

SERFF Tracking Number: UNCA-125937486 State: Arkansas
Filing Company: Universal Casualty Company State Tracking Number: #? \$50
Company Tracking Number: AR-CA-0166
TOI: 20.0 Commercial Auto Sub-TOI: 20.0004 Truckers
Product Name: Commercial Auto
Project Name/Number: Deluxe Coverages Endorsement correction/AR-CA-0166

Filing at a Glance

Company: Universal Casualty Company

Product Name: Commercial Auto

TOI: 20.0 Commercial Auto

Sub-TOI: 20.0004 Truckers

Filing Type: Form

SERFF Tr Num: UNCA-125937486 State: Arkansas

SERFF Status: Closed

Co Tr Num: AR-CA-0166

Co Status:

Author: Larry Wilk

Date Submitted: 12/17/2008

State Tr Num: #? \$50

State Status: Fees verified

Reviewer(s): Betty Montesi,
Llyweyia Rawlins

Disposition Date: 12/17/2008

Disposition Status: Approved

Effective Date Requested (New): On Approval

Effective Date Requested (Renewal): On Approval

Effective Date (New): 12/17/2008

Effective Date (Renewal):
12/17/2008

State Filing Description:

General Information

Project Name: Deluxe Coverages Endorsement correction

Project Number: AR-CA-0166

Reference Organization:

Reference Title:

Filing Status Changed: 12/17/2008

State Status Changed: 12/17/2008

Corresponding Filing Tracking Number:

Filing Description:

Status of Filing in Domicile: Authorized

Domicile Status Comments:

Reference Number:

Advisory Org. Circular:

Deemer Date:

We are filing a corrected Deluxe Coverages Endorsement. We discovered an error in section A., DOWNTIME/RENTAL REIMBURSEMENT COVERAGE - the maximum amount per loss should read "\$5,000" instead of "\$50,000".

Also, a typographical error on page 3 has been corrected. "CARRERIER" has been corrected to "CARRIER".

Please note that there is no premium charge for this endorsement.

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Company and Contact

Filing Contact Information

Larry Wilk, Compliance Manager lwilk@univcas.com
150 Northwest Point Blvd. 2nd Floor (847) 700-9163 [Phone]
Elk Grove Village, IL 60007 (847) 228-4104[FAX]

Filing Company Information

Universal Casualty Company CoCode: 42862 State of Domicile: Illinois
150 Northwest Point Blvd. 2nd Floor Group Code: 1326 Company Type:
Elk Grove Village, IL 60007 Group Name: State ID Number:
(847) 700-9163 ext. [Phone] FEIN Number: 36-2126444

Filing Fees

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

CHECK NUMBER	CHECK AMOUNT	CHECK DATE
33218	\$50.00	12/16/2008

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Llyweyia Rawlins	12/17/2008	12/17/2008

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Disposition

Disposition Date: 12/17/2008

Effective Date (New): 12/17/2008

Effective Date (Renewal): 12/17/2008

Status: Approved

Comment:

This filing is approved contingent on receiving the filing fees the company indicates in the filing that they have sent.

Rate data does NOT apply to filing.

SERFF Tracking Number: UNCA-125937486 State: Arkansas
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 Company Tracking Number: AR-CA-0166
 TOI: 20.0 Commercial Auto Sub-TOI: 20.0004 Truckers
 Product Name: Commercial Auto
 Project Name/Number: Deluxe Coverages Endorsement correction/AR-CA-0166

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Supporting Document	Marked up copy of form showing changes	Approved	Yes
Form	Deluxe Coverages Endorsement	Approved	Yes

SERFF Tracking Number: UNCA-125937486 State: Arkansas
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 TOI: 20.0 Commercial Auto Sub-TOI: 20.0004 Truckers
 Product Name: Commercial Auto
 Project Name/Number: Deluxe Coverages Endorsement correction/AR-CA-0166

Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Deluxe Coverages Endorsement	UCC 10 09	12 08	Endorsement/Amendment/Conditions Replaced	Replaced Form #:0.00 UCC 10 09 09 07 Previous Filing #:		UCC 10 09 12 08.pdf

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

DELUXE COVERAGES ENDORSEMENT

This endorsement modifies insurance provided under the following:

BUSINESS AUTO COVERAGE FORM
MOTOR CARRIER COVERAGE FORM
TRUCKERS COVERAGE FORM

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

SCHEDULE

Downtime/Rental Reimbursement:	()	Applicable	()	Not Applicable
Personal Effects:	()	Applicable	()	Not Applicable
Electronic Equipment:	()	Applicable	()	Not Applicable
Diminishing Deductible:	()	Applicable	()	Not Applicable

(If no entry appears above all coverages above apply unless information required to complete this endorsement is shown in the Declarations as applicable to this endorsement)

The following coverages A.-D., described by this endorsement are to be mutually exclusive of each other and constitute separate insuring agreements. These coverages are supplementary to the coverages offered in your Policy. Each coverage is provided only when the coverage is specifically listed in the above Schedule or is shown in the Policy Declarations. Definitions not included in this endorsement are those definitions in the Policy to which this endorsement is attached.

A. DOWNTIME/RENTAL REIMBURSEMENT COVERAGE

We will pay for "Downtime" in an amount of up to a maximum of \$150 each day, or \$750 a week, subject to a maximum of \$5,000 each "loss" incurred after the "Waiting Period".

"Downtime" includes:

1. "Loss" of "Business Income" you incur due to necessary suspension of your operations during the "Period of Restoration." The suspension must be caused by direct physical "loss" of or damage to a covered "auto" described in the Policy, caused by or resulting from any covered cause of "loss".

2. Extra expenses that minimize the suspension of your business operations and that you would not have incurred if there had been no direct physical "loss" of or damage to your covered "auto" caused by or resulting from a covered cause of "loss." This includes the rental of a reasonable substitute vehicle.

Definitions

"Business Income" means:

1. Net income, which is gross income less operating expenses before income taxes, that would have been earned or incurred; and
2. Continuing normal operating expenses incurred, including payroll.

"Waiting Period" means:

1. Seven days after we have given you our agreement to pay for appraised repairs and you have given "Authorization of Repair" or
2. If you choose to wait, or use your vehicle for some period of time before authorizing repair, then "downtime" coverage will begin on the seventh day after the date on which you authorize those repairs which we had previously give our agreement to pay.

"Authorization of Repair" means:

The "Insured's" signing of the work order at the repair facility or the time when the repairs of the covered "auto" commence.

"Period of Restoration" means:

The period of time after the waiting period has been satisfied until the date when the covered "auto" has reasonably been scheduled to be repaired, rebuilt, or replaced.

Exclusions

1. We will not pay for "Loss" arising out of any dishonest or illegal act, alone or in collusion with another by you, others under your employment or service or any person or persons to whom the property may be entrusted.
2. We will not pay for "Downtime" for the period of time between the date of the "Loss" and our authorization to repair the vehicle.
3. "Period of Restoration" does not include any increased period required due to the enforcement of any ordinance or law that 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 effect of "pollutants."

Other Insurance Provision

In the event of other insurance for the same "loss," the coverage provided by this **Supplemental Coverages Endorsement** will be excess over any other collectible insurance.

B. PERSONAL EFFECTS COVERAGE

We will pay the lesser of actual cash value, repair cost or replacement cost, up to a limit of \$5,000 for any one "loss" subject to a \$250.00 deductible, for "loss" to personal property or effects of the "insured." The property must be in the covered "auto" at the time of "loss."

Exclusions

1. This coverage excludes "loss" of the following:
 - a. Accounts, bills, currency, deeds, evidence of debt, money, notes or securities.
 - b. Electronic equipment or tapes, records, discs, or other similar audio visual or data electronic equipment.
 - c. Jewelry, watches, necklaces, bracelets, or rings.
 - d. Precious metals and stones such as gems, gold, platinum or silver.
 - e. Furs.
 - f. Animals, birds, or fish
 - g. Motorized vehicles

2. This coverage excludes "loss" caused by the following:

Theft if, at the time of "loss" the covered "auto" is unattended, unless the "loss" is the result of forcible entry into such vehicle while all doors, windows, or other openings are closed and locked and provided there are visible signs or marks of forcible entry.

3. This coverage excludes:

Mysterious disappearance of the covered property, collision, conversion, embezzlement, secretion or any other intentional "loss" to the covered property.

Other Insurance Provision

In the event of other insurance for the same coverage, the coverage provided by this **Supplemental Coverages Endorsement** will be excess over any other collectible insurance.

C. ELECTRONIC EQUIPMENT COVERAGE

We will pay the lesser of actual cash value, repair cost or replacement cost, up to a limit of \$5,000 for any one "loss" subject to a \$250.00 deductible, for "loss" to electronic equipment, including satellite communication equipment, antennas, tapes, records, discs or other similar devices used with the electronic equipment and other accessories used for audio, visual, or data purposes. At the time of "loss" the equipment must be in or on the covered "auto."

Exclusions

1. We will not pay for the following:
 - a. Equipment used to operate the covered "auto."
 - b. Radar detection devices.
 - c. Actual data, however maintained.
 - d. Facts, concepts, or instructions converted to a form for use with electronic equipment
 - e. The cost to reproduce or replace information placed on electronic equipment.
 - f. "Loss" because of theft if, at the time of "loss," the covered "auto" is unattended, unless the "loss" is the result of forcible entry into such "auto" while all doors, windows, or other openings are closed and locked and provided there are visible signs or marks of forcible entry.
 - g. "Loss" due to mysterious disappearance of covered property.
 - h. "Loss" from collusion, conversion, embezzlement, secretion or any other intentional "loss" to the covered equipment.

- i. Any satellite and satellite equipment, speakers, stereo equipment, computers and computer equipment, monitors or television not permanently installed to the vehicle.

Other Insurance Provision

In the event of other insurance for the same coverage, the coverage provided by this **Supplemental Coverages Endorsement** will be excess over any other collectible insurance.

# of loss free Years with Deductible.	The Deluxe Cov. EndmtReduction
1	0%
2	25%
3	50%
4	75%
5	100%

D. DIMINISHING DEDUCTIBLE

1. The following is added to the PHYSICAL DAMAGE COVERAGE Section, Paragraph D. Deductible of the BUSINESS AUTO, MOTOR CARRIER, and TRUCKERS COVERAGE FORMS, and to "Deductible" of the INLAND MARINE COVERAGE FORMS DEDUCTIBLE;ENDORSEMENT:

For each consecutive policy period that you purchase this Deluxe Coverage Endorsement and you have not paid a Physical Damage or Cargo "loss" under any Business Auto, Motor Carrier, Truckers, or Inland Marine Cargo Coverage Form with us, your deductible stated in the declaration's page of each such Coverage Form with us will be reduced by the percentage indicated below:

If we pay a Physical Damage or Cargo "loss" during the policy term under Business Auto, Motor Carrier, Truckers, or Transportation Coverage Form you have with us, your deductible stated in the declaration's page of each such Coverage Form will not be reduced on any subsequent claims during the remainder of your policy term and your deductible reduction will revert back to 0% for each such Coverage Form if coverage is renewed.

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TOI: 20.0 Commercial Auto *Sub-TOI:* 20.0004 Truckers
Product Name: Commercial Auto
Project Name/Number: Deluxe Coverages Endorsement correction/AR-CA-0166

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: UNCA-125937486 State: Arkansas
Filing Company: Universal Casualty Company State Tracking Number: #? \$50
Company Tracking Number: AR-CA-0166
TOI: 20.0 Commercial Auto Sub-TOI: 20.0004 Truckers
Product Name: Commercial Auto
Project Name/Number: Deluxe Coverages Endorsement correction/AR-CA-0166

Supporting Document Schedules

Review Status:
Bypassed -Name: Uniform Transmittal Document-
Property & Casualty **Approved** 12/17/2008
Bypass Reason: Not required per your General Instructions.
Comments:

Review Status:
Satisfied -Name: Marked up copy of form showing
changes **Approved** 12/17/2008
Comments:
Attachment:
UCC 10 09 09 07 marked up copy.pdf

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

DELUXE COVERAGES ENDORSEMENT

This endorsement modifies insurance provided under the following:

BUSINESS AUTO COVERAGE FORM
MOTOR CARRIER COVERAGE FORM
TRUCKERS COVERAGE FORM

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

SCHEDULE

Downtime/Rental Reimbursement:	()	Applicable	()	Not Applicable
Personal Effects:	()	Applicable	()	Not Applicable
Electronic Equipment:	()	Applicable	()	Not Applicable
Diminishing Deductible:	()	Applicable	()	Not Applicable

(If no entry appears above all coverages above apply unless information required to complete this endorsement is shown in the Declarations as applicable to this endorsement)

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A. DOWNTIME/RENTAL REIMBURSEMENT COVERAGE

We will pay for "Downtime" in an amount of up to a maximum of \$150 each day, or \$750 a week, subject to a maximum of [\$50,000] \$5,000 each "loss" incurred after the "Waiting Period".

"Downtime" includes:

1. "Loss" of "Business Income" you incur due to necessary suspension of your operations during the "Period of Restoration." The suspension must be caused by direct physical "loss" of or damage to a covered "auto" described in the Policy, caused by or resulting from any covered cause of "loss".

2. Extra expenses that minimize the suspension of your business operations and that you would not have incurred if there had been no direct physical "loss" of or damage to your covered "auto" caused by or resulting from a covered cause of "loss." This includes the rental of a reasonable substitute vehicle.

Definitions

"Business Income" means:

1. Net income, which is gross income less operating expenses before income taxes, that would have been earned or incurred; and
2. Continuing normal operating expenses incurred, including payroll.

"Waiting Period" means:

1. Seven days after we have given you our agreement to pay for appraised repairs and you have given "Authorization of Repair" or
2. If you choose to wait, or use your vehicle for some period of time before authorizing repair, then "downtime" coverage will begin on the seventh day after the date on which you authorize those repairs which we had previously give our agreement to pay.

“Authorization of Repair” means:

The “Insured’s” signing of the work order at the repair facility or the time when the repairs of the covered “auto” commence.

“Period of Restoration” means:

The period of time after the waiting period has been satisfied until the date when the covered “auto” has reasonably been scheduled to be repaired, rebuilt, or replaced.

Exclusions

1. We will not pay for “Loss” arising out of any dishonest or illegal act, alone or in collusion with another by you, others under your employment or service or any person or persons to whom the property may be entrusted.
2. We will not pay for “Downtime” for the period of time between the date of the “Loss” and our authorization to repair the vehicle.
3. “Period of Restoration” does not include any increased period required due to the enforcement of any ordinance or law that 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 effect of “pollutants.”

Other Insurance Provision

In the event of other insurance for the same “loss,” the coverage provided by this **Supplemental Coverages Endorsement** will be excess over any other collectible insurance.

B. PERSONAL EFFECTS COVERAGE

We will pay the lesser of actual cash value, repair cost or replacement cost, up to a limit of \$5,000 for any one “loss” subject to a \$250.00 deductible, for “loss” to personal property or effects of the “insured.” The property must be in the covered “auto” at the time of “loss.”

Exclusions

1. This coverage excludes “loss” of the following:
 - a. Accounts, bills, currency, deeds, evidence of debt, money, notes or securities.
 - b. Electronic equipment or tapes, records, discs, or other similar audio visual or data electronic equipment.
 - c. Jewelry, watches, necklaces, bracelets, or rings.
 - d. Precious metals and stones such as gems, gold, platinum or silver.
 - e. Furs.
 - f. Animals, birds, or fish
 - g. Motorized vehicles

2. This coverage excludes “loss” caused by the following:

Theft if, at the time of “loss” the covered “auto” is unattended, unless the “loss” is the result of forcible entry into such vehicle while all doors, windows, or other openings are closed and locked and provided there are visible signs or marks of forcible entry.

3. This coverage excludes:

Mysterious disappearance of the covered property, collision, conversion, embezzlement, secretion or any other intentional “loss” to the covered property.

Other Insurance Provision

In the event of other insurance for the same coverage, the coverage provided by this **Supplemental Coverages Endorsement** will be excess over any other collectible insurance.

C. ELECTRONIC EQUIPMENT COVERAGE

We will pay the lesser of actual cash value, repair cost or replacement cost, up to a limit of \$5,000 for any one “loss” subject to a \$250.00 deductible, for “loss” to electronic equipment, including satellite communication equipment, antennas, tapes, records, discs or other similar devices used with the electronic equipment and other accessories used for audio, visual, or data purposes. At the time of “loss” the equipment must be in or on the covered “auto.”

Exclusions

1. We will not pay for the following:
 - a. Equipment used to operate the covered “auto.”
 - b. Radar detection devices.
 - c. Actual data, however maintained.
 - d. Facts, concepts, or instructions converted to a form for use with electronic equipment
 - e. The cost to reproduce or replace information placed on electronic equipment.
 - f. “Loss” because of theft if, at the time of “loss,” the covered “auto” is unattended, unless the “loss” is the result of forcible entry into such “auto” while all doors, windows, or other openings are closed and locked and provided there are visible signs or marks of forcible entry.
 - g. “Loss” due to mysterious disappearance of covered property.
 - h. “Loss” from collusion, conversion, embezzlement, secretion or any other intentional “loss” to the covered equipment.

- i. Any satellite and satellite equipment, speakers, stereo equipment, computers and computer equipment, monitors or television not permanently installed to the vehicle.

Other Insurance Provision

In the event of other insurance for the same coverage, the coverage provided by this **Supplemental Coverages Endorsement** will be excess over any other collectible insurance.

# of loss free Years with Deductible.	The Deluxe Cov. Endmt Reduction
1	0%
2	25%
3	50%
4	75%
5	100%

D. DIMINISHING DEDUCTIBLE

1. The following is added to the PHYSICAL DAMAGE COVERAGE Section, Paragraph D. Deductible of the BUSINESS AUTO, MOTOR [CARRERIER] CARRIER, and COVERAGE FORMS, and to "Deductible" of the INLAND MARINE COVERAGE FORMS DEDUCTIBLE;ENDORSEMENT:

For each consecutive policy period that you purchase this Deluxe Coverage Endorsement and you have not paid a Physical Damage or Cargo "loss" under any Business Auto, Motor Carrier, Truckers, or Inland Marine Cargo Coverage Form with us, your deductible stated in the declaration's page of each such Coverage Form with us will be reduced by the percentage indicated below:

TRUCKERS

If we pay a Physical Damage or Cargo "loss" during the policy term under Business Auto, Motor Carrier, Truckers, or Transportation Coverage Form you have with us, your deductible stated in the declaration's page of each such Coverage Form will not be reduced on any subsequent claims during the remainder of your policy term and your deductible reduction will revert back to 0% for each such Coverage Form if coverage is renewed.