

SERFF Tracking Number: HNVR-125619441 State: Arkansas
First Filing Company: Hanover American Insurance Company, ... State Tracking Number: #? \$50
Company Tracking Number: ML-CW-08203-01F
TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0002 Businessowners
Liability
Product Name: Avenues BOP - Lawyers Deluxe
Project Name/Number: Avenues BOP - Lawyers Deluxe/ML-CW-08203-01F

Filing at a Glance

Companies: Hanover American Insurance Company, Massachusetts Bay Insurance Company, The Hanover Insurance Company

Product Name: Avenues BOP - Lawyers Deluxe SERFF Tr Num: HNVR-125619441 State: Arkansas

TOI: 05.0 Commercial Multi-Peril - Liability & Non-Liability SERFF Status: Closed State Tr Num: #? \$50

Sub-TOI: 05.0002 Businessowners

Co Tr Num: ML-CW-08203-01F

State Status: Fees verified

Filing Type: Form

Co Status:

Reviewer(s): Betty Montesi,
Llyweyia Rawlins, Brittany Yielding

Author: Ann-Marie Blute

Disposition Date: 04/28/2008

Date Submitted: 04/23/2008

Disposition Status: Approved

Effective Date Requested (New): 06/15/2008

Effective Date (New): 06/15/2008

Effective Date Requested (Renewal): 10/01/2008

Effective Date (Renewal):
10/01/2008

State Filing Description:

General Information

Project Name: Avenues BOP - Lawyers Deluxe

Status of Filing in Domicile:

Project Number: ML-CW-08203-01F

Domicile Status Comments:

Reference Organization:

Reference Number:

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 04/28/2008

State Status Changed: 04/28/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

Effective June 15, 2008 for new business and October 1, 2008 for renewals, our companies wish to introduce a new coverage endorsement in our Avenue Businessowners Program. The corresponding rates and rules are exempt from filing requirements and so will be maintained in our offices in a "desk" filing numbered ML-CW-08203-01R.

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The following documents are attached:

- Avenues Businessowners Lawyers Deluxe Broadening Endorsement – 391-1307 01 08. This new endorsement will replace our current Law Office Broadening endorsement (391-1012). The new form also incorporates coverages provided under our special and deluxe broadening endorsements, although the special and deluxe forms will remain on file for lawyers who do not choose the extra coverage and for other classes of business. Please refer to the Explanatory Memoranda for further details.
- Form Explanatory Memorandum
- Side by Side Comparison Document

If you should have any questions or need additional information, please feel free to contact our office. Thank you for your time and attention to this matter.

Company and Contact

Filing Contact Information

Ann-Marie T. Blute, State Filings Consultant Ablute@hanover.com
 440 Lincoln Street (508) 855-3234 [Phone]
 Worcester, MA 01653 (508) 855-4786[FAX]

Filing Company Information

Hanover American Insurance Company	CoCode: 36064	State of Domicile: New Hampshire
440 Lincoln Street	Group Code: 88	Company Type: Property & Casualty
Worcester, MA 01653	Group Name: The Hanover Ins Group	State ID Number:
(508) 855-1000 ext. [Phone]	FEIN Number: 04-3063898	

Massachusetts Bay Insurance Company	CoCode: 22306	State of Domicile: New Hampshire
440 Lincoln Street	Group Code: 88	Company Type: Property & Casualty

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Worcester, MA 01653 (508) 855-1000 ext. [Phone]	Group Name: The Hanover Ins Group FEIN Number: 04-2217600 -----	State ID Number:
The Hanover Insurance Company 440 Lincoln Street	CoCode: 22292 Group Code: 88	State of Domicile: New Hampshire Company Type: Property & Casualty
Worcester, MA 01653 (508) 855-1000 ext. [Phone]	Group Name: The Hanover Ins Group FEIN Number: 13-5129825 -----	State ID Number:

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Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation: \$50 flat fee per form filing.
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Hanover American Insurance Company	\$0.00	04/23/2008	
Massachusetts Bay Insurance Company	\$0.00	04/23/2008	
The Hanover Insurance Company	\$0.00	04/23/2008	

CHECK NUMBER	CHECK AMOUNT	CHECK DATE
0021710163	\$50.00	04/10/2008

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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): 06/15/2008

Effective Date (Renewal): 10/01/2008

Status: Approved

Comment:

This filing is approved contingent on receiving the filing fees the company indicates in the filing that they have sent.

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	Form Explanatory Memorandum	Approved	Yes
Supporting Document	Side By Side Comparison Document	Approved	Yes
Form	Avenues Businessowners Lawyers Deluxe Broadening Endorsement	Approved	Yes

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Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Avenues Businessowners Lawyers Deluxe Broadening Endorsement	391-1307 (01/08)	(01/08)	Endorsement/Amendment/Conditions	Replaced Form #:0.00 391-1012 02 05 Previous Filing #: AR-PC-05-015322		391-1307 01 08 Lawyers Deluxe Broadening.pdf

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

AVENUES BUSINESSOWNERS LAWYERS DELUXE BROADENING ENDORSEMENT

This endorsement modifies insurance provided under the following:
BUSINESSOWNERS COVERAGE FORM

SUMMARY OF COVERAGE LIMITS

This is a summary of the Coverages and Limits provided by the Lawyers Deluxe Broadening Endorsement form which is included on this policy. No coverage is provided by this summary. Refer to sections **A.** and **B.** to determine the actual coverages and limits provided.

A	Scheduled Coverages	Limit	Page
1	Brands and Labels	Included	2
2	Broad Form Water Damage	\$100,000	2
3	Business Income and Extra Expense from Dependent Properties	\$100,000	3
4	Claims Expense	\$10,000	4
5	Consequential Loss to Stock	Included	4
6	Contingent Transit Business Income and Extra Expense	\$100,000	4
7	Contractual Penalties	\$25,000	5
8	Employee Dishonesty Included ERISA	\$50,000	5
9	Expanded Business Income Definition	Included	5
10	Extended Business Income	90 days	5
11	Fine Arts	\$40,000	5
12	Forgery and Alteration	\$50,000	6
13	Foundations and Underground Pipes	\$250,000	6
14	Hired Auto – Physical Damage	\$30,000	6
15	Library Coverage	\$50,000	7
16	Loss Settlement Option	Per Diem	7
17	Marring and Scratching	Included	8
18	Money Orders and Counterfeit Paper Currency	\$25,000	8
19	Ordinance or Law (Tenant’s Improvement Extension)	\$25,000	8
20	Outdoor Property	\$25,000	9
21	Personal Effects	\$25,000	9
22	Personal Property in Transit	\$50,000	9
23	Practice Interruption Utility Services – Direct Damage	\$50,000	9
	Practice Interruption Utility Services – Business Income	\$25,000	9
24	Property Damage Legal Liability	\$1,000,000	10
25	Salesperson’s Samples	\$25,000	10
26	Tenant Building Insurance – When Lease Requires You Provide Insurance	\$20,000	10
27	Tenant Business Personal Property Insurance – When Agreement Requires You Provide Insurance	\$20,000	10
28	Tenant Sign	\$20,000	10
29	Transit Business Income and Extra Expense	\$100,000	10
30	Worldwide Laptop Computer Coverage	\$10,000	11
31	Worldwide Property Off Premises	\$45,000	11

B	Blanket Coverages	Limit \$250,000	Page
1.	Accounts Receivables	Included	11
2.	Backup or Overflow of a Sewer, Drain or Sump	Included	12
3.	Computer Equipment	Included	12
4.	Debris Removal	Included	12
5.	Spoilage	Included	13
6.	Valuable Papers and Records	Included	14

COVERAGES

- I. This endorsement amends coverage provided under the Businessowners Coverage Form through new coverages and broader coverage grants.
- II. This coverage is subject to the provisions applicable to the Businessowners Coverage Form, including Deductibles, except as provided below.
- III. If any of the property covered by this endorsement is also covered under other provisions of this endorsement, or of the policy this endorsement is made a part of, in the event of loss or damage, you may choose only one of these coverages to apply to that loss.

In this event, the most we will pay is the limit that applies to the coverage you select. The limits of other potentially applicable coverages may not be combined to attain a higher limit.

- IV. We provide no Business Income; Extended Business Income; Extra Expense; or Business Income / Extra Expense from Dependent Properties coverage for any of the coverages included as part of this endorsement unless specifically stated, and then only to the extent provided for within that Scheduled or Blanket Coverage's provisions.

A. SCHEDULED COVERAGES

1. Brands and Labels

Under **Section I – Property A. 6. Coverage Extensions**, the following is added:

k. Brands and Labels

If Covered Property that has a brand or label is damaged by a Covered Cause of Loss, and we elect to take all or any part of the property at an agreed or appraised value, you may elect to extend the insurance that applies to your Business Personal Property to pay expenses incurred to:

- (1) Stamp salvage on the property or its container, if the stamp will not physically damage the property; or
- (2) Remove the brand or label, if doing so will not physically damage the property or its container, and re-label

the merchandise or its containers to comply with the law.

Payment of these expenses is included within the applicable Limit of Insurance.

2. Broad Form Water Damage

Under **Section I - Property A. 5. Additional Coverages**, the following is added:

ff. Broad Form Water Damage

- (1) We will pay for direct physical loss of or damage to Covered Property caused by "broad form water damage".
- (2) Under **Section B. 1. Exclusions**, exclusion **g. (4)** is deleted.
- (3) The most we will pay for any loss under this Additional Coverage is \$100,000.
- (4) We will not pay for loss or damage in any one "occurrence" until the amount of loss or damage exceeds \$1,000. This deductible is to apply separately:
 - (a) To each building, including personal property therein (a single deductible applies);
 - (b) To personal property in each building if no coverage is provided on the containing building; and
 - (c) To personal property in the open.

The aggregate amount of this deductible in any one "occurrence" shall not exceed \$5,000.

We will then pay the amount of loss or damage in excess of the deductible up to the applicable Limit of Insurance.

- (5) Under **Section G. Definitions**, the following is added:
 34. "Broad form water damage" means loss or damage to Covered Property caused by:
 - a. Water under the ground surface pressing on, or flowing or seeping through:
 - (1) Foundations, walls, floor or paved surfaces;
 - (2) Basements, whether paved or not; or
 - (3) Doors, windows or other openings.

6. Special Limitations.

THIS IS NOT FLOOD INSURANCE OR PROTECTION FROM AN INUNDATION OF SURFACE WATER, HOWEVER CAUSED.

In supplement to **B. Exclusions, 1.g. Water**, of the Businessowners Coverage Form, the following applies to this coverage:

This coverage is intended to provide insurance for damage by subterranean water when such event is a localized incident - not part of a general, widespread flood water event.

We will not pay for loss or damage to property when the subterranean water causing the "broad form water damage" is itself caused by any flood or general flooding conditions - including but not limited to those enumerated under exclusion **g. Water**.

Flood and flooding conditions also means surface water or other inundation of water, whether caused directly or indirectly by weather conditions, or due to overflow or breach of dams, levees, canals, retaining structures of any kind, or other structure designed to, at least in part, restrain or redirect water or any combination of the foregoing; overflow or redirection of streams, ponds, lakes, oceans or other bodies of water, or their spray, whether driven by wind or not and whether or not caused directly or indirectly by weather conditions, or any combination of the foregoing.

All portions of the above apply whether or not the cause of the back up can be traced to the fault of man, including that of a third party.

3. Loss of Business Income and Extra Expense from Dependent Properties

Under **Section I - Property A. 5. Additional Coverages, m. Business Income from Dependent Properties**, the heading and paragraph (1) are deleted and replaced by the following:

m. Loss of Business Income and Extra Expense from Dependent Properties

Business Income from Dependent Properties

- (1) We will pay for the actual loss of Business Income (not including **Extended Business Income**), you

sustain due to physical loss or damage at the premises of a "dependent property" caused by or resulting from a Covered Cause of Loss.

The most we will pay under this Additional Coverage is \$100,000 per "occurrence", regardless of the number of "dependent properties" affected.

The "dependent property" must be located in the coverage territory.

The following is added after item **m.(7)** of **Business Income and Extra Expense from Dependent Properties**:

Extra Expense from Dependent Properties

- (1) We will pay the necessary Extra Expense you incur, that you would not have incurred had there been no direct physical loss of or damage at the premises of a "dependent property" caused by or resulting from any Covered Cause of Loss.

The incurred expense must be related to your business activities and address your actions to assist your own business activities. We will not pay any expenses incurred that directly or indirectly serve to speed, or otherwise assist, recovery of an affected dependent property.

The most we will pay under this Additional Coverage is \$100,000 per "occurrence", regardless of the number of "dependent properties" affected.

The "dependent property" must be located in the coverage territory.

- (2) Extra Expense means expense incurred by you:

(a) To avoid or minimize the "suspension" of business and to continue "operations", or

(b) To minimize the "suspension" of business if you cannot continue "operations",

due to covered loss of or damage to a "dependent property" or properties.

- (3) We will only pay for Extra Expense that occurs within up to 12 consecutive months after the date of direct physical loss or damage to the dependent property.

(4) The Extra Expense coverage period, as stated in paragraph (3), does not include any increased period required due to the enforcement of any ordinance or law that:

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

(b) 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".

(5) The following also apply to this Additional Coverage:

(a) **Extra Expense**, item g.(4); and

(b) **Section I – Property, E. Property Loss Conditions 7. Resumption of Operations.**

The expiration date of this policy will not reduce the Extra Expense coverage period.

4. Claims Expense

Under **Section I – Property A. 6. Coverage Extensions, j. Inventory and Loss Appraisal is deleted and replaced with:**

j. Claims Expense

(1) We will pay all reasonable expenses you incur at our request to assist us in:

(a) The investigation of a claim;

(b) The determination of the amount of loss, such as taking inventory; or

(c) The cost of preparing specific loss documents and other supporting exhibits.

(2) We will not pay for expense:

(a) Incurred to perform your duties in the event of a loss under **Section E. Property Loss Conditions;**

(b) To prove that loss or damage is covered;

(c) Billed by or payable to independent or public adjusters, attorneys or similar entities sponsored by any of the above;

(d) To prepare claims not covered by this policy; or

(e) Incurred under any appraisal provision within the policy

(3) The most we will pay under this coverage extension per "occurrence" is \$10,000 per affected location.

(4) The deductible does not apply to this Coverage Extension

5. Consequential Loss to Stock

Under **Section I – Property A. 6. Coverage Extensions**, the following is added:

k. Consequential Loss to Stock

(1) You may extend the insurance that applies to your Business Personal Property to apply to the reduction in value of the remaining parts of "stock" in the process of manufacture that are physically undamaged but are unmarketable as a completed product because of direct physical loss or damage from a Covered Cause of Loss to other parts of covered "stock" in process of manufacture at the described premises.

(2) However, when replacement of the lost or damaged "stock" will avoid or reduce a consequential loss as provided in (1) above, coverage will apply only to the extent that consequential loss remains after the remanufacture or securing of the lost or damaged "stock".

(3) Payment under this Coverage Extension is included within the applicable Limit of Insurance.

6. Contingent Transit Business Income and Extra Expense

a. Under **Section I - Property A. 6. Coverage Extensions**, the following is added:

l. Contingent Transit Business Income and Extra Expense

Subject to the terms of the **Additional Coverages Business Income and Extra Expense**, you may extend your Business Income or Extra Expense Coverage to apply to the actual loss of Business Income (not including **Extended Business Income**) or Extra Expense you sustain due to direct physical loss of or damage to Business Personal Property of Others, not in your care, custody or control, while "in transit", caused by or resulting from a Covered Cause of Loss.

The most we will pay for loss under this Extension is \$100,000.

b. Under **Section G. Definitions**, the following is added:

35. "In transit" means in the course of shipment from or to the premises shown in the Declarations. It includes such shipments while temporarily stopped or delayed, incidental to the delivery.

7. Contractual Penalties

Under **Section I - Property A. 6. Coverage Extensions**, the following is added:

m. Contractual Penalties

You may extend your Business Income coverage to apply to penalties that are imposed by a written contract between you and your customers. These penalties must:

- (1) Result from your failure to timely deliver your product according to contract terms;
- (2) Result from direct physical loss or damage by a Covered Cause of Loss; and
- (3) Have been paid to your customer.

The most we will pay under this Extension is \$25,000.

8. Employee Dishonesty including ERISA Compliance.

Under **Section I – Property A.5. Additional Coverages, p. Employee Dishonesty**, paragraph (3) is replaced by the following:

- (3) The most we will pay for loss or damage in any one "occurrence" is \$50,000 or the amount shown in the Additional Property Coverage Schedule. The amount payable under this Additional Coverage is not subject to the Limits of Insurance for **Section I – Property**.

9. Expanded Business Income Definition

Under **Section 1 – Property A.5 Additional Coverages, f. Business Income**, paragraph (1)(c) is replaced with the following:

(c) Business Income means:

- (1) Net Income (Net Profit or Loss before income taxes) that would have been earned or incurred if no physical loss or damage had occurred, but not including any Net Income that would likely have been earned as result of an increase in the volume of business due to favorable business conditions caused by the impact of the Covered Cause of Loss on customers or on other businesses; and

- (2) Continuing normal operating expenses incurred, including "payroll expenses".

10. Extended Business Income

Under **Section 1 – Property A.5 Additional Coverages, f. Business Income** paragraph (2) **Extended Business Income** is replaced with the following:

(2) Extended Business Income

- (a) If the necessary "suspension" of your "operations" produces a Business Income loss payable under this policy, we will pay for the actual loss of Business Income you incur during the period that:

- (1) Begins on the date covered property except finished stock is actually repaired, rebuilt or replaced (to the extent necessary to resume operations) and "operations" are resumed; and

- (2) Ends on the earlier of:

- (i) The date you could restore your "operations", with reasonable speed, to the level which would generate the Business Income amount that would have existed if no direct physical loss or damage had occurred; or

- (ii) The later of 90 consecutive days or the number of consecutive days shown in the Additional Property Coverage Schedule for this Additional Coverage after the date determined in (2)(b) above.

However, Extended Business Income does not apply to loss of Business Income incurred as a result of unfavorable business conditions caused by the impact of the Covered Cause of Loss in the area where the described premises are located.

- (b) Loss of Business Income must be caused by direct physical loss or damage at the described premises caused by or resulting from any Covered Cause of Loss.

11. Fine Arts

Under **Section I – Property A.5. Additional Coverages, x. Fine Arts**, paragraph (2) is replaced by the following:

Regardless of the number of insured locations affected, the most we will pay per "occurrence"

under this Additional Coverage is \$40,000. The amount payable under this Additional Coverage is not subject to the Limits of Insurance for **Section I – Property**.

12. Forgery and Alteration

Under **Section I – Property A.5. Additional Coverages, k. Forgery and Alteration**, paragraph (3) is replaced by the following:

- (3) Regardless of the number of insured locations affected, the most we will pay per “occurrence”, including legal expenses, under this Additional Coverage is \$50,000. The amount payable under this Additional Coverage is not subject to the Limits of Insurance for **Section I – Property**.

13. Foundations and Underground Pipes

Under **Section I – Property A. 2. Property Not Covered**, the following paragraphs are deleted: **j, k and o**.

The most we will pay for loss under this Extension is \$250,000. Payment for loss or damage to this property is included within the applicable Limit of Insurance.

14. Hired Auto – Physical Damage

Under **Section I - Property A. 5. Additional Coverages**, the following is added:

gg. Hired Auto – Physical Damage

- (1) We will pay for loss to an “auto” you lease, hire or rent. This does not include any “auto” you lease, hire or rent from any of your “employees”, partners or members of their households.

We will pay for loss to a covered “auto” or its equipment caused by:

(a) Comprehensive coverage

From any cause except:

- (i) The covered “auto’s” collision with another object; or
(ii) The covered “auto’s” overturn.

(b) Collision coverage

Caused by:

- (i) The covered “auto’s” collision with another object; or
(ii) The covered “auto’s” overturn.

- (2) Under **Section I - Property A. 2.**, the following replaces **Property Not Covered**:

Property Not Covered

We will not pay for loss to any of the following:

- (a) Any covered “auto” while used in any professional or organized racing or demolition contest or stunting activity, or while practicing for such contest or activity.
(b) Tapes, records, discs or other similar audio, visual or data electronic devices designed for use with audio, visual or data electronic equipment.
(c) Any device designed or used to detect speed measuring equipment such as radar or laser detectors and any jamming apparatus intended to elude or disrupt speed measurement equipment.
(d) Any electronic equipment, without regard to whether this equipment is permanently installed, that receives or transmits audio, visual or data signals and that is not designed solely for the reproduction of sound.
- (3) For insurance provided by this Additional Coverage, under **Section B. Exclusions**, only the following exclusions apply:
- (a) Paragraph **B. 1. d.**, Nuclear Hazard; and
(b) Paragraph **B. 1. f.**, War and Military Action.

The following additional exclusions will apply to this Additional Coverage:

(a) False Pretense

We will not pay for loss to a covered “auto” caused by or resulting from someone causing you to voluntarily part with it by trick or scheme or under false pretenses; or

- (b) We will not pay for loss caused by or resulting from:

Wear and tear; freezing; mechanical or electrical breakdown; blowouts, punctures or other road damage to tires.

- (4) **Section C. Limits of Insurance** is replaced by the following:

The most we will pay for loss to any one covered "auto" is the lesser of:

- (a) The actual cash value of the damaged or stolen property as of the time of loss;
 - (b) The cost of repairing or replacing the damaged or stolen property with other property of like kind and quality; or
 - (c) \$30,000.
- (5) Under **Section D. Deductibles**, paragraph 5. the following is added:

A \$1,000 deductible applies to the following Additional Coverage:

f. Hired Auto – Physical Damage

- (6) Under **Section G. Definitions**, the following is added:

"Auto" means, a land motor vehicle, trailer or semitrailer.

The amount payable under this Additional Coverage is not subject to the Limits of Insurance for **Section I – Property**.

This coverage is provisional and excess to any other valid insurance whether collectible or not.

15. Library Coverage

Under **Section I – Property A.5. Additional Coverages**, the following is added:

hh. Library Coverage

- (1) We will pay for direct physical loss of or physical damage to your "Library Property" that you own, or that are in your care, custody or control caused by or resulting from a Covered Causes of Loss.

Library Property means:

Legal books, periodicals, manuals, treatises, reference materials, electronic reference materials and other publications used in the practice of law.

- (2) This Additional Coverage does not apply to:
- (a) Library Property in storage away from the premises shown in the Declarations.
 - (b) Library Property not at the described premises.
 - (c) Additional Coverages **5.u. Equipment Breakdown**.
- (3) For this coverage only, the following is added to **Section E. Property**

Loss Condition, Loss Payment 5.d.(3):

(g) "Library Property", however, if "library property" is not replaced, we will pay the lesser of :

- (i) 50% of the original purchase price, or
- (ii) Actual Cash Value.

- (4) Regardless of the number of insured locations involved, the most we will pay per "occurrence" under this Additional Coverage is \$50,000.

This Additional Coverage is not subject to the **Limits of Insurance of Section I – Property**.

- (5) Paragraph **B. Exclusions in Section I – Property** does not apply to this Additional Coverage except for:

- (a) Paragraph **B.1.c.**, Governmental Action;
- (b) Paragraph **B.1.d.**, Nuclear Hazard;
- (c) Paragraph **B.1.f.**, War and Military Action;
- (d) Paragraph **B.2.d.**, Dishonesty;
- (e) Paragraph **B.2.e.**, False Pretense;
- (f) Paragraph **B.3**.

16. Loss Settlement Option- Business Income, Extra Expense

Under **Section I – Property E. Property Loss Conditions** of the Businessowners Coverage Form, paragraph 5., the following is added:

- h. A covered loss under the Business Income, Extra Expense or Practice Interruption – Utility Services Coverage paragraph (2) may be adjusted on the following basis at your option:

We will pay the greater of \$800 per day or \$400 per day per attorney and \$100 per day per paralegal for each normal working day you are unable to conduct operations due to damage or loss for up to a maximum of 10 days.

If you choose to elect this optional loss settlement for loss caused by any one "occurrence", it will not be necessary to calculate lost Business Income and Extra Expense as required under Additional Coverages **f.** and **g.** of the Businessowners Coverage Form.

If damages are such that limited operations can continue, the per attorney allowance will be proportionately reduced.

For any "occurrence", the two available methods for adjusting and calculating business income and extra expense loss may not be combined. When the alternative per diem approach described above is selected, you are not entitled to make claim for periods beyond 10 days on an actual loss sustained basis.

This optional loss settlement does not waive the waiting period under the Practice Interruption – Utility Services Coverage or Limits or Liability.

17. Marring and Scratching

Under **Section I - Property A. 6. Coverage Extensions**, the following is added:

n. Marring and Scratching

We will pay for loss or damage to Covered Property at the described premises due to sudden and accidental marring and scratching of:

- (1) Your "stock";
- (2) Your printing plates; and
- (3) Property of others that is in your care, custody or control.

This Cause of Loss does not apply to:

- (1) Property at other than the described premises; and
- (2) Property in transit

Payment under this Extension is included within your Business Personal Property Limit of Insurance.

18. Money Orders and Counterfeit Paper Currency

Under **Section I – Property A. 5. Additional Coverages, j. Money Orders and Counterfeit Paper Currency** is replaced by the following:

We will pay for loss resulting directly from your having accepted in good faith, in exchange for merchandise, "money" or services:

- (1) Money orders issued by any post office, express company or bank that are not paid upon presentation; or
- (2) "Counterfeit" paper currency that is acquired during the regular course of business.

Regardless of the number of insured locations involved, the most we will pay per "occurrence" under this Additional Coverage is \$25,000. Payment for loss is included within the applicable Limit of Insurance.

19. Ordinance or Law (Tenant's Improvements Extension)

Under **Section I – Property A. 5. Additional Coverages, i. Ordinance or Law**, paragraph (1) is replaced by the following:

- (1) This Additional Coverage applies only:
 - (a) When a Limit of Insurance for the affected building (or buildings) is shown on the Declarations; and then only,
 - (b) When buildings are insured on a replacement cost basis,
 - i. This extension is provisional and excess to any other valid insurance for tenant's improvements and betterments whether collectible or not.

Under **Section I – Property A. 5. Additional Coverages, i. Ordinance or Law**, section (5) **Loss Payment** - paragraph (c) is replaced by the following:

- (c) The most we will pay, for the total of all covered losses for Demolition Cost and Increased Cost of Construction is the Limit of Insurance shown below. Subject to this combined Limit of Insurance, the following loss payment provisions apply:
 - (i) For Demolition Cost, we will not pay for more than the amount you actually spend to demolish and clear the site of the described premises.
 - (ii) With respect to the Increased Cost of Construction:
 - (1) We will not pay for the increased cost of construction:
 - (a) Until the property is actually repaired or replaced, at the same or another premises; and
 - (b) Unless the repairs or replacement are made as soon as reasonably possible after the loss or damage, not to exceed two years.
 - (iii) If the building is repaired or replaced at the same premises, or if you elect to rebuild at another premises, the most we will pay for the increased cost of construction is the increased cost of construction at the same premises.

- (iv) If the ordinance or law requires relocation to another premise, the most we will pay for the increased cost of construction is the increased cost of construction at the new premises.

The most we will pay for loss under Demolition Cost and Increased Cost of Construction for each described building insured under this policy is \$5,000 or the amount shown in the Additional Property Coverage Schedule.

If a damaged building(s) is covered under a blanket Limit of Insurance which applies to more than one building or item of property, then the most we will pay under this Additional Coverage for each damaged building is \$5,000 or the amount shown in the Additional Property Coverage Schedule.

Regardless of the number of locations insured or buildings involved, the most we will pay for loss under Demolition Cost and Increased Cost of Construction for tenant's improvements and betterments for each described premises insured under this coverage form is \$25,000 or the amount shown in the Additional Property Coverage Schedule.

This Additional Coverage is not subject to the **Limits of Insurance** of **Section I – Property**.

20. Outdoor Property

Under **Section I – Property A. 6. Coverage Extensions, c. Outdoor Property, paragraph (4)** is replaced by the following:

- (4) Regardless of the number of insured locations involved, the most we will pay for loss or damage under this Extension is \$25,000 per "occurrence", but not more than \$1,000 for any one tree, shrub or plant, or \$2,000 for any one antenna.

21. Personal Effects

Under **Section I – Property A. 6. Coverage Extensions, d. Personal Effects**, the last paragraph is replaced by the following:

The most we will pay for loss or damage under this Extension is \$25,000 at each described premises.

22. Personal Property In Transit

Under **Section I – Property A. 6. Coverage Extensions, i. Personal Property in Transit, paragraph (5)** is replaced by the following:

- (5) The most we will pay for loss or damage under this Extension is \$50,000 per "occurrence".

23. Practice Interruption – Utility Services

Under **Section I - Property A. 5. Additional Coverages** of the Businessowners Coverage Form, paragraph **cc. Utility Services**, paragraphs (1) and (2) are replaced by the following:

cc. Practice Interruption – Utility Services

- (1) We will pay for loss of or damage to Covered Property caused by the interruption of service to the described premises. The interruption must result from direct physical loss or damage by a Covered Cause of Loss to property not on the described premises that provides the services shown below in item 3. The most we will pay for any loss under this Additional Coverage is \$50,000.
- (2) Subject to the terms of the **Additional Coverages Business Income and Extra Expense** of the Avenues Businessowners Coverage Form, we will pay for loss of Business Income (not including **Extended Business Income**) or Extra Expense caused by the interruption of service at the described premises. The interruption must result from direct physical loss or damage by a Covered Cause of Loss to property not on the described premises that provides the services shown below in item 3. We will only pay for loss you sustain after the first 24 hours following the direct physical loss or damage to the property described above. The most we will pay for any loss under this Additional Coverage is \$25,000.

The amount payable under this Additional Coverage, Paragraphs **cc.(1)** and **cc.(2)** is included within the applicable Limit of Insurance.

24. Property Damage Legal Liability

- a. Under **Section II - Liability B.1. Exclusions**, applicable to Businessowners

Coverage Form, the last paragraph is replaced by the following:

Exclusions **c., d., e., f., g., h., i., k., l., m., n. and o.** do not apply to damage by fire, lightning, explosion, smoke, leakage from fire protective systems or “water damage” to premises while rented to you, or temporarily occupied by you with permission of the owner. The Property Damage Legal Liability Limit of Insurance applies to this coverage as described in Section D Limits of Insurance.

b. Under **Section Liability D. Limits of Insurance**, paragraph 3. is replaced by the following:

3. The most we will pay under Businessowners Liability Coverage for damages because of “property damage” to premises while rented to you or temporarily occupied by you with permission of the owner, arising out of any one fire, lightning, explosion, smoke, leakage from fire protective systems or “water damage” is \$1,000,000 or the Limit shown in the Declarations, whichever is larger.

c. Under **Section F., Liability and Medical Expense Definitions**, the following definition is added:

25. “Water damage” means the discharge, leakage or overflow of water from fixtures or equipment that you own or for which you are legally responsible at the time of loss.

25. Salesperson’s Samples

Under **Section I - Property A. 5. Additional Coverages, z. Salesperson’s Samples**, paragraph (2) is replaced by the following:

(2) The most we will pay for any loss under this Additional Coverage is \$25,000. This Additional Coverage is not subject to the Limits of Insurance of **Section I – Property**.

26. Tenant Building Insurance – When Lease Requires You Provide Insurance

Under **Section I – Property A. 5. Additional Coverages**, the following is added:

ff. Tenant Building Insurance – When Lease Requires You Provide Insurance

(1) When caused by a Covered Cause of Loss, we will pay for direct physical loss or damage to a described building insured under this policy and

in your care, custody or control for which you have a written contractual responsibility to insure.

(2) Regardless of the number of described buildings affected, the most we will pay per insured location under this Additional Coverage is \$20,000 per “occurrence”.

27. Tenant Business Personal Property Insurance – When Lease Requires You Provide Insurance

Under **Section I – Property A. 5. Additional Coverages**, the following is added:

gg. Tenant Business Personal Property Insurance – When Agreement Requires You Provide Insurance

(1) When caused by a Covered Cause of Loss, subject to **Loss Payment – Property Loss Conditions** paragraph **E.5.d.(3)(b)**, we will pay for direct physical loss or damage to Business Personal Property in your care, custody or control that is located within buildings insured under this policy for which you have a written contractual responsibility to insure.

(2) Regardless of the number of buildings where business personal property is located, the most we will pay per insured location under this Additional Coverage is \$20,000 per “occurrence”.

(3) This Additional Coverage is not subject to the **Limits of Insurance of Section I – Property**.

28. Tenant Sign

Under **Section I – Property A. 5. Additional Coverages, t. Tenant Signs**, paragraph (2) is replaced by the following:

(2) The most we will pay for loss or damage in any one “occurrence” is \$20,000 per insured location.

29. Transit Business Income and Extra Expense

Under **Section I - Property A. 6. Coverage Extensions**, the following is added:

o. Transit Business Income and Extra Expense

You may extend your Business Income or Extra Expense coverages to apply to the actual loss of Business Income (not including **Extended Business Income**) or Extra Expense you sustain due to direct physical loss or damage to Covered

Property "in transit" caused by or resulting from a Covered Cause of Loss.

The most we will pay for loss under this Extension is \$100,000.

30. Worldwide Laptop Computer Coverage

Under **Section I – Property A. 5. Additional Coverages**, the following is added:

hh. Worldwide Laptop Computer Coverage

- (1) We will pay for loss or damage caused by or resulting from a Covered Cause of Loss to laptop computers, palm held or similar portable computers, and their accessories, while anywhere in the world – including while in transit.
- (2) This coverage is provided when the property is owned by you or owned by others when in your, or your employees, care, custody or control - subject to **Loss Payment Property Loss Condition** paragraph **E.5.d.(3)(b)**.
- (3) Regardless of the number of lost or damaged items listed in (1) above, the most we will pay per "occurrence", including actual loss of Business Income you sustain and necessary Extra Expense you incur, is \$10,000. The amount payable under this Additional Coverage is not subject to the Limits of Insurance for **Section I Property**.
- (4) We will not pay for loss or damage to the items listed in (1) above when caused by, resulting from, or arising out of theft or unexplained loss when the property is baggage checked with a carrier for transit.
- (5) **Limitations**, item **b.** does not apply to this Additional Coverage.
- (6) The provisions for Business Income loss will be governed by the terms of **Additional Coverage – f. Loss of Business** except:
 - (a) Requirements that loss occur within 1000 feet or at the described premises under **f.(1)** are suspended for this coverage; and
 - (b) The following items do not apply to this Additional Coverage:
 1. **f.1.c.(2)**;
 2. **f.(2)** Extended Business Income; and
 3. **f.(3)(c)**

(7) The provisions for Extra Expense loss will be governed by the terms of Additional Coverage – **g. Extra Expense** except:

- (a) Requirements that loss occur within 1000 feet or at the described premises under **g.(1)** and (2) are suspended for this coverage;

31. Worldwide Property Off Premises

Under Section I - Property A. 6. Coverage Extensions, the following is added:

p. Worldwide Property Off Premises

You may extend the insurance that applies to Business Personal Property to apply to Covered Business Personal Property other than "money" and "securities", "valuable papers and records" or accounts receivable, while it is temporarily outside the coverage territory, while "in transit" or on airborne transportation carriers for the purpose of exhibition, service or repair.

The most we will pay for loss under this Coverage Extension is \$45,000. The amount payable under this Coverage Extension is not subject to the Limits of Insurance of Section I - Property.

B. BLANKET COVERAGES

Blanket Coverage Limit of Insurance

The following additional coverage is added:

We will pay up to \$250,000 as a Blanket Coverage Limit of Insurance to apply at each scheduled premises and to apply to the sum of all covered losses under the coverages described in this section **B.a** through **B.f.** arising out a single "occurrence" due to a Covered Cause of Loss.

You may distribute this Coverage Limit among these coverages as you deem necessary. However, after a loss, we will not pay more than \$250,000 at any one insured location per "occurrence".

1. Accounts Receivables

Under **Section I – Property A. 6. Coverage Extensions, f. Accounts Receivables, paragraph (2)** is replaced by the following:

- (2) The most we will pay under this Coverage Extension for loss or damage in any one "occurrence" at the insured location is subject to the Blanket Coverage Limit of Insurance, or the amount shown in the Additional Property Coverage Schedule.

2. Backup or Overflow from a Sewer, Drain or Sump

Under **Section I – Property A. 5. Additional Coverages**, the following is added:

ii. Backup or Overflow of Sewers, Drains or Sumps

- (1) We will pay for damage or loss to Covered Property due to water that backs up or overflows from a sewer, drain or sump.
- (2) Under **Section B. 1. Exclusions**, exclusion **g. (3)** is deleted.
- (3) Regardless of the number of insured locations involved, the most we will pay under this Coverage Extension for loss or damage in any one “occurrence” is subject to the Blanket Coverage Limit of Insurance, or the amount shown in the Additional Property Coverage Schedule.

(4) Special Limitations

THIS IS NOT FLOOD INSURANCE OR PROTECTION FROM AN INUNDATION OF SURFACE WATER, HOWEVER CAUSED.

In supplement to **B. Exclusions, 1.g. Water**, of the Businessowners Coverage Form, the following applies to this coverage:

This coverage is intended to provide insurance for damage by backup or overflow of sewers, drains or sumps when such event is a localized incident - not part of a general, widespread flood water event.

We will not pay for loss or damage to property when the backup or overflow of a sewer, drain or sump is itself caused by any flood or general flooding conditions – including but not limited to those enumerated under exclusion **g. Water**.

Flood and flooding conditions also means surface water or other inundation of water, whether caused directly or indirectly by weather conditions, or due to overflow or breach of dams, levees, canals, retaining structures of any kind, or other structure designed to, at least in part, restrain or redirect water or any combination of the foregoing; overflow or redirection of streams, ponds, lakes, oceans or other bodies

of water, or their spray, whether driven by wind or not and whether or not caused directly or indirectly by weather conditions, or any combination of the foregoing.

All portions of the above definition apply whether or not the cause of the back up can be traced to the fault of man, including that of a third party.

3. Computer and Electronic Data

Under **Section I – Property A. 5. Additional Coverages, r. Computer Equipment, paragraph (4)** is replaced by the following:

- (4) Regardless of the number of insured locations involved, the most we will pay for loss or damage under this Additional Coverage to property listed in **(1)(a – d)** in any one “occurrence” at insured locations is subject to the Blanket Coverage Limit of Insurance, or the amount shown in the Additional Property Coverage Schedule.

The most we will pay for Extra Expense is \$5,000 or the amount shown in the Additional Property Coverage Schedule in any one “occurrence”. This Additional Coverage is not subject to the Limits of Insurance **Section I - Property**.

4. Debris Removal

Under **Section I – Property A.5. Additional Coverages, a. Debris Removal, paragraph (4)** is replaced by the following:

- (4) We will pay up to the blanket limit of insurance for debris removal expense, 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 Paragraphs **(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 blanket limit of insurance.

5. Spoilage

Under **Section I – Property A. 5. Additional Coverages**, the following is added:

kk. Spoilage

The following provisions (**A.** through **H.** inclusive) apply to the insurance provided by this Additional Coverage:

A. Paragraph A.1. Covered Property in **Section I – Property**, is deleted and replaced by the following:

1. Covered Property

Covered Property means "perishable goods" at the insured locations, if the "perishable goods" are:

- a. Owned by you and used in your business; or
- b. Owned by others and in your care, custody or control except as otherwise provided in **Loss Payment Property Loss Condition E.5.d.(3)(b)**.

B. The following is added to paragraph **A.2. Property Not Covered** in **Section I – Property**:

v. Property located:

- (1) On the exterior of buildings;
- (2) In the open; or
- (3) In vehicles.

C. Paragraph **A.3. Covered Causes Of Loss** in **Section I – Property** is replaced by the following:

3. Covered Causes Of Loss

Subject to the exclusions described in item **E.** of this endorsement, covered causes of loss means the following:

- a. Breakdown or Contamination, meaning:

- (1) Change in temperature or humidity resulting from mechanical breakdown or mechanical failure of refrigerating, cooling or humidity control apparatus or equipment.

Coverage applies only while such apparatus or equipment is at the described premises shown in the Schedule; or

- (2) Contamination by a refrigerant. Coverage applies only while the refrigerating apparatus or equipment is at the described premises.

Mechanical breakdown and mechanical failure do not mean power interruption, regardless of how or where the interruption is caused and whether or not the interruption is complete or partial.

- b. Power Outage, meaning change in temperature or humidity resulting from complete or partial interruption of electrical power, either on or off the described premises, due to conditions beyond your control.

D. Paragraph **A.6. Coverage Extensions** in **Section I – Property** does not apply.

E. Paragraph **B. Exclusions** in **Section I – Property** is replaced by the following:

B. Exclusions

1. Of the Exclusions contained in Paragraph B.1. in **Section I – Property**, only the following apply to Spoilage Coverage:

- b. Earth Movement;
- c. Governmental Action;
- d. Nuclear Hazard;
- f. War And Military Action; and
- g. Water.

2. The following exclusions are added:

We will not pay for loss or damage caused by or resulting from:

- a. The disconnection of any refrigerating, cooling or humidity control system from the source of power.
- b. The deactivation of electrical power caused by the manipulation of any switch or other device used to control the flow of electrical power or current.
- c. The inability of an electrical utility company or other power source to provide sufficient power due to:
 - (1) Lack of fuel; or
 - (2) Governmental order.
- d. The inability of a power source at the described premises to provide sufficient power due to lack of generating capacity to meet demand.
- e. Breaking of any glass that is a permanent part of any refrigerating, cooling or humidity control unit.

F. Conditions

- 1. Under **Section E. Property Loss Conditions** in **Section I – Property**, item **d. of Condition 5. Loss Payment** is replaced by the following:

- d. We will determine the value of Covered Property as follows:
 - (1) For "perishable goods" you have sold but not delivered, at the selling price less discounts and expenses you otherwise would have had;
 - (2) For other "perishable goods", at actual cash value.

- G. Regardless of the number of insured locations involved, the most we will pay under this Additional Coverage for loss or damage in any one "occurrence" is subject to the Blanket Coverage Limit of Insurance, or the amount

shown in the Spoilage Coverage Form.

6. Valuable Papers and Records

Section I – Property A. 6. Coverage Extensions, e. Valuable Papers and Records, paragraph (3) is replaced by the following:

- (3) Regardless of the number of locations involved, the most we will pay under this Coverage Extension for loss or damage in any one "occurrence" at the described premises is subject to the Blanket Coverage Limit of Insurance, or the amount shown in the Additional Property Coverage Schedule.

SERFF Tracking Number: HNVN-125619441 State: Arkansas
First Filing Company: Hanover American Insurance Company, ... State Tracking Number: #? \$50
Company Tracking Number: ML-CW-08203-01F
TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0002 Businessowners
Liability
Product Name: Avenues BOP - Lawyers Deluxe
Project Name/Number: Avenues BOP - Lawyers Deluxe/ML-CW-08203-01F

Supporting Document Schedules

Satisfied -Name: Uniform Transmittal Document-
Property & Casualty **Review Status:** Approved 04/28/2008

Comments:

Uniform Transmittal Document is attached.

Attachment:

P&CTransmittal.pdf

Satisfied -Name: Form Explanatory Memorandum **Review Status:** Approved 04/28/2008

Comments:

Form Explanatory Memorandum is attached.

Attachment:

Lawyers Deluxe Form Explanatory.pdf

Satisfied -Name: Side By Side Comparison
Document **Review Status:** Approved 04/28/2008

Comments:

Side By Side Comparison Document is attached.

Attachment:

Side by Side Coverage Comparison.pdf

Property & Casualty Transmittal Document

1. Reserved for Insurance Dept. Use Only	2. Insurance Department Use only 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					

3. Group Name	Group NAIC #
The Hanover Insurance Group	0088

4. Company Name(s)	Domicile	NAIC #	FEIN #	State #
Hanover Insurance Company	NH	22292	13-5129825	
Massachusetts Bay Insurance Company	NH	22306	04-2217600	
The Hanover American Insurance Company	NH	36064	04-3063898	

5. Company Tracking Number	ML-CW-08203-01F
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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
	Ann-Marie T. Blute 440 Lincoln Street Worcester MA 01653	Senior State Filings Consultant	508-855-3234	508-855-4786	ablute@hanover.com

7.	Signature of authorized filer	
8.	Please print name of authorized filer	Ann-Marie T. Blute

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

9.	Type of Insurance (TOI)	5.0000 Commercial Multi Peril
10.	Sub-Type of Insurance (Sub-TOI)	5.0002 Businessowners
11.	State Specific Product code(s) (if applicable) [See State Specific Requirements]	
12.	Company Program Title (Marketing Title)	Avenues BOP
13.	Filing Type	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input checked="" type="checkbox"/> X Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
14.	Effective Date(s) Requested	New: June 15, 2008 Renewal: October 1, 2008
15.	Reference Filing?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> X No
16.	Reference Organization (if applicable)	
17.	Reference Organization # & Title	
18.	Company's Date of Filing	April 23, 2008
19.	Status of filing in domicile	<input type="checkbox"/> Not Filed <input checked="" type="checkbox"/> X Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

Property & Casualty Transmittal Document

20.	This filing transmittal is part of Company Tracking #	ML-CW-08203-01F
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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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Effective June 15, 2008 for new business and October 1, 2008 for renewals, our companies wish to introduce a new coverage endorsement in our Avenue Businessowners Program. The corresponding rates and rules are exempt from filing requirements and so will be maintained in our offices in a "desk" filing numbered ML-CW-08203-01R.

The following documents are attached:

- Avenues Businessowners Lawyers Deluxe Broadening Endorsement – 391-1307 01 08. This new endorsement will replace our current Law Office Broadening endorsement (391-1012). The new form also incorporates coverages provided under our special and deluxe broadening endorsements, although the special and deluxe forms will remain on file for lawyers who do not choose the extra coverage and for other classes of business. Please refer to the Explanatory Memoranda for further details.
- Form Explanatory Memorandum
- Side by Side Comparison Document

If you should have any questions or need additional information, please feel free to contact our office. Thank you for your time and attention to this matter.

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]				
<table style="width: 100%; border: none;"> <tr> <td style="width: 15%;">Check #:</td> <td>0021710163</td> </tr> <tr> <td>Amount:</td> <td>\$50.00</td> </tr> </table> <p style="text-align: center; margin-top: 20px;">Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.</p>		Check #:	0021710163	Amount:	\$50.00
Check #:	0021710163				
Amount:	\$50.00				

***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.)

1.	This filing transmittal is part of Company Tracking #	ML-CW-08203-01F
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2.	This filing corresponds to rate/rule filing number <small>(Company tracking number of rate/rule filing, if applicable)</small>	Exempt
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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	Avenues Businessowners Lawyers Deluxe Broadening Endorsement	391-1307 01 08	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	391-1012 02/05	AR-PC-05-015322
02			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
03			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
04			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
05			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
06			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
07			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
08			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
09			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
10			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
11			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		

**THE HANOVER INSURANCE GROUP
AVENUES BUSINESSOWNERS**

**FORM EXPLANATORY – AVENUES BUSINESSOWNERS DELUXE LAWYERS BROADENING
ENDORSEMENT**

The Hanover Insurance Group is introducing a new coverage endorsement – Avenues Businessowners Lawyers Deluxe Broadening Endorsement 391-1307 01 08. This endorsement provides broadened coverage for Lawyers and Attorneys Offices that are eligible for The Hanover Insurance Group's businessowners product. The effective date requested is June 15, 2008 for new business and October 1, 2008 for renewals.

This new endorsement will replace our current Law Office Broadening Endorsement 391-1012. In addition, coverages provided under our special and deluxe broadening endorsements (391-1022 and 391-1023, respectively) have been incorporated into our new endorsement. This will provide the insured with one broadening endorsement and will simplify the policy for the insured.

We have amended some of the language contained in the current forms and inserted the new language into the Lawyers Deluxe Broadening Endorsement. An advisory notice to policy holder has been developed to reflect where coverage language has been broadened, reduced, or clarification of intent.

The coverage provided under the broadening endorsement is outlined below:

A	Scheduled Coverages	Limit	New or Existing Coverage
1	Brands and Labels	Included	Existing
2	Broad Form Water Damage	\$100,000	Existing
3	Business Income and Extra Expense from Dependent Properties	\$100,000	Existing
4	Claims Expense	\$10,000	New
5	Consequential Loss to Stock	Included	Existing
6	Contingent Transit Business Income and Extra Expense	\$100,000	Existing
7	Contractual Penalties	\$25,000	Existing
8	Employee Dishonesty Included ERISA	\$50,000	New
9	Expanded Business Income Definition	Included	New
10	Extended Business Income	90 days	New
11	Fine Arts	\$40,000	Existing
12	Forgery and Alteration	\$50,000	Existing
13	Foundations and Underground Pipes	\$250,000	Existing
14	Hired Auto – Physical Damage	\$30,000	Existing
15	Library Coverage	\$50,000	New
16	Loss Settlement Option	Per Diem	Existing
17	Marring and Scratching	Included	Existing
18	Money Orders and Counterfeit Paper Currency	\$25,000	New
19	Ordinance or Law (Tenant's Improvement Extension)	\$25,000	New
20	Outdoor Property	\$25,000	Existing
21	Personal Effects	\$25,000	Existing
22	Personal Property in Transit	\$50,000	Existing
23	Practice Interruption Utility Services – Direct Damage	\$50,000	Existing
	Practice Interruption Utility Services – Business Income	\$25,000	
24	Property Damage Legal Liability	\$1,000,000	Existing
25	Salesperson's Samples	\$25,000	Existing
26	Tenant Building Insurance – When Lease Requires You Provide	\$20,000	New

	Insurance		
27	Tenant Business Personal Property Insurance – When Agreement Requires You Provide Insurance	\$20,000	New
28	Tenant Sign	\$20,000	Existing
29	Transit Business Income and Extra Expense	\$100,000	Existing
30	Worldwide Laptop Computer Coverage	\$10,000	New
31	Worldwide Property Off Premises	\$45,000	Existing

B	Blanket Coverages	Limit \$250,000	New or Existing Coverage
1.	Accounts Receivables	Included	New
2.	Backup or Overflow of a Sewer, Drain or Sump	Included	New
3.	Computer Equipment	Included	New
4.	Debris Removal	Included	New
5.	Spoilage	Included	New
6.	Valuable Papers and Records	Included	Existing

**AVENUES BUSINESSOWNERS LAWYERS DELUXE BRODENING ENDORSEMENT
SIDE-BY-SIDE COVERAGE COMPARISON**

We are introducing a new coverage endorsement – Avenues Businessowners Lawyers Deluxe Broadening Endorsement No. 391-1307 01 08. This endorsement provides broadened coverage for Lawyers and Attorneys Offices that are eligible for The Hanover Insurance Groups businessowners product.

The new endorsement will replace our current Law Office Broadening Endorsement 391-1012. In addition, the coverages provided under the Deluxe Businessowners Property Special Broadening Endorsement 391-1022 02 05 or coverages provided under the Businessowners Special Broadening Endorsement 391-1023 02 05 have been incorporated into the new endorsement.

The side-by-side comparison displays any changes made to existing coverages and identifies new coverages provided with the introduction of the Avenues Businessowners Lawyers Deluxe Broadening Endorsement.

Current Language 391-1022; 391-1023; 391-1012	New Language 391-1307 01 08	Difference
<p>This endorsement amends coverage provided under the Businessowners Coverage Form through new coverages and broader coverage grants. This coverage is subject to the provisions applicable to the Businessowners Coverage Form, except as provided below. If any of the property covered by this endorsement is also covered under any other provisions of the policy this endorsement is made a part of, in the event of loss or damage, you may choose only one of these coverages to apply to that loss. The most we will pay in this case is the larger of the two limits that would be applicable.</p>	<p>COVERAGES</p> <p>I. This endorsement amends coverage provided under the Businessowners Coverage Form through new coverages and broader coverage grants.</p> <p>II. This coverage is subject to the provisions applicable to the Businessowners Coverage Form, <u>including Deductibles</u>, except as provided below.</p> <p>III. If any of the property covered by this endorsement is also covered under other provisions of this endorsement, or of the policy this endorsement is made a part of, in the event of loss or damage, you may choose only one of these coverages to apply to that loss.</p> <p><u>In this event, the most we will pay is the limit that applies to the coverage you select. The limits of other potentially applicable coverages may not be combined to attain a higher limit.</u></p> <p><u>IV. We provide no Business Income; Extended Business Income; Extra Expense; or Business Income / Extra Expense from Dependent Properties</u></p>	<p>This section has been broken into paragraphs. Paragraph II – wording has been added to clarify that the policy provisions apply including deductibles.</p> <p>Clarification has also been added that if more than one coverage applies to a loss, the insured may only choose one coverage. Coverages cannot be combined to attain a higher limit of insurance.</p> <p>Under Paragraph IV. Clarification has been added that if there is no business income, extended business income, extra expense or business income/extra expense from dependent properties the additional coverages/extensions outlined in the endorsement do not apply.</p>

Current Language 391-1022; 391-1023; 391-1012	New Language 391-1307 01 08	Difference
	<u>coverage for any of the coverages included as part of this endorsement unless specifically stated, and then only to the extent provided for within that Scheduled or Blanket Coverage's provisions.</u>	
<p>1. Brands and Labels</p> <p>Under Section I – Property A. 6. Coverage Extensions, the following is added:</p> <p>k. Brands and Labels</p> <p>If Covered Property that has a brand or label is damaged by a Covered Cause of Loss, and we elect to take all or any part of the property at an agreed or appraised value, you may elect to extend the insurance that applies to your Business Personal Property to pay expenses incurred to:</p> <p>(1) Stamp salvage on the property or its container, if the stamp will not physically damage the property; or</p> <p>(2) Remove the brand or label, if doing so will not physically damage the property or its container, and relabel the merchandise or its containers to comply with the law.</p> <p>Payment of these expenses is included within the applicable Limit of Insurance.</p>	<p>1. Brands and Labels</p> <p>Under Section I – Property A. 6. Coverage Extensions, the following is added:</p> <p>l. Brands and Labels</p> <p>If Covered Property that has a brand or label is damaged by a Covered Cause of Loss, and we elect to take all or any part of the property at an agreed or appraised value, you may elect to extend the insurance that applies to your Business Personal Property to pay expenses incurred to:</p> <p>(3) Stamp salvage on the property or its container, if the stamp will not physically damage the property; or</p> <p>(4) Remove the brand or label, if doing so will not physically damage the property or its container, and re-label the merchandise or its containers to comply with the law.</p> <p>Payment of these expenses is included within the applicable Limit of Insurance.</p>	<p>No change</p>
<p>2. Broad Form Water Damage</p> <p>Under Section I - Property A. 5. Additional Coverages, the following is added:</p> <p>ff. Broad Form Water Damage</p> <p>(1) We will pay for direct physical loss of or damage to Covered Property caused by “broad form water damage”.</p> <p>(2) Under Section B. 1. Exclusions,</p>	<p>2. Broad Form Water Damage</p> <p>Under Section I - Property A. 5. Additional Coverages, the following is added:</p> <p>ff. Broad Form Water Damage</p> <p>(1) We will pay for direct physical loss of or damage to Covered Property caused by “broad form water damage”.</p> <p>(2) Under Section B. 1. Exclusions,</p>	<p>Reference to exclusion g.(3) and reference to water which backs up or overflows from a sewer, drain or sump has been removed. Backup or Overflow or a Sewer, Drain or Sump has been moved under Section B. Blanket Coverages.</p> <p>A section has been added to the policy that clarifies that this is not flood insurance or protection from inundation of surface water, however caused.</p>

Current Language 391-1022; 391-1023; 391-1012	New Language 391-1307 01 08	Difference
<p>exclusion g. (3) and g. (4) are deleted.</p> <p>(3) The most we will pay for any loss under this Additional Coverage is \$100,000.</p> <p>(4) We will not pay for loss or damage in any one “occurrence” until the amount of loss or damage exceeds \$1,000. This deductible is to apply separately:</p> <p>(a) To each building, including personal property therein;</p> <p>(b) To personal property in each building if no coverage is provided on the containing building; and</p> <p>(c) To personal property in the open.</p> <p>The aggregate amount of this deductible in any one “occurrence” shall not exceed \$5,000.</p> <p>We will then pay the amount of loss or damage in excess of the deductible up to the applicable Limit of Insurance.</p> <p>(5) Under Section G. Definitions, the following is added:</p> <p>34. “Broad form water damage” means loss or damage to Covered Property caused by:</p> <p>a. Water which backs up or overflows from a sewer, drain or sump; or</p> <p>b. Water under the ground surface pressing on, or flowing or seeping through:</p> <p>(1) Foundations, walls, floor or paved surfaces;</p>	<p>exclusion g. (3) and g. (4) is deleted.</p> <p>(3) The most we will pay for any loss under this Additional Coverage is \$100,000.</p> <p>(4) We will not pay for loss or damage in any one “occurrence” until the amount of loss or damage exceeds \$1,000. This deductible is to apply separately:</p> <p>(a) To each building, including personal property therein <u>(a single deductible applies)</u>;</p> <p>(b) To personal property in each building if no coverage is provided on the containing building; and</p> <p>(c)To personal property in the open.</p> <p>The aggregate amount of this deductible in any one “occurrence” shall not exceed \$5,000.</p> <p>We will then pay the amount of loss or damage in excess of the deductible up to the applicable Limit of Insurance.</p> <p>(5) Under Section G. Definitions, the following is added:</p> <p>34. “Broad form water damage” means loss or damage to Covered Property caused by:</p> <p>a. Water which backs up or overflows from a sewer, drain, or sump; or Water under the ground surface pressing on, or flowing or seeping through:</p> <p>(1) Foundations, walls, floor or paved surfaces;</p> <p>(2) Basements, whether paved or not; or</p>	

Current Language 391-1022; 391-1023; 391-1012	New Language 391-1307 01 08	Difference
<p>(2) Basements, whether paved or not; or</p> <p>(3) Doors, windows or other openings.</p>	<p>(3) Doors, windows or other openings.</p> <p>6. Special Limitations.</p> <p><u>THIS IS NOT FLOOD INSURANCE OR PROTECTION FROM AN INUNDATION OF SURFACE WATER, HOWEVER CAUSED.</u></p> <p><u>In supplement to B. Exclusions, 1.g. Water, of the Businessowners Coverage Form, the following applies to this coverage:</u></p> <p><u>This coverage is intended to provide insurance for damage by subterranean water when such event is a localized incident - not part of a general, widespread flood water event.</u></p> <p><u>We will not pay for loss or damage to property when the subterranean water causing the "broad form water damage" is itself caused by any flood or general flooding conditions – including but not limited to those enumerated under exclusion g. Water.</u></p> <p><u>Flood and flooding conditions also means surface water or other inundation of water, whether caused directly or indirectly by weather conditions, or due to overflow or breach of dams, levees, canals, retaining structures of any kind, or other structure designed to, at least in part, restrain or redirect water or any combination of the foregoing; overflow or redirection of streams, ponds, lakes, oceans or other bodies of water, or their spray, whether driven by wind or not and whether or not caused</u></p>	

Current Language 391-1022; 391-1023; 391-1012	New Language 391-1307 01 08	Difference
	<p><u>directly or indirectly by weather conditions, or any combination of the foregoing.</u></p> <p><u>All portions of the above apply whether or not the cause of the back up can be traced to the fault of man, including that of a third party.</u></p>	
<p>3. Business Income and Extra Expense from Dependent Properties</p> <p>m. Business Income from Dependent Properties</p> <p>Under Section I - Property A. 5. Additional Coverages, m. Business Income from Dependent Properties section (1) is deleted and replaced by the following:</p> <p>(1) We will pay for the actual loss of Business Income (not including Extended Business Income), you sustain due to physical loss or damage at the premises of a “dependent property” caused by or resulting from any Covered Cause of Loss. The most we will pay under this Additional Coverage is \$100,000, regardless of the number of “dependent properties” affected. The “dependent property” must be located in the coverage territory.</p> <p>(2) Under Section I – Property A. 5. Additional Coverage m. Business Income from Dependent Properties paragraph (6) is deleted.</p> <p>Extra Expense from Dependent Properties</p> <p>(1) We will pay the necessary Extra Expense you incur, that you would not have incurred had there been no direct</p>	<p>3. Loss of Business Income and Extra Expense from Dependent Properties</p> <p>Under Section I - Property A. 5. Additional Coverages, m. Business Income from Dependent Properties Section, the heading and paragraph (1) is-are deleted and replaced by the following:</p> <p>m. <u>Loss of Business Income and Extra Expense from Dependent Properties</u></p> <p>Business Income from Dependent Properties</p> <p>(1) We will pay for the actual loss of Business Income (not including Extended Business Income), you sustain due to physical loss or damage at the premises of a “dependent property” caused by or resulting from a Covered Cause of Loss.</p> <p>The most we will pay under this Additional Coverage is \$100,000 <u>per “occurrence”</u>, regardless of the number of “dependent properties” affected.</p> <p>The “dependent property” must be located in the coverage territory.</p> <p>Under Section I – Property A.5. Additional Coverage m. The following is added after item m.(7) of Business Income and Extra Expense from Dependent Properties paragraph (6) is deleted:</p> <p>Extra Expense from Dependent Properties</p>	

Current Language 391-1022; 391-1023; 391-1012	New Language 391-1307 01 08	Difference
<p>physical loss of or damage at the premises of a “dependent property” caused by or resulting from any Covered Cause of Loss. The most we will pay under this Additional Coverage is \$100,000, regardless of the number of “dependent properties” affected. The “dependent property” must be located in the coverage territory.</p> <p>(2) Extra Expense means expense incurred:</p> <p>(a) To avoid or minimize the suspension of business and to continue “operations”, or</p> <p>(b) To minimize the “suspension” of business if you cannot continue “operations”,</p> <p>affected by covered loss of or damage to a “dependent property”.</p> <p>(3) We will only pay for Extra Expense that occurs within 12 consecutive months after the date of direct physical loss or damage.</p> <p>(4) The Extra Expense coverage period, as stated in paragraph (3), does not include any increased period required due to the enforcement of any ordinance or law that:</p> <p>(a) Regulates the construction, use or repair, or requires the tearing down of any property; or</p> <p>(b) 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”.</p>	<p>(1) We will pay the necessary Extra Expense you incur, that you would not have incurred had there been no direct physical loss of or damage at the premises of a “dependent property” caused by or resulting from any Covered Cause of Loss.</p> <p><u>The incurred expense must be related to your business activities and address your actions to assist your own business activities. We will not pay any expenses incurred that directly or indirectly serve to speed, or otherwise assist, recovery of an affected dependent property.</u></p> <p>The most we will pay under this Additional Coverage is \$100,000 <u>per “occurrence”</u>, regardless of the number of “dependent properties” affected.</p> <p>The “dependent property” must be located in the coverage territory.</p> <p>(2) Extra Expense means expense incurred <u>by you</u>:</p> <p>(a) To avoid or minimize the “suspension” of business and to continue “operations”, or</p> <p>(b) To minimize the “suspension” of business if you cannot continue “operations”, affected by <u>due to</u> covered loss of or damage to a “dependent property” <u>or properties</u>.</p> <p>(3) We will only pay for Extra Expense that occurs within <u>up to</u> 12 consecutive months after the date of direct physical loss or damage <u>to the dependent property</u>.</p> <p>(4) The Extra Expense coverage period, as stated in paragraph (3), does not include any increased period required due to the enforcement of any ordinance or law that:</p> <p>(a) Regulates the construction, use or repair, or requires the tearing down of any property; or</p> <p>(b) 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</p>	

Current Language 391-1022; 391-1023; 391-1012	New Language 391-1307 01 08	Difference
<p>The expiration date of this policy will not reduce the Extra Expense coverage period.</p> <p>(5) Section I – Property, 5. Additional Coverages, f. Loss of Business Income (4) Resumption of Operations (b) also applies to this Extra Expense from Dependent Properties coverage.</p>	<p>effects of “pollutants”.</p> <p>(5) Section I – Property, 5. Additional Coverages f. Loss of Business Income (4) Resumption of Operations (b) also applies to this Extra Expense from Dependent Properties Coverage</p> <p>(5) <u>The following also apply to this Additional Coverage:</u></p> <p>(a) <u>Extra Expense, item g.(4); and</u></p> <p>(b) <u>Section I – Property, E. Property Loss Conditions 7. Resumption of Operations.</u></p> <p>The expiration date of this policy will not reduce the Extra Expense coverage period.</p>	
	<p>4. <u>Claims Expense</u></p> <p><u>Under Section I – Property A. 6. Coverage Extensions, j. Inventory and Loss Appraisal is deleted and replaced with:</u></p> <p><u>j. Claims Expense</u></p> <p><u>(1) We will pay all reasonable expenses you incur at our request to assist us in:</u></p> <p><u>(a) The investigation of a claim;</u></p> <p><u>(b) The determination of the amount of loss, such as taking inventory; or</u></p> <p><u>(c) The cost of preparing specific loss documents and other supporting exhibits.</u></p> <p><u>(2) We will not pay for expense:</u></p> <p><u>(a) Incurred to perform your duties in the event of a loss under Section E. Property Loss Conditions;</u></p> <p><u>(b) To prove that loss or damage is covered;</u></p> <p><u>(c) Billed by or payable to independent or public adjusters, attorneys or similar entities sponsored by any of the above;</u></p> <p><u>(d) To prepare claims not covered by this policy; or</u></p> <p><u>(e) Incurred under any appraisal provision</u></p>	<p>New Extension – provides coverage for claims expenses outlined in paragraph j.</p>

Current Language 391-1022; 391-1023; 391-1012	New Language 391-1307 01 08	Difference
	<p><u>within the policy</u></p> <p><u>(3) The most we will pay under this coverage extension per "occurrence" is \$10,000 per affected location.</u></p> <p><u>(4) The deductible does not apply to this Coverage Extension</u></p>	
<p>4. Consequential Loss to Stock</p> <p>Under Section I – Property A. 6. Coverage Extension, the following is added:</p> <p>I. Consequential Loss to Stock</p> <p>We will pay the reduction in value of the remaining parts of "stock" in process of manufacture, which are physically undamaged, when the reduction in value is caused by direct physical loss or damage from a Covered Cause of Loss to other parts of "stock" in process of manufacture.</p> <p>Payment of any reduced value of "stock" is included within the applicable Limit of Insurance.</p>	<p>5. Consequential Loss to Stock</p> <p>Under Section I – Property A. 6. Coverage Extensions, the following is added:</p> <p>k. Consequential Loss to Stock</p> <p><u>(1) You may extend the insurance that applies to your Business Personal Property to apply to the reduction in value of the remaining parts of "stock" in the process of manufacture which- that are physically undamaged when the reduction in value is caused by- but are unmarketable as a completed product because of direct physical loss or damage from a Covered Cause of Loss to other parts of covered "stock" in process of manufacture at the described premises.</u></p> <p><u>(2) However, when replacement of the lost or damaged "stock" will avoid or reduce a consequential loss as provided in (1) above, coverage will apply only to the extent that consequential loss remains after the remanufacture or securing of the lost or damaged "stock".</u></p> <p><u>(3) Payment of any reduced value of "stock" Payment under this Coverage Extension is included within the applicable Limit of Insurance.</u></p>	<p>Clarification has been added that you may extend your Business Personal Property to apply for this coverage.</p> <p>We have also clarified that the coverage applies when the reduction in value of the remaining parts of "stock" in process are undamaged but are unmarketable as a complete product because of a Covered Cause of Loss to other covered "stock".</p> <p>A provision has been added that when replacement of the lost or damaged stock will avoid or reduce a consequential loss, coverage will apply to the extent that consequential loss remains after the remanufacture or securing or lost or damaged stock.</p>
<p>5. Contingent Transit Business Income and Extra Expense</p> <p>a. Under Section I - Property A. 6. Coverage Extensions, the following is added:</p> <p>m. Contingent Transit Business Income and Extra Expense</p>	<p>6. Contingent Transit Business Income and Extra Expense</p> <p>a. Under Section I - Property A. 6. Coverage Extensions, the following is added:</p> <p>l. Contingent Transit Business Income and Extra Expense</p>	<p>Clarification has been added that the coverage is subject to the Additional Coverages Business Income and Extra Expense coverage provided in the Avenues Businessowners Coverage Form.</p>

Current Language 391-1022; 391-1023; 391-1012	New Language 391-1307 01 08	Difference
<p>You may extend your Business Income or Extra Expense Coverage to apply to the actual loss of Business Income (not including Extended Business Income) or Extra Expense you sustain due to direct physical loss of or damage to Business Personal Property of Others, not in your care, custody or control, while “in transit”, caused by or resulting from a Covered Cause of Loss.</p> <p>The most we will pay for loss under this Extension is \$100,000.</p> <p>b. Under Section G. Definitions, the following is added:</p> <p>35. “In transit” means in the course of shipment from or to the premises shown in the Declarations. It includes such shipments while temporarily stopped or delayed, incidental to the delivery.</p>	<p><u>Subject to the terms of the Additional Coverages Business Income and Extra Expense</u>, you may extend your Business Income or Extra Expense Coverage to apply to the actual loss of Business Income (not including Extended Business Income) or Extra Expense you sustain due to direct physical loss of or damage to Business Personal Property of Others, not in your care, custody or control, while “in transit”, caused by or resulting from a Covered Cause of Loss.</p> <p>The most we will pay for loss under this Extension is \$100,000.</p> <p>b. Under Section G. Definitions, the following is added:</p> <p>35. “In transit” means in the course of shipment from or to the premises shown in the Declarations. It includes such shipments while temporarily stopped or delayed, incidental to the delivery.</p>	
<p>6. Contractual Penalties</p> <p>Under Section I - Property A. 6. Coverage Extensions, the following is added:</p> <p>n. Contractual Penalties</p> <p>You may extend your Business Income coverage to apply to penalties that are imposed by a written contract between you and your customers. These penalties must:</p> <p>(1) Result from your failure to timely deliver your product according to contract terms;</p> <p>(2) Result from direct physical loss or damage by a Covered Cause of Loss; and</p> <p>(3) Have been paid to your customer.</p> <p>The most we will pay under this Extension is \$25,000.</p>	<p>7. Contractual Penalties</p> <p>Under Section I - Property A. 6. Coverage Extensions, the following is added:</p> <p>m. Contractual Penalties</p> <p>You may extend your Business Income coverage to apply to penalties that are imposed by a written contract between you and your customers. These penalties must:</p> <p>(1) Result from your failure to timely deliver your product according to contract terms;</p> <p>(2) Result from direct physical loss or damage by a Covered Cause of Loss; and</p> <p>(3) Have been paid to your customer.</p> <p>The most we will pay under this Extension is \$25,000.</p>	No change
	<p>8. <u>Employee Dishonesty including ERISA Compliance.</u></p>	<p>New Additional Coverage – the Additional coverage included in the base Businessowners form is increased to</p>

Current Language 391-1022; 391-1023; 391-1012	New Language 391-1307 01 08	Difference
	<p><u>Under Section I – Property A.5. Additional Coverages, p. Employee Dishonesty, paragraph (3) is replaced by the following:</u></p> <p><u>(3)The most we will pay for loss or damage in any one “occurrence” is \$50,000 or the amount shown in the Additional Property Coverage Schedule. The amount payable under this Additional Coverage is not subject to the Limits of Insurance for Section I – Property.</u></p>	<p>\$50,000</p>
	<p><u>9. Expanded Business Income Definition</u></p> <p><u>Under Section 1 – Property A.5 Additional Coverages, f. Business Income, paragraph (1)(c) is replaced with the following:</u></p> <p><u>(c) Business Income means:</u></p> <p><u>(1) Net Income (Net Profit or Loss before income taxes) that would have been earned or incurred if no physical loss or damage had occurred, but not including any Net Income that would likely have been earned as result of an increase in the volume of business due to favorable business conditions caused by the impact of the Covered Cause of Loss on customers or on other businesses; and</u></p> <p><u>(2) Continuing normal operating expenses incurred, including “payroll expenses”.</u></p>	<p>New Coverage – this provision eliminates the 90 day ordinary payroll limitation for business income.</p>
	<p><u>10. Extended Business Income</u></p> <p><u>Under Section 1 – Property A.5 Additional Coverages, f. Business Income paragraph (2) Extended Business Income is replaced with the following:</u></p> <p><u>(2) Extended Business Income</u></p> <p><u>(a) If the necessary “suspension” of your “operations” produces a Business Income loss payable under this policy, we will pay for the actual loss of Business Income you incur during the period that:</u></p>	<p>New Coverage – the extended business income period is increased to 90 days</p>

Current Language 391-1022; 391-1023; 391-1012	New Language 391-1307 01 08	Difference
	<p>(1) <u>Begins on the date covered property except finished stock is actually repaired, rebuilt or replaced (to the extent necessary to resume operations) and "operations" are resumed; and</u></p> <p>(2) <u>Ends on the earlier of:</u></p> <p>(i) <u>The date you could restore your "operations", with reasonable speed, to the level which would generate the Business Income amount that would have existed if no direct physical loss or damage had occurred; or</u></p> <p>(ii) <u>The later of 90 consecutive days or the number of consecutive days shown in the Additional Property Coverage Schedule for this Additional Coverage after the date determined in (2)(b) above.</u></p> <p><u>However, Extended Business Income does not apply to loss of Business Income incurred as a result of unfavorable business conditions caused by the impact of the Covered Cause of Loss in the area where the described premises are located.</u></p> <p><u>(b) Loss of Business Income must be caused by direct physical loss or damage at the described premises caused by or resulting from any Covered Cause of Loss.</u></p>	
<p>8. Fine Arts</p> <p>Under Section I – Property A. 5. Additional Coverages, x. Fine Arts, paragraph (2) is replaced with the following:</p> <p>(2) The most we will pay for any loss under this Additional Coverage is \$40,000. This Additional Coverage is not subject to the Limits of Insurance of Section I – Property.</p>	<p>11. Fine Arts</p> <p>Under Section I – Property A.5. Additional Coverages, x. Fine Arts, paragraph (2) is replaced by the following:</p> <p><u>Regardless of the number of insured locations affected, the most we will pay for any per "occurrence" under this Additional Coverage is \$40,000. This-The amount payable under this Additional Coverage is not subject to the Limits of Insurance of for Section I – Property.</u></p>	<p>Wording has been added to state that regardless of the number of insured locations for any one "occurrence" the most we will pay is \$40,000.</p>
<p>7. Forgery and Alteration</p> <p>Under Section I - Property A. 5. Additional Coverages, k. Forgery and Alteration, paragraph (3) is replaced by the following:</p>	<p>12. Forgery and Alteration</p> <p>Under Section I – Property A.5. Additional Coverages, k. Forgery and Alteration, paragraph (3) is replaced by the following:</p>	<p>Wording has been added to state that regardless of the number of locations for any one "occurrence" the most we will pay under this coverage is \$50,000</p>

Current Language 391-1022; 391-1023; 391-1012	New Language 391-1307 01 08	Difference
<p>(3) The most we will pay for any loss, including legal expenses, under this Additional Coverage is \$50,000. This Additional Coverage is not subject to the Limits of Insurance of Section I – Property.</p>	<p>(3) <u>Regardless of the number of insured locations affected, the most we will pay for any loss per “occurrence”,</u> including legal expenses, under this Additional Coverage is \$50,000. This <u>The amount payable</u> under this Additional Coverage is not subject to the Limits of Insurance of <u>for</u> Section I – Property.</p>	
<p>9. Foundations and Underground Pipes Under Section I – Property A. 2. Property Not Covered, the following paragraphs are deleted: j, k and o. The most we will pay for loss under this Extension is \$250,000. Payment for loss or damage to this property is included within the applicable Limit of Insurance.</p>	<p>13. Foundations and Underground Pipes Under Section I – Property A. 2. Property Not Covered, the following paragraphs are deleted: j, k and o. The most we will pay for loss under this Extension is \$250,000. Payment for loss or damage to this property is included within the applicable Limit of Insurance.</p>	No Change
<p>10. Hired Auto – Physical Damage Under Section I - Property A. 5. Additional Coverages, the following is added: gg. Hired Auto – Physical Damage (1) We will pay for loss to an “auto” you lease, hire or rent. This does not include any “auto” you lease, hire or rent from any of your “employees”, partners or members of their households. We will pay for loss to a covered “auto” or its equipment caused by: (a) Comprehensive coverage From any cause except: (i) The covered “auto’s” collision with another object; or (ii) The covered “auto’s” overturn. (b) Collision coverage Caused by: (i) The covered “auto’s” collision with another object; or (ii) The covered “auto’s” overturn.</p>	<p>14. Hired Auto – Physical Damage Under Section I - Property A. 5. Additional Coverages, the following is added: gg. Hired Auto – Physical Damage (1) We will pay for loss to an “auto” you lease, hire or rent. This does not include any “auto” you lease, hire or rent from any of your “employees”, partners or members of their households. We will pay for loss to a covered “auto” or its equipment caused by: (a) Comprehensive coverage From any cause except: (i) The covered “auto’s” collision with another object; or (ii) The covered “auto’s” overturn. (b) Collision coverage Caused by: (i) The covered “auto’s” collision with another object; or (ii) The covered “auto’s” overturn.</p>	<p>Wording has been added to clarify that the coverage is not subject to the limits of insurance for Section I – Property. In addition, a statement has been added that coverage is provisional and excess to any other valid insurance whether collectible or not.</p>

Current Language 391-1022; 391-1023; 391-1012	New Language 391-1307 01 08	Difference
<p>(2) Under Section I - Property A. 2., the following replaces Property Not Covered:</p> <p>Property Not Covered</p> <p>We will not pay for loss to any of the following:</p> <p>(a) Any covered "auto" while used in any professional or organized racing or demolition contest or stunting activity, or while practicing for such contest or activity.</p> <p>(b) Tapes, records, discs or other similar audio, visual or data electronic devices designed for use with audio, visual or data electronic equipment.</p> <p>(c) Any device designed or used to detect speed measuring equipment such as radar or laser detectors and any jamming apparatus intended to elude or disrupt speed measurement equipment.</p> <p>(d) Any electronic equipment, without regard to whether this equipment is permanently installed, that receives or transmits audio, visual or data signals and that is not designed solely for the reproduction of sound.</p> <p>(3) For insurance provided by this Additional Coverage, under Section B. Exclusions, only the following exclusions apply:</p> <p>(a) Paragraph B. 1. d., Nuclear Hazard; and</p> <p>(b) Paragraph B. 1. f., War and Military Action.</p> <p>The following additional exclusions will apply to this Additional Coverage:</p> <p>(a) False Pretense</p> <p>We will not pay for loss to a covered "auto" caused by or resulting from someone causing you to voluntarily part with it by trick or scheme or under false pretenses; or</p> <p>(b) We will not pay for loss caused by or resulting from:</p> <p>Wear and tear; freezing; mechanical or electrical breakdown; blowouts, punctures or other road</p>	<p>(2) Under Section I - Property A. 2., the following replaces Property Not Covered:</p> <p>Property Not Covered</p> <p>We will not pay for loss to any of the following:</p> <p>(a) Any covered "auto" while used in any professional or organized racing or demolition contest or stunting activity, or while practicing for such contest or activity.</p> <p>(b) Tapes, records, discs or other similar audio, visual or data electronic devices designed for use with audio, visual or data electronic equipment.</p> <p>(c) Any device designed or used to detect speed measuring equipment such as radar or laser detectors and any jamming apparatus intended to elude or disrupt speed measurement equipment.</p> <p>(d) Any electronic equipment, without regard to whether this equipment is permanently installed, that receives or transmits audio, visual or data signals and that is not designed solely for the reproduction of sound.</p> <p>(3) For insurance provided by this Additional Coverage, under Section B. Exclusions, only the following exclusions apply:</p> <p>(a) Paragraph B. 1. d., Nuclear Hazard; and</p> <p>(b) Paragraph B. 1. f., War and Military Action.</p> <p>The following additional exclusions will apply to this Additional Coverage:</p> <p>(a) False Pretense</p> <p>We will not pay for loss to a covered "auto" caused by or resulting from someone causing you to voluntarily part with it by trick or scheme or under false pretenses; or</p> <p>(b) We will not pay for loss caused by or resulting from:</p> <p>Wear and tear; freezing; mechanical or electrical breakdown; blowouts, punctures or other road</p>	

Current Language 391-1022; 391-1023; 391-1012	New Language 391-1307 01 08	Difference
<p>damage to tires.</p> <p>(4) Section C. Limits of Insurance is replaced by the following:</p> <p>The most we will pay for loss to any one covered "auto" is the lesser of:</p> <p>(a) The actual cash value of the damaged or stolen property as of the time of loss;</p> <p>(b) The cost of repairing or replacing the damaged or stolen property with other property of like kind and quality; or</p> <p>(c) \$30,000.</p> <p>(5) Under Section D. Deductibles, paragraph 5. the following is added:</p> <p>A \$1,000 deductible applies to the following Additional Coverage:</p> <p>f. Hired Auto – Physical Damage</p> <p>(6) Under Section G. Definitions, the following is added:</p> <p>36. "Auto" means, a land motor vehicle, trailer or semitrailer.</p>	<p>damage to tires.</p> <p>(4) Section C. Limits of Insurance is replaced by the following:</p> <p>The most we will pay for loss to any one covered "auto" is the lesser of:</p> <p>(a) The actual cash value of the damaged or stolen property as of the time of loss;</p> <p>(b) The cost of repairing or replacing the damaged or stolen property with other property of like kind and quality; or</p> <p>(c) \$30,000.</p> <p>(5) Under Section D. Deductibles, paragraph 5. the following is added:</p> <p>A \$1,000 deductible applies to the following Additional Coverage:</p> <p>f. Hired Auto – Physical Damage</p> <p>(6) Under Section G. Definitions, the following is added:</p> <p>"Auto" means, a land motor vehicle, trailer or semitrailer.</p> <p><u>The amount payable under this Additional Coverage is not subject to the Limits of Insurance for Section I – Property.</u></p> <p><u>This coverage is provisional and excess to any other valid insurance whether collectible or not.</u></p>	
	<p><u>15. Library Coverage</u></p> <p><u>Under Section I – Property A.5. Additional Coverages, the following is added:</u></p> <p><u>hh. Library Coverage</u></p> <p><u>(1) We will pay for direct physical loss of or physical damage to your "Library Property" that you own, or that are in your care, custody or control caused by or resulting from a Covered Causes of Loss.</u></p>	<p>New Coverage – provides additional coverage for Library property as described.</p>

Current Language 391-1022; 391-1023; 391-1012	New Language 391-1307 01 08	Difference
	<p><u>Library Property means:</u></p> <p><u>Legal books, periodicals, manuals, treatises, reference materials, electronic reference materials and other publications used in the practice of law.</u></p> <p><u>(2) This Additional Coverage does not apply to:</u></p> <p><u>(a) Library Property in storage away from the premises shown in the Declarations.</u></p> <p><u>(b) Library Property not at the described premises.</u></p> <p><u>(c) Additional Coverages 5.u. Equipment Breakdown.</u></p> <p><u>(3) For this coverage only, the following is added to Section E. Property Loss Condition, Loss Payment 5.d.(3):</u></p> <p><u>(g) "Library Property", however, if "library property" is not replaced, we will pay the lesser of :</u></p> <p><u>_____ (i) 50% of the original purchase price, or</u></p> <p><u>_____ (ii) Actual Cash Value.</u></p> <p><u>(4) Regardless of the number of insured locations involved, the most we will pay per "occurrence" under this Additional Coverage is \$50,000.</u></p> <p><u>This Additional Coverage is not subject to the Limits of Insurance of Section I – Property.</u></p> <p><u>(4) Paragraph B. Exclusions in Section I – Property does not apply to this Additional Coverage except for:</u></p> <p><u>(a) Paragraph B.1.c., Governmental Action;</u></p> <p><u>(b) Paragraph B.1.d., Nuclear Hazard;</u></p> <p><u>(c) Paragraph B.1.f., War and Military Action;</u></p> <p><u>(d) Paragraph B.2.d., Dishonesty;</u></p> <p><u>(e) Paragraph B.2.e., False Pretense;</u></p>	

Current Language 391-1022; 391-1023; 391-1012	New Language 391-1307 01 08	Difference
<p>6. Loss Settlement Option – Business Income, Extra Expense and Practice Interruption</p> <p>Under Section I – Property E. Property Loss Conditions of the Businessowners Coverage Form, paragraph 5., the following is added:</p> <p>h. A covered loss under the Business Income, Extra Expense or Practice Interruption coverage paragraph (2) may be adjusted on the following basis at your option:</p> <p>We will pay the greater of \$800 per day or \$400 per day per attorney and \$100 per day per paralegal for each normal working day you are unable to conduct operations due to damage or loss for up to a maximum of 10 days.</p> <p>If you choose to elect this optional loss settlement for loss caused by any one “occurrence”, it will not be necessary to calculate lost Business Income and Extra Expense as required under Additional Coverages f. and g. of the Businessowners Coverage Form.</p> <p>If damages are such that limited operations can continue, the per attorney allowance will be proportionately reduced.</p> <p>This optional loss settlement does not waive the waiting period under the Practice Interruption Coverage or Limits of Liability.</p>	<p>(f) Paragraph B.3.</p> <p>16. Loss Settlement Option- Business Income, Extra Expense</p> <p>Under Section I – Property E. Property Loss Conditions of the Businessowners Coverage Form, paragraph 5., the following is added:</p> <p>h. A covered loss under the Business Income, Extra Expense or Practice Interruption – <u>Utility Services</u> Coverage paragraph (2) may be adjusted on the following basis at your option:</p> <p>We will pay the greater of \$800 per day or \$400 per day per attorney and \$100 per day per paralegal for each normal working day you are unable to conduct operations due to damage or loss for up to a maximum of 10 days.</p> <p>If you choose to elect this optional loss settlement for loss caused by any one “occurrence”, it will not be necessary to calculate lost Business Income and Extra Expense as required under Additional Coverages f. and g. of the Businessowners Coverage Form.</p> <p>If damages are such that limited operations can continue, the per attorney allowance will be proportionately reduced.</p> <p><u>For any “occurrence”, the two available methods for adjusting and calculating business income and extra expense loss may not be combined. When the alternative per diem approach described above is selected, you are not entitled to make claim for periods beyond 10 days on an actual loss sustained basis.</u></p> <p>This optional loss settlement does not waive the waiting period under the Practice Interruption – <u>Utility Services</u> Coverage or Limits of Liability.</p>	<p>Wording has been added to state that only one available method for adjusting and calculation of business income and extra expense loss can be used. If the insured elects to use the per diem option, the insured will not be entitled to also make a claim after the 10 day period stated in the per diem provision under the business income and extra expense on an actual loss sustained basis.</p>
<p>11. Marring and Scratching</p> <p>Under Section I - Property A. 6. Coverage Extensions, the following is added:</p>	<p>17. Marring and Scratching</p> <p>Under Section I - Property A. 6. Coverage Extensions, the following is added:</p>	<p>No change</p>

Current Language 391-1022; 391-1023; 391-1012	New Language 391-1307 01 08	Difference
<p>o. Marring and Scratching</p> <p>We will pay for loss or damage to Covered Property at the described premises due to sudden and accidental marring and scratching of:</p> <p>(1) Your "stock";</p> <p>(2) Your printing plates; and</p> <p>(3) Property of others that is in your care, custody or control.</p> <p>This Cause of Loss does not apply to:</p> <p>(1) Property at other than the described premises; and</p> <p>(2) Property in transit</p> <p>Payment under this Extension is included within your Business Personal Property Limit of Insurance.</p>	<p>n. Marring and Scratching</p> <p>We will pay for loss or damage to Covered Property at the described premises due to sudden and accidental marring and scratching of:</p> <p>(1) Your "stock";</p> <p>(2) Your printing plates; and</p> <p>(3) Property of others that is in your care, custody or control.</p> <p>This Cause of Loss does not apply to:</p> <p>(1) Property at other than the described premises; and</p> <p>(2) Property in transit</p> <p>Payment under this Extension is included within your Business Personal Property Limit of Insurance.</p>	
	<p><u>18. Money Orders and Counterfeit Paper Currency</u></p> <p><u>Under Section I – Property A. 5. Additional Coverages, i. Money Orders and Counterfeit Paper Currency is replaced by the following:</u></p> <p><u>We will pay for loss resulting directly from your having accepted in good faith, in exchange for merchandise, "money" or services:</u></p> <p><u>(1) Money orders issued by any post office, express company or bank that are not paid upon presentation; or</u></p> <p><u>(2) "Counterfeit" paper currency that is acquired during the regular course of business.</u></p> <p><u>Regardless of the number of insured locations involved, the most we will pay per "occurrence" under this Additional Coverage is \$25,000.</u></p> <p><u>Payment for loss is included within the applicable Limit of Insurance.</u></p>	<p>New Coverage – This is an additional coverage for Money Orders and Counterfeit Paper Currency.</p>
	<p><u>19. Ordinance or Law (Tenant's Improvements Extension)</u></p>	<p>New coverage – this provision extends Ordinance or Law coverage to Tenant's</p>

Current Language 391-1022; 391-1023; 391-1012	New Language 391-1307 01 08	Difference
	<p><u>Under Section I – Property A. 5. Additional Coverages, I. Ordinance or Law, paragraph (1) is replaced by the following:</u></p> <p>(1) <u>This Additional Coverage applies only:</u></p> <p>(a) <u>When a Limit of Insurance for the affected building (or buildings) is shown on the Declarations; and then only.</u></p> <p>(b) <u>When buildings are insured on a replacement cost basis.</u></p> <p>i. <u>This extension is provisional and excess to any other valid insurance for tenant’s improvements and betterments whether collectible or not.</u></p> <p><u>Under Section I – Property A. 5. Additional Coverages, I. Ordinance or Law, section (5) Loss Payment - paragraph (c) is replaced by the following:</u></p> <p>(c) <u>The most we will pay, for the total of all covered losses for Demolition Cost and Increased Cost of Construction is the Limit of Insurance shown below. Subject to this combined Limit of Insurance, the following loss payment provisions apply:</u></p> <p>(i) <u>For Demolition Cost, we will not pay for more than the amount you actually spend to demolish and clear the site of the described premises.</u></p> <p>(ii) <u>With respect to the Increased Cost of Construction:</u></p> <p>(1) <u>We will not pay for the increased cost of construction:</u></p> <p>(a) <u>Until the property is actually repaired or replaced, at the same or another premises; and</u></p> <p>(b) <u>Unless the repairs or replacement are made as soon as reasonably possible after the loss or damage, not to exceed two years.</u></p> <p>(iii) <u>If the building is repaired or replaced at the</u></p>	<p>Improvements when a limit of insurance is shown for building and subject to the terms and conditions of this section.</p>

Current Language 391-1022; 391-1023; 391-1012	New Language 391-1307 01 08	Difference
	<p><u>same premises, or if you elect to rebuild at another premises, the most we will pay for the increased cost of construction is the increased cost of construction at the same premises.</u></p> <p><u>(iv) If the ordinance or law requires relocation to another premise, the most we will pay for the increased cost of construction is the increased cost of construction at the new premises.</u></p> <p><u>The most we will pay for loss under Demolition Cost and Increased Cost of Construction for each described building insured under this policy is \$5,000 or the amount shown in the Additional Property Coverage Schedule.</u></p> <p><u>If a damaged building(s) is covered under a blanket Limit of Insurance which applies to more than one building or item of property, then the most we will pay under this Additional Coverage for each damaged building is \$5,000 or the amount shown in the Additional Property Coverage Schedule.</u></p> <p><u>Regardless of the number of locations insured or buildings involved, the most we will pay for loss under Demolition Cost and Increased Cost of Construction for tenant's improvements and betterments for each described premises insured under this coverage form is \$25,000 or the amount shown in the Additional Property Coverage Schedule.</u></p> <p><u>This Additional Coverage is not subject to the Limits of Insurance of Section I – Property.</u></p>	
<p>12. Outdoor Property</p> <p>Under Section I - Property A. 6. Coverage Extensions, c. Outdoor Property, the last paragraph is replaced by the following:</p> <p>The most we will pay for loss or damage under this Extension is \$25,000, but not more than \$1,000 for any one tree, shrub or plant, or \$2,000 for any one</p>	<p>20. Outdoor Property</p> <p>Under Section I – Property A. 6. Coverage Extensions, c. Outdoor Property, paragraph (4) is replaced by the following:</p> <p>(4) <u>Regardless of the number of insured locations involved, the most we will pay for loss or damage under this Extension is \$25,000 per</u></p>	<p>Wording has been added to state that the coverage is a per occurrence basis regardless of the number of insured locations involved in the loss.</p>

Current Language 391-1022; 391-1023; 391-1012	New Language 391-1307 01 08	Difference
antenna.	"occurrence", but not more than \$1,000 for any one tree, shrub or plant, or \$2,000 for any one antenna.	
<p>13. Personal Effects</p> <p>Under Section I – Property A. 6. Coverage Extensions, d. Personal Effects, the last paragraph is replaced by the following:</p> <p>The most we will pay for loss or damage under this Extension is \$25,000 at each described premises.</p>	<p>21. Personal Effects</p> <p>Under Section I – Property A. 6. Coverage Extensions, d. Personal Effects, the last paragraph is replaced by the following:</p> <p>The most we will pay for loss or damage under this Extension is \$25,000 at each described premises.</p>	No change
<p>14. Personal Property in Transit</p> <p>Under Section I - Property A. 6. Coverage Extensions, i. Personal Property in Transit, paragraph (4) is replaced by the following:</p> <p>(4) The most we will pay for loss or damage under this Extension is \$50,000.</p>	<p>22. Personal Property In Transit</p> <p>Under Section I – Property A. 6. Coverage Extensions, i. Personal Property in Transit, paragraph (5) is replaced by the following:</p> <p>(5) The most we will pay for loss or damage under this Extension is \$50,000 <u>per "occurrence"</u>.</p>	Wording has been added to state that the most we will be is \$50,000 per "occurrence".
<p>5. Practice Interruption</p> <p>Under Section I - Property A. 5. Additional Coverages of the Businessowners Coverage Form, paragraph cc. Utility Services, paragraphs (1) and (2) are replaced by the following:</p> <p>cc. Practice Interruption</p> <p>(1) We will pay for loss of or damage to Covered Property caused by the interruption of service to the described premises. The interruption must result from direct physical loss or damage by a Covered Cause of Loss to property not on the described premises that provides the services shown below in item 3. The most we will pay for any loss under this Additional Coverage is \$10,000.</p> <p>(2) We will pay for loss of Business Income (not including Extended Business Income) or Extra Expense caused by the interruption of service at the described premises. The interruption must result from direct physical loss or damage by a Covered Cause of Loss to property not on the described premises that provides the services shown below in item 3. We will only pay for loss you sustain after</p>	<p>23. Practice Interruption – <u>Utility Services</u></p> <p>Under Section I - Property A. 5. Additional Coverages of the Businessowners Coverage Form, paragraph cc. Utility Services, paragraphs (1) and (2) are replaced by the following:</p> <p>cc. Practice Interruption – <u>Utility Services</u></p> <p>(1) We will pay for loss of or damage to Covered Property caused by the interruption of service to the described premises. The interruption must result from direct physical loss or damage by a Covered Cause of Loss to property not on the described premises that provides the services shown below in item 3. The most we will pay for any loss under this Additional Coverage is \$25,000 <u>\$50,000</u>.</p> <p>(2) <u>Subject to the terms of the Additional Coverages Business Income and Extra Expense of the Avenues Businessowners Coverage Form</u>, we will pay for loss of Business Income (not including Extended Business Income) or Extra Expense caused by the interruption of service at the described premises. The interruption must result</p>	<p>Utility Services has been added to the title of the coverage. A statement has also been added that the terms of the additional coverage is subject to the Additional Coverage Business Income and Extra Expense provided in the Avenues Businessowners Coverage Form. Clarification has also been added that the amount payable is included within the applicable Limit of Insurance.</p> <p>The Limit of Insurance has been increased from \$10,000 to \$50,000 for direct damage.</p> <p>The limit of insurance has been increased from \$15,000 to \$25,000</p>

Current Language 391-1022; 391-1023; 391-1012	New Language 391-1307 01 08	Difference
<p>the first 24 hours following the direct physical loss or damage to the property described above. The most we will pay for any loss under this Additional Coverage is \$15,000.</p>	<p>from direct physical loss or damage by a Covered Cause of Loss to property not on the described premises that provides the services shown below in item 3. We will only pay for loss you sustain after the first 24 hours following the direct physical loss or damage to the property described above. The most we will pay for any loss under this Additional Coverage is \$15,000 <u>\$25,000</u>.</p> <p>The amount payable under this Additional Coverage, Paragraphs cc.(1) and cc.(2) is included within the applicable Limit of Insurance.</p>	
<p>4. Property Damage Legal Liability</p> <p>a. Under Section II - Liability B.1. Exclusions, applicable to Businessowners Coverage Form, the last paragraph is replaced by the following:</p> <p>Exclusions c., d., e., f., g., h., i., k., l., m., n. and o. do not apply to damage by fire, lightning, explosion, smoke, leakage from fire protective systems or "water damage" to premises while rented to you, or temporarily occupied by you with permission of the owner. The Property Damage Legal Liability Limit of Insurance applies to this coverage as described in Section D Limits of Insurance.</p> <p>b. Under Section Liability D. Limits of Insurance, paragraph 3. is replaced by the following:</p> <p>3. The most we will pay under Businessowners Liability Coverage for damages because of "property damage" to premises while rented to you or temporarily occupied by you with permission of the owner, arising out of any one fire, lightning, explosion, smoke, leakage from fire protective systems or "water damage" is \$300,000 or the Limit shown in the Declarations, whichever is larger.</p> <p>c. Under Section F., Liability and Medical Expense Definitions, the following definition is</p>	<p>24. Property Damage Legal Liability</p> <p>a. Under Section II - Liability B.1. Exclusions, applicable to Businessowners Coverage Form, the last paragraph is replaced by the following:</p> <p>Exclusions c., d., e., f., g., h., i., k., l., m., n. and o. do not apply to damage by fire, lightning, explosion, smoke, leakage from fire protective systems or "water damage" to premises while rented to you, or temporarily occupied by you with permission of the owner. The Property Damage Legal Liability Limit of Insurance applies to this coverage as described in Section D Limits of Insurance.</p> <p>b. Under Section Liability D. Limits of Insurance, paragraph 3. is replaced by the following:</p> <p>3. The most we will pay under Businessowners Liability Coverage for damages because of "property damage" to premises while rented to you or temporarily occupied by you with permission of the owner, arising out of any one fire, lightning, explosion, smoke, leakage from fire protective systems or "water damage" is \$300,000 <u>\$1,000,000</u> or the Limit shown in the Declarations, whichever is larger.</p> <p>c. Under Section F., Liability and Medical Expense Definitions, the following definition is</p>	<p>The limit of insurance for Property Damage Legal Liability has been increased from \$300,000 to \$1,000,000</p>

Current Language 391-1022; 391-1023; 391-1012	New Language 391-1307 01 08	Difference
<p>added:</p> <p>25. "Water damage" means the discharge, leakage or overflow of water from fixtures or equipment that you own or for which you are legally responsible at the time of loss.</p>	<p>added:</p> <p>25. "Water damage" means the discharge, leakage or overflow of water from fixtures or equipment that you own or for which you are legally responsible at the time of loss.</p>	
<p>15. Salesperson's Samples</p> <p>Under Section I - Property A. 5. Additional Coverages, z. Salesperson's Samples, paragraph (2) is replaced by the following:</p> <p>(2) The most we will pay for any loss under this Additional Coverage is \$25,000. This Additional Coverage is not subject to the Limits of Insurance of Section I – Property.</p>	<p>25. Salesperson's Samples</p> <p>Under Section I - Property A. 5. Additional Coverages, z. Salesperson's Samples, paragraph (2) is replaced by the following:</p> <p>(2) The most we will pay for any loss under this Additional Coverage is \$25,000. This Additional Coverage is not subject to the Limits of Insurance of Section I – Property.</p>	No change
	<p><u>26. Tenant Building Insurance – When Lease Requires You Provide Insurance</u></p> <p><u>Under Section I – Property A. 5. Additional Coverages, the following is added:</u></p> <p><u>ff. Tenant Building Insurance – When Lease Requires You Provide Insurance</u></p> <p><u>(1) When caused by a Covered Cause of Loss, we will pay for direct physical loss or damage to a described building insured under this policy and in your care, custody or control for which you have a written contractual responsibility to insure.</u></p> <p><u>(2) Regardless of the number of described buildings affected, the most we will pay per insured location under this Additional Coverage is \$20,000 per "occurrence".</u></p>	New Coverage provided for tenant building insurance when the tenant's lease requires the insured to provide insurance. This is an additional coverage limit of \$20,000 per "occurrence".
	<p><u>27. Tenant Business Personal Property Insurance – When Lease Requires You Provide Insurance</u></p> <p><u>Under Section I – Property A. 5. Additional Coverages, the following is added:</u></p> <p><u>gg. Tenant Business Personal Property Insurance –</u></p>	New coverage for tenant business personal property insurance when the tenant's lease requires the insured to provide insurance. The additional coverage is \$20,000 per "occurrence" and not subject to the limits of insurance.

Current Language 391-1022; 391-1023; 391-1012	New Language 391-1307 01 08	Difference
	<p><u>When Agreement Requires You Provide Insurance</u></p> <p>(1) <u>When caused by a Covered Cause of Loss, subject to Loss Payment – Property Loss Conditions paragraph E.5.d.(3)(b), we will pay for direct physical loss or damage to Business Personal Property in your care, custody or control that is located within buildings insured under this policy for which you have a written contractual responsibility to insure.</u></p> <p>(2) <u>Regardless of the number of buildings where business personal property is located, the most we will pay per insured location under this Additional Coverage is \$20,000 per “occurrence”.</u></p> <p>(3) <u>This Additional Coverage is not subject to the Limits of Insurance of Section I – Property.</u></p>	
<p>16. Tenant Sign</p> <p>Under Section I - Property A. 5. Additional coverages, t. Tenant Sign, paragraph (2) is replaced by the following:</p> <p>(2) The most we will pay for loss or damage in any one “occurrence” is \$20,000. This Additional Coverage is not subject to the Limits of Insurance of Section I - Property.</p>	<p>28. Tenant Sign</p> <p>Under Section I – Property A. 5. Additional Coverages, t. Tenant Signs, paragraph (2) is replaced by the following:</p> <p>(2) The most we will pay for loss or damage in any one “occurrence” is \$20,000 per insured location.</p>	<p>Clarification has been added that the most we will pay for loss or damage in any one “occurrence” is \$20,000 per insured location.</p>
<p>17. Transit Business Income and Extra Expense</p> <p>Under Section I - Property A. 6. Coverage Extensions, the following is added:</p> <p>p. Transit Business Income and Extra Expense</p> <p>You may extend your Business Income or Extra Expense coverages to apply to the actual loss of Business Income (not including Extended Business Income) or Extra Expense you sustain due to direct physical loss or damage to Covered Property “in transit” caused by or resulting from a Covered Cause of Loss.</p>	<p>29. Transit Business Income and Extra Expense</p> <p>Under Section I - Property A. 6. Coverage Extensions, the following is added:</p> <p>o. Transit Business Income and Extra Expense</p> <p>You may extend your Business Income or Extra Expense coverages to apply to the actual loss of Business Income (not including Extended Business Income) or Extra Expense you sustain due to direct physical loss or damage to Covered Property “in transit” caused by or resulting from a Covered Cause of Loss.</p>	<p>No change</p>

Current Language 391-1022; 391-1023; 391-1012	New Language 391-1307 01 08	Difference
<p>The most we will pay for loss under this Extension is \$100,000.</p>	<p>The most we will pay for loss under this Extension is \$100,000.</p>	
	<p><u>30. Worldwide Laptop Computer Coverage</u> <u>Under Section I – Property A. 5. Additional Coverages, the following is added:</u> <u>hh. Worldwide Laptop Computer Coverage</u> <u>(1) We will pay for loss or damage caused by or resulting from a Covered Cause of Loss to laptop computers, palm held or similar portable computers, and their accessories, while anywhere in the world – including while in transit.</u> <u>(2) This coverage is provided when the property is owned by you or owned by others when in your, or your employees, care, custody or control - subject to Loss Payment Property Loss Condition paragraph E.5.d.(3)(b).</u> <u>(3) Regardless of the number of lost or damaged items listed in (1) above, the most we will pay per “occurrence”, including actual loss of Business Income you sustain and necessary Extra Expense you incur, is \$10,000. The amount payable under this Additional Coverage is not subject to the Limits of Insurance for Section I Property.</u> <u>(4) We will not pay for loss or damage to the items listed in (1) above when caused by, resulting from, or arising out of theft or unexplained loss when the property is baggage checked with a carrier for transit.</u> <u>(5) Limitations, item b. does not apply to this Additional Coverage.</u> <u>(6) The provisions for Business Income loss will be governed by the terms of Additional Coverage – f. Loss of Business except:</u> <u>(a) Requirements that loss occur within 1000 feet or at the described premises under f.(1) are suspended for this coverage; and</u></p>	<p>New Coverage for worldwide laptop computer coverage. The limit of \$10,000 is an additional coverage.</p>

Current Language 391-1022; 391-1023; 391-1012	New Language 391-1307 01 08	Difference
	<p><u>(b) The following items do not apply to this Additional Coverage:</u></p> <p><u>1. f.1.c.(2);</u></p> <p><u>2. f.(2) Extended Business Income; and</u></p> <p><u>3. f.(3)(c)</u></p> <p><u>(7) The provisions for Extra Expense loss will be governed by the terms of Additional Coverage – g. Extra Expense except:</u></p> <p><u>(a) Requirements that loss occur within 1000 feet or at the described premises under g.(1) and (2) are suspended for this coverage;</u></p>	
<p>19. Worldwide Property Off Premises</p> <p>Under Section I - Property A. 6. Coverage Extensions, the following is added:</p> <p>q. Worldwide Property Off Premises</p> <p>You may extend the insurance that applies to Business Personal Property to apply to Covered Business Personal Property other than “money” and “securities”, “valuable papers and records” or accounts receivable, while it is temporarily outside the coverage territory, while “in transit” or on airborne transportation carriers for the purpose of exhibition, service or repair.</p> <p>The most we will pay for loss under this Coverage Extension is \$45,000. The amount payable under this Coverage Extension is not subject to the Limits of Insurance of Section I - Property.</p>	<p>31. Worldwide Property Off Premises</p> <p>Under Section I - Property A. 6. Coverage Extensions, the following is added:</p> <p>p. Worldwide Property Off Premises</p> <p>You may extend the insurance that applies to Business Personal Property to apply to Covered Business Personal Property other than “money” and “securities”, “valuable papers and records” or accounts receivable, while it is temporarily outside the coverage territory, while “in transit” or on airborne transportation carriers for the purpose of exhibition, service or repair.</p> <p>The most we will pay for loss under this Coverage Extension is \$45,000. The amount payable under this Coverage Extension is not subject to the Limits of Insurance of Section I - Property.</p>	<p>No Change</p>
	<p>Blanket Coverages</p> <p><u>Blanket Coverage Limit of Insurance</u></p> <p><u>The following additional coverage is added:</u></p> <p><u>We will pay up to \$250,000 as a Blanket Coverage Limit of Insurance to apply at each scheduled premises and to apply to the sum of all covered losses under the coverages described in this section B.a through B.f. arising out a single “occurrence”</u></p>	<p>A section for Blanket Coverages has been added. Accounts Receivable, Computer Equipment, Debris Removal and Spoilage coverages are new coverages.</p> <p>Backup or Overflow of a Sewer, Drain or Sump and Valuable Papers and Records Coverage were previously scheduled. The coverages are outlined below.</p>

Current Language 391-1022; 391-1023; 391-1012	New Language 391-1307 01 08	Difference
	<p><u>due to a Covered Cause of Loss.</u></p> <p><u>You may distribute this Coverage Limit among these coverages as you deem necessary. However, after a loss, we will not pay more than \$250,000 at any one insured location per "occurrence".</u></p>	
	<p><u>1. Accounts Receivables</u></p> <p><u>Under Section I – Property A. 6. Coverage Extensions, f. Accounts Receivables, paragraph (2) is replaced by the following:</u></p> <p><u>(2) The most we will pay under this Coverage Extension for loss or damage in any one "occurrence" at the insured location is subject to the Blanket Coverage Limit of Insurance, or the amount shown in the Additional Property Coverage Schedule.</u></p>	<p>New Coverage provided under the Blanket Limit for Accounts Receivable</p>
	<p><u>2. Backup or Overflow from a Sewer, Drain or Sump</u></p> <p><u>Under Section I – Property A. 5. Additional Coverages, the following is added:</u></p> <p><u>ii. Backup or Overflow of Sewers, Drains or Sumps</u></p> <p><u>(1) We will pay for damage or loss to Covered Property due to water that backs up or overflows from a sewer, drain or sump.</u></p> <p><u>(2) Under Section B. 1. Exclusions, exclusion g. (3) is deleted.</u></p> <p><u>(3) Regardless of the number of insured locations involved, the most we will pay under this Coverage Extension for loss or damage in any one "occurrence" is subject to the Blanket Coverage Limit of Insurance, or the amount shown in the Additional Property Coverage Schedule.</u></p> <p><u>(4) Special Limitations</u></p> <p><u>THIS IS NOT FLOOD INSURANCE OR PROTECTION FROM AN INUNDATION OF SURFACE WATER, HOWEVER CAUSED.</u></p> <p><u>In supplement to B. Exclusions, 1.g. Water, of the</u></p>	<p>Backup or Overflow from a sewer, drain or sump coverage was previously provided under the Broad Form Water Damage coverage. This coverage is now included in the blanket limit of insurance.</p> <p>A section has also been added to the policy that clarifies that this is not flood insurance or protection from inundation of surface water, however caused.</p>

Current Language 391-1022; 391-1023; 391-1012	New Language 391-1307 01 08	Difference
	<p><u>Businessowners Coverage Form, the following applies to this coverage:</u></p> <p><u>This coverage is intended to provide insurance for damage by backup or overflow of sewers, drains or sumps when such event is a localized incident - not part of a general, widespread flood water event.</u></p> <p><u>We will not pay for loss or damage to property when the backup or overflow of a sewer, drain or sump is itself caused by any flood or general flooding conditions – including but not limited to those enumerated under exclusion g. Water. .</u></p> <p><u>Flood and flooding conditions also means surface water or other inundation of water, whether caused directly or indirectly by weather conditions, or due to overflow or breach of dams, levees, canals, retaining structures of any kind, or other structure designed to, at least in part, restrain or redirect water or any combination of the foregoing; overflow or redirection of streams, ponds, lakes, oceans or other bodies of water, or their spray, whether driven by wind or not and whether or not caused directly or indirectly by weather conditions, or any combination of the foregoing.</u></p> <p><u>All portions of the above definition apply whether or not the cause of the back up can be traced to the fault of man, including that of a third party.</u></p>	
	<p><u>3. Computer and Electronic Data</u></p> <p><u>Under Section I – Property A. 5. Additional Coverages, r. Computer Equipment, paragraph (4) is replaced by the following:</u></p> <p><u>(4) Regardless of the number of insured locations involved, the most we will pay for loss or damage under this Additional Coverage to property listed in (1)(a – d) in any one “occurrence” at insured locations is subject to the Blanket Coverage Limit of Insurance, or the amount shown in the Additional Property Coverage Schedule.</u></p> <p><u>The most we will pay for Extra Expense is \$5,000 or</u></p>	<p>New coverage included within the blanket limit for computer and electronic data.</p>

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	<p><u>the amount shown in the Additional Property Coverage Schedule in any one “occurrence”. This Additional Coverage is not subject to the Limits of Insurance Section I - Property.</u></p>	
	<p><u>4. Debris Removal</u> <u>Under Section I – Property A.5. Additional Coverages, a. Debris Removal, paragraph (4) is replaced by the following:</u> <u>(4) We will pay up to the blanket limit of insurance for debris removal expense, in any one “occurrence” of physical loss or damage to Covered Property, if one or both of the following circumstances apply:</u> <u>(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.</u> <u>(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.</u> <u>Therefore, if Paragraphs (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 blanket limit of insurance.</u></p>	<p>New coverage included within the blanket limit of insurance for Debris Removal</p>
	<p><u>5. Spoilage</u> <u>Under Section I – Property A. 5. Additional Coverages, the following is added:</u> <u>kk. Spoilage</u> <u>The following provisions (A. through H. inclusive) apply to the insurance provided by this Additional Coverage:</u></p>	<p>New coverage included within the blanket limit of insurance for spoilage.</p>

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	<p><u>A. Paragraph A.1. Covered Property in Section I – Property, is deleted and replaced by the following:</u></p> <p><u>1. Covered Property</u></p> <p><u>Covered Property means "perishable goods" at the insured locations, if the "perishable goods" are:</u></p> <p><u>a. Owned by you and used in your business; or</u></p> <p><u>b. Owned by others and in your care, custody or control except as otherwise provided in Loss Payment Property Loss Condition E.5.d.(3)(b).</u></p> <p><u>B. The following is added to paragraph A.2. Property Not Covered in Section I – Property:</u></p> <p><u>v. Property located:</u></p> <p><u>(1) On the exterior of buildings;</u></p> <p><u>(2) In the open; or</u></p> <p><u>(3) In vehicles.</u></p> <p><u>C. Paragraph A.3. Covered Causes Of Loss in Section I – Property is replaced by the following:</u></p> <p><u>3. Covered Causes Of Loss</u></p> <p><u>Subject to the exclusions described in item E. of this endorsement, covered causes of loss means the following:</u></p> <p><u>a. Breakdown or Contamination, meaning:</u></p> <p><u>(1) Change in temperature or humidity resulting from mechanical breakdown or mechanical failure of refrigerating, cooling or humidity control apparatus or equipment.</u></p> <p><u>Coverage applies only while such apparatus or equipment is at the described premises shown in the Schedule; or</u></p> <p><u>(2) Contamination by a refrigerant. Coverage applies only while the refrigerating apparatus or equipment is at the described premises.</u></p> <p><u>Mechanical breakdown and mechanical failure do not mean power interruption, regardless of how or where the interruption is caused and whether or not</u></p>	

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	<p><u>the interruption is complete or partial.</u></p> <p><u>b. Power Outage, meaning change in temperature or humidity resulting from complete or partial interruption of electrical power, either on or off the described premises, due to conditions beyond your control.</u></p> <p><u>D. Paragraph A.6. Coverage Extensions in Section I – Property does not apply.</u></p> <p><u>E. Paragraph B. Exclusions in Section I – Property is replaced by the following:</u></p> <p><u>B. Exclusions</u></p> <p><u>1. _____ Of the Exclusions contained in Paragraph B.1. in Section I – Property, only the following apply to Spoilage Coverage:</u></p> <p><u>b. _____ Earth Movement;</u></p> <p><u>c. _____ Governmental Action;</u></p> <p><u>d. _____ Nuclear Hazard;</u></p> <p><u>f. War And Military Action; and</u></p> <p><u>g. Water.</u></p> <p><u>2. The following exclusions are added:</u></p> <p><u>We will not pay for loss or damage caused by or resulting from:</u></p> <p><u>a.The disconnection of any refrigerating, cooling or humidity control system from the source of power.</u></p> <p><u>b.The deactivation of electrical power caused by the manipulation of any switch or other device used to control the flow of electrical power or current.</u></p> <p><u>c.The inability of an electrical utility company or other power source to provide sufficient power due to:</u></p> <p><u>(1) Lack of fuel; or</u></p> <p><u>(2)Governmental order.</u></p>	

Current Language 391-1022; 391-1023; 391-1012	New Language 391-1307 01 08	Difference
	<p><u>d.The inability of a power source at the described premises to provide sufficient power due to lack of generating capacity to meet demand.</u></p> <p><u>e.Breaking of any glass that is a permanent part of any refrigerating, cooling or humidity control unit.</u></p> <p><u>F. Conditions</u></p> <p><u>1. Under Section E. Property Loss Conditions in Section I – Property, item d. of Condition 5. Loss Payment is replaced by the following:</u></p> <p><u>d. We will determine the value of Covered Property as follows:</u></p> <p><u>(1) For "perishable goods" you have sold but not delivered, at the selling price less discounts and expenses you otherwise would have had;</u></p> <p><u>(2) For other "perishable goods", at actual cash value.</u></p> <p><u>G. Regardless of the number of insured locations involved, the most we will pay under this Additional Coverage for loss or damage in any one "occurrence" is subject to the Blanket Coverage Limit of Insurance, or the amount shown in the Spoilage Coverage Form.</u></p>	
<p>1. Valuable Papers and Records</p> <p>Under Section I – Property A. 6. Coverage Extensions, of the Businessowners Special Property Coverage Form, e. Valuable Papers and Records, paragraph (3) is replaced by the following:</p> <p>(3) The most we will pay under this coverage Extension for loss or damage to "valuable papers and records" in any one "occurrence" at the described premises is \$150,000, or the amount shown in the Additional Property Coverage Schedule, whichever is larger.</p> <p>For "valuable papers and records" not at the described premises, the most we will pay is \$5,000.</p>	<p>6. Valuable Papers and Records</p> <p>Under Section I – Property A. 6. Coverage Extensions, of the Businessowners Special Property Coverage Form-e. Valuable Papers and Records, paragraph (3) is replaced by the following:</p> <p>(2) <u>Regardless of the number of locations involved, the most we will pay under this Coverage Extension for loss or damage "to valuable papers and records" in any one "occurrence" at the described premises is \$150,000 subject to the Blanket Coverage Limit of Insurance, or the amount shown in the Additional Property Coverage Schedule whichever is larger.</u></p>	<p>Coverage is now included within the blanket limit of insurance. It was previously a scheduled coverage.</p> <p>Wording has been added to state that regardless of the number of insured locations for any one "occurrence", the most we will pay for the loss is subject to the Blanket Coverage Limit of Insurance.</p> <p>Provision for limitation of valuable papers and records not at the described premises has been deleted.</p>

Current Language 391-1022; 391-1023; 391-1012	New Language 391-1307 01 08	Difference
	For "valuable papers and records" not at the described premises, the most we will pay is \$5,000.	