loss or damage;
 - (ii) the amount of the accounts that you are able to reestablish or collect;
 - (iii) an amount to allow for probable bad debts that you are normally unable to collect; and
 - (iv) all unearned interest and service charges.
- (c) You will pay us the amount of all recoveries you receive for a loss or damage paid by us. But any recoveries in excess of the amount we have paid belong to you.

(6) Protection of Records

Whenever you are not open for business, and except while you are actually using the records, you must keep all records of accounts receivable in fully enclosed metal containers.

b. Fire Protection Device Recharge

You may extend the insurance provided to **Your Building** to refill or recharge your fire protective devices that are permanently installed in buildings at the described premises. This Coverage Extension only applies when such devices have been discharged while being used to combat a covered fire.

The most we will pay under this Coverage Extension is \$1,000 to recharge or refill fire protective devices.

c. Dwelling Contents

You may extend the insurance that applies to **Business Personal Property** to cover the **Business Personal Property** that belongs to you, and is located in dwellings maintained by you for use by your employees.

The most we will pay under this extension is \$5,000.

The following is added to **Definitions**:

1. **"Operations"** means the type of your business activities occurring at the described premises.
2. **"Suspension"** means the slowdown or cessation of your business activities.
3. **"Period of Restoration"** means the period of time that
 - a. begins immediately after the time of direct physical loss or damage caused by or resulting from any Covered Cause of Loss at the described premises; and
 - b. Ends on the earlier of:
 - (1) The date when the property at the described premises should be repaired, rebuilt or replaced with reasonable speed and similar quality.
 - (2) The date when business is resumed at a new permanent location.

"Period of Restoration" does not include any increased period required due to the enforcement of any law that:

- (1) Regulates the construction, use or repair, or requires the tearing down of any property.
- (2) Requires any insured or others to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of "pollutants," "fungus," wet or dry rot or bacteria.

The expiration date of this Policy will not cut short the "period of restoration."

4. **"Insured"** means the church or organization named in the Declarations.
5. **"Money"** means currency, coins and bank notes having a face value.
6. **"Securities"** means all negotiable and nonnegotiable instruments or contracts representing either money or other property and includes:
 - a. tokens, tickets, revenue and other stamps (whether represented by actual stamps or unused value in a meter) in current use; and

b. evidences of debt in connection with credit or charge cards, which cards are not issued by you; but does not include money.

7. **"Employee"** means:

(a) Any person while in the regular service of the Insured, and for the first 30 days immediately after termination of whom the Insured compensates by salary, wages or commissions and has the right to govern and direct in the performance of such service but does not include any broker, factor, commission merchant, consignee, contractor or other agent or representative of the same general character.

8. **"Volunteer"** means:

(a) any person duly elected by the Named Insured whether or not compensated by salary, wages or commissions; or

(b) any person appointed by the clergy or by any other church official or official body authority to appoint whether or not compensated by salary, wages or commissions.

9. **"Theft"** means the unlawful taking of "money" or "securities" to the deprivation of the Insured.

10. **"Premises"** means the interior of that portion of any building you occupy in conducting your business.

11. **"Messenger"** means you, any of your partners or any "employee" while having care and custody of the property outside the "premises."

12. **"Banking Premises"** means the interior of that portion of any building occupied by a banking institution or similar safe depository.

The following is added to the Additional Coverage Extensions in the **Causes of Loss - Special Form**:

a. **Water Back Up of Sewers and Drains**

We have extended coverage under the **Causes of Loss - Special Form** to provide coverage for loss or damage caused by or resulting from water that backs up or overflows from a sewer, drain or sump. This Coverage Extension applies to direct physical damage to building and personal property only, but does not apply to loss of **Business Income and/or Extra Expense Coverage**.

The most we will pay under this Additional Coverage Extension is \$10,000.

The following is added to Definitions in the **Causes of Loss - Special Form**:

a. **"Carrier"** means a person or organization who provides motor, rail or transportation for compensation.

II. POLICY CHANGES

The **Building and Personal Property Coverage Form** is amended as follows:

Additional Coverages is amended as follows:

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

c. Fire Department Service Charge

When the fire department is called to save or protect Covered Property from a Covered Cause of Loss, we will pay up to \$2,500 for your liability for fire department service charges:

- (1) assumed by contract or agreement prior to loss; or
- (2) required by local ordinance.

No deductible applies to this Additional Coverage.

- f. Electronic Data** – the first sentence of Item (4) is deleted in its entirety and is replaced by the following:

The most we will pay under this Additional Coverage – **Electronic Data** is \$10,000 for all loss or damage sustained in any one policy year, regardless of the number of occurrences of loss or damage or the number of premises, locations or computer systems involved.

5. Coverage Extensions is amended as follows:

- a. Newly Acquired Property - (3) Period of Coverage**, Item (b) is deleted in its entirety and replaced by the following:

- (3) (b) 90 days expire after you acquire the property or begin construction of that part of the building that would qualify as covered property; or

b. Personal Effects and Property of Others

Item **b. Personal Effects and Property of Others** is deleted in its entirety and is replaced by the following:

b. Personal Effects (Other Than Clergy), Property of Others and Personal Effects of Clergy

(1) Personal Effects (Other Than Clergy) and Property of Others

You may extend the insurance that applies to **Your Business Personal Property** to apply to:

- (a) Personal effects owned by you, your officers, directors, partners, trustees, managers, employees (except employed clergymen) and any other persons while those personal effects are at the premises described in the Declarations.
- (b) Personal property of others in your care, custody or control.

The most we will pay for loss or damage under this Extension is \$2,500 per person, up to \$10,000 per occurrence at each described premises. Coverage does not apply if the property is already insured elsewhere.

(2) Personal Effects of Clergy

You may extend the insurance that applies to **Your Business Personal Property** to apply to the personal effects owned by your employed clergymen while those personal effects are at the premises described in the Declarations.

The most we will pay for loss or damage under this Extension is \$5,000 per person, up

to \$10,000 per occurrence at each described premises. Coverage does not apply if the property is already insured elsewhere.

Our payment for loss of or damage to personal property of others will only be for the account of the owner of the property. If this protection is used to cover someone else's property, we can settle all losses with you and make all payments to you.

This extension does not apply to loss or damage by theft.

- c. **Valuable Papers and Records (Other Than Electronic Data)** – the first sentence of Item (4) – is amended to read as follows:

Under this extension, the most we will pay to replace or restore the lost information is \$10,000 at each described premises unless a higher limit is shown in the Declarations.

- d. **Property Off-Premises** – Item (3) – is deleted in its entirety and replaced by the following:

(3) The most we will pay for loss or damage under this extension is \$15,000.

- e. **Outdoor Property** – is deleted in its entirety and replaced with the following:

You may extend the insurance provided by this Coverage Form to apply to your outdoor fences, radio and television antennas, signs (other than signs attached to the buildings), trees, shrubs, plants and lawns, statuary, crosses, including debris removal expense, caused by or resulting from any of the following causes of loss if they are Covered Causes of Loss:

- (1) Fire;
- (2) Lightning;
- (3) Explosion;
- (4) Riot or Civil Commotion;
- (5) Aircraft.

The most we will pay for loss or damage under this Extension to trees, shrubs, plants and lawns, including debris removal expense, is \$5,000, but not more than \$500 for any one tree, shrub or plant.

For all other outdoor property, the most we will pay for loss or damage under this Extension is \$1,000. These limits apply to any one occurrence, regardless of the types or numbers of items lost or damaged in that occurrence.

IV. POLICY CHANGES

The **Causes of Loss - Special Form** is amended as follows:

F. Additional Coverage Extensions

1. **Property in Transit** – Paragraph 1.a. is deleted in its entirety and is replaced with the following:

1. **Property in Transit.** This Extension applies only to your personal property to which this form applies.

- a. You may extend the insurance provided by the Coverage Part to apply to your personal property (other than property in the care, custody or control of your salespersons) in transit more than 100 feet from the described premises. Property must be in the coverage territory; and
 - (1) in the custody of a "carrier" or bailee for hire; or
 - (2) in or on a motor vehicle you own, lease or operate.
- c. The most we will pay for loss or damage under this Extension is \$5,000.

This Coverage Extension is additional insurance. The Additional Condition, **Coinurance**, does not apply to this Extension.



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

CP 72 43
 (Ed. 09 08)

**PLUS
 PROPERTY COVERAGE ENHANCEMENTS**

Various provisions in this Policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is and is not covered.

Throughout this Policy the words "you" and "your" refer to the Named Insured shown in the Declarations. The words "we," "us" and "our" refer to the Company providing this insurance.

This endorsement modifies and is subject to the insurance provided under the following:

- BUILDING AND PERSONAL PROPERTY COVERAGE FORM
- CAUSES OF LOSS – SPECIAL FORM
- BUSINESS INCOME (AND EXTRA EXPENSE) COVERAGE FORM
- BUSINESS INCOME (WITHOUT EXTRA EXPENSE) COVERAGE FORM

The following is a summary of the Limits of Insurance and additional coverage provided by this endorsement. For complete details on specific coverages, consult the Policy contract wording.

LIMITS	SUBJECTS OF INSURANCE
\$ 10,000	Accounts Receivable (Including Credit or Charge Card Slips)
\$ 10,000	Back Up of Water from Sewers and Drains
\$ 10,000	Electronic Data
\$ 10,000	Extra Expense
\$ 2,500	Fire Protection Device Recharge
\$ 2,500	Fire Department Service Charge
\$ 2,500	Loss Data Preparation Costs
\$ 1,000	Property in Custody of Salespersons
\$ 5,000	Property in Transit – Owned Vehicles or Carrier or Bailee for Hire
	Outdoor Property:
\$ 2,500	Trees, Shrubs, Plants (per occurrence)
\$ 500	Per Tree, Shrub, Plant
\$ 1,000	All Other Outdoor Property
\$ 2,500	Signs – Indoor and Outdoor – Attached or Unattached
\$ 10,000	Valuable Papers and Records (Other Than Electronic Data)
\$ 2,500	Utility Services (Time Element)
60 days	Extended Business Income

The coverages listed in the summary are provided as additions to your insurance program. These coverages apply separately to each of your premises described in the Declarations.

I. POLICY ADDITIONS

The following paragraphs are added to the **Building and Personal Property Coverage Form**:

The following are added to **Additional Coverages**:

a. Extra Expense

(1) Coverage

We will pay the actual and necessary Extra Expense you sustain due to direct physical loss or damage to property caused by or resulting from a Covered Cause of Loss at the premises described in the Declarations. With respect to loss of or damage to personal property in the open (or personal property in a vehicle), the described premises include the area within 100 feet of such premises.

With respect to the requirements set forth in the preceding paragraph if you occupy only part of the site at which the described premises are located, your premises means:

- (a) the portion of the building which you rent, lease or occupy; and
- (b) any area within the building or on the site at which the described premises are located, if that area services, or is used to gain access to, the described premises.

(2) **Extra Expense** means necessary expenses you incur during the "period of restoration" that you would not have incurred if there had been no direct physical loss or damage to property caused by or resulting from a Covered Cause of Loss.

We will pay Extra Expense (other than the expense to repair or replace property) to:

- (a) Avoid or minimize the "suspension" of business and to continue "operations" at:
 - (i) the described premises; or
 - (ii) at replacement premises or temporary locations, including:

- 1. relocation expense; and
- 2. costs to equip and operate the replacement location or temporary location.

(b) Minimize the "suspension" of business if you cannot continue "operations."

We will also pay Extra Expense to repair or replace property, but only to the extent it reduces the amount of loss that otherwise would have been payable under this Coverage Form.

(3) Limit of Insurance

The most we will pay for loss in any one occurrence under this Additional Coverage is \$10,000.

(4) Limitation - Interruption of Computer Operations

(a) Coverage for Extra Expense does not apply when action is taken to avoid or minimize a "suspension" of "operations" caused by destruction or corruption of electronic data, or any loss or damage to electronic data except as provided under the Additional Coverage - **Interruption of Computer Operations** included in this Additional Coverage.

(b) In respects to this additional coverage, Electronic Data has the same meaning as described in the Coverage Form to which this endorsement applies.

(5) Interruption of Computer Operations

(a) You may extend the insurance provided under this Additional Coverage - **Extra Expense** to apply to a "suspension" of "operations" caused by an interruption in computer operations due to destruction or corruption of electronic data due to "specified causes of loss" as defined in the **Causes of Loss - Special Form**, and Collapse as set forth in that Form.

(b) The Covered Causes of Loss include a virus, harmful code or similar instruction introduced into or enacted on a computer system (including electronic data) or a network to which it is connected, designed to damage or destroy any part of the system or to disrupt its normal operation. But there is no coverage for an interruption related to manipulation of a computer system (including electronic data) by any employee, including a temporary or leased employee, or by an entity retained by you or for you to inspect, design, install, maintain, repair or replace that system.

(c) The most we will pay under this Additional Coverage – **Interruption of Computer Operations** is \$2,500 for all loss sustained in any one policy year, regardless of the number of interruptions or the number of premises, locations or computer systems involved. If loss payment relating to the first interruption does not exhaust this amount, then the balance is available for loss sustained as a result of subsequent interruptions in that policy year. A balance remaining at the end of the year does not increase the amount of insurance in the next policy year. With respect to any interruption which begins in one policy year and continues or results in additional losses in a subsequent policy year(s), all loss is deemed to be sustained in the policy year in which the interruption began.

(d) This Additional Coverage – **Interruption of Computer Operations** does not apply to loss sustained after the end of the "period of restoration," even if the amount of insurance stated in (c) above has not been exhausted.

The Limit of Insurance for this Additional Coverage – **Interruption of Computer Operations** is a part of, and not in addition to, the stated Limit of Insurance under this Additional Coverage – **Extra Expense**.

(6) Loss Determination

(a) All expenses that exceed the normal operating expenses that would have been incurred by "operations" during the "period of restoration" if no direct physical loss or damage had occurred. We will deduct from the total of such expenses:

(i) the salvage value that remains of any property bought for temporary use during the "period of restoration," once "operations" are resumed; and

(ii) any Extra Expense that is paid for by other insurance except for insurance that is written subject to the same plan, terms, conditions and provisions as this insurance; and

(b) all necessary expenses that reduce the Extra Expense otherwise incurred.

(7) Resumption of Operations

We will reduce the amount of your Extra Expense loss to the extent you can return "operations" to normal and discontinue such Extra Expense.

If you do not resume "operations," or do not resume "operations" as quickly as possible, we will pay based on the length of time it would have taken to resume "operations" as quickly as possible.

b. Loss Data Preparation Costs

We will pay up to \$2,500 for reasonable costs you incur in preparing loss data required by policy conditions after a covered property loss. This includes the cost of taking inventory, making appraisals and preparing other data to determine the extent of your loss.

The following is added to **Coverage Extensions**:

a. Accounts Receivable Including Credit or Charge Slips

(1) You may extend the insurance that applies to **Your Business Personal Property** to apply to your records of accounts receivable:

- (a) at a described premises or in or on a vehicle in transit between described premises; or
- (b) if the records must be removed from a described premises to protect them from the threat of a Covered Cause of Loss. We will pay for loss or damage while they are:
 - (i) at a safe place away from your premises; or
 - (ii) being taken to and returned from that place.

(2) The amount of your accounts receivable loss includes:

- (a) all amounts due from your customers that you are unable to collect;
- (b) interest charges on any loan required to offset amounts you are unable to collect pending our payment of these amounts;
- (c) collection expenses in excess of your normal collection expenses that are made necessary by the loss;
- (d) other reasonable expenses that you incur to reestablish your records of accounts receivable;

that result from direct physical loss or damage by any Covered Causes of Loss to your records of accounts receivable, including credit or charge card slips.

(3) Exclusions

- (a) We will not pay for a loss caused by or resulting from any of the following:
 - (i) Alteration, falsification, concealment or destruction of records of accounts receivable done to conceal the wrongful giving, taking or withholding of money, securities or other property.

This exclusion applies only to the extent of the wrongful giving, taking or withholding.
 - (ii) Bookkeeping, accounting or billing errors or omissions.

- (iii) Electrical or magnetic injury, disturbance or erasure of electronic recordings that is caused by or results from:

- a. programming errors or faulty machine instructions;
- b. faulty installation or maintenance of data processing equipment or component parts;
- c. an occurrence that took place more than 100 feet from your premises; or
- d. interruption of electrical power supply, power surge, blackout or brownout if the cause of such occurrence took place more than 100 feet from your premises.

But we will pay for direct loss or damage caused by lightning.

- (iv) Unauthorized instructions to transfer property to any person or to any place.

- (b) We will not pay for loss that requires any audit of records or any inventory computation to prove its factual existence.

(4) Limits of Insurance

The most we will pay for loss or damage in any one occurrence under this Coverage Extension is \$10,000.

(5) Determination of Receivables and Recoveries

Accounts receivable loss payment will be determined as follows:

- (a) If you cannot accurately establish the amount of accounts receivable outstanding as of the time of loss or damage, the following method will be used:
 - (i) determine the total of the average monthly amounts of accounts receivable for the 12 months im-

mediately preceding the month in which the loss or damage occurs; and

(ii) adjust that total for any normal fluctuations in the amount of accounts receivable for the month in which the loss or damage occurred or for any demonstrated variance from the average for that month.

(b) The following will be deducted from the total amount of accounts receivable, however that amount is established:

(i) the amount of the accounts for which there is no loss or damage;

(ii) the amount of the accounts that you are able to reestablish or collect;

(iii) an amount to allow for probable bad debts that you are normally unable to collect; and

(iv) all unearned interest and service charges.

(c) You will pay us the amount of all recoveries you receive for a loss or damage paid by us. But any recoveries in excess of the amount we have paid belong to you.

(6) Protection of Records

Whenever you are not open for business, and except while you are actually using the records, you must keep all records of accounts receivable in fully enclosed metal containers.

b. Fire Protection Device Recharge

You may extend the insurance that applies to **Your Building** to recharge or refill your fire protective devices that are permanently installed in buildings at the described premises.

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

The most we will pay under this Coverage Extension is \$2,500 to recharge or refill fire protective devices.

c. Property in Custody of Salespersons

You may extend the insurance that applies to your **Business Personal Property** to cover property in the care, custody or control of your salespersons, but not more than \$1,000 per occurrence.

This coverage does not apply to dishonest or criminal acts by you, any of your partners, employees, directors, trustees, authorized representative or anyone, other than a carrier for hire, to whom you entrust the property for any purpose:

(1) acting alone or in collusion with others; and

(2) whether or not occurring during the hours of employment.

d. Signs

You may extend the insurance that applies to **Your Business Personal Property** to included signs, whether or not attached to buildings or structures, inside or outside the Covered Location.

The most we will pay under this Coverage Extension is \$2,500.

The following are added to **Definitions**:

1. **"Operations"** means the type of your business activities occurring at the described premises.

2. **"Period of restoration"** means the period of time that:

a. begins immediately after the time of direct physical loss or damage caused by or resulting from any Covered Cause of Loss at the described premises; and

b. ends on the earlier of:

(1) The date when the property at the described premises should be repaired, rebuilt or replaced with reasonable speed and similar quality.

- (2) The date when business is resumed at a new permanent location.

"Period of restoration" does not include any increased period required due to the enforcement of any law that:

- a. regulates the construction, use or repair, or requires the tearing down of any property; or
- b. requires any insured or others to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of "pollutants," "fungus," wet or dry rot or bacteria.

The expiration date of this Policy will not cut short the "period of restoration."

3. "Suspension" means the slowdown or cessation of your business activities.

The following is added to the **Additional Coverage Extensions** in the **Causes of Loss - Special Form**:

1. Water Back Up of Sewers and Drains

We have extended coverage under the **Causes of Loss - Special Form** to provide coverage for loss or damage caused by or resulting from water that backs up or overflows from a sewer, drain or sump. This coverage extension applies to direct physical damage to building and personal property only, but does not apply to loss of **Business Income and/or Extra Expense Coverage**.

The most we will pay under this Additional Coverage Extension is \$10,000.

II. POLICY CHANGES

The **Building and Personal Property Coverage Form** is amended as follows:

A. Coverage

4. Additional Coverages

- c. **Fire Department Service Charge** is deleted in its entirety and is replaced by the following:

c. Fire Department Service Charge

When the fire department is called to save or protect Covered Property from a Covered Cause of Loss, we will pay up to \$2,500 for your liability for fire department service charges:

- (1) assumed by contract or agreement prior to loss; or
- (2) required by local ordinance.

No deductible applies to this Additional Coverage.

- f. **Electronic Data** – the first sentence of Item (4) is deleted in its entirety and is replaced by the following:

The most we will pay under this Additional Coverage – **Electronic Data** is \$10,000 for all loss or damage sustained in any one policy year, regardless of the number of occurrences of loss or damage or the number of premises, locations or computer systems involved.

5. Coverage Extensions

- c. **Valuable Papers and Records (Other Than Electronic Data)** – the first sentence of c.(4) is amended to read as follows:

Under this Extension, the most we will pay to replace or restore the lost information is \$10,000 at each described premises, unless a higher limit is shown in the Declarations.

- e. **Outdoor Property** – the last paragraph is deleted in its entirety and replaced with the following:

The most we will pay for loss or damage under this Extension is \$2,500, but not more than \$500 for any one tree, shrub or plant. For all other outdoor property, the most we will pay for loss or damage under this Extension is \$1,000. These limits apply to any one occurrence, regardless of the types or number of items lost or damaged in that occurrence.

The **Causes of Loss - Special Form** is amended as follows:

B. Exclusions

1.e. is deleted in its entirety and replaced with the following:

The failure of power or other utility service supplied to the described premises, however caused, if the failure occurs away from the described premises except as provided in the Additional Coverage Extension **Utility Services - Time Element**.

But if the failure of power or other utility service results in a Covered Cause of Loss, we will pay for the loss or damage caused by that Covered Cause of Loss.

F. Additional Coverage Extensions

1. **Property in Transit** - 1.a. is deleted in its entirety and is replaced with the following:

1. (a) You may extend the insurance provided by this Coverage Part to apply to your personal property (other than property in the care, custody or control of your salespersons) in transit more than 100 feet from the described premises. Property must be in the coverage territory; and

(1) in the custody of a "carrier" or bailee for hire; or

(2) in or on a motor vehicle you own, lease or operate.

The following is added to **Additional Coverage Extensions** in the **Causes of Loss - Special Form** when a **Business Income Coverage Form** is also attached to the Policy.

1. Utility Services - Time Element

a. Coverage

You may extend the insurance provided by the **Business Income Coverage Form** attached to this Policy to provide coverage for loss or damage caused by the interruption of water supply services, communication supply services or power supply services to the described premises. The interruption must result from direct physical loss or damage by a Covered Cause of Loss to the following Utility Services located outside of a covered building described in the declarations.

b. Exception

Coverage under this endorsement does not apply to Business Income loss or Extra Expense related to interruption in utility service which causes loss or damage to electronic data, including destruction or corruption of electronic data. The term electronic data has the meaning set forth in the Coverage Form to which this endorsement applies.

c. Utility Services

(1) **Water Supply Services**, meaning the following types of property supplying water to the described premises:

(a) pumping stations; and

(b) water mains.

(2) **Communication Supply Services**, meaning property supplying communication services, including telephone, radio, microwave or television services, to the described premises, such as:

(a) communication transmission lines, including optic fiber transmission lines; and

(b) coaxial cables; and

(c) microwave radio relays except satellites.

Communication Supply Services does not include overhead transmission lines.

(3) Power Supply Services, meaning the following types of property supplying electricity, steam or gas to the described premises:

- (a) utility generating plants; and
- (b) switching stations; and
- (c) substations; and
- (d) transformers; and
- (e) transmission lines.

Power Supply Services does not include overhead transmission lines.

d. Limit

The most we will pay under this Coverage Extension is \$2,500. This limit is the only limit which applies to the coverage provided under this Coverage Extension and is a part of, not in addition to, the Limit of Insurance for Business Income and/or Extra Expense stated in the Declarations as applicable to the described premises.

We will only pay for loss you sustain after the first 12 hours following the direct physical loss or damage to the off-premises property to which this Coverage Extension applies.

Definitions is amended by adding the following:

1. **"Carrier"** means a person or organization that provides motor, rail or transportation for compensation.

If applicable, the **Business Income (and Extra Expense) Coverage Form** or **Business Income (Without Extra Expense) Coverage Form** is amended as follows:

A. Coverage

The Additional Coverage – **Extended Business Income** is amended as follows:

(1)(b)(ii) is deleted in its entirety and replaced with the following:

- (1) (b) (ii)** 60 consecutive days after the date determined in **(1)(a)** above.

(2)(b)(ii) is deleted in its entirety and replaced with the following:

- (2) (b) (ii)** 60 consecutive days after the date determined in **(2)(a)** above.

SERFF Tracking Number: GRTA-125946382 State: Arkansas
First Filing Company: Great American Alliance Insurance Company, ... State Tracking Number: EFT \$50
Company Tracking Number: CP-AR-0812-PLUS
TOI: 01.0 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)
Product Name: CP-AR-0812-PLUS
Project Name/Number: CP-AR-0812-PLUS/CP-AR-0812-PLUS

Supporting Document Schedules

Satisfied -Name: Uniform Transmittal Document-Property & Casualty	Review Status: Approved	12/16/2008
Comments:		
Attachment: ar plus pctd-1.pdf		
Satisfied -Name: Cover Letter	Review Status: Approved	12/16/2008
Comments:		
Attachment: AR cover letter.pdf		
Satisfied -Name: Form Filing Schedule	Review Status: Approved	12/16/2008
Comments:		
Attachment: AR pcffs1.pdf		
Satisfied -Name: Explanatory Memorandum	Review Status: Approved	12/16/2008
Comments:		
Attachment: EXPLANATORY MEMORANDUM.pdf		

Property & Casualty Transmittal Document

1. Reserved for Insurance Dept. Use Only	2. Insurance Department Use only 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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3. Group Name	Group NAIC #
Great American Insurance Group	084

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

5. Company Tracking Number	CP-AR-0812-PLUS
-----------------------------------	------------------------

Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6.	Name and address	Title	Telephone #s	FAX #	e-mail
	Christie Mayes, AFIS 49 E 4 th St. Suite DN6 Cincinnati, OH 45202	Sr. Product Analyst	513-412-3963	513-333-6996	cmayes@gaic.com

7. Signature of authorized filer	<i>Christie Mayes / DM</i>
8. Please print name of authorized filer	Christie Mayes

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

9.	Type of Insurance (TOI)	1.0000 Property
10.	Sub-Type of Insurance (Sub-TOI)	1.0001 Commercial Property
11.	State Specific Product code(s)(if applicable)[See State Specific Requirements]	
12.	Company Program Title (Marketing title)	
13.	Filing Type	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input checked="" type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
14.	Effective Date(s) Requested	New: 02/01/2009 Renewal: 02/01/2009

Property & Casualty Transmittal Document---

15.	Reference Filing?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
16.	Reference Organization (if applicable)		
17.	Reference Organization # & Title		
18.	Company's Date of Filing	12/15/2008	
19.	Status of filing in domicile	<input type="checkbox"/> Not Filed	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

20.	This filing transmittal is part of Company Tracking #	CP-AR-0812-PLUS
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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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We are revising Plus Property Coverage Enhancement CP 7243 and Church Plus Coverage Enhancement CP 7244. These plus endorsements will be used with the ISO Building and Personal Property Coverage Form (CP 0010) and the Cause of Loss Special Form (CP 1030). The following changes were made to the forms:

- CP 7243:
- Revised the limit for Trees, Shrubs, Plants to \$2,500 on page 6, part e. to be consistent with the rest of the form.
 - Added coverage language for Signs – Indoor and Outdoor

- CP 7244:
- Revised the definition of Employee
 - Revised the language for the Cancellation as to Any Employee provision for clarification purposes.

There is no rate change for this revision.

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]
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Check #: EFT
Amount: \$50.00

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

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

Specialty Operations
49 East Fourth Street
Dixie Terminal South Building
4th Floor
Cincinnati, OH 45202-3803
PO Box 5425
Cincinnati, OH 45201-5425
513.287.8100 ph
513.333.6996 fax



December 15, 2008

Honorable Julie Benafield Bowman
Commissioner of Insurance
Arkansas Insurance Department
1200 West Third Street
Little Rock, Arkansas 72201-1904

RE:	Great American Insurance Company	084-16691	31-0501234
	Great American Alliance Insurance Company	084-26832	95-1542353
	Great American Assurance Company	084-26344	15-6020948
	Great American Insurance Company of New York	084-22136	13-5539046
	Commercial Property		
	Form		
	Company File # <u>CP-AR-0812-PLUS</u>		

To Whom It May Concern:

The Great American Insurance Group, consisting of the aforementioned companies, hereby submits for your approval the enclosed revised form filing. Please see the explanatory memorandum for additional details.

Please find enclosed, for review, the following:

1. An Explanatory Memorandum.
2. Copies of the Form Pages.
3. Any Appropriate State Transmittals.

We propose that this filing be applicable to all policies written on or after **February 1, 2009**. Please return the duplicate of this letter to acknowledge approval and confirm your action. A self-addressed, stamped envelope is enclosed for your convenience.

Sincerely,
Christie M. Mayes

Christie M. Mayes, AFIS
Sr. Product Analyst
Phone: (513) 412-3963
Fax: (513) 333-6996
Email: cmayes@gaic.com

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 #	CP-AR-0812-PLUS			
2.	This filing corresponds to rate/rule filing number <small>(Company tracking number of rate/rule filing, if applicable)</small>	N/A			
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	Church Plus Property Coverage Enhancement	CP 72 44 (Ed. 09/08)	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	CP 72 44 (Ed. 09/03)	
02	Plus Property Coverage Enhancement	CP 72 43 (Ed. 09/08)	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	CP 72 43 (Ed. 09/03)	
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		

EXPLANATORY MEMORANDUM

We are revising Plus Property Coverage Enhancement CP 7243 and Church Plus Coverage Enhancement CP 7244. These plus endorsements will be used with the ISO Building and Personal Property Coverage Form (CP 0010) and the Cause of Loss Special Form (CP 1030). The following changes were made to the forms:

CP 7243:

- Revised the limit for Trees, Shrubs, Plants to \$2,500 on page 6, part e. to be consistent with the rest of the form.
- Added coverage language for Signs – Indoor and Outdoor

CP 7244:

- Revised the definition of Employee
- Revised the language for the Cancellation as to Any Employee provision for clarification purposes.

There is no rate change for this revision.