

SERFF Tracking Number: ASPX-125590624 State: Arkansas  
Filing Company: American Bankers Insurance Company of Florida State Tracking Number: #? \$?  
Florida  
Company Tracking Number: GL AR03011AIF01  
TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0020 Commercial Umbrella & Excess  
Product Name: SCO - Farmowners Umbrella  
Project Name/Number: SCO - Farmowners Umbrella/GL AR03011AIF01

## Filing at a Glance

Company: American Bankers Insurance Company of Florida

Product Name: SCO - Farmowners Umbrella SERFF Tr Num: ASPX-125590624 State: Arkansas  
TOI: 17.0 Other Liability - Claims SERFF Status: Closed State Tr Num: #? \$?  
Made/Occurrence

Sub-TOI: 17.0020 Commercial Umbrella & Excess Co Tr Num: GL AR03011AIF01 State Status: Fees verified and received  
Filing Type: Form Co Status: Reviewer(s): Betty Montesi, Edith Roberts, Brittany Yielding  
Author: SPI AssurantPC Disposition Date: 04/02/2008  
Date Submitted: 04/01/2008 Disposition Status: Approved

Effective Date Requested (New): 04/01/2008 Effective Date (New):  
Effective Date Requested (Renewal): 04/01/2008 Effective Date (Renewal):

State Filing Description:

## General Information

Project Name: SCO - Farmowners Umbrella

Project Number: GL AR03011AIF01

Reference Organization:

Reference Title:

Filing Status Changed: 04/02/2008

State Status Changed: 04/02/2008

Corresponding Filing Tracking Number:

Filing Description:

AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA

EXPLANATORY MEMORANDUM

FARM UMBRELLA POLICY

Status of Filing in Domicile:

Domicile Status Comments:

Reference Number:

Advisory Org. Circular:

Deemer Date:

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American Bankers Insurance Company (ABIC) wishes to submit for review and approval the following new Terrorism forms and Policyholder Disclosure Notice to our previously approved Farm Umbrella Program in your state. We are requesting an effective date April 1st, 2008 for new and renewal business.

These forms are all mandatory exclusion forms that would be used to exclude Terrorism and Nuclear, Biological and Chemical Terrorism..

ABIC is a subscriber of the American Association of Insurance Services (AAIS), As such, we intend to adopt the following forms and disclosure notices.

Forms:

Adding New Forms:

Form UM 2350 0606 - Terrorism Exclusion  
Form UM 2360 0606 - Nuclear, Biological, and Chemical Terrorism Exclusion  
Form CL 0315 04 03 - Policyholder Disclosure Notice of Terrorism Exclusion

## Company and Contact

### Filing Contact Information

Theresa Elijah,  
8655 East Via De Ventura (800) 535-1333 [Phone]  
Scottsdale, AZ 85258

### Filing Company Information

American Bankers Insurance Company of Florida CoCode: 10111 State of Domicile: Florida  
11222 Quail Roost Dr Group Code: 19 Company Type:

SERFF Tracking Number: ASPX-125590624 State: Arkansas  
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Miami, FL 33157  
(305) 253-2244 ext. [Phone]

Group Name: Assurant, Inc. Group State ID Number:  
FEIN Number: 59-0593886  
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## Filing Fees

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

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved	Edith Roberts	04/02/2008	04/02/2008

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## Disposition

Disposition Date: 04/02/2008

Effective Date (New):

Effective Date (Renewal):

Status: Approved

Comment:

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Supporting Document	FILING MEMO, AR - EXPEDITED. TERRORISM FILING	Approved	Yes
Form	TERRORISM EXCLUSION	Approved	Yes
Form	NUCLEAR, BIOLOGICAL, AND CHEMICAL TERRORISM EXCLUSION	Approved	Yes
Form	POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM EXCLUSION	Approved	Yes

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## Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	TERRORISM EXCLUSION	UM 23 50 0606		Endorsement/Amendment/Conditions		0.00	UM 23 50 0606.PDF
Approved	NUCLEAR, BIOLOGICAL, AND CHEMICAL TERRORISM EXCLUSION	UM 2360 06 06		Endorsement/Amendment/Conditions		0.00	UM 2360 06 06.PDF
Approved	POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM EXCLUSION	CL 0315 04 06		Endorsement/Amendment/Conditions		0.00	CL 0315 04 06.PDF

## TERRORISM EXCLUSION

1. The word terrorism, when shown in this endorsement in quotation marks, has the following meaning:

"Terrorism" means activities against persons, organizations, or property of any nature:

- a. that involve the following or preparation for the following:
  - 1) use or threat of force or violence; or
  - 2) commission or threat of a dangerous act; or
  - 3) commission or threat of an act that interferes with or disrupts an electronic, communication, information, or mechanical system; and
- b. when one or both of the following applies:
  - 1) the effect is to intimidate or coerce a government or the civilian population or any segment thereof, or to disrupt any segment of the economy; or
  - 2) it appears that the intent is to intimidate or coerce a government, or to further political, ideological, religious, social, or economic objectives, or to express (or express opposition to) a philosophy or ideology.

2. When the policy includes form UM 0002, the following definition is added:

"Motor vehicle" means a "motorized vehicle", a trailer, or a semi-trailer and all attached machinery or equipment, if:

- a. it is subject to "motor vehicle" registration; or
- b. it is designed for use on public roads.

3. The following exclusion is added.

The Terrorism Exclusion set forth by this endorsement is added, subject to all the "terms" of this endorsement.

When the policy includes form UM 0002, the Terrorism Exclusion applies only to injury or damage arising out of:

- a. "farming" or the activities related to a "business" of any "insured"; and
- b. the ownership, maintenance, use, occupancy, renting, operation, loaning, entrusting, supervision, or "loading or unloading" of any "motor vehicle" for which "underlying insurance" is provided by a commercial automobile policy.

When the policy includes form UM 0610, the Terrorism Exclusion does not apply to injury or damage arising out of the "insured's" personal or non-business activities when coverage for such activities has been added by endorsement.

However, this exception does not apply with respect to injury or damage arising out of the ownership, maintenance, use, occupancy, renting, operation, loaning, entrusting, supervision, or "loading or unloading" of any "motor vehicle" for which "underlying insurance" is provided by a commercial automobile policy.

### TERRORISM EXCLUSION

"We" will not pay for injury or damage caused directly or indirectly by "terrorism", including action in hindering or defending against an actual or expected incident of "terrorism". Such injury or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the injury or damage.

This exclusion applies only when one or more of the following are attributed to an incident of "terrorism":

- a. the "terrorism" is carried out by means of the dispersal or application of radioactive material, or through the use of a nuclear weapon or device that involves or produces a nuclear reaction, nuclear radiation, or radioactive contamination; or
- b. radioactive material is released, and it appears that one purpose of the "terrorism" was to release such material; or
- c. the "terrorism" is carried out by means of the dispersal or application of pathogenic or poisonous biological or chemical materials; or
- d. pathogenic or poisonous biological or chemical materials are released, and it appears that one purpose of the "terrorism" was to release such materials; or
- e. the total of insured damage to all types of property in the United States, its territories and possessions, Puerto Rico, and Canada exceeds \$25,000,000. In determining whether the \$25,000,000 threshold is exceeded, "we" will include all insured damage sustained by property of all persons and entities affected by the "terrorism" and business interruption losses sustained by owners or occupants of the damaged property. For the purpose of this provision, insured damage means damage that is covered by any insurance plus damage that would be covered by any insurance but for the application of any terrorism exclusions; or
- f. fifty or more persons sustain death or serious physical injury. For the purpose of this provision, serious physical injury means:
  - 1) physical injury that involves a substantial risk of death; or

- 2) protracted and obvious physical disfigurement; or
- 3) protracted loss of or impairment of the function of a bodily member or organ.

Multiple incidents of "terrorism" which occur within a 72-hour period and appear to be carried out in concert or to have a related purpose or common leadership will be deemed to be one incident, for the purpose of determining whether the thresholds described above under items 3.e. or 3.f. are exceeded.

Items 3.e. and 3.f. above describe the threshold used to measure the magnitude of an incident of "terrorism" and the circumstances in which the threshold will apply, for the purpose of determining whether this Terrorism Exclusion will apply to that incident.

4. When the Terrorism Exclusion set forth under item 3. of this endorsement applies to an incident of "terrorism", there is no coverage under the policy to which this endorsement applies with respect to those injuries or damages that are subject to the Terrorism Exclusion.
5. The following provision is added.

In the event of any incident of "terrorism" that is not subject to the Terrorism Exclusion set forth by this endorsement, coverage does not apply to injury or damage that is otherwise excluded under the policy to which this endorsement applies.

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**UM 2350 06 06**

## NUCLEAR, BIOLOGICAL, AND CHEMICAL TERRORISM EXCLUSION

1. The word terrorism, when shown in this endorsement in quotation marks, has the following meaning:

"Terrorism" means activities against persons, organizations, or property of any nature:

- a. that involve the following or preparation for the following:
  - 1) use or threat of force or violence; or
  - 2) commission or threat of a dangerous act; or
  - 3) commission or threat of an act that interferes with or disrupts an electronic, communication, information, or mechanical system; and
- b. when one or both of the following applies:
  - 1) the effect is to intimidate or coerce a government or the civilian population or any segment thereof, or to disrupt any segment of the economy; or
  - 2) it appears that the intent is to intimidate or coerce a government, or to further political, ideological, religious, social, or economic objectives, or to express (or express opposition to) a philosophy or ideology.

2. When the policy includes form UM 0002, the following definition is added:

"Motor vehicle" means a "motorized vehicle", a trailer, or a semi-trailer and all attached machinery or equipment, if:

- a. it is subject to "motor vehicle" registration; or
- b. it is designed for use on public roads.

3. The following exclusion is added.

The Terrorism Exclusion set forth by this endorsement is added, subject to all the "terms" of this endorsement.

When the policy includes form UM 0002, the Terrorism Exclusion applies only to injury or damage arising out of:

- a. "farming" or the activities related to a "business" of any "insured"; and
- b. the ownership, maintenance, use, occupancy, renting, operation, loaning, entrusting, supervision, or "loading or unloading" of any "motor vehicle" for which "underlying insurance" is provided by a commercial automobile policy.

When the policy includes form UM 0610, the Terrorism Exclusion does not apply to injury or damage arising out of the "insured's" personal or non-business activities when coverage for such activities has been added by endorsement.

However, this exception does not apply with respect to injury or damage arising out of the ownership, maintenance, use, occupancy, renting, operation, loaning, entrusting, supervision, or "loading or unloading" of any "motor vehicle" for which "underlying insurance" is provided by a commercial automobile policy.

### TERRORISM EXCLUSION

"We" will not pay for injury or damage caused directly or indirectly by "terrorism", including action in hindering or defending against an actual or expected incident of "terrorism". Such injury or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the injury or damage.

This exclusion applies only when one or more of the following are attributed to an incident of "terrorism":

- a. the "terrorism" is carried out by means of the dispersal or application of radioactive material, or through the use of a nuclear weapon or device that involves or produces a nuclear reaction, nuclear radiation, or radioactive contamination; or
- b. radioactive material is released, and it appears that one purpose of the "terrorism" was to release such material; or
- c. the "terrorism" is carried out by means of the dispersal or application of pathogenic or poisonous biological or chemical materials; or
- d. pathogenic or poisonous biological or chemical materials are released, and it appears that one purpose of the "terrorism" was to release such materials.

4. When the Terrorism Exclusion set forth under item 3. of this endorsement applies to an incident of "terrorism", there is no coverage under the policy to which this endorsement applies with respect to those injuries or damages that are subject to the Terrorism Exclusion.

5. The following provision is added.

In the event of any incident of "terrorism" that is not subject to the Terrorism Exclusion set forth by this endorsement, coverage does not apply to injury or damage that is otherwise excluded under the policy to which this endorsement applies.

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**UM 2360 06 06**

**Insurance Company:**  
**Policy Number:**  
**Named Insured:**

## **POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM EXCLUSION**

You have been given separate notice of your right under the Terrorism Risk Insurance Act, as extended on December 22, 2005, to purchase insurance coverage for loss arising out of acts of terrorism, as defined in Section 102(1) of the Act. However, your policy does not cover loss arising out of all acts of terrorism.

Your policy excludes coverage for loss resulting from certain acts that are referred to as non-certified acts of terrorism. Non-certified acts of terrorism are acts that have been committed by an individual or individuals not acting on behalf of any foreign person or foreign interest.

Your policy exclusion for non-certified acts of terrorism applies to two types of incidents. One type of non-certified terrorism incident involves biological, chemical, or nuclear materials or results in nuclear reaction or radiation or radioactive contamination. The second type of non-certified terrorism incident applies to incidents that are not biological, chemical, nuclear, or radioactive in nature, but only when all loss from such an incident exceeds \$25,000,000. When your policy covers your liability for injury or damages incurred by others, this second type of non-certified terrorism incident also applies when 50 or more persons are killed or sustain serious physical injury as a result of the incident.

Contact us or your agent for more information regarding coverage for loss caused by terrorism.

*SERFF Tracking Number:* ASPX-125590624      *State:* Arkansas  
*Filing Company:* American Bankers Insurance Company of      *State Tracking Number:* #? \$?  
Florida  
*Company Tracking Number:* GL AR03011AIF01  
*TOI:* 17.0 Other Liability - Claims Made/Occurrence      *Sub-TOI:* 17.0020 Commercial Umbrella & Excess  
*Product Name:* SCO - Farmowners Umbrella  
*Project Name/Number:* SCO - Farmowners Umbrella/GL AR03011AIF01

## **Rate Information**

Rate data does NOT apply to filing.

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## Supporting Document Schedules

**Satisfied -Name:** FILING MEMO, AR - EXPEDITED. **Review Status:** Approved 04/02/2008  
TERRORISM FILING

**Comments:**

Filing Memo

**Attachments:**

AR - EXPEDITED\_ TERRORISM FILING.PDF

FILING MEMO.PDF

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

This page applies to the following state(s) AR

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

Department Use only

Company Name(s)	Domicile	NAIC #	FEIN #
American Bankers Insurance Company of Florida	FL	0019-10111	59-0593886

**Contact Info for Filer**

Name and address of Filer(s)	Telephone #	FAX #	e-mail
Theresa Elijah 8655 East Via De Ventura Scottsdale AZ 85258	800-535-1333		

**Filing information**

Line of Insurance (see attachment)	General Liability
Company Program Title (Marketing title) (if applicable)	SCO - Farmowners Umbrella
Filing Type ** see note below	
This application is used with:	
Effective Date Requested	4/1/08
Filing date	4/1/08
Company Tracking Number	GL AR03011AIF01
Date filing approved in domiciliary state, if applicable	Pending

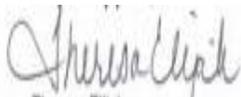
	Component/Form Name /Description/Synopsis	Form # or Rate Page Include edition date	Replacement Or withdrawn?	If replacement, give form # or rate page(s) it replaces	Previous State Filing Number, if required by state
01	TERRORISM EXCLUSION	UM 23 50 0606	<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input checked="" type="checkbox"/> Neither		
02	NUCLEAR, BIOLOGICAL, AND CHEMICAL TERRORISM EXCLUSION (See Attached)	UM 2360 06 06	<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input checked="" type="checkbox"/> Neither		

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:

- Is in compliance with the terms of the Terrorism Risk Insurance Act of 2002 and the laws of this state; and
- Is in compliance with the requirements of the bulletin containing the voluntary expedited filing procedures.



Signature

Theresa Elijah  
Print Name

Title

### Additional Components

	Component/Form Name /Description/Synopsis	Form # or Rate Page Include edition date	Replacement Or withdrawn?	If replacement, give form # or rate page(s) it replaces	Previous State Filing Number, if required by state
03	CL 0315 04 06		<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input checked="" type="checkbox"/> Neither		

**AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA  
EXPLANATORY MEMORANDUM  
FARM UMBRELLA POLICY**

American Bankers Insurance Company (ABIC) wishes to submit for review and approval the following new Terrorism forms and Policyholder Disclosure Notice to our previously approved Farm Umbrella Program in your state. We are requesting an effective date **April 1<sup>st</sup>, 2008** for new and renewal business.

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Form UM 2360 0606 - Nuclear, Biological, and Chemical Terrorism Exclusion

Form CL 0315 04 03 - Policyholder Disclosure Notice of Terrorism Exclusion