

SERFF Tracking Number: SAFX-125484302 State: Arkansas  
 First Filing Company: American Economy Insurance Company, ... State Tracking Number: EFT \$50  
 Company Tracking Number: CF AR08023CGF01  
 TOI: 01.0 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)  
 Product Name: SBI Filings  
 Project Name/Number: Fire- Equipment Breakdown- IDR/CF AR08023CGF01

## Filing at a Glance

Companies: American Economy Insurance Company, American States Insurance Company, First National Insurance Company of America, General Insurance Company of America, Safeco Insurance Company of America

Product Name: SBI Filings	SERFF Tr Num: SAFX-125484302	State: Arkansas
TOI: 01.0 Property	SERFF Status: Closed	State Tr Num: EFT \$50
Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)	Co Tr Num: CF AR08023CGF01	State Status: Fees verified and received
Filing Type: Form	Co Status:	Reviewer(s): Betty Montesi, Llyweyia Rawlins, Brittany Yielding
	Author: SPI SafecoInsuranceSPI	Disposition Date: 02/22/2008
	Date Submitted: 02/12/2008	Disposition Status: Approved
Effective Date Requested (New): 05/01/2008		Effective Date (New): 05/01/2008
Effective Date Requested (Renewal): 05/01/2008		Effective Date (Renewal): 05/01/2008

State Filing Description:

## General Information

Project Name: Fire- Equipment Breakdown- IDR	Status of Filing in Domicile:
Project Number: CF AR08023CGF01	Domicile Status Comments:
Reference Organization:	Reference Number:
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 02/22/2008	
State Status Changed: 02/22/2008	Deemer Date:
Corresponding Filing Tracking Number:	
Filing Description:	
Submitting: See attached forms exhibit	

With this filing we are revising Equipment Breakdown endorsement. Expediting Expenses, Hazardous Substances, Spoilage, Computer Equipment, Data Restoration, CFC Refrigerants, and Service Interruption coverages are

<i>SERFF Tracking Number:</i>	<i>SAFX-125484302</i>	<i>State:</i>	<i>Arkansas</i>
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broadened; Covered Equipment, Animals, and Service Interruption coverages are reduced; and some definitions are revised. Refer to the Forms Memorandum for specific details. We are also including a list of conditions to show the conditions that will be used to complete the "Other Conditions" portion of the schedule. There is no rate impact contemplated for these changes.

For ease of doing business we are replacing the "standard" and Safeco BOP Access™ EB endorsements CP 7566 and CP 7416 with one endorsement CP 7782 that will apply to all property policies. We are also replacing the two schedules CP 7567 and CP 7414 with one schedule CP 7783.

We are filing the same IDR coverage endorsement CP 7410 to be applicable for all property policies as currently on file for Safeco BOP Access filing number AR-PC-07-022824.

The Equipment Breakdown Rule and, the rate and rule for Identity Recovery Coverage are being submitted in our companion rate/rule filing, CF AR08023CGR01.

We are submitting this filing under your Prior Approval statute and ask for an approval applicable to all policies written on or after May 1, 2008 and concurrent with our companion rate and rule filing, CF AR08023CGR01.

## Company and Contact

### Filing Contact Information

Valarie Searles, Commercial Lines Filings Analyst	valsea@safeco.com
Safeco Plaza	(206) 473-5885 [Phone]
Seattle, WA 98185-0001	(206) 473-6723[FAX]

### Filing Company Information

American Economy Insurance Company	CoCode: 19690	State of Domicile: Indiana
Safeco Plaza	Group Code: 163	Company Type:
State Filings Suite 2800		
Seattle, WA 98185-0001	Group Name: Safeco Group	State ID Number:



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## Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American Economy Insurance Company	\$50.00	02/12/2008	17942508

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## Correspondence Summary

### Dispositions

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

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## Disposition

Disposition Date: 02/22/2008  
Effective Date (New): 05/01/2008  
Effective Date (Renewal): 05/01/2008  
Status: Approved  
Comment:

Rate data does NOT apply to filing.

### Overall Rate Information for Multiple Company Filings

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

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Supporting Document	Forms Memoradum	Approved	Yes
Supporting Document	Other Conditions	Approved	Yes
Supporting Document	Exhibit-1-IDR	Approved	Yes
Supporting Document	Forms List	Approved	Yes
Form	Equipment Breakdown Endorsement	Approved	Yes
Form	Equipment Breakdown Schedule	Approved	Yes
Form	Identity Recovery Coverage for Defined Individuals Identity Theft Case Management Service and Expense Reimbursement	Approved	Yes

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## Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Equipment Breakdown Endorsement	CP 7782	01/08	Endorsement/Amendment/Conditions	Replaced Form #:0.00 CP 7566; CP 7416 Previous Filing #:		CP 7782.PDF
Approved	Equipment Breakdown Schedule	CP 7783	03/08	Declaration S/Schedule	Replaced Form #:0.00 CP 7567; CP 7414 Previous Filing #:		CP 7783.PDF
Approved	Identity Recovery Coverage for Defined Individuals Identity Theft Case Management Service and Expense Reimbursement	CP 7410	02/07	Endorsement/New Amendment/Conditions		0.00	CP 7410.PDF

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

## **EQUIPMENT BREAKDOWN ENDORSEMENT**

### **EQUIPMENT BREAKDOWN COVERAGE**

This endorsement modifies insurance provided under the following:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM  
CAUSES OF LOSS — BASIC FORM  
CAUSES OF LOSS — BROAD FORM  
CAUSES OF LOSS — SPECIAL FORM

- A.** The following is added as an Additional Coverage to the Causes of Loss — Basic Form, Broad Form or Special Form.

#### **Additional Coverage — Equipment Breakdown**

The term Covered Cause of Loss includes the Additional Coverage Equipment Breakdown as described and limited below.

1. We will pay for direct physical damage to Covered Property that is the direct result of an “accident”. As used in this Additional Coverage, “accident” means a fortuitous event that causes direct physical damage to “covered equipment”. The event must be one of the following:
  - a. mechanical breakdown, including rupture or bursting caused by centrifugal force;
  - b. artificially generated electrical current, including electric arcing, that disturbs electrical devices, appliances or wires;
  - c. explosion of steam boilers, steam pipes, steam engines or steam turbines owned or leased by you, or operated under your control;
  - d. loss or damage to steam boilers, steam pipes, steam engines or steam turbines caused by or resulting from any condition or event inside such equipment; or
  - e. loss or damage to hot water boilers or other water heating equipment caused by or resulting from any condition or event inside such boilers or equipment.
2. Unless otherwise shown in the Equipment Breakdown Coverage Schedule, the

following coverages also apply to the direct result of an “accident”. These coverages do not provide additional amounts of insurance.

#### **a. Expediting Expenses**

With respect to your damaged Covered Property, we will pay up to \$100,000 unless otherwise shown in the Equipment Breakdown Coverage Schedule, the reasonable extra cost to:

- (1) make temporary repairs; and
- (2) expedite permanent repairs or permanent replacement.

#### **b. Hazardous Substances**

We will pay for the additional cost to repair or replace Covered Property because of contamination by a “hazardous substance”. This includes the additional expenses to clean up or dispose of such property.

This does not include contamination of “perishable goods” by refrigerant, including but not limited to ammonia, which is addressed in **2.c.(1)(b)** below. As used in this coverage, additional costs mean those beyond what would have been payable under this Equipment Breakdown Coverage had no “hazardous substance” been involved.

The most we will pay for loss, damage or expense under this coverage, including actual loss of Business Income you sustain and necessary Extra Expense you incur, if shown as covered, is \$100,000 unless otherwise shown in the Equipment Breakdown Coverage Schedule.

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**c. Spoilage**

**(1) We will pay:**

- (a)** for physical damage to “perishable goods” due to spoilage;
- (b)** for physical damage to “perishable goods” due to contamination from the release of refrigerant, including but not limited to ammonia;
- (c)** any necessary expenses you incur to reduce the amount of loss under this coverage to the extent that they do not exceed the amount of loss that otherwise would have been payable under this coverage.

- (2)** If you are unable to replace the “perishable goods” before its anticipated sale, the amount of our payment will be determined on the basis of the sales price of the “perishable goods” at the time of the “accident”, less discounts and expenses you otherwise would have had. Otherwise our payment will be determined in accordance with the Valuation condition.

The most we will pay for loss, damage or expense under this coverage is \$100,000 unless otherwise shown in the Equipment Breakdown Coverage Schedule.

**d. Computer Equipment**

We will pay up to the applicable limit for loss or damage caused by or resulting from an “accident” to “hardware”, including loss or damage to “media” used in conjunction with such “hardware”.

**e. Data Restoration**

We will pay for your reasonable and necessary cost to research, replace and restore lost “computer programs” and “software” except for “media”.

The most we will pay for loss or expense under this coverage, including actual loss of Business Income you sustain and necessary Extra Expense you incur, if shown as covered, is \$100,000 unless otherwise shown in the Equipment Breakdown Coverage Schedule.

**f. CFC Refrigerants**

We will pay up to the applicable limit for the additional cost to repair or replace Covered Property because of the use or presence of a refrigerant containing CFC (chlorofluorocarbons) substances. This means the additional cost to do the least expensive of the following:

- (1)** Repair the damaged property and replace any lost CFC refrigerant;
- (2)** Repair the damaged property, retrofit the system to accept a non-CFC refrigerant and charge the system with a non-CFC refrigerant; or
- (3)** Replace the system with one using a non-CFC refrigerant.

Additional costs mean those beyond what would have been required had no CFC refrigerant been involved.

We will also pay for the actual loss of Business Income you sustain and necessary Extra Expense you incur caused by such loss, if shown as covered.

**g. Service Interruption**

- (1)** Any insurance provided for Business Income, Extra Expense or Spoilage is extended to apply to your loss, damage or expense caused by the interruption of utility services. The interruption must result from an “accident” to equipment, including overhead transmission lines, that is owned by a utility, a landlord, a landlord’s utility or other supplier who provides you with any of the following services: electrical power, waste disposal, air conditioning, refrigeration, heating, natural gas, compressed air, water, steam, internet access, telecommunications services, wide area networks or data transmission. The equipment must meet the definition of “covered equipment” except that it is not Covered Property.

- (2)** Unless otherwise shown in the Equipment Breakdown Coverage Schedule, Service Interruption coverage will not apply unless the failure or disruption of service exceeds 24 hours immediately following the “accident”.

- (3) The most we will pay for loss, damage or expense under this coverage is the limit that applies to Business Income, Extra Expense or Spoilage, except that if a limit is shown in the Equipment Breakdown Coverage Schedule for Service Interruption, that limit will apply to Business Income and Extra Expense loss under this coverage.

**h. Business Income and Extra Expense**

Any insurance provided under this coverage part for Business Income or Extra Expense is extended to the coverage provided by this endorsement. However, if a separate Equipment Breakdown deductible is shown in the Declarations, then as respects Equipment Breakdown coverage, the “period of restoration” will begin immediately after the “accident”, and the separate Equipment Breakdown deductible shown in the Declarations will apply. The most we will pay for loss of Business Income you sustain or necessary Extra Expense you incur is the limit that applies to Business Income or Extra Expense unless otherwise shown in the Equipment Breakdown Coverage Schedule.

**3. EXCLUSIONS**

All exclusions in the Causes of Loss form apply except as modified below and to the extent that coverage is specifically provided by this Additional Coverage Equipment Breakdown.

**a. The exclusions are modified as follows:**

- (1) If the Causes of Loss — Basic Form or Causes of Loss — Broad Form applies, the following is added to Exclusion **B.2.**:

Depletion, deterioration, corrosion, erosion, wear and tear, or other gradually developing conditions. But if an “accident” results, we will pay for the resulting loss, damage or expense.

- (2) The following is added to Exclusion **B.1.g.(1)** of any Causes of Loss form:

However, if electrical “covered equipment” requires drying out because of the above, we will pay for the direct expenses of such drying out subject to the applicable Limit of Insurance and deductible for

Building or Business Personal Property, whichever applies.

- (3) If the Causes of Loss — Special Form applies, as respects this endorsement only, the last paragraph of Exclusion **B.2.d.** is deleted and replaced with the following:

But if an excluded cause of loss that is listed in **2.d.(1)** through **(7)** results in an “accident”, we will pay for the loss, damage or expense caused by that “accident”.

- b. We will not pay under this endorsement for loss, damage or expense caused by or resulting from any of the following tests:**

- (1) a hydrostatic, pneumatic or gas pressure test of any boiler or pressure vessel; or

- (2) an electrical insulation breakdown test of any type of electrical equipment.

- c. We will not pay under this endorsement for loss, damage or expense caused by or resulting from any defect, programming error, programming limitation, “computer virus”, malicious code, loss of “computer programs”, loss of “software”, loss of access, loss of use, loss of functionality, “computer hacking”, or other condition within or involving “computer programs” or “software” of any kind. But if an “accident” results, we will pay for the resulting loss, damage or expense.**

- d. With respect to Service Interruption coverage, we will also not pay for an “accident” caused by or resulting from: fire; lightning; windstorm or hail; explosion (except as specifically provided in **A.1.c.** above); smoke; aircraft or vehicles; riot or civil commotion; vandalism; sprinkler leakage; falling objects; weight of snow, ice or sleet; freezing; collapse; flood or earth movement.**

- e. We will not pay under this endorsement for any loss or damage to animals or lawns.**

**4. DEFINITIONS**

The following are added to **H. DEFINITIONS**:

- a. “Boilers and vessels” means:**

- (1) Any boiler, including attached steam, condensate and feedwater piping; and

- (2) Any fired or unfired pressure vessel subject to vacuum or internal pressure other than the static pressure of its contents.

This term does not appear elsewhere in this endorsement, but may appear in the Equipment Breakdown Coverage Schedule.

- b. "Computer hacking" means an unauthorized intrusion by an individual or group of individuals, whether employed by you or not, into "hardware", "software", or a computer network that results in:

- (1) deletion, destruction, generation, or modification of "software";
- (2) alteration, contamination, corruption, degradation, or destruction of the integrity, quality, or performance of "software";
- (3) observation, scanning, or copying of "electronic data", "programs and applications", and "proprietary programs";
- (4) damage, destruction, inadequacy, malfunction, degradation, or corruption of any "hardware" or "media" used with "hardware"; or
- (5) denial of access to or denial of services from your "hardware" or your computer network.

- c. "Computer programs" means a set of related electronic instructions which direct the operations and functions of a computer or device connected to it, which enable the computer or device to receive, process, store, retrieve or send data.

- d. "Computer virus" means the introduction of any malicious, self-replicating electronic data processing code or other code into "hardware" or "software" that is intended to result in:

- (1) deletion, destruction, generation, or modification of "software";
- (2) alteration, contamination, corruption, degradation, or destruction of the integrity, quality, or performance of "software";
- (3) damage, destruction, inadequacy, malfunction, degradation, or corruption of any "hardware" or "media" used with "hardware"; or

- (4) denial of access to or denial of services from your "hardware" or your computer network.

e. "Covered equipment"

- (1) "Covered equipment" means, unless otherwise specified in the Equipment Breakdown Coverage Schedule, Covered Property:

- (a) that generates, transmits or utilizes energy, including electronic communications and data processing equipment; or
- (b) which, during normal usage, operates under vacuum or pressure, other than the weight of its contents.

- (2) None of the following is "covered equipment":

- (a) structure, foundation, cabinet, compartment or air supported structure or building;
- (b) insulating or refractory material;
- (c) sewer piping, underground vessels or piping, or piping forming a part of a sprinkler system;
- (d) water piping other than boiler feedwater piping, boiler condensate return piping or water piping forming a part of a refrigerating or air conditioning system;
- (e) "vehicle" or any equipment mounted on a "vehicle";
- (f) satellite, spacecraft or any equipment mounted on a satellite or spacecraft;
- (g) dragline, excavation or construction equipment; or
- (h) equipment manufactured by you for sale.

f. "Electrical generating equipment"

- (1) "Electrical generating equipment" means equipment which converts any other form of energy into electricity. This includes, but is not limited to, the following:

- (a) boilers used primarily to provide steam for one or more turbine-generator units;
- (b) turbine-generators (including steam, gas, water or wind turbines);

- (c) engine-generators;
- (d) fuel cells or other alternative electrical generating equipment;
- (e) electrical transformers, switch-gear and power lines used to convey the generated electricity; and
- (f) associated equipment necessary for the operation of any of the equipment listed in (a) through (e) above.

(2) "Electrical generating equipment" does not mean:

- (a) elevator or hoist motors that generate electricity when releasing cable; or
- (b) equipment intended to generate electricity solely on an emergency, back-up basis.

This term does not appear elsewhere in this endorsement, but may appear in the Equipment Breakdown Coverage Schedule.

g. "Electronic data" means information, facts or "computer programs" stored as or on, created or used on, or transmitted to or from computer software (including systems and applications software), on hard or floppy disks, CD-ROMs, tapes, drives, cells, data processing devices or any other repositories of computer software which are used with electronically controlled equipment.

h. "Hardware" means a network of electronic machine components (micro-processors) capable of accepting instructions and information, processing the information according to the instructions, and producing desired results.

(1) "Hardware" includes but is not limited to:

- (a) mainframe and mid-range computers and network servers;
- (b) personal computers and workstations;
- (c) laptops, palmtops, notebook PCs, other portable computer devices and accessories including, but not limited to, multimedia projectors; and
- (d) peripheral data processing equipment, including but not

limited to, printers, keyboards, monitors, and modems.

(2) "Hardware" does not include "software".

i. "Hazardous substance" means any substance that is hazardous to health or has been declared to be hazardous to health by a governmental agency.

j. "Media" means processing, recording, or storage media used with "hardware". This includes but is not limited to films, tapes, cards, discs, drums, cartridges, cells or flashdrives.

k. "Medical device" means imaging, therapeutic and laboratory equipment and any other equipment used for diagnosis, monitoring, cure, mitigation, treatment or prevention of disease or other conditions, or to affect the structure of the body.

This term does not appear elsewhere in this endorsement, but may appear in the Equipment Breakdown Coverage Schedule.

l. "One accident" means: If an initial "accident" causes other "accidents", all will be considered "one accident". All "accidents" that are the result of the same event will be considered "one accident".

m. "Perishable goods" means personal property maintained under controlled conditions for its preservation, and susceptible to loss or damage if the controlled conditions change.

n. "Production machinery" means any machine or apparatus that processes or produces a product intended for eventual sale. However, "production machinery" does not mean any fired or unfired pressure vessel other than a cylinder containing a movable plunger or piston.

This term does not appear elsewhere in this endorsement, but may appear in the Equipment Breakdown Coverage Schedule.

o. "Programs and applications" means operating programs and applications that you purchase and that are:

(1) stored on "media"; or

(2) pre-installed and stored in "hardware".

p. "Proprietary programs" means proprietary applications or programs that are developed in-house or that you had developed specifically for you and that are:

- (1) stored on "media"; or
- (2) installed and stored in "hardware".

q. "Software" means "media", "electronic data", "programs and applications", and "proprietary programs".

r. "Vehicle" means, as respects this endorsement only, any machine or apparatus that is used for transportation or moves under its own power. "Vehicle" includes, but is not limited to, car, truck, bus, trailer, train, aircraft, watercraft, forklift, bulldozer, tractor or harvester.

However, any property that is stationary, permanently installed at a covered location and that receives electrical power from an external power source will not be considered a "vehicle".

**B. The Building and Personal Property Coverage Form is modified as follows.**

The definitions stated above also apply to section **B.** of this endorsement.

**1. DEDUCTIBLE**

The deductible in the Declarations applies unless a separate Equipment Breakdown deductible is shown in the Declarations. If a separate Equipment Breakdown deductible is shown, the following applies.

Only as regards Equipment Breakdown Coverage, provision **D. DEDUCTIBLE** is deleted and replaced with the following:

**a. Deductibles for Each Coverage**

- (1) Unless the Declarations indicates that your deductible is combined for all coverages, multiple deductibles may apply to any "one accident".
- (2) We will not pay for loss, damage or expense under any coverage until the amount of the covered loss, damage or expense exceeds the deductible amount indicated for that coverage in the Declarations. We will then pay the amount of loss, damage or expense in excess of the applicable deductible amount, subject to the applicable limit.
- (3) If deductibles vary by type of "covered equipment" and more than one type of "covered equipment" is involved in any "one

accident", only the highest deductible for each coverage will apply.

**b. Direct and Indirect Coverages**

- (1) Direct Coverages Deductibles and Indirect Coverages Deductibles may be indicated in the Declarations.
- (2) Unless more specifically indicated in the Declarations:
  - (a) Indirect Coverages Deductibles apply to Business Income and Extra Expense loss; and
  - (b) Direct Coverages Deductibles apply to all remaining loss, damage or expense covered by this endorsement.

**c. Application of Deductibles**

**(1) Dollar Deductibles**

We will not pay for loss, damage or expense resulting from any "one accident" until the amount of loss, damage or expense exceeds the applicable Deductible shown in the Declarations. We will then pay the amount of loss, damage or expense in excess of the applicable Deductible or Deductibles, up to the applicable Limit of Insurance.

**(2) Time Deductible**

If a time deductible is shown in the Declarations, we will not be liable for any loss occurring during the specified number of hours or days immediately following the "accident". If a time deductible is expressed in days, each day shall mean twenty-four consecutive hours.

**(3) Multiple of Average Daily Value (ADV)**

If a deductible is expressed as a number times ADV, that amount will be calculated as follows:

The ADV (Average Daily Value) will be the Business Income (as defined in any Business Income coverage that is part of this policy) that would have been earned during the period of interruption of business had no "accident" occurred, divided by the number of working days in that period. No reduction shall be made for the Business Income not being earned, or in the number of working days, because of the "accident" or

any other scheduled or unscheduled shutdowns during the period of interruption. The ADV applies to the Business Income value of the entire location, whether or not the loss affects the entire location. If more than one location is included in the valuation of the loss, the ADV will be the combined value of all affected locations. For purposes of this calculation, the period of interruption may not extend beyond the "period of restoration".

The number indicated in the Declarations will be multiplied by the ADV as determined above. The result shall be used as the applicable deductible.

**(4) Percentage of Loss Deductibles**

If a deductible is expressed as a percentage of loss, we will not be liable for the indicated percentage of the gross amount of loss, damage or expense (prior to any applicable deductible or coinsurance) insured under the applicable coverage. If the dollar amount of such percentage is less than the indicated minimum deductible, the minimum deductible will be the applicable deductible.

**2. CONDITIONS**

The following conditions are in addition to the Conditions in the Building and Personal Property Coverage Form and the Common Policy Conditions.

**a. Suspension**

Whenever "covered equipment" is found to be in, or exposed to, a dangerous condition, any of our representatives may immediately suspend the insurance against loss from an "accident" to that "covered equipment". This can be done by mailing or delivering a written notice of suspension to:

- (1)** your last known address; or
- (2)** the address where the "covered equipment" is located.

Once suspended in this way, your insurance can be reinstated only by an endorsement for that "covered equipment". If we suspend your insurance, you will get a pro rata refund of premium for that "covered equipment" for the period of suspension. But the

suspension will be effective even if we have not yet made or offered a refund.

**b. Jurisdictional Inspections**

If any property that is "covered equipment" under this endorsement requires inspection to comply with state or municipal boiler and pressure vessel regulations, we agree to perform such inspection on your behalf. We do not warrant that conditions are safe or healthful. For assistance, call the Inspection Hotline at 1-800-333-INSP (4677).

**c. Environmental, Safety and Efficiency Improvements**

If "covered equipment" requires replacement due to an "accident", we will pay your additional cost to replace with equipment that is better for the environment, safer or more efficient than the equipment being replaced.

However, we will not pay more than 125% of what the cost would have been to repair or replace with like kind and quality. This condition does not increase any of the applicable limits. This condition does not apply to any property to which Actual Cash Value applies.

**d. Coinsurance**

If a coinsurance percentage is shown in the Equipment Breakdown Coverage Schedule for specified coverages, the following condition applies.

We will not pay for the full amount of your loss if the applicable limit is less than the product of the specified coinsurance percentage times the value of the property subject to the coverage at the time of the loss. Instead, we will determine what percentage this calculated product is compared to the applicable limit and apply that percentage to the gross amount of loss. We will then subtract the applicable deductible. The resulting amount, or the applicable limit, is the most we will pay. We will not pay for the remainder of the loss. Coinsurance applies separately to each insured location.

The most we will pay for loss, damage or expense under this endorsement arising from any "one accident" is the applicable Limit of Insurance in the Declarations unless otherwise shown in the Equipment Breakdown Coverage Schedule. Coverage provided under this endorsement does not provide an additional amount of insurance.

## COMMERCIAL PROPERTY COVERAGE PART EQUIPMENT BREAKDOWN COVERAGE SCHEDULE

*Equipment Breakdown is subject to the Limits of Insurance shown in the Declarations except as specifically shown below.*

*These coverages apply to all locations covered on the policy, unless otherwise specified.*

Coverages	Limits
Expediting Expenses	\$!!!!!!!!!!
Hazardous Substances	\$=====
Spoilage	\$+++++++
Computer Equipment	Included
Data Restoration	\$#####
CFC Refrigerants	Included

### Other Conditions

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

**IDENTITY RECOVERY COVERAGE FOR DEFINED INDIVIDUALS  
IDENTITY THEFT CASE MANAGEMENT SERVICE AND EXPENSE REIMBURSEMENT**

The following is added as an Additional Coverage to the Property Coverage Part:

**IDENTITY RECOVERY COVERAGE**

We will provide the Case Management Service and Expense Reimbursement Coverage indicated below if all of the following requirements are met:

1. There has been an "identity theft" involving the personal identity of an "identity recovery insured" under this policy; and
2. Such "identity theft" is first discovered by the "identity recovery insured" during the policy period for which this Identity Recovery coverage is applicable; and
3. Such "identity theft" is reported to us within 60 days after it is first discovered by the "identity recovery insured."

If all three of the requirements listed above have been met, then we will provide the following to the "identity recovery insured":

**1. Case Management Service**

Services of an "identity recovery case manager" as needed to respond to the "identity theft"; and

**2. Expense Reimbursement**

Reimbursement of necessary and reasonable "identity recovery expenses" incurred as a direct result of the "identity theft."

This coverage is additional insurance.

**EXCLUSIONS**

The following additional exclusions apply to this coverage:

We do not cover loss or expense arising from any of the following.

1. The theft of a professional or business identity.
2. Any fraudulent, dishonest or criminal act by an "identity recovery insured" or any person aiding

or abetting an "identity recovery insured", or by any authorized representative of an "identity recovery insured", whether acting alone or in collusion with others.

3. Loss other than "identity recovery expenses".
4. An "identity theft" that is first discovered by the "identity recovery insured" prior to or after the period for which this coverage applies. This exclusion applies whether or not such "identity theft" began or continued during the period of coverage.
5. An "identity theft" that is not reported to us within 60 days after it is first discovered by the "identity recovery insured."
6. An "identity theft" that is not reported in writing to the local law enforcement authorities.

**LIMITS**

Case Management Service is available as needed for any one "identity theft" for up to 12 consecutive months from the inception of the service. Expenses we incur to provide Case Management Service do not reduce the amount of limit available for Expense Reimbursement coverage.

Expense Reimbursement coverage is subject to a limit of \$25,000 annual aggregate per "identity recovery insured." Regardless of the number of claims, this limit is the most we will pay for the total of all loss or expense arising out of all "identity thefts" to any one "identity recovery insured" which are first discovered by the "identity recovery insured" during a 12-month period starting with the beginning of the present annual policy period. If an "identity theft" is first discovered in one policy period and continues into other policy periods, all loss and expense arising from such "identity theft" will be subject to the aggregate limit applicable to the policy period when the "identity theft" was first discovered.

Legal costs as provided under item d. of the definition of "identity recovery expenses" are part of, and not in addition to, the Expense Reimbursement coverage limit.

Item e. (Lost Wages) and item f. (Child and Elder Care Expenses) of the definition of “identity recovery expenses” are jointly subject to a sublimit of \$250 per day, not to exceed \$5,000 in total. This sublimit is part of, and not in addition to, the Expense Reimbursement coverage limit. Coverage is limited to wages lost and expenses incurred within 12 months after the first discovery of the “identity theft” by the “identity recovery insured.”

## DEDUCTIBLE

Case Management Service is not subject to a deductible.

Expense Reimbursement coverage is subject to a deductible of \$250. Any one “identity recovery insured” shall be subject to only one deductible under this Identity Recovery Coverage during any one policy period.

## CONDITIONS

The following additional conditions apply to this coverage:

### A. Assistance and Claims

For assistance, the “identity recovery insured” should call the **Identity Recovery Help Line at 1-800-631-9073**.

The **Identity Recovery Help Line** can provide the “identity recovery insured” with:

1. Information and advice for how to respond to a possible “identity theft”; and
2. Instructions for how to submit a service request for Case Management Service and/or a claim form for Expense Reimbursement Coverage.

In some cases, we may provide Case Management services at our expense to an “identity recovery insured” prior to a determination that a covered “identity theft” has occurred. Our provision of such services is not an admission of liability under the policy. We reserve the right to deny further coverage or service if, after investigation, we determine that a covered “identity theft” has not occurred.

As respects Expense Reimbursement Coverage, the “identity recovery insured” must send to us, within 60 days after our request, receipts, bills or other records that support his or her claim for “identity recovery expenses.”

## B. Computer Security

It is the responsibility of each “identity recovery insured” to use and maintain his or her computer system security, including personal firewalls, antivirus software and proper disposal of used hard drives.

## C. Services

The following conditions apply as respects any services provided by us or our designees to any “identity recovery insured” under this endorsement:

1. Our ability to provide helpful services in the event of an “identity theft” depends on the cooperation, permission and assistance of the “identity recovery insured.”
2. All services may not be available or applicable to all individuals. For example, “insureds” who are minors or foreign nationals may not have credit records that can be provided or monitored. Service in Canada will be different from service in the United States and Puerto Rico in accordance with local conditions.
3. We do not warrant or guarantee that our services will end or eliminate all problems associated with an “identity theft” or prevent future “identity thefts.”

## DEFINITIONS

With respect to the provisions of this endorsement only, the following definitions are added:

1. **“Identity Recovery Case Manager”** means one or more individuals assigned by us to assist an “identity recovery insured” with communications we deem necessary for re-establishing the integrity of the personal identity of the “identity recovery insured.” This includes, with the permission and cooperation of the “identity recovery insured,” written and telephone communications with law enforcement authorities, governmental agencies, credit agencies and individual creditors and businesses.
2. **“Identity Recovery Expenses”** means the following when they are reasonable and necessary expenses that are incurred in the United States or Canada as a direct result of an “identity theft”:
  - a. Costs for re-filing applications for loans, grants or other credit instruments that are rejected solely as a result of an “identity theft.”

- b. Costs for notarizing affidavits or other similar documents, long distance telephone calls and postage solely as a result of your efforts to report an “identity theft” or amend or rectify records as to your true name or identity as a result of an “identity theft.”
  - c. Costs for up to 12 credit reports from established credit bureaus dated within 12 months after your knowledge or discovery of an “identity theft.”
  - d. Fees and expenses for an attorney approved by us for:
    - (1) Defending any civil suit brought against an “identity recovery insured” by a creditor or collection agency or entity acting on behalf of a creditor for non-payment of goods or services or default on a loan as a result of an “identity theft”; and
    - (2) Removing any civil judgment wrongfully entered against an “identity recovery insured” as a result of the “identity theft.”
  - e. Actual lost wages of the “insured” for time reasonably and necessarily taken away from work and away from the work premises. Time away from work includes partial or whole work days. Actual lost wages may include payment for vacation days, discretionary days, floating holidays and paid personal days. Actual lost wages does not include sick days or any loss arising from time taken away from self employment. Necessary time off does not include time off to do tasks that could reasonably have been done during nonworking hours.
  - f. Actual costs for supervision of children or elderly or infirm relatives or dependants of the “insured” during time reasonably and necessarily taken away from such supervision. Such care must be provided by a professional care provider who is not a relative of the “insured.”
3. **“Identity Recovery Insured”** means the following:
- a. When the entity insured under this policy is a sole proprietorship, the “identity recovery insured” is the individual person who is the sole proprietor of the insured entity.
  - b. When the entity insured under this policy is a partnership, each current partner is an “identity recovery insured.”
  - c. When the entity insured under this policy is a corporation or other organization, any individual having an ownership position of 20% or more of the insured entity is an “identity recovery insured.” However, if and only if there is no one who has such an ownership position, then the “identity recovery insured” shall be:
    - (1) The chief executive of the insured entity; or
    - (2) As respects a religious institution, the senior ministerial employee.

An “identity recovery insured” must always be an individual person. The entity insured under this policy is not an “identity recovery insured.”
4. **“Identity Theft”** means the fraudulent use of the social security number or other method of identifying an “identity recovery insured.” This includes fraudulently using the personal identity of an “identity recovery insured” to establish credit accounts, secure loans, enter into contracts or commit crimes.
- “Identity theft” does not include the fraudulent use of a business name, d/b/a or any other method of identifying a business activity.
- “Identity theft” does not include the unauthorized use of a valid credit card, credit account or bank account. However, “identity theft” does include the fraudulent alteration of account profile information, such as the address to which statements are sent.

All other provisions of this policy apply.

*SERFF Tracking Number:*      *SAFX-125484302*                      *State:*                      *Arkansas*  
*First Filing Company:*      *American Economy Insurance Company, ...*      *State Tracking Number:*      *EFT \$50*  
*Company Tracking Number:*      *CF AR08023CGF01*  
*TOI:*                      *01.0 Property*                      *Sub-TOI:*                      *01.0001 Commercial Property (Fire and Allied Lines)*  
  
*Product Name:*                      *SBI Filings*  
*Project Name/Number:*              *Fire- Equipment Breakdown- IDR/CF AR08023CGF01*

## **Rate Information**

Rate data does NOT apply to filing.

SERFF Tracking Number: SAFX-125484302 State: Arkansas  
First Filing Company: American Economy Insurance Company, ... State Tracking Number: EFT \$50  
Company Tracking Number: CF AR08023CGF01  
TOI: 01.0 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)  
Product Name: SBI Filings  
Project Name/Number: Fire- Equipment Breakdown- IDR/CF AR08023CGF01

## Supporting Document Schedules

<b>Satisfied -Name:</b> Uniform Transmittal Document-Property & Casualty	<b>Review Status:</b> Approved	02/22/2008
<b>Comments:</b>		
<b>Attachments:</b>		
AR - NAIC P&C TRANSMITTAL DOCUMENT.PDF		
AR - NAIC FORM FILING SCHEDULE.PDF		
<b>Satisfied -Name:</b> Forms Memoradum	<b>Review Status:</b> Approved	02/22/2008
<b>Comments:</b>		
<b>Attachment:</b>		
Forms Memoradum .PDF		
<b>Satisfied -Name:</b> Other Conditions	<b>Review Status:</b> Approved	02/22/2008
<b>Comments:</b>		
<b>Attachment:</b>		
Other Conditions .PDF		
<b>Satisfied -Name:</b> Exhibit-1-IDR	<b>Review Status:</b> Approved	02/22/2008
<b>Comments:</b>		
<b>Attachment:</b>		
Exhibit-1-IDR .PDF		
<b>Satisfied -Name:</b> Forms List	<b>Review Status:</b> Approved	02/22/2008
<b>Comments:</b>		
<b>Attachment:</b>		
Forms List .PDF		

## Property & Casualty Transmittal Document

<b>1. Reserved for Insurance Dept. Use Only</b>	<b>2. Insurance Department Use only</b> a. Date the filing is received: b. Analyst: c. Disposition: d. Date of disposition of the filing: e. Effective date of filing: <table style="width: 100%; border: none;"> <tr> <td style="width: 50%; border: none;">New Business</td> <td style="border: none;"></td> </tr> <tr> <td style="border: none;">Renewal Business</td> <td style="border: none;"></td> </tr> </table> f. State Filing #: g. SERFF Filing #: h. Subject Codes	New Business		Renewal Business	
New Business					
Renewal Business					

<b>3. Group Name</b>	<b>Group NAIC #</b>
Safeco Group	163

4. Company Name(s)	Domicile	NAIC #	FEIN #	State #
American Economy Insurance Company	IN	19690	35-1044900	
American States Insurance Company	IN	19704	35-0145400	
First National Insurance Company of America	WA	24724	91-0742144	
General Insurance Company of America	WA	24732	91-0231910	
Safeco Insurance Company of America	WA	24740	91-0742148	

<b>5. Company Tracking Number</b>	CF AR08023CGF01
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**Contact Info of Filer(s) or Corporate Officer(s)** [include toll-free number]

6.	Name and address	Title	Telephone #s	FAX #	e-mail
	Valarie Searles Safeco Plaza, State Filings, Suite 2800 Seattle WA 98185-0001	Commercial Lines Filings Analyst	206-473-5885	206-473-6723	valsea@safeco.com

<b>7.</b>	Signature of authorized filer	<i>Valarie Searles</i>
<b>8.</b>	Please print name of authorized filer	Valarie Searles

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

<b>9.</b>	Type of Insurance (TOI)	01.0 Property		
<b>10.</b>	Sub-Type of Insurance (Sub-TOI)	01.0001 Commercial Property (Fire and Allied Lines)		
<b>11.</b>	State Specific Product code(s) (if applicable) [See State Specific Requirements]			
<b>12.</b>	Company Program Title (Marketing Title)			
<b>13.</b>	Filing Type	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input checked="" type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)		
<b>14.</b>	Effective Date(s) Requested	New: May 1, 2008	Renewal: May 1, 2008	
<b>15.</b>	Reference Filing?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
<b>16.</b>	Reference Organization (if applicable)			
<b>17.</b>	Reference Organization # & Title			
<b>18.</b>	Company's Date of Filing	February 12, 2008		
<b>19.</b>	Status of filing in domicile	<input type="checkbox"/> Not Filed <input checked="" type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved		

## Property & Casualty Transmittal Document

<b>20.</b>	<b>This filing transmittal is part of Company Tracking #</b>	CF AR08023CGF01
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<b>21.</b>	<b>Filing Description</b> [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
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**Submitting:** See attached forms exhibit

With this filing we are revising Equipment Breakdown endorsement. Expediting Expenses, Hazardous Substances, Spoilage, Computer Equipment, Data Restoration, CFC Refrigerants, and Service Interruption coverages are broadened; Covered Equipment, Animals, and Service Interruption coverages are reduced; and some definitions are revised. Refer to the Forms Memorandum for specific details. We are also including a list of conditions to show the conditions that will be used to complete the "Other Conditions" portion of the schedule. There is no rate impact contemplated for these changes.

For ease of doing business we are replacing the "standard" and Safeco BOP Access™ EB endorsements CP 7566 and CP 7416 with one endorsement CP 7782 that will apply to all property policies. We are also replacing the two schedules CP 7567 and CP 7414 with one schedule CP 7783.

We are filing the same IDR coverage endorsement CP 7410 to be applicable for all property policies as currently on file for Safeco BOP Access filing number AR-PC-07-022824.

The Equipment Breakdown Rule and, the rate and rule for Identity Recovery Coverage are being submitted in our companion rate/rule filing, CF AR08023CGR01.

We are submitting this filing under your Prior Approval statute and ask for an approval applicable to all policies written on or after May 1, 2008 and concurrent with our companion rate and rule filing, CF AR08023CGR01.

<b>22.</b>	<p><b>Filing Fees</b> (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]</p> <p><b>Check #:</b> N/A  <b>Amount:</b> \$50.00</p> <p>Process through EFT</p> <p style="text-align: center;"><b>Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.</b></p>
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\*\*\*Refer to 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.)

<b>1.</b>	<b>This filing transmittal is part of Company Tracking #</b>	CF AR08023CGF01
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<b>2.</b>	<b>This filing corresponds to rate/rule filing number</b> (Company tracking number of rate/rule filing, if applicable)	CF AR08023 CGR01
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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	Equipment Breakdown Endorsement	CP 7782 01/08	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	CP 7566 10-01 CP 7416 02-07	
02	Equipment Breakdown Schedule	CP 7783 03/08	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	CP 7567 10-01 CP 7414 02-07	
03	Identity Recovery Coverage for Defined Individuals Identity Theft Case Management Service And Expense Reimbursement	CP 7410 02/07	<input checked="" 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		
11			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		

**FORM EXPLANATORY MEMORANDUM**

**SAFECO BUSINESS INSURANCE**

**EQUIPMENT BREAKDOWN ENDORSEMENT**

**CP 77 82 01 08**

**EQUIPMENT BREAKDOWN COVERAGE SCHEDULE**

**CP 77 83 03 08**

This Company is introducing a new Equipment Breakdown (Boiler and Machinery) endorsement and schedule. This company is a member of ISO, but these forms are being filed independently. Equipment Breakdown Coverage is an endorsement and will be used with the ISO Commercial Property, Safeco Optimum Property™, Safeco BOP Access™ forms.

Coverage

Coverage is provided for "accidents" to "covered equipment". "Accident" is defined in terms of the exclusions and limitations in the property forms in order to eliminate any potential gaps in coverage and to provide as seamless an approach as possible between the Property and the Equipment Breakdown coverages. Those exclusions and limitations, briefly, are:

- mechanical breakdown
- artificially generated electric current
- steam explosion
- other loss or damage to steam equipment and water heating equipment.

Other coverages provided include:

- Expediting Expenses
- Hazardous Substances
- Spoilage
- Computer Equipment
- Data Restoration
- CFC Refrigerants
- Service Interruption

In addition, any coverage provided under the Commercial Property Coverage Part for Business Income and Extra Expense extends to the Equipment Breakdown endorsement.

The limit for each of the above coverages, is \$100,000 unless otherwise shown in a Schedule, with the exception of Computer Equipment, CFC Refrigerants, Business Income, Extra Expense and Service Interruption. The limits for Computer Equipment and CFC Refrigerants are included up to the applicable

limits. The limits for Business Income and Extra Expense are the limits shown in the Commercial Property Coverage Declarations for those coverages unless a different amount is shown in a Schedule. The limit for Service Interruption is the Business Income, Extra Expense or Spoilage limit.

Coverage to dry out electrical equipment is provided as an exception to the water exclusion.

#### Deductible

The endorsement is designed so that either the property deductible or a separate deductible can apply. If a separate deductible applies it is shown in the Declarations and may be combined for all Equipment Breakdown coverage, or separate for Property Damage (Direct Coverage) and Business Income/Extra Expense (Indirect Coverages) respectively.

#### Exclusions and Conditions

Typical Boiler and Machinery exclusions are included. Since this is an endorsement, the Loss Conditions and Additional Conditions in the Commercial Property Coverage Part will apply. In addition, a condition for Environmental, Safety & Efficiency Improvements is included. It covers the additional cost to replace with equipment that is better for the environment, safer or more efficient than the equipment being replaced, not to exceed 125% of what the cost would have been to replace with equipment of like kind and quality.

#### Other Conditions

The Equipment Breakdown Coverage Schedule includes a section labeled "Other Conditions." This section is used to indicate optional information referenced in the Equipment Breakdown Coverage Endorsement. Other brief provisions specific to the individual risk can also be indicated under Other Conditions.

These provisions fall into the following categories:

- equipment that will be valued at actual cash value
- equipment that is excluded from "covered equipment"
- miscellaneous exclusions

## OTHER CONDITIONS

### Actual Cash Value

Equipment 25 years or older will be valued at Actual Cash Value.

### Covered Equipment does not include....

'Covered equipment' does not include any die, mold, pattern, bolster or extrusion plate.

'Covered equipment' does not include any electrical apparatus forming a part of an electrical connection between the secondary terminal of any arc or induction transformer and the furnace or heating coil which it supplies.

'Covered equipment' does not include any medical device. See endorsement.

'Covered equipment' does not include any oven, stove, furnace, incinerator, pot or kiln.

'Covered equipment' does not include any vacuum tube or gas tube.

'Covered equipment' does not include conveyors, cranes or hoists, but does include electrical equipment mounted on or used with a conveyor, crane or hoist.

'Covered equipment' does not include 'electrical generating equipment.'

'Covered equipment' does not include 'production machinery.'

'Covered equipment' does not include any mobile Magnetic Resonance Imaging equipment (MRI) until it has operated for four continuous hours at the location where the 'accident' occurs.

### Exclusions

We will not pay for loss, damage or expense caused by or resulting from the accidental discharge of molten material, however caused.

## Exhibit I

### IDENTITY RECOVERY COVERAGE ENDORSEMENT

Identity Recovery Coverage for Defined Individuals (IDR), CP7410, is being introduced as an optional endorsement to the Safeco BOP Access™ coverage form. The program is designed to cover all “identity recovery insureds” as defined in the applicable policies. This definition will apply to one owner or manager in some cases and multiple owners or partners in other cases. We will therefore be providing coverage to one insured on some policies and many insureds on other policies.

While many financial institutions provide protection to consumers for the actual fraud loss, most individuals have no help for the time and expense required to restore their personal identities.

The program HSB created in response to this need is called Identity Recovery Coverage because it combines both indemnity coverage for expenses and a significant service component to help the insured identity theft victim. Services include:

- A toll-free identity recovery help line provides advice and assistance to insured who think they may be victims of identity theft.
- Insureds who are victims of covered identity thefts are assigned a case manager who provides a wide range of identity recovery services on behalf of the insured victim.

The program also includes insurance coverage for various out-of-pocket expenses, including specified legal expenses. Lost wages and expenses for child or elder care are covered, subject to a sublimit of \$250 per day, \$5,000 total. The expense reimbursement coverage is subject to an annual aggregate limit of \$25,000 per insured. Expenses incurred by Safeco to provide help line assistance and case management services do not reduce the limit available for insurance recovery.

This endorsement is being filed as an optional additional coverage. The annual premium for this coverage is \$12.00 per policy. There are no eligibility requirements and there is no application required.

## COMMERCIAL PROPERTY FORMS LIST

<b>Form #</b>	<b>Edition</b>	<b>Title</b>	<b>New or Replacing Form # Edition</b>
CP 77 82	01-08	Equipment Breakdown Endorsement	CP 7566 10-01& CP7416 02-07
CP 77 83	03-08	Equipment Breakdown Schedule	CP 7567 10-01 & CP 7414 02-07
CP 74 10	2-07	Identity Recovery Coverage for Defined Individuals Identity Theft Case Management Service And Expense Reimbursement	New