

SERFF Tracking Number: FMGL-125397845 State: Arkansas
Filing Company: Affiliated FM Insurance Company State Tracking Number: #18582 \$50
Company Tracking Number: AFF-2008-1
TOI: 01.0 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)
Product Name: AFF-2008-1
Project Name/Number: /

Filing at a Glance

Company: Affiliated FM Insurance Company
Product Name: AFF-2008-1 SERFF Tr Num: FMGL-125397845 State: Arkansas
TOI: 01.0 Property SERFF Status: Closed State Tr Num: #18582 \$50
Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines) Co Tr Num: AFF-2008-1 State Status: Fees verified and received
Filing Type: Form Co Status: Reviewer(s): Betty Montesi, Llyweyia Rawlins, Brittany Yielding
Disposition Date: 02/22/2008
Authors: Justin Brady, CPCU, Raymond Bullock, Kathy Pinelli
Date Submitted: 02/05/2008 Disposition Status: Approved
Effective Date Requested (New): 01/01/2008 Effective Date (New): 01/01/2008
Effective Date Requested (Renewal): 01/01/2008 Effective Date (Renewal): 01/01/2008

State Filing Description:

General Information

Project Name: Status of Filing in Domicile: Not Filed
Project Number: Domicile Status Comments: No filing required.
Reference Organization: None Reference Number: None
Reference Title: None Advisory Org. Circular: None
Filing Status Changed: 02/22/2008
State Status Changed: 02/20/2008 Deemer Date:
Corresponding Filing Tracking Number:
Filing Description:
This filing is being made in order to be in compliance with the Terrorism Risk Insurance Program Reauthorization Act of 2007, which extends the expiring Terrorism Risk Insurance Act of 2000 (TRIA) as amended and extended in 2005, has been passed into law. The extension act kept most of the provisions of TRIA intact and extends TRIA for seven years, to expire at the end of 2014.

SERFF Tracking Number: FMGL-125397845 State: Arkansas
 Filing Company: Affiliated FM Insurance Company State Tracking Number: #18582 \$50
 Company Tracking Number: AFF-2008-1
 TOI: 01.0 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)
 Product Name: AFF-2008-1
 Project Name/Number: /

Company and Contact

Filing Contact Information

Raymond Bullock, Jr., raymond.bullock@fmglobal.com
 1301 Atwood Ave. (800) 343-7722 [Phone]
 Johnston, RI 02919 (401) 275-3000[FAX]

Filing Company Information

Affiliated FM Insurance Company CoCode: 10014 State of Domicile: Rhode Island
 1301 Atwood Ave. Group Code: 65 Company Type: Property & Casualty
 P.O.B. 7500
 Johnston, RI 02919 Group Name: FM Global State ID Number:
 (800) 343-7722 ext. 1863[Phone] FEIN Number: 05-0254496

Filing Fees

Fee Required? No
 Retaliatory? No
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Affiliated FM Insurance Company	\$0.00	02/05/2008	

SERFF Tracking Number: FMGL-125397845 State: Arkansas
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 Company Tracking Number: AFF-2008-1
 TOI: 01.0 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)
 Product Name: AFF-2008-1
 Project Name/Number: /

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Llyweyia Rawlins	02/22/2008	02/22/2008

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Filing Fee	Note To Filer	Llyweyia Rawlins	02/19/2008	02/19/2008

SERFF Tracking Number: FMGL-125397845 *State:* Arkansas
Filing Company: Affiliated FM Insurance Company *State Tracking Number:* #18582 \$50
Company Tracking Number: AFF-2008-1
TOI: 01.0 Property *Sub-TOI:* 01.0001 Commercial Property (Fire and Allied Lines)
Product Name: AFF-2008-1
Project Name/Number: /

Disposition

Disposition Date: 02/22/2008

Effective Date (New): 01/01/2008

Effective Date (Renewal): 01/01/2008

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: FMGL-125397845 State: Arkansas
 Filing Company: Affiliated FM Insurance Company State Tracking Number: #18582 \$50
 Company Tracking Number: AFF-2008-1
 TOI: 01.0 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)
 Product Name: AFF-2008-1
 Project Name/Number: /

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Supporting Document	Policyholder Disclosure Notice of Terrorism Insurance Coverage	Approved	Yes
Supporting Document	Explanatory Memorandum	Approved	Yes
Supporting Document	Expedited Filing Transmittal Document for Terrorism Risk Insurance Forms and Pricing	Approved	Yes
Supporting Document	Side by Side S-1 PRO 3100	Approved	Yes
Supporting Document	Side by Side S-1 PRO CO 3100	Approved	Yes
Supporting Document	Side by Side S-1 MFG	Approved	Yes
Supporting Document	Side by Side S-1 PRO RE 3100	Approved	Yes
Form	Supplemental US Certified Act of Terrorism Endorsement	Approved	Yes
Form	Declarations	Approved	Yes
Form	Declarations	Approved	Yes
Form	Declarations	Approved	Yes
Form	Declarations	Approved	Yes

SERFF Tracking Number: FMGL-125397845 State: Arkansas
Filing Company: Affiliated FM Insurance Company State Tracking Number: #18582 \$50
Company Tracking Number: AFF-2008-1
TOI: 01.0 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)
Product Name: AFF-2008-1
Project Name/Number: /

Note To Filer

Created By:

Llyweyia Rawlins on 02/19/2008 09:13 AM

Subject:

Filing Fee

Comments:

There is a \$50 form filing fee required. When can we expect a payment for this filing?
There will be a delay in reviewing this filing until we receive payment.

Thank You

Llyweyia Rawlins

SERFF Tracking Number: FMGL-125397845 State: Arkansas
 Filing Company: Affiliated FM Insurance Company State Tracking Number: #18582 \$50
 Company Tracking Number: AFF-2008-1
 TOI: 01.0 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)
 Product Name: AFF-2008-1
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Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Supplemental Certified Act of Terrorism Endorsement	US 7312	(1/08)	Endorsement/Amendment/Conditions		0.00	7312 Terr End FINAL 208.pdf
Approved	Declarations	S-1 PRO 3100	(1/08)	Declaration Replaced s/Schedule	Replaced Form #:0.00 S-1 PRO 3100 (1/06) Previous Filing #: AFF-2006-2		S-1 3100 FINAL 208.pdf
Approved	Declarations	S-1 PRO CO 3100	(1/08)	Declaration Replaced s/Schedule	Replaced Form #:0.00 S-1 PRO CO 3100 (1/06) Previous Filing #: AFF-2006-2		S-1 CO 3100 FINAL2 08.pdf
Approved	Declarations	S-1 MFG	(1/08)	Declaration Replaced s/Schedule	Replaced Form #:0.00 S-1 MFG (1/06) Previous Filing #: AFF-2006-2		S-1 MFG FINAL 208.pdf
Approved	Declarations	S-1 PRO RE 3100	(1/08)	Declaration Replaced s/Schedule	Replaced Form #:0.00 S-1 PRO RE 3100 (1/06) Previous Filing #: AFF-2006-2		S-1 RE 3100 FINAL 208.pdf

SUPPLEMENTAL UNITED STATES CERTIFIED ACT OF TERRORISM ENDORSEMENT

This Endorsement is applicable to all insured locations in the United States, its territories and possessions and the Commonwealth of Puerto Rico

Coverage for “Certified Act of Terrorism” Under The Terrorism Risk Insurance Act of 2002, as amended.

In consideration of a premium charged of \$ <Fill-In>, this Policy, subject to the terms and conditions therein and in this Endorsement, covers direct physical loss or damage to insured property and any resulting Business Interruption loss, as provided in the Policy, caused by or resulting from a Certified Act of Terrorism as defined herein.

Notwithstanding anything contained elsewhere in this Policy, any exclusion or limitation of terrorism in this Policy and any endorsement attached to and made a part of this Policy, is hereby amended to the effect that such exclusion or limitation does not apply to a “Certified Act of Terrorism” as defined herein. This amendment does not apply to any limit of liability for a Certified Act of Terrorism, if any, stated under any Sub-Limits clause in the Declarations section of this Policy.

With respect to any one or more Certified Act(s) of Terrorism, this Company will not pay any amounts for which the Company is not responsible under the terms of the Terrorism Risk Insurance Act of 2002 (including subsequent action of Congress pursuant to the Act) which includes a provision stating that if the aggregate insured losses exceed \$100,000,000,000 during any program year, neither the United States Government nor any insurer that has met its insurer deductible shall be liable for the payment of any portion of the amount of such losses that exceed \$100,000,000,000. If the aggregate insured losses for all insurers exceed \$100,000,000,000, your coverage may be reduced.

The coverage provided under this Endorsement for “Certified” losses caused by acts of terrorism will be partially reimbursed by the United States Government under a formula established by Federal Law. Under this formula, the United States pays 85% of covered terrorism losses exceeding a statutorily established retention by the insurer referenced in this Policy. The premium charged for this coverage is provided above.

The terms and limitations of any terrorism exclusion, or the inapplicability or omission of terrorism exclusion, do not serve to create coverage for any loss which would otherwise be excluded under this Endorsement or the Policy.

The coverage provided by this Endorsement only applies to a Certified Act of Terrorism.

Reference and Application: The following term(s) means:

Certified Act of Terrorism:

A “Certified Act of Terrorism” means any act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State, and the Attorney General of the United States, to be an act of terrorism pursuant to the federal Terrorism Risk Insurance Act of 2002 as amended and extended in 2005 and in 2007. The criteria contained in that Act for a “Certified Act of Terrorism” include the following:

- a. The act resulted in aggregate losses in excess of \$5,000,000; and
- b. The act is a violent act or an act that is dangerous to human life, property or infrastructure and is committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

Declarations

A. POLICY TERM:

B. NAMED INSURED:

C. POLICY LIMIT:

This company's liability will not exceed the respective Sub-Limits of Liability shown elsewhere for the coverages involved. However, in no event will the company's total Limit of Liability exceed \$_____ as a result of any one occurrence, regardless of the number of perils, coverages or **locations** involved.

D. INSURANCE PROVIDED:

All risks of direct physical loss or damage, as defined and limited herein, to Real Property, Personal Property, Business Interruption, including the Extensions of Coverage applying at the following **described locations**:

As per schedule on file.

E. SUB-LIMITS:

Unless otherwise stated below, the following sub-limits of liability will apply on a per occurrence basis for all coverages provided, and are part of, not in addition to, the above limit(s) of liability.

For Annual Aggregate sub-limits the policy year will begin at the inception date of this policy and be concurrent with the anniversary dates of this policy.

\$_____ **Earth Movement** (Annual Aggregate, for all coverages provided)

\$_____ **Flood** (Annual Aggregate, for all coverages provided)

F. EXTENSIONS OF COVERAGE (EOC) SUB-LIMITS:

The following sub-limits of liability will apply on a per occurrence basis for all coverages provided, unless otherwise stated below, and are part of, not in addition to the above limit(s) of liability.

For Annual Aggregate sub-limits the policy year will begin at the inception date of this policy and be concurrent with the anniversary dates of this policy.

All Risk EOC Sub-Limits:

1. \$_____ Fire Fighting Materials and Expenses
2. \$_____ Professional Fees
3. \$_____ Expediting Expenses
4. \$_____ Trees, Shrubs, and Plants limited to \$1,000 per item
5. \$_____ Pavements and Roadways
6. \$_____ Land and Water Clean Up Expense (Annual Aggregate, for all coverages provided)
7. \$_____ Installation Floater
8. \$_____ Newly Acquired Property
9. \$_____ Unnamed Locations Coverage
10. \$_____ Fine Arts
11. \$_____ Accounts Receivable

Declarations

- 12. \$ _____ Valuable Papers and Records
- 13. \$ _____ Electronic Data Processing, Data and Media
- 14. Demolition & Increased Cost of Construction
 - \$ _____ Item A: Undamaged Portion
 - \$ _____ Item B: Demolition
 - \$ _____ Item C: Compliance with the law
 - \$ _____ Item D: Business Interruption
- 15. \$ _____ Errors and Omissions
- 16. \$ _____ Transit Coverage
- 17. Terrorism and Supplemental United States Certified Act of Terrorism Endorsement
 - \$ _____ A. United States Certified Act of Terrorism coverage
 - Not Covered B. Terrorism Coverage for Locations Outside of the United States (Annual Aggregate, for all coverages provided)
- 18. \$ _____ Fungus, Mold or Mildew
- 19. \$ _____ Deferred Payment
- 20. \$ _____ Off-Premises Service Interruption – Property Damage
- 21. \$ _____ Arson or Theft Reward
- 22. \$ _____ Money and Securities
- 23. \$ _____ Locks and Keys
- 24. \$ _____ Tenants Legal Liability and Expense
- 25. \$ _____ Soft Costs

Business Interruption EOC Sub-Limits:

- A. _____ Days of Ordinary Payroll
- B. _____ Days of Civil Authority
- C. \$ _____ Off-Premises Service Interruption
- D. \$ _____ Contingent Business Interruption
- E. \$ _____ Research and Development Expense
- F. \$ _____ Ingress/Egress
- G. \$ _____ Tax Treatment
- H. _____ Days of Extended Period of Indemnity

The above Extensions of Coverage (EOC) Sub-limits of liability will be the maximum payable for property damage and business interruption (if applicable) resulting from such property damage, or any combination thereof.

With respect to Items A. and H. the number of days is part of and not in excess to any other outstanding sub-limits of liability.

G. DEDUCTIBLE AMOUNT:

The following deductible amounts shall apply per occurrence for loss or damage under this policy in the respective loss categories indicated:

- 1. \$ _____ All Other Losses.

H. SPECIAL TERMS AND CONDITIONS:

I. INDEX OF FORMS:

The following forms are made part of this policy:

S-1 PRO 3100 (1/08)

Page 2 of 3

Affiliated FM Insurance Company Policy No. _____

Declarations

<u>Title</u>	<u>Form No.</u>	<u>Edition</u>
Declarations	S-1 PRO 3100	(1/08)
All Risks Property Coverage	PRO AR 3100	(1/07)
Business Interruption Endorsement Gross Earnings/Extra Expense	PRO GE-EE 3200	(1/06)
State Amendatory Endorsement	_____	___/___

Declarations

A. POLICY TERM:

B. NAMED INSURED:

C. POLICY LIMIT:

This company's liability will not exceed the respective Sub-Limits of Liability shown elsewhere for the coverages involved. However, in no event will the company's total Limit of Liability exceed \$_____ as a result of any one occurrence, regardless of the number of perils, coverages or **locations** involved.

D. INSURANCE PROVIDED:

All risks of direct physical loss or damage, as defined and limited herein, to Real Property, Personal Property, including the Extensions of Coverage applying at the following **described locations**:

As per schedule on file.

E. SUB-LIMITS:

Unless otherwise stated below, the following sub-limits of liability will apply on a per occurrence basis for all coverages provided, and are part of, not in addition to, the above limit(s) of liability.

For Annual Aggregate sub-limits the policy year will begin at the inception date of this policy and be concurrent with the anniversary dates of this policy.

\$_____ **Earth Movement** (Annual Aggregate, for all coverages provided)

\$_____ **Flood** (Annual Aggregate, for all coverages provided)

F. EXTENSIONS OF COVERAGE (EOC) SUB-LIMITS:

The following sub-limits of liability will apply on a per occurrence basis for all coverages provided, unless otherwise stated below, and are part of, not in addition to the above limit(s) of liability.

For Annual Aggregate sub-limits the policy year will begin at the inception date of this policy and be concurrent with the anniversary dates of this policy.

All Risk EOC Sub-Limits:

1. \$_____ Fire Fighting Materials and Expenses
2. \$_____ Professional Fees
3. \$_____ Expediting Expenses
4. \$_____ Trees, Shrubs, and Plants limited to \$1,000 per item
5. \$_____ Pavements and Roadways
6. \$_____ Land and Water Clean Up Expense (Annual Aggregate, for all coverages provided)
7. \$_____ Installation Floater
8. \$_____ Newly Acquired Property
9. \$_____ Unnamed Locations Coverage
10. \$_____ Fine Arts
11. \$_____ Accounts Receivable
12. \$_____ Valuable Papers and Records

Declarations

13. \$ _____ Electronic Data Processing, Data and Media
14. Demolition & Increased Cost of Construction
\$ _____ Item A: Undamaged Portion
\$ _____ Item B: Demolition
\$ _____ Item C: Compliance with the law
\$ _____ Item D: Business Interruption
15. \$ _____ Errors and Omissions
16. \$ _____ Transit Coverage
17. Terrorism and Supplemental United States Certified Act of Terrorism Endorsement
\$ _____ A. United States Certified Act of Terrorism coverage
Not Covered B. Terrorism Coverage for Locations Outside of the United States (Annual Aggregate, for all coverages provided)
18. \$ _____ Fungus, Mold or Mildew
19. \$ _____ Deferred Payment
20. \$ _____ Off-Premises Service Interruption – Property Damage
21. \$ _____ Arson or Theft Reward
22. \$ _____ Money and Securities
23. \$ _____ Locks and Keys
24. \$ _____ Tenant Relocation Expense
25. \$ _____ Soft Costs

Business Interruption EOC Sub-Limits:

- A. _____ Days of Ordinary Payroll
- B. _____ Days of Civil Authority
- C. \$ _____ Off-Premises Service Interruption
- D. \$ _____ Contingent Business Interruption
- E. \$ _____ Lost Lease
- F. \$ _____ Ingress/Egress
- G. \$ _____ Tax Treatment
- H. _____ Days of Extended Period of Indemnity

The above Extensions of Coverage (EOC) Sub-limits of liability will be the maximum payable for property damage and business interruption (if applicable) resulting from such property damage, or any combination thereof.

With respect to Items A. and H. the number of days is part of and not in excess to any other outstanding sub-limits of liability.

G. DEDUCTIBLE AMOUNT:

The following deductible amounts shall apply per occurrence for loss or damage under this policy in the respective loss categories indicated:

1. \$ _____ All Other Losses.

H. SPECIAL TERMS AND CONDITIONS:

Declarations

I. INDEX OF FORMS:

The following forms are made part of this policy:

<u>Title</u>	<u>Form No.</u>	<u>Edition</u>
Declarations	S-1 PRO CO 3100	(1/08)
All Risks Property Coverage	PRO CO 3100	(1/07)
State Amendatory Endorsement	_____	___/___

Declarations

A. POLICY TERM:

B. NAMED INSURED:

C. POLICY LIMIT:

This company's liability will not exceed the respective Sub-Limits of Liability shown elsewhere for the coverages involved. However, in no event will the company's total Limit of Liability exceed \$_____ as a result of any one occurrence, regardless of the number of perils, coverages or **locations** involved.

D. INSURANCE PROVIDED:

All risks of direct physical loss or damage, as defined and limited herein, to Real Property, Personal Property, Business Interruption, including the Extensions of Coverage, all applying at the following **described locations:**

As per schedule on file.

E. SUB-LIMITS:

Unless otherwise stated below, the following sub-limits of liability will apply on a per occurrence basis for all coverages provided, and are part of, not in addition to, the above limit(s) of liability.

For Annual Aggregate sub-limits the policy year will begin at the inception date of this policy and be concurrent with the anniversary dates of this policy.

\$_____ **Earth Movement** (Annual Aggregate, for all coverages provided)

\$_____ **Flood** (Annual Aggregate, for all coverages provided)

F. EXTENSIONS OF COVERAGE (EOC) SUB-LIMITS:

The following sub-limits of liability will apply on a per occurrence basis for all coverages provided, unless otherwise stated below, and are part of, not in addition to the above limit(s) of liability.

For Annual Aggregate sub-limits the policy year will begin at the inception date of this policy and be concurrent with the anniversary dates of this policy.

All Risk EOC Sub-Limits:

1. \$ _____ Fire Fighting Materials and Expenses
2. \$ _____ Professional Fees
3. \$ _____ Expediting Expenses
4. \$ _____ Trees, Shrubs, and Plants limited to \$1,000 per item
5. \$ _____ Pavements and Roadways
6. \$ _____ Land and Water Clean Up Expense (Annual Aggregate, for all coverages provided)
7. \$ _____ Installation Floater
8. \$ _____ Newly Acquired Property
9. \$ _____ Unnamed Locations Coverage
10. \$ _____ Fine Arts

Declarations

- 11. \$ _____ Accounts Receivable
- 12. \$ _____ Valuable Papers and Records
- 13. \$ _____ Electronic Data Processing, Data and Media
- 14. Demolition & Increased Cost of Construction
 - \$ _____ Item A: Undamaged Portion
 - \$ _____ Item B: Demolition
 - \$ _____ Item C: Compliance with the law
 - \$ _____ Item D: Business Interruption
- 15. \$ _____ Errors and Omissions
- 16. \$ _____ Transit Coverage
- 17. Terrorism and Supplemental United States Certified Act of Terrorism Endorsement
 - \$ _____ A. United States Certified Act of Terrorism coverage
 - Not Covered B. Terrorism Coverage for Locations Outside of the United States (Annual Aggregate, for all coverages provided)
- 18. \$ _____ Fungus, Mold or Mildew
- 19. \$ _____ Deferred Payment
- 20. \$ _____ Off-Premises Service Interruption – Property Damage
- 21. \$ _____ Arson or Theft Reward
- 22. \$ _____ Money and Securities
- 23. \$ _____ Locks and Keys
- 24. \$ _____ Warehouseman Legal Liability
- 25. \$ _____ Soft Costs

Business Interruption EOC Sub-Limits:

- A. _____ Days of Ordinary Payroll
- B. \$ _____ Civil Authority
- C. \$ _____ Off-Premises Service Interruption
- D. \$ _____ Contingent Business Interruption
- E. \$ _____ Research and Development Expense
- F. \$ _____ Ingress/Egress
- G. \$ _____ Tax Treatment
- H. \$ _____ Contractual Penalties
- I. _____ Days of Extended Period of Indemnity

The above Extensions of Coverage (EOC) Sub-limits of liability will be the maximum payable for property damage and business interruption (if applicable) resulting from such property damage, or any combination thereof.

With respect to Items 7. Installation Floater, 8. Newly Acquired Property and 9. Unnamed Locations, the specified sub-limit is the maximum amount payable in any one occurrence regardless of the number of coverages or locations involved. These items can not be combined with any other limits or sub-limits of liability in this policy.

With respect to Items A. and I. the number of days is part of and not in excess to any other outstanding sub-limits of liability.

G. DEDUCTIBLE AMOUNT:

The following deductible amounts shall apply per occurrence for loss or damage under this policy in the respective loss categories indicated:

- 1. \$ _____ All Other Losses.

Declarations

H. SPECIAL TERMS AND CONDITIONS:

I. INDEX OF FORMS:

The following forms are made part of this policy:

<u>Title</u>	<u>Form No.</u>	<u>Edition</u>
Declarations	S-1 MFG	(1/08)
Manufacturing Form All Risks Property Coverage	PRO MFG 3100	(1/07)
Business Interruption Endorsement Gross Earnings/Extra Expense Manufacturing Form	PRO GE-EE MFG 3200	(1/07)
State Amendatory Endorsement	_____	___/___

Declarations

A. POLICY TERM:

B. NAMED INSURED:

C. POLICY LIMIT:

This company's liability will not exceed the respective Sub-Limits of Liability shown elsewhere for the coverages involved. However, in no event will the company's total Limit of Liability exceed \$_____ as a result of any one occurrence, regardless of the number of perils, coverages or **locations** involved.

D. INSURANCE PROVIDED:

All risks of direct physical loss or damage, as defined and limited herein, to Real Property, Personal Property, including the Extensions of Coverage applying at the following **described locations**:

As per schedule on file.

E. SUB-LIMITS:

Unless otherwise stated below, the following sub-limits of liability will apply on a per occurrence basis for all coverages provided, and are part of, not in addition to, the above limit(s) of liability.

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\$_____ **Earth Movement** (Annual Aggregate, for all coverages provided)

\$_____ **Flood** (Annual Aggregate, for all coverages provided)

F. EXTENSIONS OF COVERAGE (EOC) SUB-LIMITS:

The following sub-limits of liability will apply on a per occurrence basis for all coverages provided, unless otherwise stated below, and are part of, not in addition to the above limit(s) of liability.

For Annual Aggregate sub-limits the policy year will begin at the inception date of this policy and be concurrent with the anniversary dates of this policy.

All Risk EOC Sub-Limits:

1. \$_____ Fire Fighting Materials and Expenses
2. \$_____ Professional Fees
3. \$_____ Expediting Expenses
4. \$_____ Trees, Shrubs, and Plants limited to \$1,000 per item
5. \$_____ Pavements and Roadways
6. \$_____ Land and Water Clean Up Expense (Annual Aggregate, for all coverages provided)
7. \$_____ Installation Floater
8. \$_____ Newly Acquired Property
9. \$_____ Unnamed Locations Coverage
10. \$_____ Fine Arts
11. \$_____ Accounts Receivable
12. \$_____ Valuable Papers and Records

Declarations

13. \$ _____ Electronic Data Processing, Data and Media
14. Demolition & Increased Cost of Construction
\$ _____ Item A: Undamaged Portion
\$ _____ Item B: Demolition
\$ _____ Item C: Compliance with the law
\$ _____ Item D: Business Interruption
15. \$ _____ Errors and Omissions
16. \$ _____ Transit Coverage
17. Terrorism and Supplemental United States Certified Act of Terrorism Endorsement
\$ _____ A. United States Certified Act of Terrorism coverage
Not Covered B. Terrorism Coverage for Locations Outside of the United States (Annual Aggregate, for all coverages provided)
18. \$ _____ Fungus, Mold or Mildew
19. \$ _____ Emergency Vacating Expense
20. \$ _____ Off-Premises Service Interruption – Property Damage
21. \$ _____ Arson or Theft Reward
22. \$ _____ Money and Securities
23. \$ _____ Locks and Keys
24. \$ _____ Tenant Relocation Expense
25. \$ _____ Soft Costs

Business Interruption EOC Sub-Limits:

- A. _____ Days of Ordinary Payroll
- B. _____ Days of Civil Authority
- C. \$ _____ Off-Premises Service Interruption
- D. \$ _____ Contingent Business Interruption
- E. \$ _____ Lost Lease
- F. \$ _____ Ingress/Egress
- G. \$ _____ Tax Treatment
- H. _____ Days of Extended Period of Indemnity

The above Extensions of Coverage (EOC) Sub-limits of liability will be the maximum payable for property damage and business interruption (if applicable) resulting from such property damage, or any combination thereof.

With respect to Items A. and H. the number of days is part of and not in excess to any other outstanding sub-limits of liability.

G. DEDUCTIBLE AMOUNT:

The following deductible amounts shall apply per occurrence for loss or damage under this policy in the respective loss categories indicated:

1. \$ _____ All Other Losses.

H. SPECIAL TERMS AND CONDITIONS:

Declarations

I. INDEX OF FORMS:

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<u>Title</u>	<u>Form No.</u>	<u>Edition</u>
Declarations	S-1 PRO RE 3100	(1/08)
All Risks Property Coverage	PRO RE 3100	(1/07)
Business Interruption Endorsement Gross Earnings/Extra Expense	PRO RE GE-EE 3200	(1/06)
State Amendatory Endorsement	_____	___/___

SERFF Tracking Number: *FMGL-125397845* *State:* *Arkansas*
Filing Company: *Affiliated FM Insurance Company* *State Tracking Number:* *#18582 \$50*
Company Tracking Number: *AFF-2008-1*
TOI: *01.0 Property* *Sub-TOI:* *01.0001 Commercial Property (Fire and Allied Lines)*

Product Name: *AFF-2008-1*
Project Name/Number: */*

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: FMGL-125397845 State: Arkansas
 Filing Company: Affiliated FM Insurance Company State Tracking Number: #18582 \$50
 Company Tracking Number: AFF-2008-1
 TOI: 01.0 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)
 Product Name: AFF-2008-1
 Project Name/Number: /

Supporting Document Schedules

Review Status:
Bypassed -Name: Uniform Transmittal Document- Property & Casualty **Approved** 02/22/2008
Bypass Reason: Please see the Expedited Filing Transmittal form in the terrorism material template attached
Comments:

Review Status:
Satisfied -Name: Policyholder Disclosure Notice of Terrorism Insurance Coverage **Approved** 02/22/2008
Comments:
 For information purposes
Attachment:
 7313 AFF Disclosure FINAL 2 08.pdf

Review Status:
Satisfied -Name: Explanatory Memorandum **Approved** 02/22/2008
Comments:
Attachment:
 Explanatory Memo.pdf

Review Status:
Satisfied -Name: Expedited Filing Transmittal Document for Terrorism Risk Insurance Forms and Pricing **Approved** 02/22/2008
Comments:
 Expedited transmittal document for terrorism
Attachment:
 !TRIA Expedited MASTER.pdf

Review Status:
Satisfied -Name: Side by Side S-1 PRO 3100 **Approved** 02/22/2008
Comments:

SERFF Tracking Number: FMGL-125397845 *State:* Arkansas
Filing Company: Affiliated FM Insurance Company *State Tracking Number:* #18582 \$50
Company Tracking Number: AFF-2008-1
TOI: 01.0 Property *Sub-TOI:* 01.0001 Commercial Property (Fire and Allied Lines)
Product Name: AFF-2008-1
Project Name/Number: /

Comparison

Attachment:

Side x Side S-1 3100 2 1 08.pdf

SERFF Tracking Number: FMGL-125397845 State: Arkansas
Filing Company: Affiliated FM Insurance Company State Tracking Number: #18582 \$50
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TOI: 01.0 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)
Product Name: AFF-2008-1
Project Name/Number: /

Satisfied -Name: Side by Side S-1 PRO CO 3100 **Review Status:** Approved 02/22/2008
Comments:
Comparison
Attachment:
Side x Side S-1 CO 3100 2 1 08.pdf

Satisfied -Name: Side by Side S-1 MFG **Review Status:** Approved 02/22/2008
Comments:
Comparison
Attachment:
Side x Side S-1 MFG 2 1 08.pdf

Satisfied -Name: Side by Side S-1 PRO RE 3100 **Review Status:** Approved 02/22/2008
Comments:
Comparison
Attachment:
Side x Side S-1 RE 3100 2 1 08.pdf

**POLICYHOLDER DISCLOSURE
NOTICE OF TERRORISM INSURANCE COVERAGE**

Insured Name: _____ **Date:** _____
Account Number: 1- _____
Insurer Name: **Affiliated FM Insurance Company**

The Terrorism Risk Insurance Act of 2002, as amended and extended in 2005 and again in 2007, gives you the right as part of your property (renewal policy) or (insurance program) to elect or reject insurance coverage for locations within the United States or any territory or possession of the United States for losses arising out of acts of terrorism, as defined and certified in accordance with the provisions of the act.

YOU SHOULD KNOW THAT WHERE COVERAGE IS PROVIDED FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM, SUCH LOSSES MAY BE PARTIALLY REIMBURSED BY THE UNITED STATES GOVERNMENT UNDER A FORMULA ESTABLISHED BY FEDERAL LAW. UNDER THIS FORMULA, THE UNITED STATES GOVERNMENT GENERALLY PAYS 85% OF COVERED TERRORISM LOSSES EXCEEDING A STATUTORILY ESTABLISHED DEDUCTIBLE PAID BY THE INSURER REFERENCED ABOVE. YOU SHOULD ALSO KNOW THAT THE TERRORISM RISK INSURANCE ACT, AS AMENDED, CONTAINS A \$100 BILLION CAP THAT LIMITS THE U.S. GOVERNMENT REIMBURSEMENT AS WELL AS INSURERS' LIABILITY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM WHEN THE AMOUNT OF SUCH LOSSES IN ANY ONE PROGRAM YEAR EXCEEDS \$100 BILLION. IF THE AGGREGATE INSURED LOSSES FOR ALL INSURERS EXCEED \$100 BILLION, YOUR COVERAGE MAY BE REDUCED.

THE PREMIUM CHARGED FOR THIS COVERAGE IS PROVIDED BELOW AND DOES NOT INCLUDE ANY CHARGES FOR THE PORTION OF LOSS COVERED BY THE FEDERAL GOVERNMENT UNDER THE ACT.

ACCEPTANCE OR REJECTION OF TERRORISM INSURANCE COVERAGE: UNDER FEDERAL LAW, YOU HAVE THE RIGHT TO ACCEPT OR REJECT THIS OFFER OF COVERAGE FOR TERRORIST ACTS COVERED BY THE ACT AS PART OF YOUR (RENEWAL POLICY) OR (PROPERTY INSURANCE PROGRAM). IF WE DO NOT RECEIVE THIS SIGNED DISCLOSURE FORM PRIOR TO THE (RENEWAL POLICY EFFECTIVE DATE) OR (PROPERTY INSURANCE PROGRAM INCEPTION DATE) OF (FILL IN EFF DATE), THEN YOUR (RENEWAL POLICY) OR (PROPERTY INSURANCE PROGRAM) WILL REFLECT YOUR DECISION NOT TO PURCHASE THE TERRORISM COVERAGE PROVIDED BY THE ACT.

_____ I hereby elect to purchase coverage for terrorist acts covered by the act for an annual premium of \$(PREMIUM). This premium does not include applicable taxes or surcharges.

_____ I hereby decline this offer of coverage for terrorist acts covered by the act.

Policyholder/Applicant Signature

Date

Print Name

AFFILIATED FM INSURANCE COMPANY
Filing AFF-2008-1
Explanatory Memorandum

This Explanatory filing memorandum is provided for informational purposes only. It does not modify, limit or enlarge insurance policy provisions. The actual rights and responsibilities of the insurer and the Insured are contained in the policy's terms and conditions.

Affiliated FM Insurance Company is introducing a new endorsement, and it complies with the recently enacted Federal terrorism legislation USH2761, signed into law on December 26, 2007. That law requires insurers to offer insurance for terrorism losses under specific conditions.

There is no change to our rating for terrorism loss coverage.

New form 7312 (1/08), Supplemental United States Certified Act of Terrorism Endorsement is offered to all new and renewal policyholders. Endorsement 7312 modifies the policy and provides coverage for losses caused by or resulting from a Certified Act of Terrorism, as described in this endorsement.

Such endorsement is in accordance with the Federal law and its mandate for information to be given to the Insured.

For your information, we have also included in this submission a copy of our new Policyholder Disclosure Notice of Terrorism Insurance Coverage form 7313. It describes the offer of insurance and includes the required information.

Also included in this filing is the Expedited Filing Transmittal Document for Terrorism, the Declarations S-1 forms which provide coverage limits, etc. are also included in keeping with the change for terrorism. See forms S-1 PRO 3100, S-1 PRO CO 3100, S-1 MFG and S-1 PRO RE 3100 within the filing. Also included are side by side comparisons to previously filed and approved forms.

With this filing, Affiliated FM Insurance Company continues to offer terrorism loss coverage for commercial property policies. Affiliated FM Insurance Company specializes in insuring medium and large commercial, manufacturing and industrial entities many of which would commonly be referred to as Highly Protected Risk (HPR) business.

**EXPEDITED FILING TRANSMITTAL DOCUMENT
FOR TERRORISM RISK INSURANCE FORMS AND PRICING**

This page applies to the following state(s) As filed in SERFF

Indicate Type of Filing
<input checked="" type="checkbox"/> Filing Related to <i>Certified Losses</i>
<input type="checkbox"/> Filing Related to <i>Non-Certified Losses</i>
<input type="checkbox"/> Filing Applicable to Both Certified and Non-Certified Losses

Department Use only

Company Name(s)	Domicile	NAIC #	FEIN #
Affiliated FM Insurance Company	RI	065-10014	05-0254496

Contact Info for Filer

Name and address of Filer(s)	Telephone #	FAX #	e-mail
Raymond F. Bullock 1301 Atwood Ave., PO Box 7500 - 2WC, Johnston, RI 02919	800-343-7722 x1940	401-275-3032	raymond.bullock@fm global.com

Filing information

Line of Insurance (see attachment)	01.0001 Commercial Property
Company Program Title (Marketing title) (if applicable)	PRO VISION
Filing Type ** see note below	Form (Endorsement)
This application is used with:	Policy Forms PRO AR 3100, PRO CO 3100, PRO RE 3100 & PRO MFG 3100
Effective Date Requested	1/1/08
Filing date	2/4/08
Company Tracking Number	AFF-2008-1
Date filing approved in domiciliary state, if applicable	Exempt from filing.

	<u>Component/Form Name /Description/Synopsis</u>	<u>Form # or Rate Page Include edition date</u>	<u>Replacement Or withdrawn?</u>	<u>If replacement, give form # or rate page(s) it replaces</u>	<u>Previous State Filing Number, if Required by state</u>
01	Supplemental United States Certified Act of Terrorism	7312 (1/08)	<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input checked="" type="checkbox"/> Neither		
02	Declarations S-1 for PRO AR 3100	S-1 PRO 3100 (1/08)	<input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither	S-1 PRO 3100 (1/06)	AFF-2006-2
03	Declarations S-1 for PRO CO 3100	S-1 PRO CO 3100 (1/08)	<input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither	S-1 PRO CO 3100 (1/06)	AFF-2006-2
04	Declarations S-1 for PRO MFG 3100	S-1 MFG (1/08)	<input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither	S-1 MFG (1/06)	AFF-2006-2
05	Declarations S-1 for PRO RE 3100	S-1 PRO RE 3100 (1/08)	<input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither	S-1 PRO RE 3100 (1/06)	AFF-2006-2

To be complete, a filing must include the following:

- A completed Expedited Filing Transmittal Document for each insurer or advisory organization.
 - One copy of each endorsement, disclosure form or other policy language, unless the insurer has given an advisory organization authorization to file them on its behalf.
 - A copy of the rates, rating systems and supporting documentation.
 - The appropriate filing fees, if required
 - A postage-paid, self-addressed envelope **large enough to accommodate the return.**
- The insurer(s) submitting this filing certifies that it:
 - X Is in compliance with the terms of the Terrorism Risk Insurance Act, as amended, and the laws of this state; and
 - X Is in compliance with the requirements of the bulletin containing the voluntary expedited filing procedures.

Signature

Raymond F. Bullock
Print Name:

Assistant Mgr. Gov't. & Ind. Services
Title:

AFFILIATED FM INSURANCE COMPANY

Filing AFF-2008-1

S-1 PRO 3100 (1/06)

vs.

S-1 PRO 3100 (1/08)

<p>A. <u>POLICY TERM:</u></p> <p>B. <u>NAMED INSURED:</u></p> <p>C. <u>POLICY LIMIT:</u></p> <p>This company's liability will not exceed the respective Sub-Limits of Liability shown elsewhere for the coverages involved. However, in no event will the company's total Limit of Liability exceed \$_____ as a result of any one occurrence, regardless of the number of perils, coverages or locations involved.</p> <p>D. <u>INSURANCE PROVIDED:</u></p> <p>All risks of direct physical loss or damage, as defined and limited herein, to Real Property, Personal Property, Business Interruption, including the Extensions of Coverage applying at the following described locations:</p> <p>As per schedule on file.</p> <p>E. <u>SUB-LIMITS:</u></p> <p>Unless otherwise stated below, the following sub-limits of liability will apply on a per occurrence basis for all coverages provided, and are part of, not in addition to, the above limit(s) of liability.</p> <p>For Annual Aggregate sub-limits the policy year will begin at the inception date of this policy and be concurrent with the anniversary dates of this policy.</p> <p>\$_____ Earth Movement (Annual Aggregate, for all coverages provided)</p> <p>\$_____ Flood (Annual Aggregate, for all coverages provided)</p>	<p>A. <u>POLICY TERM:</u></p> <p>B. <u>NAMED INSURED:</u></p> <p>C. <u>POLICY LIMIT:</u></p> <p>This company's liability will not exceed the respective Sub-Limits of Liability shown elsewhere for the coverages involved. However, in no event will the company's total Limit of Liability exceed \$_____ as a result of any one occurrence, regardless of the number of perils, coverages or locations involved.</p> <p>D. <u>INSURANCE PROVIDED:</u></p> <p>All risks of direct physical loss or damage, as defined and limited herein, to Real Property, Personal Property, Business Interruption, including the Extensions of Coverage applying at the following described locations:</p> <p>As per schedule on file.</p> <p>E. <u>SUB-LIMITS:</u></p> <p>Unless otherwise stated below, the following sub-limits of liability will apply on a per occurrence basis for all coverages provided, and are part of, not in addition to, the above limit(s) of liability.</p> <p>For Annual Aggregate sub-limits the policy year will begin at the inception date of this policy and be concurrent with the anniversary dates of this policy.</p> <p>\$_____ Earth Movement (Annual Aggregate, for all coverages provided)</p> <p>\$_____ Flood (Annual Aggregate, for all coverages provided)</p>
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Pages 1 - 2

Explanation: There is no change.

**F. EXTENSIONS OF COVERAGE (EOC)
SUB-LIMITS:**

The following sub-limits of liability will apply on a per occurrence basis for all coverages provided, unless otherwise stated below, and are part of, not in addition to the above limit(s) of liability.

For Annual Aggregate sub-limits the policy year will begin at the inception date of this policy and be concurrent with the anniversary dates of this policy.

All Risk EOC Sub-Limits:

1. \$-----Fire Fighting Materials and Expenses
2. \$-----Professional Fees
3. \$-----Expediting Expenses
4. \$-----Trees, Shrubs, Plants and Lawns limited to \$1,000 per item
5. \$-----Pavements and Roadways
6. \$-----Land and Water Clean Up Expense (Annual Aggregate for all coverages provided)
7. \$-----Installation Floater
8. \$-----Newly Acquired Property
9. \$-----Unnamed Locations Coverage
10. \$-----Fine Arts
11. \$-----Accounts Receivable
12. \$-----Valuable Papers and Records
13. \$-----Electronic Data Processing, Data and Media
14. Demolition & Increased Cost of Construction
 \$-----Coverage A: Undamaged Portion
 \$-----Coverage B: Demolition
 \$-----Coverage C: Compliance with the Law
 \$-----Coverage D: Business Interruption
15. \$-----Errors and Omissions
16. \$-----Transit Coverage
17. \$----- A: ~~Non~~ Certified Act of Terrorism Coverage for Locations within the United States
 Not Covered B: ~~Certified Act of Terrorism~~ Coverage
 C: Terrorism Coverage for Locations Outside of the United States (Annual Aggregate, for all coverages provided)
18. \$-----Fungus, Mold or Mildew

**F. EXTENSIONS OF COVERAGE (EOC)
SUB-LIMITS:**

The following sub-limits of liability will apply on a per occurrence basis for all coverages provided, unless otherwise stated below, and are part of, not in addition to the above limit(s) of liability.

For Annual Aggregate sub-limits the policy year will begin at the inception date of this policy and be concurrent with the anniversary dates of this policy.

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5. \$-----Pavements and Roadways
6. \$-----Land and Water Clean Up Expense (Annual Aggregate for all coverages provided)
7. \$-----Installation Floater
8. \$-----Newly Acquired Property
9. \$-----Unnamed Locations Coverage
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13. \$-----Electronic Data Processing, Data and Media
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 \$-----Coverage D: Business Interruption
15. \$-----Errors and Omissions
16. \$-----Transit Coverage
17. Terrorism and Supplemental United States Certified Act of Terrorism Endorsement
 \$----- A: United States Certified Act of Terrorism coverage

 Not Covered B: Terrorism Coverage for Locations Outside of the United States (Annual Aggregate, for all coverages provided)
18. \$-----Fungus, Mold or Mildew

Explanation: Changes made to reflect a single Terrorism limit for US locations.

19. \$ _____	Deferred Payment	19. \$ _____	Deferred Payment
20. \$ _____	Off-Premises Service	20. \$ _____	Off-Premises Service

AFFILIATED FM INSURANCE COMPANY

Filing AFF-2008-1

S-1 PRO 3100 (1/06)

vs.

S-1 PRO 3100 (1/08)

<p>Interruption – Property Damage</p> <p>21. \$ _____ Arson or Theft Reward</p> <p>22. \$ _____ Money and Securities</p> <p>23. \$ _____ Locks and Keys</p> <p>24. \$ _____ Tenants Legal Liability and Expense</p> <p>25. \$ _____ Soft Costs</p> <p><u>Business Interruption EOC Sub-Limits:</u></p> <p>A. _____ Days of Ordinary Payroll</p> <p>B. _____ Days of Civil Authority</p> <p>C. \$ _____ Off-Premises Service</p> <p>Interruption</p> <p>D. \$ _____ Contingent Business</p> <p>Interruption</p> <p>E. \$ _____ Research and Development Expense</p> <p>F. \$ _____ Ingress/Egress</p> <p>G. \$ _____ Tax Treatment</p> <p>H. _____ Days of Extended Period of Indemnity</p> <p>The above Extensions of Coverage (EOC) Sub-limits of liability will be the maximum payable for property damage and business interruption (if applicable) resulting from such property damage, or any combination thereof.</p> <p>With respect to Items A. and H. the number of days is part of and not in excess to any other outstanding sub-limits of liability.</p> <p>\$ _____ for Unnamed Locations Coverage and Property Removed from Described Locations (Annual Aggregate, for all coverages provided), for Property Damage and Business Interruption (if provided) combined when caused by or resulting from Terrorism.</p> <p>\$ _____ for Flood (Annual Aggregate, for all coverages if provided) for Property Damage and Business Interruption (if provided) combined when caused by or resulting from Terrorism.</p> <p>These limits shall not include the Actual Cash Value portion of fire damage caused by Terrorism.</p>	<p>Interruption – Property Damage</p> <p>21. \$ _____ Arson or Theft Reward</p> <p>22. \$ _____ Money and Securities</p> <p>23. \$ _____ Locks and Keys</p> <p>24. \$ _____ Tenants Legal Liability and Expense</p> <p>25. \$ _____ Soft Costs</p> <p><u>Business Interruption EOC Sub-Limits:</u></p> <p>A. _____ Days of Ordinary Payroll</p> <p>B. _____ Days of Civil Authority</p> <p>C. \$ _____ Off-Premises Service</p> <p>Interruption</p> <p>D. \$ _____ Contingent Business</p> <p>Interruption</p> <p>E. \$ _____ Research and Development Expense</p> <p>F. \$ _____ Ingress/Egress</p> <p>G. \$ _____ Tax Treatment</p> <p>H. _____ Days of Extended Period of Indemnity</p> <p>The above Extensions of Coverage (EOC) Sub-limits of liability will be the maximum payable for property damage and business interruption (if applicable) resulting from such property damage, or any combination thereof.</p> <p>With respect to Items A. and H. the number of days is part of and not in excess to any other outstanding sub-limits of liability.</p>
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Page 3
Explanation: Deleted obsolete reference to terrorism.

AFFILIATED FM INSURANCE COMPANY

Filing AFF-2008-1

S-1 PRO 3100 (1/06)

vs.

S-1 PRO 3100 (1/08)

<p>G. <u>DEDUCTIBLE AMOUNT:</u></p> <p>The following deductible amounts shall apply per occurrence for loss or damage under this policy in the respective loss categories indicated:</p> <p>1. \$ _____ All Other Losses.</p> <p>H. <u>SPECIAL TERMS AND CONDITIONS:</u></p> <p>I. <u>INDEX OF FORMS:</u></p> <p>The following forms are made part of this policy:</p>	<p>G. <u>DEDUCTIBLE AMOUNT:</u></p> <p>The following deductible amounts shall apply per occurrence for loss or damage under this policy in the respective loss categories indicated:</p> <p>2. \$ _____ All Other Losses.</p> <p>H. <u>SPECIAL TERMS AND CONDITIONS:</u></p> <p>I. <u>INDEX OF FORMS:</u></p> <p>The following forms are made part of this policy:</p>
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Explanation: No change.

<u>Title</u>	<u>Form</u>	<u>No.</u>	<u>Title</u>	<u>Form</u>	<u>No.</u>
Declarations Etc.	S-1 PRO 3100	(1/06)	Declarations Etc.	S-1 PRO 3100	(1/08)

AFFILIATED FM INSURANCE COMPANY

Filing AFF-2008-1

S-1 PRO CO 3100 (1/06)

vs.

S-1 PRO CO 3100 (1/08)

<p>A. <u>POLICY TERM:</u></p> <p>B. <u>NAMED INSURED:</u></p> <p>C. <u>POLICY LIMIT:</u></p> <p>This company's liability will not exceed the respective Sub-Limits of Liability shown elsewhere for the coverages involved. However, in no event will the company's total Limit of Liability exceed \$_____ as a result of any one occurrence, regardless of the number of perils, coverages or locations involved.</p> <p>D. <u>INSURANCE PROVIDED:</u></p> <p>All risks of direct physical loss or damage, as defined and limited herein, to Real Property, Personal Property, Business Interruption, including the Extensions of Coverage applying at the following described locations:</p> <p>As per schedule on file.</p> <p>E. <u>SUB-LIMITS:</u></p> <p>Unless otherwise stated below, the following sub-limits of liability will apply on a per occurrence basis for all coverages provided, and are part of, not in addition to, the above limit(s) of liability.</p> <p>For Annual Aggregate sub-limits the policy year will begin at the inception date of this policy and be concurrent with the anniversary dates of this policy.</p> <p>\$_____ Earth Movement (Annual Aggregate, for all coverages provided)</p> <p>\$_____ Flood (Annual Aggregate, for all coverages provided)</p>	<p>A. <u>POLICY TERM:</u></p> <p>B. <u>NAMED INSURED:</u></p> <p>C. <u>POLICY LIMIT:</u></p> <p>This company's liability will not exceed the respective Sub-Limits of Liability shown elsewhere for the coverages involved. However, in no event will the company's total Limit of Liability exceed \$_____ as a result of any one occurrence, regardless of the number of perils, coverages or locations involved.</p> <p>D. <u>INSURANCE PROVIDED:</u></p> <p>All risks of direct physical loss or damage, as defined and limited herein, to Real Property, Personal Property, Business Interruption, including the Extensions of Coverage applying at the following described locations:</p> <p>As per schedule on file.</p> <p>E. <u>SUB-LIMITS:</u></p> <p>Unless otherwise stated below, the following sub-limits of liability will apply on a per occurrence basis for all coverages provided, and are part of, not in addition to, the above limit(s) of liability.</p> <p>For Annual Aggregate sub-limits the policy year will begin at the inception date of this policy and be concurrent with the anniversary dates of this policy.</p> <p>\$_____ Earth Movement (Annual Aggregate, for all coverages provided)</p> <p>\$_____ Flood (Annual Aggregate, for all coverages provided)</p>
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Pages 1 - 2

Explanation: There is no change.

AFFILIATED FM INSURANCE COMPANY

Filing AFF-2008-1

S-1 PRO CO 3100 (1/06)

vs.

S-1 PRO CO 3100 (1/08)

**F. EXTENSIONS OF COVERAGE (EOC)
SUB-LIMITS:**

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 Not Covered B: ~~Certified Act of Terrorism~~ Coverage
 C: Terrorism Coverage for Locations Outside of the United States (Annual Aggregate, for all coverages provided)
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17. Terrorism and Supplemental United States Certified Act of Terrorism Endorsement
 \$----- A: United States Certified Act of Terrorism coverage

 Not Covered B: Terrorism Coverage for Locations Outside of the United States (Annual Aggregate, for all coverages provided)
18. \$-----Fungus, Mold or Mildew

Page 2

Explanation: Changes made to reflect a single Terrorism limit for US locations.

19. \$ _____	Deferred Payment	19. \$ _____	Deferred Payment
20. \$ _____	Off-Premises Service	20. \$ _____	Off-Premises Service

AFFILIATED FM INSURANCE COMPANY

Filing AFF-2008-1

S-1 PRO CO 3100 (1/06)

vs.

S-1 PRO CO 3100 (1/08)

<p>Interruption – Property Damage</p> <p>21. \$ _____ Arson or Theft Reward</p> <p>22. \$ _____ Money and Securities</p> <p>23. \$ _____ Locks and Keys</p> <p>24. \$ _____ Tenants Legal Liability and Expense</p> <p>25. \$ _____ Soft Costs</p> <p><u>Business Interruption EOC Sub-Limits:</u></p> <p>A. _____ Days of Ordinary Payroll</p> <p>B. _____ Days of Civil Authority</p> <p>C. \$ _____ Off-Premises Service</p> <p>Interruption</p> <p>D. \$ _____ Contingent Business</p> <p>Interruption</p> <p>E. \$ _____ Lost Lease</p> <p>F. \$ _____ Ingress/Egress</p> <p>G. \$ _____ Tax Treatment</p> <p>H. _____ Days of Extended Period of Indemnity</p> <p>The above Extensions of Coverage (EOC) Sub-limits of liability will be the maximum payable for property damage and business interruption (if applicable) resulting from such property damage, or any combination thereof.</p> <p>With respect to Items A. and H. the number of days is part of and not in excess to any other outstanding sub-limits of liability.</p> <p>\$ _____ for Unnamed Locations Coverage and Property Removed from Described Locations (Annual Aggregate, for all coverages provided), for Property Damage and Business Interruption (if provided) combined when caused by or resulting from Terrorism.</p> <p>\$ _____ for Flood (Annual Aggregate, for all coverages if provided) for Property Damage and Business Interruption (if provided) combined when caused by or resulting from Terrorism.</p> <p>These limits shall not include the Actual Cash Value portion of fire damage caused by Terrorism.</p>	<p>Interruption – Property Damage</p> <p>21. \$ _____ Arson or Theft Reward</p> <p>22. \$ _____ Money and Securities</p> <p>23. \$ _____ Locks and Keys</p> <p>24. \$ _____ Tenants Legal Liability and Expense</p> <p>25. \$ _____ Soft Costs</p> <p><u>Business Interruption EOC Sub-Limits:</u></p> <p>A. _____ Days of Ordinary Payroll</p> <p>B. _____ Days of Civil Authority</p> <p>C. \$ _____ Off-Premises Service</p> <p>Interruption</p> <p>D. \$ _____ Contingent Business</p> <p>Interruption</p> <p>E. \$ _____ Lost Lease</p> <p>F. \$ _____ Ingress/Egress</p> <p>G. \$ _____ Tax Treatment</p> <p>H. _____ Days of Extended Period of Indemnity</p> <p>The above Extensions of Coverage (EOC) Sub-limits of liability will be the maximum payable for property damage and business interruption (if applicable) resulting from such property damage, or any combination thereof.</p> <p>With respect to Items A. and H. the number of days is part of and not in excess to any other outstanding sub-limits of liability.</p>
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Explanation: Deleted obsolete reference to terrorism.

AFFILIATED FM INSURANCE COMPANY

Filing AFF-2008-1

S-1 PRO CO 3100 (1/06)

vs.

S-1 PRO CO 3100 (1/08)

<p>G. <u>DEDUCTIBLE AMOUNT:</u></p> <p>The following deductible amounts shall apply per occurrence for loss or damage under this policy in the respective loss categories indicated:</p> <p>1. \$ _____ All Other Losses.</p> <p>H. <u>SPECIAL TERMS AND CONDITIONS:</u></p> <p>I. <u>INDEX OF FORMS:</u></p> <p>The following forms are made part of this policy:</p>	<p>G. <u>DEDUCTIBLE AMOUNT:</u></p> <p>The following deductible amounts shall apply per occurrence for loss or damage under this policy in the respective loss categories indicated:</p> <p>2. \$ _____ All Other Losses.</p> <p>H. <u>SPECIAL TERMS AND CONDITIONS:</u></p> <p>I. <u>INDEX OF FORMS:</u></p> <p>The following forms are made part of this policy:</p>
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Explanation: No change.

<u>Title</u>	<u>Form</u>	<u>No.</u>	<u>Title</u>	<u>Form</u>	<u>No.</u>
Declarations Etc.	S-1 PRO CO 3100	(1/06)	Declarations Etc.	S-1 PRO CO 3100	(1/08)

AFFILIATED FM INSURANCE COMPANY

Filing AFF-2008-1

S-1 MFG (1/06)

vs.

S-1 MFG (1/08)

<p>A. <u>POLICY TERM:</u></p> <p>B. <u>NAMED INSURED:</u></p> <p>C. <u>POLICY LIMIT:</u></p> <p>This company's liability will not exceed the respective Sub-Limits of Liability shown elsewhere for the coverages involved. However, in no event will the company's total Limit of Liability exceed \$_____ as a result of any one occurrence, regardless of the number of perils, coverages or locations involved.</p> <p>D. <u>INSURANCE PROVIDED:</u></p> <p>All risks of direct physical loss or damage, as defined and limited herein, to Real Property, Personal Property, Business Interruption, including the Extensions of Coverage applying at the following described locations:</p> <p>As per schedule on file.</p> <p>E. <u>SUB-LIMITS:</u></p> <p>Unless otherwise stated below, the following sub-limits of liability will apply on a per occurrence basis for all coverages provided, and are part of, not in addition to, the above limit(s) of liability.</p> <p>For Annual Aggregate sub-limits the policy year will begin at the inception date of this policy and be concurrent with the anniversary dates of this policy.</p> <p>\$_____ Earth Movement (Annual Aggregate, for all coverages provided)</p> <p>\$_____ Flood (Annual Aggregate, for all coverages provided)</p>	<p>A. <u>POLICY TERM:</u></p> <p>B. <u>NAMED INSURED:</u></p> <p>C. <u>POLICY LIMIT:</u></p> <p>This company's liability will not exceed the respective Sub-Limits of Liability shown elsewhere for the coverages involved. However, in no event will the company's total Limit of Liability exceed \$_____ as a result of any one occurrence, regardless of the number of perils, coverages or locations involved.</p> <p>D. <u>INSURANCE PROVIDED:</u></p> <p>All risks of direct physical loss or damage, as defined and limited herein, to Real Property, Personal Property, Business Interruption, including the Extensions of Coverage applying at the following described locations:</p> <p>As per schedule on file.</p> <p>E. <u>SUB-LIMITS:</u></p> <p>Unless otherwise stated below, the following sub-limits of liability will apply on a per occurrence basis for all coverages provided, and are part of, not in addition to, the above limit(s) of liability.</p> <p>For Annual Aggregate sub-limits the policy year will begin at the inception date of this policy and be concurrent with the anniversary dates of this policy.</p> <p>\$_____ Earth Movement (Annual Aggregate, for all coverages provided)</p> <p>\$_____ Flood (Annual Aggregate, for all coverages provided)</p>
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Pages 1 - 2

Explanation: There is no change.

AFFILIATED FM INSURANCE COMPANY

Filing AFF-2008-1

S-1 MFG (1/06)

vs.

S-1 MFG (1/08)

**F. EXTENSIONS OF COVERAGE (EOC)
SUB-LIMITS:**

The following sub-limits of liability will apply on a per occurrence basis for all coverages provided, unless otherwise stated below, and are part of, not in addition to the above limit(s) of liability.

For Annual Aggregate sub-limits the policy year will begin at the inception date of this policy and be concurrent with the anniversary dates of this policy.

All Risk EOC Sub-Limits:

1. \$-----Fire Fighting Materials and Expenses
2. \$-----Professional Fees
3. \$-----Expediting Expenses
4. \$-----Trees, Shrubs, Plants and Lawns limited to \$1,000 per item
5. \$-----Pavements and Roadways
6. \$-----Land and Water Clean Up Expense (Annual Aggregate for all coverages provided)
7. \$-----Installation Floater
8. \$-----Newly Acquired Property
9. \$-----Unnamed Locations Coverage
10. \$-----Fine Arts
11. \$-----Accounts Receivable
12. \$-----Valuable Papers and Records
13. \$-----Electronic Data Processing, Data and Media
14. Demolition & Increased Cost of Construction
 - \$-----Coverage A: Undamaged Portion
 - \$-----Coverage B: Demolition
 - \$-----Coverage C: Compliance with the Law
 - \$-----Coverage D: Business Interruption
15. \$-----Errors and Omissions
16. \$-----Transit Coverage
- 17.

\$----- A: ~~Non~~ Certified Act of Terrorism Coverage for Locations within the United States
 Not Covered B: ~~Certified Act of Terrorism~~ Coverage
 Covered C: Terrorism Coverage for Locations Outside of the United States (Annual Aggregate, for all coverages provided)

18. \$-----Fungus, Mold or Mildew

**F. EXTENSIONS OF COVERAGE (EOC)
SUB-LIMITS:**

The following sub-limits of liability will apply on a per occurrence basis for all coverages provided, unless otherwise stated below, and are part of, not in addition to the above limit(s) of liability.

For Annual Aggregate sub-limits the policy year will begin at the inception date of this policy and be concurrent with the anniversary dates of this policy.

All Risk EOC Sub-Limits:

1. \$-----Fire Fighting Materials and Expenses
2. \$-----Professional Fees
3. \$-----Expediting Expenses
4. \$-----Trees, Shrubs, Plants and Lawns limited to \$1,000 per item
5. \$-----Pavements and Roadways
6. \$-----Land and Water Clean Up Expense (Annual Aggregate for all coverages provided)
7. \$-----Installation Floater
8. \$-----Newly Acquired Property
9. \$-----Unnamed Locations Coverage
10. \$-----Fine Arts
11. \$-----Accounts Receivable
12. \$-----Valuable Papers and Records
13. \$-----Electronic Data Processing, Data and Media
14. Demolition & Increased Cost of Construction
 - \$-----Coverage A: Undamaged Portion
 - \$-----Coverage B: Demolition
 - \$-----Coverage C: Compliance with the Law
 - \$-----Coverage D: Business Interruption
15. \$-----Errors and Omissions
16. \$-----Transit Coverage
17. Terrorism and Supplemental United States Certified Act of Terrorism Endorsement

\$----- A: United States Certified Act of Terrorism coverage

Not Covered B: Terrorism Coverage for Locations Outside of the United States (Annual Aggregate, for all coverages provided)

18. \$-----Fungus, Mold or Mildew

Page 2

Explanation: Changes made to reflect a single Terrorism limit for US locations.

19. \$ _____

Deferred Payment

20. \$ _____

Off-Premises Service

19. \$ _____

Deferred Payment

20. \$ _____

Off-Premises Service

AFFILIATED FM INSURANCE COMPANY

Filing AFF-2008-1

S-1 MFG (1/06)

vs.

S-1 MFG (1/08)

<p>Interruption – Property Damage</p> <p>21. \$ _____ Arson or Theft Reward</p> <p>22. \$ _____ Money and Securities</p> <p>23. \$ _____ Locks and Keys</p> <p>24. \$ _____ Warehouse Legal Liability</p> <p>25. \$ _____ Soft Costs</p> <p><u>Business Interruption EOC Sub-Limits:</u></p> <p>A. _____ Days of Ordinary Payroll</p> <p>B. _____ Days of Civil Authority</p> <p>C. \$ _____ Off-Premises Service</p> <p>Interruption</p> <p>D. \$ _____ Contingent Business</p> <p>Interruption</p> <p>E. \$ _____ Research and Development Expense</p> <p>F. \$ _____ Ingress/Egress</p> <p>G. \$ _____ Tax Treatment</p> <p>H. \$ _____ Contractual Penalties</p> <p>I. _____ Days of Extended Period of Indemnity</p> <p>The above Extensions of Coverage (EOC) Sub-limits of liability will be the maximum payable for property damage and business interruption (if applicable) resulting from such property damage, or any combination thereof.</p> <p>With respect to Items 7. Installation Floater, 8. Newly Acquired Property and 9. Unnamed Locations, the specified sub-limit is the maximum amount payable in any one occurrence regardless of the number of coverages or locations involved. These items can not be combined with any other limits or sub-limits of liability in this policy.</p> <p>With respect to Items A. and I. the number of days is part of and not in excess to any other outstanding sub-limits of liability.</p> <p>\$ _____ for Unnamed Locations Coverage and Property Removed from Described Locations (Annual Aggregate, for all coverages provided), for Property Damage and Business Interruption (if provided) combined when caused by or resulting from Terrorism.</p> <p>\$ _____ for Flood (Annual Aggregate, for all coverages if provided) for Property Damage and Business Interruption (if provided) combined when caused by or resulting from Terrorism.</p> <p>These limits shall not include the Actual Cash Value portion of fire damage caused by Terrorism.</p>	<p>Interruption – Property Damage</p> <p>21. \$ _____ Arson or Theft Reward</p> <p>22. \$ _____ Money and Securities</p> <p>23. \$ _____ Locks and Keys</p> <p>24. \$ _____ Warehouseman Legal Liability</p> <p>25. \$ _____ Soft Costs</p> <p><u>Business Interruption EOC Sub-Limits:</u></p> <p>A. _____ Days of Ordinary Payroll</p> <p>B. _____ Days of Civil Authority</p> <p>C. \$ _____ Off-Premises Service</p> <p>Interruption</p> <p>D. \$ _____ Contingent Business</p> <p>Interruption</p> <p>E. \$ _____ Research and Development Expense</p> <p>F. \$ _____ Ingress/Egress</p> <p>G. \$ _____ Tax Treatment</p> <p>H. \$ _____ Contractual Penalties</p> <p>I. _____ Days of Extended Period of Indemnity</p> <p>The above Extensions of Coverage (EOC) Sub-limits of liability will be the maximum payable for property damage and business interruption (if applicable) resulting from such property damage, or any combination thereof.</p> <p>With respect to Items 7. Installation Floater, 8. Newly Acquired Property and 9. Unnamed Locations, the specified sub-limit is the maximum amount payable in any one occurrence regardless of the number of coverages or locations involved. These items can not be combined with any other limits or sub-limits of liability in this policy.</p> <p>With respect to Items A. and I. the number of days is part of and not in excess to any other outstanding sub-limits of liability.</p>
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AFFILIATED FM INSURANCE COMPANY

Filing AFF-2008-1

S-1 MFG (1/06)

vs.

S-1 MFG (1/08)

Page 3

Explanation: Changed Warehouse to Warehousman, a clerical change Deleted obsolete reference to terrorism.

G. DEDUCTIBLE AMOUNT:

The following deductible amounts shall apply per occurrence for loss or damage under this policy in the respective loss categories indicated:

1. \$ _____ All Other Losses.

H. SPECIAL TERMS AND CONDITIONS:

I. INDEX OF FORMS:

The following forms are made part of this policy:

G. DEDUCTIBLE AMOUNT:

The following deductible amounts shall apply per occurrence for loss or damage under this policy in the respective loss categories indicated:

2. \$ _____ All Other Losses.

H. SPECIAL TERMS AND CONDITIONS:

I. INDEX OF FORMS:

The following forms are made part of this policy:

Explanation: No change.

<u>Title</u>	<u>Form</u>	<u>No.</u>	<u>Title</u>	<u>Form</u>	<u>No.</u>
Declarations Etc.	S-1 MFG	(1/06)	Declarations Etc.	S-1 MFG	(1/08)

AFFILIATED FM INSURANCE COMPANY

Filing AFF-2008-1

S-1 PRO RE 3100 (1/06)

vs.

S-1 PRO RE 3100 (1/08)

<p>A. <u>POLICY TERM:</u></p> <p>B. <u>NAMED INSURED:</u></p> <p>C. <u>POLICY LIMIT:</u></p> <p>This company's liability will not exceed the respective Sub-Limits of Liability shown elsewhere for the coverages involved. However, in no event will the company's total Limit of Liability exceed \$_____ as a result of any one occurrence, regardless of the number of perils, coverages or locations involved.</p> <p>D. <u>INSURANCE PROVIDED:</u></p> <p>All risks of direct physical loss or damage, as defined and limited herein, to Real Property, Personal Property, Business Interruption, including the Extensions of Coverage applying at the following described locations:</p> <p>As per schedule on file.</p> <p>E. <u>SUB-LIMITS:</u></p> <p>Unless otherwise stated below, the following sub-limits of liability will apply on a per occurrence basis for all coverages provided, and are part of, not in addition to, the above limit(s) of liability.</p> <p>For Annual Aggregate sub-limits the policy year will begin at the inception date of this policy and be concurrent with the anniversary dates of this policy.</p> <p>\$_____ Earth Movement (Annual Aggregate, for all coverages provided)</p> <p>\$_____ Flood (Annual Aggregate, for all coverages provided)</p>	<p>A. <u>POLICY TERM:</u></p> <p>B. <u>NAMED INSURED:</u></p> <p>C. <u>POLICY LIMIT:</u></p> <p>This company's liability will not exceed the respective Sub-Limits of Liability shown elsewhere for the coverages involved. However, in no event will the company's total Limit of Liability exceed \$_____ as a result of any one occurrence, regardless of the number of perils, coverages or locations involved.</p> <p>D. <u>INSURANCE PROVIDED:</u></p> <p>All risks of direct physical loss or damage, as defined and limited herein, to Real Property, Personal Property, Business Interruption, including the Extensions of Coverage applying at the following described locations:</p> <p>As per schedule on file.</p> <p>E. <u>SUB-LIMITS:</u></p> <p>Unless otherwise stated below, the following sub-limits of liability will apply on a per occurrence basis for all coverages provided, and are part of, not in addition to, the above limit(s) of liability.</p> <p>For Annual Aggregate sub-limits the policy year will begin at the inception date of this policy and be concurrent with the anniversary dates of this policy.</p> <p>\$_____ Earth Movement (Annual Aggregate, for all coverages provided)</p> <p>\$_____ Flood (Annual Aggregate, for all coverages provided)</p>
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Pages 1 - 2

Explanation: There is no change.

AFFILIATED FM INSURANCE COMPANY

Filing AFF-2008-1

S-1 PRO RE 3100 (1/06)

vs.

S-1 PRO RE 3100 (1/08)

**F. EXTENSIONS OF COVERAGE (EOC)
SUB-LIMITS:**

The following sub-limits of liability will apply on a per occurrence basis for all coverages provided, unless otherwise stated below, and are part of, not in addition to the above limit(s) of liability.

For Annual Aggregate sub-limits the policy year will begin at the inception date of this policy and be concurrent with the anniversary dates of this policy.

All Risk EOC Sub-Limits:

1. \$-----Fire Fighting Materials and Expenses
2. \$-----Professional Fees
3. \$-----Expediting Expenses
4. \$-----Trees, Shrubs, Plants and Lawns limited to \$1,000 per item
5. \$-----Pavements and Roadways
6. \$-----Land and Water Clean Up Expense (Annual Aggregate for all coverages provided)
7. \$-----Installation Floater
8. \$-----Newly Acquired Property
9. \$-----Unnamed Locations Coverage
10. \$-----Fine Arts
11. \$-----Accounts Receivable
12. \$-----Valuable Papers and Records
13. \$-----Electronic Data Processing, Data and Media
14. Demolition & Increased Cost of Construction
 \$-----Coverage A: Undamaged Portion
 \$-----Coverage B: Demolition
 \$-----Coverage C: Compliance with the Law
 \$-----Coverage D: Business Interruption
15. \$-----Errors and Omissions
16. \$-----Transit Coverage
17. \$----- A: ~~Non~~ Certified Act of Terrorism Coverage for Locations within the United States
 Not Covered B: ~~Certified Act of Terrorism~~ Coverage
 C: Terrorism Coverage for Locations Outside of the United States (Annual Aggregate, for all coverages provided)
18. \$-----Fungus, Mold or Mildew

**F. EXTENSIONS OF COVERAGE (EOC)
SUB-LIMITS:**

The following sub-limits of liability will apply on a per occurrence basis for all coverages provided, unless otherwise stated below, and are part of, not in addition to the above limit(s) of liability.

For Annual Aggregate sub-limits the policy year will begin at the inception date of this policy and be concurrent with the anniversary dates of this policy.

All Risk EOC Sub-Limits:

1. \$-----Fire Fighting Materials and Expenses
2. \$-----Professional Fees
3. \$-----Expediting Expenses
4. \$-----Trees, Shrubs, Plants and Lawns limited to \$1,000 per item
5. \$-----Pavements and Roadways
6. \$-----Land and Water Clean Up Expense (Annual Aggregate for all coverages provided)
7. \$-----Installation Floater
8. \$-----Newly Acquired Property
9. \$-----Unnamed Locations Coverage
10. \$-----Fine Arts
11. \$-----Accounts Receivable
12. \$-----Valuable Papers and Records
13. \$-----Electronic Data Processing, Data and Media
14. Demolition & Increased Cost of Construction
 \$-----Coverage A: Undamaged Portion
 \$-----Coverage B: Demolition
 \$-----Coverage C: Compliance with the Law
 \$-----Coverage D: Business Interruption
15. \$-----Errors and Omissions
16. \$-----Transit Coverage
17. Terrorism and Supplemental United States Certified Act of Terrorism Endorsement
 \$----- A: United States Certified Act of Terrorism coverage

 Not Covered B: Terrorism Coverage for Locations Outside of the United States (Annual Aggregate, for all coverages provided)
18. \$-----Fungus, Mold or Mildew

Page 2

Explanation: Changes made to reflect a single Terrorism limit for US locations.

19. \$ _____	Deferred Payment	19. \$ _____	Deferred Payment
20. \$ _____	Off-Premises Service	20. \$ _____	Off-Premises Service

AFFILIATED FM INSURANCE COMPANY

Filing AFF-2008-1

S-1 PRO RE 3100 (1/06)

vs.

S-1 PRO RE 3100 (1/08)

<p>Interruption – Property Damage</p> <p>21. \$ _____ Arson or Theft Reward</p> <p>22. \$ _____ Money and Securities</p> <p>23. \$ _____ Locks and Keys</p> <p>24. \$ _____ Tenant Relocation Expense</p> <p>25. \$ _____ Soft Costs</p> <p><u>Business Interruption EOC Sub-Limits:</u></p> <p>A. _____ Days of Ordinary Payroll</p> <p>B. _____ Days of Civil Authority</p> <p>C. \$ _____ Off-Premises Service</p> <p>Interruption</p> <p>D. \$ _____ Contingent Business</p> <p>Interruption</p> <p>E. \$ _____ Lost Lease</p> <p>F. \$ _____ Ingress/Egress</p> <p>G. \$ _____ Tax Treatment</p> <p>H. _____ Days of Extended Period of Indemnity</p> <p>The above Extensions of Coverage (EOC) Sub-limits of liability will be the maximum payable for property damage and business interruption (if applicable) resulting from such property damage, or any combination thereof.</p> <p>With respect to Items A. and H. the number of days is part of and not in excess to any other outstanding sub-limits of liability.</p> <p>\$ _____ for Unnamed Locations Coverage and Property Removed from Described Locations (Annual Aggregate, for all coverages provided), for Property Damage and Business Interruption (if provided) combined when caused by or resulting from Terrorism.</p> <p>\$ _____ for Flood (Annual Aggregate, for all coverages if provided) for Property Damage and Business Interruption (if provided) combined when caused by or resulting from Terrorism.</p> <p>These limits shall not include the Actual Cash Value portion of fire damage caused by Terrorism.</p>	<p>Interruption – Property Damage</p> <p>21. \$ _____ Arson or Theft Reward</p> <p>22. \$ _____ Money and Securities</p> <p>23. \$ _____ Locks and Keys</p> <p>24. \$ _____ Tenant Relocation Expense</p> <p>25. \$ _____ Soft Costs</p> <p><u>Business Interruption EOC Sub-Limits:</u></p> <p>A. _____ Days of Ordinary Payroll</p> <p>B. _____ Days of Civil Authority</p> <p>C. \$ _____ Off-Premises Service</p> <p>Interruption</p> <p>D. \$ _____ Contingent Business</p> <p>Interruption</p> <p>E. \$ _____ Lost Lease</p> <p>F. \$ _____ Ingress/Egress</p> <p>G. \$ _____ Tax Treatment</p> <p>H. _____ Days of Extended Period of Indemnity</p> <p>The above Extensions of Coverage (EOC) Sub-limits of liability will be the maximum payable for property damage and business interruption (if applicable) resulting from such property damage, or any combination thereof.</p> <p>With respect to Items A. and H. the number of days is part of and not in excess to any other outstanding sub-limits of liability.</p>
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Explanation: Deleted obsolete reference to terrorism.

AFFILIATED FM INSURANCE COMPANY

Filing AFF-2008-1

S-1 PRO RE 3100 (1/06)

vs.

S-1 PRO RE 3100 (1/08)

<p>G. <u>DEDUCTIBLE AMOUNT:</u></p> <p>The following deductible amounts shall apply per occurrence for loss or damage under this policy in the respective loss categories indicated:</p> <p>1. \$ _____ All Other Losses.</p> <p>H. <u>SPECIAL TERMS AND CONDITIONS:</u></p> <p>I. <u>INDEX OF FORMS:</u></p> <p>The following forms are made part of this policy:</p>	<p>G. <u>DEDUCTIBLE AMOUNT:</u></p> <p>The following deductible amounts shall apply per occurrence for loss or damage under this policy in the respective loss categories indicated:</p> <p>2. \$ _____ All Other Losses.</p> <p>H. <u>SPECIAL TERMS AND CONDITIONS:</u></p> <p>I. <u>INDEX OF FORMS:</u></p> <p>The following forms are made part of this policy:</p>
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Explanation: No change.

<u>Title</u>	<u>Form</u>	<u>No.</u>	<u>Title</u>	<u>Form</u>	<u>No.</u>
Declarations Etc.	S-1 PRO RE 3100	(1/06)	Declarations Etc.	S-1 PRO RE 3100	(1/08)