

SERFF Tracking Number: CNAC-125617566 State: Arkansas
First Filing Company: Continental Casualty Company, ... State Tracking Number: EFT \$50
Company Tracking Number: 08-F3121
TOI: 09.0 Inland Marine Sub-TOI: 09.0005 Other Commercial Inland Marine
Product Name: Medical & Scientific Equipment Program
Project Name/Number: /08-F3121

Filing at a Glance

Companies: Continental Casualty Company, Continental Insurance Company, American Casualty Company of Reading - PA, National Fire Insurance Company of Hartford, Transportation Insurance Company, Valley Forge Insurance Company

Product Name: Medical & Scientific Equipment SERFF Tr Num: CNAC-125617566 State: Arkansas
Program

TOI: 09.0 Inland Marine	SERFF Status: Closed	State Tr Num: EFT \$50
Sub-TOI: 09.0005 Other Commercial Inland Marine	Co Tr Num: 08-F3121	State Status: Fees verified and received
Filing Type: Form	Co Status:	Reviewer(s): Betty Montesi, Llyweyia Rawlins, Brittany Yielding
	Author: Micaah Morris	Disposition Date: 04/28/2008
	Date Submitted: 04/21/2008	Disposition Status: Approved
Effective Date Requested (New): 05/15/2008		Effective Date (New): 05/15/2008
Effective Date Requested (Renewal): 05/15/2008		Effective Date (Renewal): 05/15/2008

State Filing Description:

General Information

Project Name:	Status of Filing in Domicile: Pending
Project Number: 08-F3121	Domicile Status Comments:
Reference Organization:	Reference Number: 08-F3121
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 04/28/2008	
State Status Changed: 04/25/2008	Deemer Date:
Corresponding Filing Tracking Number:	
Filing Description:	

On behalf of the above named companies, we hereby submit for your review and approval the attached new forms for use with our new Medical & Scientific Equipment Program. Please see the attached Forms Filing Memorandum for further details regarding this filing and a listing of all new forms contained in the filing.

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Company and Contact

Filing Contact Information

Morris Micaah, Regulatory Filing Technician	micaah.morris@cna.com
40 Wall Street	(212) 440-2319 [Phone]
New York, NY 10005	(212) 440-2877[FAX]

Filing Company Information

Continental Casualty Company	CoCode: 20443	State of Domicile: Illinois
40 Wall Street	Group Code: 218	Company Type:
9th Floor		
New York, NY 10005	Group Name:	State ID Number:
(212) 440-3478 ext. [Phone]	FEIN Number: 36-2114545	

Continental Insurance Company	CoCode: 35289	State of Domicile: New Hampshire
40 Wall Street	Group Code: 218	Company Type:
9th Floor		
New York, NY 10005	Group Name:	State ID Number:
(212) 440-3478 ext. [Phone]	FEIN Number: 135010440	

American Casualty Company of Reading - PA	CoCode: 20427	State of Domicile: Pennsylvania
40 Wall Street	Group Code: 218	Company Type:
8th Floor		
New York, NY 10005	Group Name:	State ID Number:
(212) 440-3478 ext. [Phone]	FEIN Number: 23-0342560	

National Fire Insurance Company of Hartford	CoCode: 20478	State of Domicile: Illinois
40 Wall Street	Group Code: 218	Company Type:
New York, NY 10005	Group Name:	State ID Number:
(212) 440-3478 ext. [Phone]	FEIN Number: 06-0464510	

Transportation Insurance Company	CoCode: 20494	State of Domicile: Illinois
40 Wall Street	Group Code: 218	Company Type:
8th Floor		
New York, NY 10005	Group Name:	State ID Number:
(212) 440-3478 ext. [Phone]	FEIN Number: 36-1877247	

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Valley Forge Insurance Company
40 Wall Street
New York, NY 10005
(212) 440-3478 ext. [Phone]

CoCode: 20508
Group Code: 218
Group Name:
FEIN Number: 23-1620527

State of Domicile: Pennsylvania
Company Type:
State ID Number:

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Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Continental Casualty Company	\$50.00	04/21/2008	19765003
Continental Insurance Company	\$0.00	04/21/2008	
American Casualty Company of Reading - PA	\$0.00	04/21/2008	
National Fire Insurance Company of Hartford	\$0.00	04/21/2008	
Transportation Insurance Company	\$0.00	04/21/2008	
Valley Forge Insurance Company	\$0.00	04/21/2008	

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Llyweyia Rawlins	04/28/2008	04/28/2008

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Disposition

Disposition Date: 04/28/2008
Effective Date (New): 05/15/2008
Effective Date (Renewal): 05/15/2008
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	Cover Letter	Approved	Yes
Supporting Document	Forms Memo	Approved	Yes
Form	Medical And Scientific Equipment Declarations – Policy Level Information	Approved	Yes
Form	Medical And Scientific Equipment Declarations – Location Limits Schedule	Approved	Yes
Form	Medical And Scientific Equipment Coverage Form	Approved	Yes

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Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Medical And Scientific Equipment Declarations – Policy Level Information	G-300488-A	01-08	Declaration New s/Schedule		0.00	G-300488-A_012008_Medical and Scientific Equipment Declarations Policy Level Information.pdf
Approved	Medical And Scientific Equipment Declarations – Location Limits Schedule	G-300489-A	01-08	Declaration New s/Schedule		0.00	G-300489-A_012008_Medical and Scientific Equipment Declarations Location Limits Schedule.pdf
Approved	Medical And Scientific Equipment Coverage Form	G-300490-A	01-08	Policy/CoveNew rage Form		0.00	G-300490-A_012008_Medical and Scientific Equipment Coverage Form.pdf



MEDICAL AND SCIENTIFIC EQUIPMENT DECLARATIONS POLICY LEVEL INFORMATION

All limits are per occurrence unless otherwise indicated.

Maximum Limit-Equipment	@@@@@@@@@@@@@@@@
Earth Movement is not covered, unless Earth Movement Endorsement G300535 is attached.	
Flood is not covered, unless the Flood Coverage Endorsement G300536 is attached.	

Additional Coverages

Data Restoration Expense	@@@@@@@@@@@@@@@@
Debris Removal Additional Amount	@@@@@@@@@@@@@@@@
Fire Department Service Charge and Extinguishing Expense	@@@@@@@@@@@@@@@@
Inventory or Appraisals	@@@@@@@@@@@@@@@@
Office Furniture & Fixtures	@@@@@@@@@@@@@@@@
Recharge of Fire Protection Equipment	@@@@@@@@@@@@@@@@

Coverage Extensions

Communication and Power Disturbance	@@@@@@@@@@@@@@@@
Newly Acquired Property Limit-per Item	@@@@@@@@@@@@@@@@
Newly Acquired Property Limit	@@@@@@@@@@@@@@@@
Newly Acquired Property Limit for Business Income and Extra Expense-per Day	@@@@@@@@@@@@@@@@
Newly Acquired Property Limit for Business Income and Extra Expense	@@@@@@@@@@@@@@@@
Newly Acquired Property Time Limit	@@@@@@@@@@@@@@@@
Personal Effects	@@@@@@@@@@@@@@@@
Pollutant Clean Up and Removal	@@@@@@@@@@@@@@@@
Preservation of Property	@@@@@@@@@@@@@@@@
Transit	@@@@@@@@@@@@@@@@



MEDICAL AND SCIENTIFIC EQUIPMENT DECLARATIONS

LOCATION LIMITS SCHEDULE

The following Limits of Insurance apply to each location unless a specific location is shown below. These Limits are subject to the Medical and Scientific Equipment Policy Limits.

Location @@@@ **Building** @@@@

@@@
@@@
@@@

Insurance applies only to those coverages designated by an X in the box next to them.

As per itemized list on file with the company-Scheduled Location Date: @@@@@@@@@@
The limit of insurance for any one item will not exceed the amount shown in the itemized list. The total limit of covered equipment is shown. @@@@@@@@@@@@@@@@@@

As per itemized list on file with the company-Deductible @@@@@@@@@@@@@@@@@@

As per itemized list on file with the company-Mobile Date: @@@@@@@@@@
The limit of insurance for any one item will not exceed the amount shown in the itemized list. The total limit of covered equipment is shown. @@@@@@@@@@@@@@@@@@

As per itemized list on file with the company-Deductible @@@@@@@@@@@@@@@@@@

Blanket coverage-Scheduled Location-Total Limit @@@@@@@@@@@@@@@@@@
Maximum per item @@@@@@@@@@@@@@@@@@

Blanket coverage-Deductible @@@@@@@@@@@@@@@@@@

Blanket coverage-Mobile-Total Limit @@@@@@@@@@@@@@@@@@
Maximum per item @@@@@@@@@@@@@@@@@@

Blanket coverage-Deductible @@@@@@@@@@@@@@@@@@

Scheduled Items-Total Limit @@@@@@@@@@@@@@@@@@

Item No.	Scheduled Location or Mobile	Description of Equipment (Year, Manufacturer, Model)	Value	Deductible
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REFER TO IM DECLARATION FORM G55232

Coinsurance @@@@@@@@@@@@@@@@@@

Valuation @@@@@@@@@@@@@@@@@@

Business Income and Extra Expense Waiting Period Deductible @@@@@@@@@@@@@@@@@@

Business Income and Extra Expense-Maximum Limit per Day @@@@@@@@@@@@@@@@@@

Business Income and Extra Expense-Maximum Limit @@@@@@@@@@@@@@@@@@

Equipment Breakdown-Scheduled Location @@@@@@@@@@@@@@@@@@

Equipment Breakdown-Mobile @@@@@@@@@@@@@@@@@@

MEDICAL AND SCIENTIFIC EQUIPMENT COVERAGE FORM

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MEDICAL AND SCIENTIFIC EQUIPMENT COVERAGE FORM

Various provisions in this policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is and is not covered.

Throughout this policy, the words "you" and "your" refer to the Named Insured shown in the Declarations. The words "we", "us" and "our" refer to the Company providing this insurance.

Other words and phrases that appear in quotation marks have special meaning. Refer to Section G - Definitions.

A. COVERAGE

"We" will pay for direct physical loss of or damage to Covered Property caused by or resulting from any Covered Cause of Loss.

1. Covered Property

Covered Property, as used in this Coverage Form, means:

- a. Medical and scientific equipment, materials, supplies and books described in the Declarations while such property is at or within one thousand (1,000) feet of the scheduled location;
- b. Mobile medical and scientific equipment described in the Declarations, including component parts and accessories of the mobile medical and scientific equipment; and;
- c. When included in the description of the mobile medical and scientific equipment described in the Declarations, transporting conveyances in or upon which covered mobile medical and scientific equipment is permanently installed and the furniture and fixtures therein.

The property may be "your" property or the property of others in "your" care, custody or control.

2. Property Not Covered

Covered Property does not include:

- a. Property in the care, custody or control of others to whom you rent or lease the property;
- b. Property while waterborne, except while on a ferry in the course of being moved by a land transporting conveyance;
- c. Emergency vehicles, or property in, on or attached to such vehicles;
- d. The cost to research, replace or restore the information on valuable papers and records, except as provided under the Data Restoration Expense Coverage Extension; or
- e. Contraband or property in the course of illegal transportation or trade.
- f. Stock in trade or equipment held for sale or distribution.
- g. Plants, animals, or other living organisms.

3. Time Element

"Business Income" and "Extra Expense"

(1) The insurance provided by this Coverage Form is extended to apply to:

- (a) The actual loss of "Business Income" you sustain; and
- (b) The actual and necessary "Extra Expense" you incur; due to the necessary interruption of "your" business operations during the "Period of Restoration". The interruption must be caused by direct physical loss of or damage to Covered Property, caused by or resulting from a Covered Cause of Loss.

- (2) The most “we” will pay for loss of “Business Income” and “Extra Expense” under this Extension is the Maximum Limit per Day, and Maximum Limit in any one Occurrence Limit of Insurance shown in the Declarations for “Business Income” and “Extra Expense”.
- (3) A Waiting Period Deductible is the amount of time, immediately following the date and time of direct physical loss or damage, during which you are responsible for the amount of “Business Income” loss sustained or “Extra Expense” incurred. “We” will then pay the amount of “Business Income” loss sustained and “Extra Expense” incurred during the remainder of the “Period of Restoration”, up to the Limit of Insurance that applies to this Extension. The Waiting Period Deductible that applies to “your” coverage for loss of “Business Income” and “Extra Expense” is the Business Income and Extra Expense Waiting Period Deductible shown in the Declarations. No other deductible applies to this Extension.

4. Covered Causes of Loss

Covered Causes of Loss means all causes of direct physical loss or damage, except those causes of loss or damage listed in Section **B. EXCLUSIONS**.

5. Additional Coverages

Except as otherwise provided, the following Additional Coverages apply separately to each covered location.

a. Data Restoration Expense

- (1) The insurance provided by this Coverage Form is extended to apply to “your” costs to research, replace or restore the lost data on lost or damaged media which is used in or with “your” Covered Property.
- (2) This Additional Coverage applies only if the direct physical loss or damage is caused by or results from a Covered Cause of Loss.
- (3) The most “we” will pay in any one occurrence under this Additional Coverage for “your” costs to research, replace or restore the lost data on lost or damaged media is Data Restoration Expense Limit of Insurance shown in the Declarations.

b. Debris Removal

- (1) Subject to Paragraphs (3) and (4), “we” will pay “your” expense to remove debris of Covered Property caused by or resulting from a Covered Cause of Loss that occurs during the policy period. The expenses will be paid only if they are reported to “us” in writing within 180 days of the date of direct physical loss or damage.
- (2) Debris Removal does not apply to costs to:
 - (a) Extract “Pollutants” from land or water; or
 - (b) Remove, restore or replace polluted land or water.
- (3) Subject to the exceptions in Paragraph (4), the following provisions apply:
 - (a) The most “we” will pay for the total of direct physical loss or damage plus debris removal expense is the Limit of Insurance applicable to the Covered Property that has sustained loss or damage.
 - (b) Subject to (a) above, the amount “we” will pay for debris removal expense is limited to 25% of the sum of the deductible plus the amount that “we” pay for direct physical loss or damage to the Covered Property that has sustained loss or damage.
- (4) “We” will pay up to the Debris Removal Additional Amount shown in the Declarations for debris removal expense, for each location, in any one occurrence of physical loss or damage to Covered Property, if one or both of the following circumstances apply:
 - (a) The total of the actual debris removal expense plus the amount “we” pay for direct physical loss or damage exceeds the Limit of Insurance on the Covered Property that has sustained loss or damage.

- (b) The actual debris removal expense exceeds 25% of the sum of the deductible plus the amount that “we” pay for direct physical loss or damage to the Covered Property that has sustained loss or damage.

Therefore, if (4)(a) and/or (4)(b) apply, “our” total payment for direct physical loss or damage and debris removal expense may reach but will never exceed the Limit of Insurance on the Covered Property that has sustained loss or damage, plus the amount shown in the Declarations for Debris Removal Additional Amount.

c. Fire Department Service Charge and Extinguishing Expense

When the fire department is called to save or protect Covered Property from a Covered Cause of Loss, “we” will pay up to the Fire Department Service Charge and Extinguishing Expense Limit of Insurance shown in the Declarations for “your” liability for fire department service charges:

- (1) Assumed by contract or agreement prior to loss; or
(2) Required by local ordinance.

No Deductible applies to this Additional Coverage.

d. Inventory or Appraisals

“We” will pay for the cost of inventory or appraisal that “we” require from “you” to determine the extent of direct physical loss or damage to Covered Property. The most “we” will pay for this Additional Coverage is the Inventory or Appraisals Limit of Insurance shown in the Declarations.

e. Office Furniture & Fixtures

If you do not own the building in which your "premises" are located, “we” will pay for direct physical loss or damage to Covered Property as defined below:

- (1) Your office equipment, including furniture and fixtures, while at your "premises".
(2) Your interest in improvements and betterments meaning fixtures, alterations, installations or additions to the "premises" made at your expense but that you cannot legally remove.

The most “we” will pay for this Additional Coverage is the Office Furniture & Fixtures Limit of Insurance is shown in the Declarations.

f. Recharge of Fire Protection Equipment

“We” will pay the cost to recharge discharged Fire Protection Equipment whether or not there is direct physical loss or damage to Covered Property. The most “we” will pay for this Additional Coverage is the Recharge of Fire Protection Equipment Limit of Insurance shown in the Declarations.

6. Coverage Extensions

a. Communication and Power Supply Disturbance

- (1) The insurance provided for:

- (a) Direct physical loss or damage to Covered Property; and
(b) Loss of “Business Income” and “Extra Expense”;

is extended to apply to such direct physical loss or damage or expense caused by or resulting from Communication or Power Supply Disturbance to “your” premises.

- (2) Insurance under this Coverage Extension applies only if the Communication or Power Supply Disturbance results from direct physical loss or damage by a Covered Cause of Loss to the following property:

- (a) **Power Supply Property**, meaning the following types of property located on other than “your” premises, supplying electricity to “your” premises:
- i. Utility generating plants;
 - ii. Switching stations;
 - iii. Substations;

- iv. Transformers; and
- v. Transmission lines.

But Power Supply Property does not include overhead power transmission lines.

(b) Communication Supply Property, meaning property at premises other than “your” premises, supplying communication services to “your” premises, including telephone or microwave services, such as:

- i. Coaxial cables;
- ii. Microwave radio relays, except satellites; and
- iii. Communication transmission lines.

But Communication Supply Property does not include overhead communication transmission lines.

(3) The insurance provided under this Coverage Extension is part of and not in addition to the Limit of Insurance that apply to “your” coverage for direct physical loss or damage to Covered Property, “Extra Expense” and “Business Income”.

b. Equipment Breakdown

If Equipment Breakdown Coverage is indicated in the Declarations, “we” will pay for direct physical loss or damage to Covered Property caused by or resulting from a breakdown of:

- (1)** Covered medical and scientific equipment;
- (2)** Equipment that is part of “your” mobile unit other than its driving engine and related equipment, transmission or drive train.

For this coverage to apply the equipment must be under a formal service and maintenance contract and must be in use or connected and ready for use and the breakdown must manifest itself at the time of the occurrence by physical damage to the equipment that necessitates its repair or replacement.

Equipment Breakdown Coverage does not apply to breakdown or failure of vacuum tubes, gas tubes, brushes or any part or tool subject to periodic replacement.

c. Newly Acquired Property

(1) The insurance provided by this Coverage Form is extended to apply to direct physical loss or damage to property of the type described in the Declarations which “you” acquire during the Policy Period.

“We” will also pay for the actual loss of “Business Income” “you” sustain and necessary “Extra Expense” “you” incur during the “Period of Restoration” due to direct physical loss or damage to the newly acquired property.

(2) Insurance under this Extension applies only if the direct physical loss or damage is caused by or results from a Covered Cause of Loss.

(3) The most “we” will pay in any one occurrence under this Extension is the Limits of Insurance shown in the Declarations for:

- (a)** Newly Acquired Property Limit per item;
- (b)** Newly Acquired Property limit per occurrence;
- (c)** “Business Income” and “Extra Expense” from Newly Acquired Property Limit per day;
- (d)** “Business Income” and “Extra Expense” from Newly Acquired Property Limit per occurrence

(4) The deductible that applies to the “Business Income” and “Extra Expense” Coverage Extension also applies to this coverage for loss of “Business Income” and “Extra Expense”. No other deductible applies to this coverage for loss of “Business Income” and “Extra Expense”.

(5) The insurance provided under this Extension for each new acquisition will end when any of the following first occurs:

- (a) This policy expires;
 - (b) The Newly Acquired Property Time Limit shown in the Declarations has lapsed; or
 - (c) "You" report the value of the equipment to "us".
- (6) "We" will charge "you" additional premium for values reported from the date "you" acquire the equipment.

d. Personal Effects

- (1) The insurance provided by this Coverage Form is extended to apply to direct physical loss or damage by a Covered Cause of Loss to personal effects owned by "you", "your" officers, "your" directors, "your" partners or "your" employees, while such property is in or upon a transporting conveyance in or upon which covered mobile medical and scientific equipment is permanently installed.
- (2) The most "we" will pay for direct physical loss or damage in any one occurrence under this Extension is the Personal Effects Limit of Insurance shown in the Declarations.

e. Pollutant Clean Up and Removal

"We" will pay "your" expense to extract "Pollutants" from land or water if the discharge, dispersal, seepage, migration, release or escape of the "Pollutants" is caused by or results from a Covered Loss that occurs during the policy period. The expenses will be paid only if they are reported to "us" in writing within 180 days of the date on which the Covered Loss occurs.

This Additional Coverage does not apply to costs to test for, monitor or assess the existence, concentration or effects of "Pollutants." But "we" will pay for testing which is performed in the course of extracting the "Pollutants" from the land or water.

The most "we" will pay for the sum of all covered expenses arising out of Covered Loss occurring during each separate 12 month period of this policy is the Pollutant Clean Up and Removal Limit of Insurance shown in the Declarations.

f. Preservation of Property

If it is necessary to move the Covered Property described in section **A.1.a.** from the described premises to preserve it from loss or damage by a Covered Cause of Loss, "we" will pay for:

- (1) Any direct physical loss or damage to that property while it is being moved, to or while temporarily stored at another location for up to 180 days; and

The cost to remove the Covered Property.

g. Transit

If a Transit Coverage Limit of Insurance is indicated in the Declarations, "we" will pay for direct physical loss or damage to Covered Property described in section **A.1.a.** while in transit, including shipments by registered mail, caused by or resulting from a Covered Cause of Loss.

This Coverage Extension also includes direct physical loss or damage to Covered Property while in Transit which is caused by or results from fraud perpetrated by any person or persons who represent themselves to be the proper party or parties to receive goods for shipment or accept goods for delivery.

Except as noted otherwise the amount recoverable under each of these Coverage Extensions is additional insurance and shall apply as excess insurance over any other applicable coverage in this or any other Coverage Form or endorsement made a part of this policy. The Additional Condition, Coinsurance, does not apply to these Coverage Extensions.

B. EXCLUSIONS

1. Unless otherwise provided for and limited in Section A. of this policy, "we" will not pay for loss or damage directly or indirectly caused by or resulting from any of the following regardless of: (a) the causes of the excluded event; or (b) other causes of the loss; or (c) any other causes or events, whether or not insured under this Policy, which may have contributed concurrently or in any sequence with the excluded event to produce the loss; or (d) whether the event occurred suddenly or gradually, involved isolated or widespread damage,

arose from natural or external forces or acts or omissions of man, or occurred as a result of any combination of any of the following:

a. Governmental Action

Seizure or destruction of property by order of governmental authority.

But “we” will pay for acts of destruction ordered by a governmental authority and taken at the time of a fire to prevent its spread if the fire would be covered under this Coverage Form.

b. Nuclear Hazard

- (1) Any weapon employing atomic fission or fusion; or
- (2) Nuclear reaction or radiation, or radioactive contamination from any other cause. But “we” will pay for direct physical loss or damage caused by resulting fire if the fire would be covered under this Coverage Form.

c. War and Military Action

- (1) War, including undeclared or civil war;
- (2) Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or
- (3) Insurrection, rebellion, revolution, usurped power or action taken by governmental authority in hindering or defending against any of these.

d. Earth Movement

- (1) Earthquake, including any earth sinking, rising or shifting related to such event;
- (2) Landslide, including any earth sinking, rising or shifting related to such event;
- (3) Mine subsidence, meaning subsidence of a man-made mine, whether or not mining activity has ceased;
- (4) Earth sinking (other than sinkhole collapse), rising or shifting including soil conditions which cause settling, cracking or other disarrangement of foundations or other parts of realty. Soil conditions include contraction, expansion, freezing, thawing, erosion, improperly compacted soil and the action of water under the ground surface.

Also, Earth Movement, as described in (1) through (4) applies to acts or omissions of man or any other cause or combination of causes listed above. But if Earth Movement, as described in (1) through (4) above, results in fire or explosion, and such resulting loss or damage is not otherwise excluded, “we” will pay for the loss or damage caused by that fire or explosion.

- (5) Volcanic eruption, explosion or effusion. But if volcanic eruption, explosion or effusion results in fire, building glass breakage or Volcanic Action, and such resulting loss or damage is not otherwise excluded, “we” will pay for the loss or damage caused by that fire, building glass breakage or Volcanic Action.

Volcanic action means direct loss or damage resulting from the eruption of a volcano when the loss or damage is caused by:

- (a) Airborne volcanic blast or airborne shock waves;
- (b) Ash, dust or particulate matter; or
- (c) Lava flow.

All volcanic eruptions that occur within any 168 hour period will constitute a single occurrence.

Volcanic action does not include the cost to remove ash, dust or particulate matter that does not cause direct physical loss or damage to the described property.

e. Water

- (1) "Flood", surface water, waves, tides, tidal waves, overflow of any body of water, including release of water held by a dam, levy or dike or by a water or flood control device, or their spray, all whether driven by wind or not;
- (2) Mudslide or mudflow;
- (3) Water under the ground surface pressing on, or flowing or seeping through:
 - (a) Foundations, walls, floors or paved surfaces;
 - (b) Basements, whether paved or not; or
 - (c) Doors, windows or other openings.
- (4) Water that backs up or overflows from a sewer, drain or sump, if such back up or overflow is caused by or the result of **g.(1)** through **g.(3)** above.

But if Water, as described in **g.(1)** through **g.(4)** above, results in fire, explosion, sprinkler leakage or Equipment Breakdown not otherwise excluded, we will pay for the loss or damage caused by that fire, explosion, sprinkler leakage or Equipment Breakdown. Also, under the "Equipment Breakdown" Coverage Extension, if electrical Covered Equipment requires drying out as a result of Water, as described in **g.(1)** through **g.(4)** above, the drying out will be considered an Equipment Breakdown of that Covered Equipment.

2. "We" will not pay for direct physical loss or damage caused by or resulting from any of the following:
 - a. Delay, loss of use, loss of market or, except as specifically provided, consequential loss of any nature.
 - b. Unexplained disappearance or shortage found upon taking inventory.
 - c. Theft of property from an unattended transporting conveyance. But this exclusion does not apply to direct physical loss or damage caused by or resulting from:
 - (1) Theft of property contained in a fully enclosed and securely locked body or compartment of a transporting conveyance if the theft is by forcible entry, evidenced by visible marks upon the body or compartment; or
 - (2) Theft of the entire transporting conveyance.
 - d. Dishonest or criminal acts by "you", any of "your" partners, employees, directors, trustees or authorized representatives, or anyone to whom "you" entrust the property for any purpose, other than a carrier or other bailee for hire.

This exclusion applies whether or not such persons are acting alone or in collusion with other persons or such acts occur during the hours of employment.

This exclusion does not apply to acts of destruction by employees, but theft by employees is not covered.
 - e. Voluntary parting with any property by "you" or anyone else to whom "you" have entrusted the property if induced to do so by any fraudulent scheme, trick, device or false pretense, except as provided under the Additional Coverage Transit.
 - f. Discharge, dispersal, seepage, migration, release or escape of "Pollutants". Except as provided under the Additional Coverage Pollutant Clean Up and Removal.
3. "We" will not pay for direct physical loss or damage caused by or resulting from any of the following. But if direct physical loss or damage by a Covered Cause of Loss results, "we" will pay for that resulting direct physical loss or damage.
 - a. Weather conditions. But this exclusion only applies if weather conditions contribute in any way with a cause or event excluded in Section **B.1.** of this form to produce the direct physical loss or damage.

- b. Acts or decisions, including the failure to act or decide, of any person, group, organization or governmental body.
 - c. Faulty, inadequate or defective:
 - (1) Planning, zoning, development, surveying, siting;
 - (2) Design, specifications, workmanship, repair, installation, construction, renovation, remodeling, grading, compaction;
 - (3) Materials used in repair, installation, construction, renovation or remodeling; or
 - (4) Maintenance;of part or all of any property, wherever located.
 - d. Wear and tear, rust, corrosion, fungus, decay, depreciation, gradual deterioration, hidden or latent defect, or any quality in the property that causes it to damage or destroy itself.
 - e. Nesting or infestation, or discharge or release of waste products or secretions, by insects, birds, rodents or other animals;
 - f. Dampness or dryness of atmosphere; changes in or extremes of temperature; marring or scratching; breakage of tubes, bulbs, lamps or articles made largely of glass (except lenses). But "we" will pay for such loss or damage caused directly by the "Specified Causes of Loss" when those "Specified Causes of Loss" are Covered Cause of Loss.
 - g. "Computer Virus" or "System Penetration".
 - h. Blowouts, punctures or other road damage to tires on any transporting conveyance in or upon which covered mobile medical and scientific equipment is permanently installed.
 - i. Malfunction or failure of equipment to operate, due to, but not limited to adjustment, alignment, calibration, cleaning or modification;
 - j. Functioning of any safety or protective device.
 - k. Mechanical breakdown; or artificially generated electrical current, including electric arcing, that disturbs electrical devices, appliances or wires. This exclusion does not apply to the Additional Coverage Equipment Breakdown.
4. The following additional exclusions apply only to the insurance provided under this Coverage Form for loss of "Business Income" and "Extra Expense". "We" will not pay for:
- a. Loss of "Business Income" or "Extra Expense" caused by or resulting from programming errors or faulty machine instructions.
 - b. Any increase of loss of "Business Income" or "Extra Expense" caused by or resulting from:
 - (1) Delay in rebuilding, repairing or replacing damaged property or in resuming "your" business operations, due to interference by strikers or other persons at "your" premises or the premises of "your" normal business operations; or
 - (2) Suspension, lapse or cancellation of any license, lease or contract. But if the suspension, lapse or cancellation is directly caused by the interruption of "your" business operations, "we" will cover such loss that affects "your" "Business Income" during the "Period of Restoration".
 - c. Any other consequential loss.

C. LIMITS OF INSURANCE

- 1. The most we will pay for loss in any one occurrence is the Policy Limit of Insurance shown in the Declarations.
- 2. Except where specifically indicated otherwise, payments under Additional Coverages are in addition to the Property and Time Element Limits of Insurance.
- 3. Except where specifically indicated otherwise, payments under the Coverage Extensions do not increase the applicable Property and Time Element Limits of Insurance.

D. DEDUCTIBLE

"We" will not pay for direct physical loss or damage in any one occurrence until the amount of the adjusted direct physical loss or damage, before applying the applicable Limit(s) of Insurance, exceeds the Deductible shown in the Declarations. "We" will then pay the amount of the adjusted direct physical loss or damage in excess of the Deductible, up to the applicable Limit(s) of Insurance.

The Deductible shown in the Declarations does not apply to:

1. The "Business Income" and "Extra Expense" Coverage Extension;
2. The Fire Department Service Charge and Extinguishing Expense Additional Coverage;
3. The Recharge of Fire Protection Equipment Additional Coverage;
4. The insurance provided for loss "Business Income" and "Extra Expense" under the Newly Acquired Property Coverage Extension; or
5. The Personal Effects Coverage Extension.

If more than one dollar deductible applies to direct physical loss or damage in any one occurrence under this Coverage Form, "we" will apply each deductible separately. But the total of all dollar deductible amounts applied will not exceed the single highest dollar deductible.

E. CHANGES TO THE COMMERCIAL INLAND MARINE CONDITIONS

The following changes apply to the Commercial Inland Marine Conditions:

1. The following is added to the Loss Condition, Duties in the Event of Loss:

If "you" have a "Business Income" loss and intend to continue "your" business operations, "you" must resume all or part of those operations as quickly as possible.

2. The following is added to the Loss Payment Loss Condition:

In the Event of a covered direct physical loss or damage to property under this Coverage Form, at "our" option, "we" will either:

- a. Pay the value of the lost or damaged property;
- b. Pay the cost of repairing or replacing the lost or damaged property;
- c. Take all or any part of the property at an agreed or appraised value; or
- d. Repair, rebuild or replace the property with other property of like kind and quality.

"We" will give notice of "our" intentions within 30 days after "we" receive the sworn statement of direct physical loss or damage.

3. The Other Insurance Loss Condition is replaced by the following:

Other Insurance or Warrantees

- a. If there is other insurance covering the same direct physical loss of or damage to property as this insurance and the property is more specifically insured under this insurance, this insurance is primary.
- b. Except as provided in a. above, if there is other insurance covering the same direct physical loss or damage as this insurance, "we" will pay only the excess over what "you" should have received from the other insurance. "We" will pay the excess whether "you" can collect on the other insurance or not.
- b. If there is an OEM (Original Equipment Manufacturer's) Warranty or other warrantee covering the same direct physical loss or damage as this insurance, "we" will pay only the excess over what is recoverable under such warrantee.

4. The following is added to the Transfer of Rights of Recovery Against Others to Us Loss Condition:

"You" may waive "your" rights to recover damages from another party in writing:

- a. Prior to a direct physical loss or damage; or

- b. After a direct physical loss or damage if, at the time of direct physical loss or damage, the other party is:
 - (1) Someone insured by this insurance; or
 - (2) A business firm:
 - (a) Owned or controlled by “you”; or
 - (b) That owns or controls “you”.

This will not restrict “your” insurance.

5. The Valuation General Condition is replaced by the following:

Valuation

- a. The value of property will be determined as of the time of direct physical loss or damage on the basis of:
 - (1) Actual Cash Value; or
 - (2) Replacement Cost;as indicated in the Declarations.
- b. When valuation on an Actual Cash Value basis applies, “we” will not pay more for direct physical loss of or damage to property than the least of the following amounts:
 - (1) The Actual Cash Value of the lost or damaged property at the time of direct physical loss or damage;
 - (2) The cost of repairing the lost or damaged property with other property of like kind and quality, less allowance for depreciation;
 - (3) The cost of replacing the lost or damaged property with other property of like kind and quality, less allowance for depreciation;
 - (4) If the property is leased or rented, “your” liability imposed by law or assumed by contract; or
 - (5) The Limit of Insurance applicable to the lost or damaged property.
- c. When valuation on a Replacement Cost basis (without deduction for depreciation) applies:
 - (1) “We” will not pay more for direct physical loss of or damage to property than the least of the following amounts:
 - (a) The cost of repairing the lost or damaged property with new property of like kind and quality;
 - (b) (i) The cost of replacing the lost or damaged property with new property of like kind and quality; or
 - (ii) If replacement with new property of like kind and quality is not possible, the cost of replacing the lost or damaged property with new property of the nearest better kind and quality available;
 - (c) The amount “you” actually spend that is necessary to repair or replace the lost or damaged property; or
 - (d) If the property is leased or rented, “your” liability imposed by law or assumed by contract; or
 - (e) The Limit of Insurance applicable to the lost or damaged property.
 - (2) “We” will not pay on a Replacement Cost basis for any direct physical loss or damage:
 - (a) Until the lost or damaged property is actually repaired or replaced; and
 - (b) Unless the repairs or replacement are made as soon as reasonably possible after the direct physical loss or damage.
 - (3) “You” may make a claim for direct physical loss or damage covered by this insurance on an Actual Cash Value basis instead of on a Replacement Cost basis. In the event “you” elect to have direct physical loss or damage settled on an Actual Cash Value basis, “you” may still make a claim on a

Replacement Cost basis if “you” notify “us” of “your” intent to do so within 180 days after the direct physical loss or damage.

- d. Valuation includes the pro-rated cost for the unused portion of non-refundable extended warranties, maintenance contracts or service contracts that “you” purchased, which are no longer valid on lost or damaged Covered Property that “you” repair or replace.

F. ADDITIONAL CONDITIONS

The following conditions apply in addition to the Common Policy Conditions and the Commercial Inland Marine Conditions.

1. Coverage Territory

Under this Coverage Form, “we” cover direct physical loss or damage occurring within and between:

- a. The United States of America (including its territories and possessions);
- b. Puerto Rico; and
- c. Canada.

2. Coinsurance

When a Coinsurance percentage is shown in the Declarations for Covered Property, the following condition applies:

- a. “We” will not pay the full amount of any direct physical loss of or damage to Covered Property if the value of the Covered Property at the time of direct physical loss or damage times the Coinsurance percentage shown for it in the Declarations is greater than the Limit of Insurance for the property.

Instead, “we” will determine the most “we” will pay using the following steps:

- (1) Multiply the value of the Covered Property at the time of direct physical loss or damage by the Coinsurance percentage;
- (2) Divide the Limit of Insurance of the property by the figure determined in step (1);
- (3) Multiply the total amount of direct physical loss or damage to the Covered Property, before the application of any deductible, by the figure determined in step (2); and
- (4) Subtract the deductible from the figure determined in step (3).

The amount determined in step (4) is the most “we” will pay. For the remainder, “you” will either have to rely on other insurance or absorb the direct physical loss or damage yourself.

- a. (1) This condition does not apply to Additional Coverages except Equipment Breakdown.
- (2) This condition does not apply to Coverage Extensions.

3. Equipment Breakdown Suspension of Coverage

If any Covered Equipment is found to be in, or exposed to a dangerous condition, “we” may immediately suspend the insurance provided for loss caused by or resulting from a sudden and accidental breakdown of that equipment under Additional Coverage Equipment Breakdown. The suspension can be done by delivering or mailing a notice of the suspension to:

- (a) Your last known address; or
- (b) The address where the equipment is located.

“You” will get a pro rata refund of premium for the suspended insurance. But the suspension will be effective even if “we” have not yet made or offered a refund. Once suspended, such insurance can only be reinstated by a written endorsement issued by “us”.

4. Loss Determination - “Business Income” and “Extra Expense”

- a. The amount of “Business Income” loss will be determined based on:
 - (1) The Net Income of the business before the direct physical direct physical loss or damage occurred;

- (2) The likely Net Income of the business if no direct physical loss or damage occurred;
 - (3) The operating expenses, including payroll expenses, necessary to resume “your” medical and scientific equipment operations with the same quality of service that existed before the direct physical direct physical loss or damage; and
 - (4) Other relevant sources of information: including:
 - (a) Your financial records and accounting procedures;
 - (b) Bills, invoices and other vouchers; and
 - (c) Deeds, liens or contracts.
- b. The amount of “Extra Expense” loss will be determined based on:
- (1) All expenses that exceed the normal operating expenses that would have been incurred by “your” operations during the “Period of Restoration” if no direct physical direct physical loss or damage had occurred. “We” will deduct from the total of such expenses the salvage value that remains of any property bought for temporary use during the “Period of Restoration”, once operations are resumed; and
 - (2) All necessary expenses that reduce the “Business Income” and “Extra Expense” loss that otherwise would have been incurred.
- c. “We” will reduce the amount of “your”:
- (1) “Business Income” loss to the extent “you” can resume “your” operations, in whole or in part, by using damaged or undamaged property “you” own, control or can obtain.
 - (2) “Extra Expense” loss to the extent “you” can return operations to normal and discontinue such “Extra Expense”.

If “you” do not resume operations, or do not resume operations as quickly as possible, “we” will pay based on the length of time it would have taken to resume operations as quickly as possible.

G. DEFINITIONS

1. “**Business Income**” means the:
 - a. Net Income (Net Profit or Loss before income taxes) that would have been earned or incurred; and
 - b. Continuing normal operating expenses incurred, including payroll.
2. “**Computer Virus**” means any “Electronic Data” introduced or implanted without authorization into electronic data processing equipment or “Electronic Data” which causes the corruption, distortion, deletion, destruction, unauthorized copying or loss of functionality of “Electronic Data.”
3. “**Electronic Data**” means information, programs or instructions that have been converted to a form usable in electronic data processing systems.
4. “**Extra Expense**” means necessary expenses “you” incur that “you” would not have incurred if there had been no direct physical loss of or damage to property:
 - a. To avoid or minimize the suspension of business and to continue operations;
 - b. To minimize the suspension of business if “you” cannot continue operations;
 - c. To expedite the repair or replacement of the damaged property, including the costs of overtime and express or other rapid means of transportation; or
 - d. To the extent it reduces the amount of direct physical loss or damage that otherwise would have been payable under this Coverage Form:
 - (1) To repair or replace any property; or
 - (2) To research, replace or restore the lost information on damaged valuable papers and records.

5. **"Flood"** means a general and temporary condition of partial or complete inundation of normally dry land areas, whether caused by natural occurrences, acts or omissions of man or any other cause or combination of causes.

All flooding in a continuous or protracted event will constitute a single flood.

6. **"Period of Restoration"**

- a. "Period of Restoration" means the period of time that begins with the date of direct physical direct physical loss of or damage to property caused by or resulting from a Covered Cause of Loss, and ends on the earlier of the following dates:

(1) The date "you" restore "your" business operations to the condition that would have existed if no direct physical direct physical loss of or damage to property occurred; or

(2) (a) 60 days after the date when the property should be repaired, rebuilt or replaced with reasonable speed and similar quality if "you" plan to resume operations; or

(b) The date when the property should be repaired, rebuilt or replaced with reasonable speed and similar quality if "you" do not plan to resume operations.

- b. "Period of Restoration" does not include any increased period of time required due to the enforcement of any ordinance or law that:

(1) Regulates the construction, use or repair, or requires the tearing down of any property; or

(2) Requires any insured or others to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of "Pollutants".

- c. The expiration of this policy will not cut short the "Period of Restoration".

7. **"Pollutants"**

"Pollutants" means any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed.

8. **"Specified Causes of Loss"**

- a. "Specified Causes of Loss" means the following:

Fire, lightning; explosion; windstorm or hail; smoke; aircraft or vehicles; sonic boom; riot or civil commotion; vandalism; leakage from fire extinguishing equipment; sinkhole collapse; volcanic action; falling objects; weight of snow, ice or sleet; water damage.

(1) Sinkhole collapse means the sudden sinking or collapse of land into underground empty spaces created by the action of water on limestone or dolomite. This cause of loss does not include:

(a) The cost of filling sinkholes; or

(b) Sinking or collapse of land into man-made underground cavities.

(2) Falling objects does not include loss or damage to:

(a) Personal property in the open; or

(b) The interior of a building or structure, or property inside a building or structure, unless the roof or an outside wall of the building or structure is first damaged by a falling object.

(3) Water damage means accidental discharge or leakage of water or steam as the direct result of the breaking apart or cracking of a plumbing, heating, air conditioning or other system or appliance (other than a sump system including its related equipment and parts), that is located on the described premises and contains water or steam.

- b. While property is in the due course of transit, "Specified Causes of Loss" also means the following:

- (1) Vehicle collision upset or overturn. Collision means the violent and accidental contact of the vehicle conveying the property with any other vehicle or object. It does not include loss or damage caused by contact of the vehicle with any portion of the roadbed; and
 - (2) Sinking or stranding of a vessel, or collapse of a bridge, culvert, dock or wharf.
9. **“System Penetration”** means the intentional and malicious use of a computer to obtain unauthorized access to information and resources stored on electronic data processing equipment in the form of “Electronic Data.”

SERFF Tracking Number: CNAC-125617566 *State:* Arkansas
First Filing Company: Continental Casualty Company, ... *State Tracking Number:* EFT \$50
Company Tracking Number: 08-F3121
TOI: 09.0 Inland Marine *Sub-TOI:* 09.0005 Other Commercial Inland Marine
Product Name: Medical & Scientific Equipment Program
Project Name/Number: /08-F3121

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: CNAC-125617566 State: Arkansas
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Company Tracking Number: 08-F3121
TOI: 09.0 Inland Marine Sub-TOI: 09.0005 Other Commercial Inland Marine
Product Name: Medical & Scientific Equipment Program
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Supporting Document Schedules

Satisfied -Name: Uniform Transmittal Document-Property & Casualty	Review Status: Approved	04/28/2008
Comments:		
Attachments:		
08-F3121 AR FFS.pdf		
08-F3121 AR Transmittal.pdf		
Satisfied -Name: Cover Letter	Review Status: Approved	04/28/2008
Comments:		
Attachment:		
08-F3121 AR Cover Letter.pdf		
Satisfied -Name: Forms Memo	Review Status: Approved	04/28/2008
Comments:		
Attachment:		
08-F3121 AR FFM.pdf		

FORM FILING SCHEDULE

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

1.	This filing transmittal is part of Company Tracking #	08-F3121			
2.	This filing corresponds to rate/rule filing number (Company tracking number of rate/rule filing, if applicable)				
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	Medical And Scientific Equipment Declarations – Policy Level Information	G-300488-A (Ed. 01/08)	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
02	Medical And Scientific Equipment Declarations – Location Limits Schedule	G-300489-A (Ed. 01/08)	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
03	Medical And Scientific Equipment Coverage Form	G-300490-A (Ed. 01/08)	<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		

Property & Casualty Transmittal Document—

20. This filing transmittal is part of Company Tracking #	08-F3121
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21. Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
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On behalf of the above named companies, we hereby submit for your review and approval the attached forms for use with our new Medical & Scientific Equipment Program.

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

Check #: EFT
Amount: \$50.00

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

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



40 Wall Street – 9th Floor
New York, New York 10005

Mr. Micaah Morris

Regulatory Filings Technician
P & C State Filing Unit
CNA Global Specialty Lines

April 21, 2008

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ARKANSAS INSURANCE DEPARTMENT
PROPERTY & CASUALTY DIVISION
1200 W 3RD ST
LITTLE ROCK AR 72201-1904

RE: Continental Casualty Company NAIC #: 20443 FEIN #: 36-2114545
American Casualty Company of Reading, PA NAIC #: 20427 FEIN #: 23-0342560
National Fire Insurance Company of Hartford NAIC #: 20478 FEIN #: 06-0464510
Continental Insurance Company NAIC #: 35289 FEIN #: 13-5010440
Transportation Insurance Company NAIC #: 20494 FEIN #: 36-1877247
Valley Forge Insurance Company NAIC #: 20508 FEIN #: 23-1620527
Medical & Scientific Equipment Program
Forms Filing
OUR FILE #: 08-F3121

To Whom It May Concern:

On behalf of the above named companies, we hereby submit for your review and approval the attached new forms for use with our new Medical & Scientific Equipment Program. Please see the attached Forms Filing Memorandum for further details regarding this filing and a listing of all new forms contained in the filing.

We propose that this filing become applicable to all policies written on or after May 15, 2008 or the earliest date permitted by your state.

Very truly yours,

Micaah Morris

Micaah Morris
Regulatory Filings Technician

08-F3121 FORMS FILING MEMORANDUM

Continental Casualty Company	218-20443
American Casualty Company of Reading, PA	218-20427
Continental Insurance Company	218-35289
National Fire Insurance Company of Hartford	218-20478
Transportation Insurance Company	218-20494
Valley Forge Insurance Company	218-20508

MEDICAL & SCIENTIFIC EQUIPMENT PROGRAM

This is a filing of the new Medical & Scientific Equipment Coverage form and endorsements. This program was developed to provide comprehensive and flexible coverage for both mobile and stationary medical and scientific equipment, and to enhance our competitiveness in the Inland Marine marketplace.

The form and endorsements that make up this filing and the new Medical & Scientific Equipment program include:

- **Medical And Scientific Equipment Declarations – Policy Level Information – G-300488-A**
- **Medical And Scientific Equipment Declarations – Location Limits Schedule – G-300489-A**
- **Medical And Scientific Equipment Coverage Form – G-300490A**

Note: Earth Movement Endorsement G300535, and Flood Coverage Endorsement G300536 referenced on the Medical & Scientific Equipment Declarations – Policy Level Information – G300488 are not included in this filing. They are being filed separately, as they will also be used with other Inland Marine Coverage parts.