

SERFF Tracking Number: CNNA-125481133 State: Arkansas
Filing Company: The Cincinnati Insurance Company State Tracking Number: EFT \$50
Company Tracking Number: CGL-08-6007-AR
TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0001 Commercial General Liability
Product Name: CGL-08-6007-AR
Project Name/Number: /

Filing at a Glance

Company: The Cincinnati Insurance Company

Product Name: CGL-08-6007-AR

SERFF Tr Num: CNNA-125481133 State: Arkansas

TOI: 17.0 Other Liability - Claims

SERFF Status: Closed

State Tr Num: EFT \$50

Made/Occurrence

Sub-TOI: 17.0001 Commercial General Liability Co Tr Num: CGL-08-6007-AR

State Status: Fees verified and received

Filing Type: Form

Co Status:

Reviewer(s): Betty Montesi, Edith Roberts, Brittany Yielding

Author: Sharon Grubbs

Disposition Date: 02/12/2008

Date Submitted: 02/11/2008

Disposition Status: Approved

Effective Date Requested (New): 09/01/2008

Effective Date (New):

Effective Date Requested (Renewal):

Effective Date (Renewal):

State Filing Description:

General Information

Project Name:

Status of Filing in Domicile: Pending

Project Number:

Domicile Status Comments:

Reference Organization:

Reference Number:

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 02/12/2008

State Status Changed: 02/12/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

At this time, we wish to file form(s) per the attached memorandum.

Final copies are attached for your review.

Filing fees will be sent through the Electronic Filing Fee System as a (EFT) filing.

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Please be advised that we work on a 90-days-in-advance schedule. As a result, we would appreciate your approval by June 1, 2008, for the software to be mailed to our agents on July 1, 2008, for the effective date of September 1, 2008.

Your approval is respectfully requested for use on policies effective on or after September 1, 2008.

Company and Contact

Filing Contact Information

Sharon Grubbs, Senior Filings Analyst sharon_grubbs@cinfin.com
 6200 S. Gilmore Road (513) 870-2091 [Phone]
 Fairfield, OH 45014

Filing Company Information

The Cincinnati Insurance Company CoCode: 10677 State of Domicile: Ohio
 6200 S. Gilmore Road Group Code: 244 Company Type:
 Fairfield, OH 45014 Group Name: State ID Number:
 (513) 870-2000 ext. [Phone] FEIN Number: 31-0542366

Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
The Cincinnati Insurance Company	\$50.00	02/11/2008	17914551

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Edith Roberts	02/12/2008	02/12/2008

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Disposition

Disposition Date: 02/12/2008

Effective Date (New):

Effective Date (Renewal):

Status: Approved

Comment:

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Supporting Document	FORM FILING SCHEDULE	Approved	Yes
Supporting Document	MEMORANDUM	Approved	Yes
Form	FINANCIAL INSTITUTIONS COMMERCIAL GENERAL LIABILITY ENDORSEMENT	Approved	Yes
Form	TRAVEL AGENTS ERRORS AND OMISSIONS EXCLUSION	Approved	Yes

SERFF Tracking Number: CNNA-125481133 State: Arkansas
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 Product Name: CGL-08-6007-AR
 Project Name/Number: /

Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	FINANCIAL INSTITUTIONS COMMERCIAL GENERAL LIABILITY ENDORSEMENT	GA 240	11 07	Endorsement/Amendment/Conditions	Replaced Form #:0.00 GA 240 12 04 Previous Filing #: CGL-05-6008-AR		GA240 11-07.pdf
Approved	TRAVEL AGENTS ERRORS AND OMISSIONS EXCLUSION	GA 395	08 07	Endorsement/Amendment/Conditions	Replaced Form #:0.00 GA 395 04 04 Previous Filing #: CGL-04-6007-AR		GA395 0807.pdf

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

FINANCIAL INSTITUTIONS COMMERCIAL GENERAL LIABILITY ENDORSEMENT

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

I. Foreclosed and Trust Property Coverage

It is hereby agreed that **SECTION I - COVERAGES, COVERAGE A. BODILY INJURY AND PROPERTY DAMAGE LIABILITY, COVERAGE B. PERSONAL AND ADVERTISING INJURY LIABILITY** and **COVERAGE C. MEDICAL PAYMENTS**, as set forth in the Coverage Part to which this endorsement is attached, apply to foreclosed and trust property exposures only to the extent set forth below:

This insurance applies to "bodily injury", "property damage", "personal and advertising injury" and medical expenses arising out of:

- a. Any property you acquire through repossession, foreclosure, deed in lieu of foreclosure, or as mortgagee in possession;
- b. The ownership, maintenance or use of any property in any trust, guardianship, or estate for which you are acting in a fiduciary or representative capacity.

Coverage under this provision is afforded only until the 90th day after you acquire the property or the end of the policy period, whichever is earlier. However, this 90 day limitation does not apply to property that is a one-, two-, three- or four-family dwelling, vacant land or to property listed in the Declarations or in a policy schedule.

Coverage under this provision does not apply to "bodily injury", "property damage" or medical expenses that occurred before you acquired the property nor to "personal and advertising injury" arising out of an offense committed before you acquired the property.

II. Pollutant Exclusion

SECTION I - COVERAGES, COVERAGE A. BODILY INJURY AND PROPERTY DAMAGE LIABILITY, 2. Exclusions, f. Pollutant, (1)(a) is replaced by the following:

f. Pollutant

- (1) "Bodily injury" or "property damage" arising out of the actual, alleged or threatened discharge, dispersal, seepage, migration, release, escape or emission of "pollutants":

(a) At or from:

- (i) Any premises, site or location which is or was at any time owned or occupied by, or rented or loaned to, any insured;
- (ii) Property you acquire by repossession, foreclosure, deed in lieu of foreclosure, or as mortgagee in possession; or
- (iii) Property in any trust, guardianship, or estate for which you are acting in a fiduciary or representative capacity.

However, Paragraph **(a)** does not apply to:

- 1) "Bodily injury" to any person injured while on any premises, site, location or property described in **(i)**, **(ii)** or **(iii)** above provided:
 - a) The injury is caused by the inadequate ventilation of vapors;
 - b) The person injured is first exposed to such vapors during the policy period; and
 - c) Within 30 days of such first exposure, the person injured is clinically diagnosed or treated by a physician for the medical condition caused by the exposure to such vapors. However, Paragraph **c)** does not apply if the "bodily injury" is caused by vapors produced by or originating from equipment that is used to heat, cool or dehumidify the building, or equipment that is used

to heat water for personal use, by the building's occupants or their guests.

This exception **1)** shall apply only to Named Insureds; we shall have no duty to defend or pay damages for any person or organization that is not a Named Insured. This exception shall apply to property described in **(ii)** or **(iii)** above only if the property is a one-, two-, three- or four-family dwelling or vacant land, or if the property is listed in the Declarations or in a policy schedule. This exception shall not apply to "bodily injury" if caused by or originating from equipment that is used to heat, cool or dehumidify the building, or equipment that is used to heat water for personal use, by the building's occupants or their guests.

For the purpose of the exception granted in Paragraph **(a)** only, vapors means any gaseous or airborne irritant or airborne contaminant, including smoke, fumes, vapor or soot, but excluding asbestos, which is discharged, dispersed, emitted, released or escapes from materials, machinery or equipment used in the service or maintenance of the premises. Vapors does not mean any gaseous or airborne irritants or contaminants used in a manufacturing process or which is the product or by-product of any manufacturing process;

2) "Bodily injury" or "property damage" for which you may be held liable, if you are a contractor, and the owner or lessee of such premises, site or location has been added to this Coverage Part as an additional insured with respect to your ongoing operations or "your work" performed for that additional insured at that premises, site or location and such premises, site or location is not and never was owned or occupied by, or rented or loaned to, any

insured, other than that additional insured; or

3) "Bodily injury" or "property damage" arising out of heat, smoke or fumes from a "hostile fire";

III. Repossessed Watercraft Coverage

SECTION I - COVERAGES, COVERAGE A, BODILY INJURY AND PROPERTY DAMAGE LIABILITY, 2. Exclusions, g. Aircraft, Auto or Watercraft does not apply to watercraft (less than 55 feet long) that you have repossessed and are holding for sale that is:

- a. In your care, custody and control; and
- b. Not being used to carry persons or property for a charge.

This coverage does not apply if you have any other insurance that is primary, excess, contingent or on any other basis.

IV. Truth in Lending Errors and Omissions Coverage

A. SECTION I - COVERAGES is amended to include the following:

1. Insuring Agreement

a. We will pay those sums that the insured becomes legally obligated to pay as damages due to injury to which this insurance applies. We will have the right and duty to defend the insured against any "suit" seeking those damages. However, we will have no duty to defend the insured against any "suit" seeking damages to which this insurance does not apply. We may, at our discretion, investigate any "occurrence" and settle any claim or "suit" that may result. But:

(1) The amount we will pay for damages is limited as described in **SECTION III - LIMITS OF INSURANCE**; and

(2) Our right and duty to defend ends when we have used up the applicable limit of insurance in the payment of judgments or settlements under **SECTION I - COVERAGES, COVERAGE A. BODILY INJURY AND PROPERTY DAMAGE LIABILITY; SECTION I - COVERAGES, COVERAGE B. PERSONAL AND AD-**

VERTISING INJURY LIABILITY; SECTION I - COVERAGES, Truth in Lending Errors and Omissions Coverage; or medical expenses under SECTION I - COVERAGES, COVERAGE C. MEDICAL PAYMENTS.

No other obligation or liability to pay sums or perform acts or services is covered unless expressly provided for under **SUPPLEMENTARY PAYMENTS - COVERAGES A, B AND Truth in Lending Errors and Omissions Coverage.**

- b. This insurance applies to injury only if:
 - (1) The injury is caused by an "occurrence" that takes place in the "coverage territory"; and
 - (2) The earlier of the following first occurs during the "coverage term":
 - (a) The first injury arising from the "interrelated injury" occurs; or
 - (b) The first injury arising from the "interrelated injury" begins to occur.

2. Exclusions

This insurance does not apply to:

a. Criminal Liability

Any claim or "suit" arising out of the Criminal Liability Section of the Truth in Lending Act (15 USCS Section 1611).

b. Coverage A and B Exclusions

Any claim or "suit" arising out of injury or damage excluded under **COVERAGE A. BODILY INJURY AND PROPERTY DAMAGE LIABILITY** or **COVERAGE B. PERSONAL AND ADVERTISING INJURY LIABILITY.**

B. SECTION I - COVERAGES is amended as follows:

Paragraphs **1.a.(2)** of the **COVERAGE A. BODILY INJURY AND PROPERTY DAMAGE LIABILITY** and **COVERAGE B. PERSONAL AND ADVERTISING INJURY LIABILITY Insuring Agreements** are deleted in their entirety and replaced by the following:

- (2) Our right and duty to defend ends when we have used up the applicable limit of insurance in the payment of judgments or settlements under **SECTION I - COVERAGES, COVERAGE A. BODILY INJURY AND PROPERTY DAMAGE LIABILITY; SECTION I - COVERAGES, COVERAGE B. PERSONAL AND ADVERTISING INJURY LIABILITY; SECTION I - COVERAGES, Truth in Lending Errors and Omissions Coverage; or medical expenses under SECTION I - COVERAGES, COVERAGE C. MEDICAL PAYMENTS.**

No other obligation or liability to pay sums or perform acts or services is covered unless expressly provided for under **SUPPLEMENTARY PAYMENTS - COVERAGES A, B AND Truth in Lending Errors and Omissions Coverage.**

C. SECTION I - COVERAGES is amended as follows:

The title of **SUPPLEMENTARY PAYMENTS - COVERAGES A AND B** is amended to:

SUPPLEMENTARY PAYMENTS - COVERAGES A, B AND Truth in Lending Errors and Omissions Coverage

D. SECTION III - LIMITS OF INSURANCE is amended as follows:

- 1. Paragraph **2.a.** is deleted in its entirety and replaced by the following:
 - 2. **a.** The General Aggregate Limit is the most we will pay for the sum of:
 - (1) Medical expenses under **COVERAGE C. MEDICAL PAYMENTS;**
 - (2) Damages under **COVERAGE A. BODILY INJURY AND PROPERTY DAMAGE LIABILITY,** except damages because of "bodily injury" or "property damage" included in the "products-completed operations hazard";
 - (3) Damages under **COVERAGE B. PERSONAL AND ADVERTISING INJURY LIABILITY;** and
 - (4) Damages under **Truth in Lending Errors and Omissions Coverage.**

This General Aggregate Limit will not apply if either the Location General Aggregate Limit of Insurance, Paragraph **2.b.**, or the Construction Project General Aggregate Limit of Insurance, Paragraph **2.c.** applies.

2. Paragraph **5.** is deleted in its entirety and replaced by the following:

5. Subject to **2.** or **3.** above, whichever applies, the Each Occurrence Limit is the most we will pay for the sum of:

a. Damages under **COVER-AGE A. BODILY INJURY AND PROPERTY DAMAGE LIABILITY**;

b. Medical expenses under **COVER-AGE C. MEDICAL PAYMENTS**; and

c. Damages under **Truth in Lending Errors and Omissions Coverage**,

because of all "bodily injury", "property damage" and injury arising out of any one "occurrence".

E. SECTION V - DEFINITIONS is amended as follows:

1. The following definitions are added:

a. "Interrelated injury" means all causally connected injury or injuries arising from an "occurrence" or "interrelated occurrences".

b. "Interrelated occurrences" means "occurrences" which arise out of and have as a common basis:

(1) Related circumstances, situations, events, transactions or facts;

(2) A series of related circumstances, situations, events, transactions or facts; or

(3) A common pattern of conduct in selling, providing or servicing products or services to which this insurance applies.

2. The definition of "occurrence" is deleted and replaced by the following, but only with respect to the insurance coverage provided under Section **IV.** of this endorsement:

"Occurrence" means a negligent act, error or omission in failing to comply with the Civil Liability Section of the Truth in Lending Act (15 USCS Section 1640).

V. Non-Owned Aircraft and Watercraft Enhancement

SECTION I COVERAGES, COVERAGE A. BODILY INJURY AND PROPERTY DAMAGE LIABILITY, Paragraph **2.** **Exclusions**, Exclusion **g. Aircraft, Auto or Watercraft** is amended as follows:

A. Paragraph **g.(2)(a)** is deleted and replaced by the following:

(a) Less than 55 feet long; and

B. The following exception to the exclusion is added:

This exclusion does not apply to:

An aircraft you do not own, provided that:

1. The pilot in command holds a currently effective certificate, issued by the duly constituted authority of the United States of America or Canada, designating that person as a commercial or airline transport pilot;

2. It is rented with a trained, paid crew; and

3. It does not transport persons or cargo for a charge.

VI. Supplementary Payments Enhancement

SUPPLEMENTARY PAYMENTS - COVER-AGES A, B AND Truth in Lending Errors and Omissions Coverage is amended as follows:

A. Paragraph **2.** is deleted and replaced by the following:

2. The cost of bail bonds required because of accidents or traffic law violations arising out of the use of any vehicle to which the Bodily Injury Liability Coverage applies. We do not have to furnish these bonds.

B. Paragraph **4.** is deleted and replaced by the following:

4. All reasonable expenses incurred by the insured at our request to assist us in the investigation or defense of the claim or "suit", including actual loss of earnings up to \$1,000 a day because of time off from work.

VII. Who Is An Insured Enhancement

SECTION II - WHO IS AN INSURED is amended as follows:

A. Volunteers as Insureds

Paragraph 2.a. is deleted and replaced by the following:

- a. Your "volunteer workers" only while performing duties related to the conduct of your business, or your "employees", other than either your "executive officers" (if you are an organization other than a partnership, joint venture or limited liability company) or your managers (if you are a limited liability company), but only for acts within the scope of their employment by you or while performing duties related to the conduct of your business. However, no "employee" is an insured for:

B. CPR and First Aid Exception

Paragraph 2.a.(1)(d) does not apply with respect to cardiopulmonary resuscitation or first aid services administered by your "employee".

C. Newly Formed or Acquired Organization

Paragraph 3.a. is deleted and replaced by the following:

- a. Insurance under this provision is afforded only until the end of the "cov-

erage term" in which you acquire or form the organization;

VIII. Broadened Notice of Occurrence

Paragraph a. of Condition 2. **Duties in the Event of Occurrence, Offense, Claim or Suit (SECTION IV - COMMERCIAL GENERAL LIABILITY CONDITIONS)** is hereby deleted and replaced by the following:

- a. You must see to it that we are notified as soon as practicable of an "occurrence" or an offense which may result in a claim. Knowledge of an "occurrence" or an offense by your "employees" or "volunteer workers" shall not, in itself, constitute knowledge possessed by you unless one of your partners, "executive officers", directors, managers (if you are a limited liability company) or your insurance manager shall have actually received notice. To the extent possible, notice should include:
 - (1) How, when and where the "occurrence" or offense took place;
 - (2) The names and addresses of any injured persons and witnesses; and
 - (3) The nature and location of any injury or damage arising out of the "occurrence" or offense.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

TRAVEL AGENTS ERRORS AND OMISSIONS EXCLUSION

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

- I. SECTION I - COVERAGES, COVERAGE A. BODILY INJURY AND PROPERTY DAMAGE LIABILITY, 2. Exclusions and COVERAGE B. PERSONAL AND ADVERTISING INJURY LIABILITY, 2. Exclusions** are modified by adding the following:

This insurance does not apply to:

"Bodily injury", "personal and advertising injury" or "property damage" arising out of a "travel agency incident".

- II. SECTION V - DEFINITIONS** is modified to include the following:

- A. "Professional travel agency services":**

- 1. Means:**

- a.** The business of providing advice about travel and the arrangement of accommodations, cruises, excursions and transportation for others; and
- b.** Providing advice about and / or arrangement of tours organized and / or operated by third party tour operators; and

- 2.** Includes researching travel-related information via the internet, placing reservations via the internet, and communicating by email when any of these are done in furtherance of "professional travel agency services".

- B. "Travel agency incident"** means a negligent act, error, omission or malpractice in furnishing or failing to furnish "professional travel agency services".

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TOI: *17.0 Other Liability - Claims Made/Occurrence* *Sub-TOI:* *17.0001 Commercial General Liability*
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Project Name/Number: /

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 02/12/2008

Comments:

PROPERTY AND CASUALTY TRANSMITTAL

Attachment:

F777AR_307.pdf

Satisfied -Name: FORM FILING SCHEDULE **Review Status:** Approved 02/12/2008

Comments:

FORM FILING SCHEDULE

Attachment:

F778AR_307.pdf

Satisfied -Name: MEMORANDUM **Review Status:** Approved 02/12/2008

Comments:

MEMORANDUM AND MEMO DESCRIPTION OF REVISIONS GA 240 11 07

Attachments:

MEMOF.pdf

MEMEMO Description of Revisions GA 240 11 07.pdf

Property & Casualty Transmittal Document—

20. This filing transmittal is part of Company Tracking #	CGL-08-6007-AR
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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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See Memorandum

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

Check #: EFT FILING FEE

Amount: \$50

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

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

FORM FILING SCHEDULE

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

1.	This filing transmittal is part of Company Tracking #	CGL-08-6007-AR			
2.	This filing corresponds to rate/rule filing number (Company tracking number of rate/rule filing, if applicable)	CGL-08-6006-AR			
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	FINANCIAL INSTITUTIONS COMMERCIAL GENERAL LIABILITY ENDORSEMENT	GA 240 11 07	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	GA 240 12 04	CGL-05-6008-AR
02	TRAVEL AGENTS ERRORS AND OMISSIONS EXCLUSION	GA 395 08 07	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	GA 395 04 04	CGL-04-6007-AR
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		

**ARKANSAS
DIVISION SIX - GENERAL LIABILITY
FORMS MEMORANDUM**

NEW FORM	OLD FORM	TITLE/DESCRIPTION OF CHANGE
GA 240 11 07	GA 240 12 04	FINANCIAL INSTITUTIONS COMMERCIAL GENERAL LIABILITY ENDORSEMENT
GA 395 08 07	GA 395 04 04	TRAVEL AGENTS ERRORS AND OMISSIONS EXCLUSION Added definitions of "professional travel agency services" and "travel agency incident" for purposes of clarification.

FINANCIAL INSTITUTIONS CGL ENDORSEMENT, GA 240 11 07 – DESCRIPTION OF REVISIONS

Section	Revision	Effect	<u>Broadening Restriction Clarification</u>
Section I. Foreclosed and Trust Property Coverage	<p>Added introductory statement that clarifies that:</p> <ul style="list-style-type: none"> o Coverage is provided under Section I – Coverages, Coverages A., B. and C. of the base Coverage Part; and o Coverage for these exposures is circumscribed by the provisions of this endorsement. 	Clarifies intent of original endorsement language.	C
Section III. Repossessed Watercraft Coverage	Revised limitation on the size of covered watercraft from less than 51 feet to less than 55 feet.	Broadens coverage by expanding the size range of covered watercraft.	B
Section IV. Truth in Lending Errors and Omissions:			
	<p>Added Paragraph A., Which:</p> <ul style="list-style-type: none"> o Structures coverage by adding a specific insuring agreement and exclusions to Section I - Coverages of the base Coverage Part; and o Adds a new exclusion for liability excluded under Coverages A. and B. of the base Coverage Part. 	Clarifies the intent of the original endorsement language by providing coverage with the same format regimen as the other coverages provided under the base Coverage Part, and clarifies that exposures excluded under the other coverages are excluded here as well.	C
	Added Paragraph B., which revises the insuring agreements of the other coverages provided under the base Coverage Part to reference Truth in Lending Errors and Omissions Coverage with respect to the exhaustion of limits of insurance and the cessation of our duty to defend.	Clarifies intent of original endorsement language.	C
	Added Paragraph C. which revises the title of the Supplementary Payments Coverage in the base Coverage Part so that it references Truth in Lending Errors and Omissions Coverage.	Clarifies intent of original endorsement language.	C
	Added Paragraph D. which amends Section III – Limits of Insurance of the base Coverage Part to clarify that coverage for Truth in Lending Errors and Omissions is included within the Each Occurrence and	Clarifies intent of original endorsement language.	C

FINANCIAL INSTITUTIONS CGL ENDORSEMENT, GA 240 11 07 – DESCRIPTION OF REVISIONS

Section	Revision	Effect	<u>Broadening Restriction Clarification</u>
	General Aggregate limits of insurance.		
	<p>Added Paragraph E. which modifies Section V - Definitions of the base Coverage Part by:</p> <ul style="list-style-type: none"> ○ Adding the definitions of “interrelated injury” and “interrelated occurrences”, which are applicable to Truth in Lending Errors and Omissions Coverage; and ○ Revising the definition of “occurrence” to reference negligent acts, errors or omissions in failing to comply with the Truth in Lending Act, with respect only to the coverage provided under this endorsement. 	Clarifies intent of original endorsement language.	C
Section V. Non-Owned Aircraft and Watercraft Enhancement	<p>New coverage enhancement which:</p> <ul style="list-style-type: none"> ○ Amends coverage for non-owned watercraft from less than 51 feet to less than 55 feet; and ○ Adds coverage for non-owned aircraft rented with a crew. 	Broadens coverage.	B
Section VI. Supplementary Payments Enhancement	<p>New enhancement which revises the Supplementary Payments Coverage by:</p> <ul style="list-style-type: none"> ○ Providing an unlimited dollar amount on the cost of covered bail bonds required due to the use of a vehicle covered by the CGL policy; and ○ Providing up to \$1,000 per day, in lieu of \$250, for loss of earnings incurred by an insured when assisting us at our request in the investigation or defense of a claim or “suit”. 	Broadens coverage.	B
Section VII. Who Is An Insured Enhancement	<p>New enhancement which revises Section II – Who is an Insured of the base Coverage Part by:</p> <ul style="list-style-type: none"> ○ Deleting the fellow-employee/volunteer exclusion with respect to volunteers; ○ Providing a CPR/First Aid exemption to the exclusion of professional services provided by an employee; and ○ Replacing the 90 day limitation for newly formed or acquired organizations with one that runs to the end of the “coverage term”. 	Broadens coverage.	B
Section VIII. Broadened Notice of Occurrence	Revises the Duty in Event of Condition in the base Coverage part by stating that knowledge of an “employee” or “volunteer worker” does not	Broadens coverage.	B

FINANCIAL INSTITUTIONS CGL ENDORSEMENT, GA 240 11 07 – DESCRIPTION OF REVISIONS

Section	Revision	Effect	<u>Broadening</u> <u>Restriction</u> <u>Clarification</u>
	necessarily constitute that of the named insured.		