

SERFF Tracking Number: PNMC-125529699 State: Arkansas
Filing Company: Pennsylvania National Mutual Casualty Insurance Company State Tracking Number: EFT \$50
Company Tracking Number: KAY-08-004
TOI: 05.0 Commercial Multi-Peril - Liability & Non- Liability Sub-TOI: 05.0002 Businessowners
Product Name: BOP - Printers Program Pennpac Plus Endorsement
Project Name/Number: Printers Program Pennpac Plus Endorsement/KAY-08-004

Filing at a Glance

Company: Pennsylvania National Mutual Casualty Insurance Company

Product Name: BOP - Printers Program SERFF Tr Num: PNMC-125529699 State: Arkansas

Pennpac Plus Endorsement

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

Non-Liability

Sub-TOI: 05.0002 Businessowners

Co Tr Num: KAY-08-004

State Status: Fees verified and received

Filing Type: Form

Co Status:

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

Author: Karen Young

Disposition Date: 04/01/2008

Date Submitted: 03/25/2008

Disposition Status: Approved

Effective Date Requested (New): 07/01/2008

Effective Date (New): 07/01/2008

Effective Date Requested (Renewal): 07/01/2008

Effective Date (Renewal):

07/01/2008

State Filing Description:

General Information

Project Name: Printers Program Pennpac Plus Endorsement

Status of Filing in Domicile: Authorized

Project Number: KAY-08-004

Domicile Status Comments:

Reference Organization: N/A

Reference Number: N/A

Reference Title: N/A

Advisory Org. Circular: N/A

Filing Status Changed: 04/01/2008

State Status Changed: 04/01/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

Printers Program Pennpac Plus Endorsement

Proprietary Form Number: 71 0779 07 08

SERFF Tracking Number: PNM-125529699 State: Arkansas
Filing Company: Pennsylvania National Mutual Casualty Insurance Company State Tracking Number: EFT \$50
Company Tracking Number: KAY-08-004
TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0002 Businessowners Liability
Product Name: BOP - Printers Program Pennpac Plus Endorsement
Project Name/Number: Printers Program Pennpac Plus Endorsement/KAY-08-004
PNI File No.: KAY-08-004

Ladies and Gentlemen:

PURPOSE:

We are filing for your review and approval a revision of our proprietary form, Printers Program Pennpac Plus Endorsement, 71 0779 07 08. This change will be applicable to all New Business and Renewal policies effective on and after July 1, 2008.

BACKGROUND:

We are not changing any of the coverages or limits. We are reformatting the endorsement and correcting the letters and numbers to correspond to the letters and numbers under the Businessowners Pennpac Endorsement (our form number 71 1026 0507, a copy is attached to the filing for your reference).

PROPOSAL:

Your acknowledgement and approval are appreciated.

Company and Contact

Filing Contact Information

Karen Young, Senior Commercial Lines Technician
kyoung@pnat.com
2 N. Second St. (717) 234-4941 [Phone]
Harrisburg, PA 17105-2361 (717) 255-6327[FAX]

Filing Company Information

Pennsylvania National Mutual Casualty Insurance Company
2 N. Second St.
PO Box 2361
Harrisburg, PA 17105-2361
CoCode: 14990
Group Code: 271
Group Name: Penn National Insurance
State of Domicile: Pennsylvania
Company Type: P&C
State ID Number: 03

SERFF Tracking Number: PNMC-125529699 State: Arkansas
Filing Company: Pennsylvania National Mutual Casualty Insurance Company State Tracking Number: EFT \$50
Company Tracking Number: KAY-08-004
TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0002 Businessowners
Liability
Product Name: BOP - Printers Program Pennpac Plus Endorsement
Project Name/Number: Printers Program Pennpac Plus Endorsement/KAY-08-004

(717) 234-4941 ext. [Phone]

FEIN Number: 23-0961349

SERFF Tracking Number: PPMC-125529699 State: Arkansas
Filing Company: Pennsylvania National Mutual Casualty State Tracking Number: EFT \$50
Insurance Company
Company Tracking Number: KAY-08-004
TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0002 Businessowners
Liability
Product Name: BOP - Printers Program Pennpac Plus Endorsement
Project Name/Number: Printers Program Pennpac Plus Endorsement/KAY-08-004

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation: \$50. x 1 form = \$50.
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Pennsylvania National Mutual Casualty Insurance Company	\$50.00	03/25/2008	18927346

SERFF Tracking Number: PNM-125529699 State: Arkansas
 Filing Company: Pennsylvania National Mutual Casualty Insurance Company State Tracking Number: EFT \$50
 Company Tracking Number: KAY-08-004
 TOI: 05.0 Commercial Multi-Peril - Liability & Non- Liability Sub-TOI: 05.0002 Businessowners
 Product Name: BOP - Printers Program Pennpac Plus Endorsement
 Project Name/Number: Printers Program Pennpac Plus Endorsement/KAY-08-004

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Llyweyia Rawlins	04/01/2008	04/01/2008

Amendments

Item	Schedule	Created By	Created On	Date Submitted
Businessown ers PennPac Endorsement, 71 1026 05 07 for reference purposes only; Pritners Program PennPac Plus Endorsement, 71 0779 01 03 with strikeouts, Printers Program PennPac Endorsement, 71 0779 0708 with underlines	Supporting Document	Karen Young	03/25/2008	03/25/2008

SERFF Tracking Number: PPMC-125529699 State: Arkansas
Filing Company: Pennsylvania National Mutual Casualty Insurance Company State Tracking Number: EFT \$50
Company Tracking Number: KAY-08-004
TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0002 Businessowners
Liability
Product Name: BOP - Printers Program Pennpac Plus Endorsement
Project Name/Number: Printers Program Pennpac Plus Endorsement/KAY-08-004

Disposition

Disposition Date: 04/01/2008
Effective Date (New): 07/01/2008
Effective Date (Renewal): 07/01/2008
Status: Approved
Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: PNM-125529699 State: Arkansas
 Filing Company: Pennsylvania National Mutual Casualty State Tracking Number: EFT \$50
 Insurance Company
 Company Tracking Number: KAY-08-004
 TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0002 Businessowners
 Liability
 Product Name: BOP - Printers Program Pennpac Plus Endorsement
 Project Name/Number: Printers Program Pennpac Plus Endorsement/KAY-08-004

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Supporting Document	Businessowners PennPac Endorsement, 71 1026 05 07 for reference purposes only; Printers Program PennPac Plus Endorsement, 71 0779 01 03 with strikeouts, Printers Program PennPac Endorsement, 71 0779 0708 with underlines	Approved	Yes
Form	Printers Program PennPac Plus Endorsement	Approved	Yes

SERFF Tracking Number: PNMC-125529699 State: Arkansas
Filing Company: Pennsylvania National Mutual Casualty Insurance Company State Tracking Number: EFT \$50
Company Tracking Number: KAY-08-004
TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0002 Businessowners
Liability
Product Name: BOP - Printers Program Pennpac Plus Endorsement
Project Name/Number: Printers Program Pennpac Plus Endorsement/KAY-08-004

Amendment Letter

Amendment Date:

Submitted Date: 03/25/2008

Comments:

In the filing letter I advised that I attached a copy of form 71 1026 0507 for reference purposes only. I neglected to attach that. I also wanted to send along copies of the 71 0779 0103 with strikeouts to show the changes and a copy of 71 0779 0708 with underlines to show the additions. I will attach those three pieces at this time.

Changed Items:

Supporting Document Schedule Item Changes:

User Added -Name: Businessowners PennPac Endorsement, 71 1026 05 07 for reference purposes only; Printers Program PennPac Plus Endorsement, 71 0779 01 03 with strikeouts, Printers Program PennPac Endorsement, 71 0779 0708 with underlines

Comment:

10260507.pdf

7107790103wstrikeouts.pdf

71 0779 0708 w underlines.pdf

SERFF Tracking Number: PNM-125529699 State: Arkansas
 Filing Company: Pennsylvania National Mutual Casualty Insurance Company State Tracking Number: EFT \$50
 Company Tracking Number: KAY-08-004
 TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0002 Businessowners Liability
 Product Name: BOP - Printers Program Pennpac Plus Endorsement
 Project Name/Number: Printers Program Pennpac Plus Endorsement/KAY-08-004

Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Printers Program PennPac Plus Endorsement	71 0779	07 08	Endorsement/Amendment/Conditions	Replaced Form #:28.50 71 0779 01 03 Previous Filing #: None Given		07790708.pdf



Pennsylvania National Mutual Casualty Insurance Company
P. O. Box 2361
Harrisburg PA 17105-2361

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

PRINTERS PROGRAM PENNPAC PLUS ENDORSEMENT

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS PENNPAC ENDORSEMENT - FORM 71 1026

I. COVERAGE AMENDED LIMITS

A. The amount we pay provisions in Section **I. Coverage**, paragraph **B. Amended Limits** are amended as follows:

4. Personal Property Off-Premises

The most we will pay is increased to \$20,000.

5. Personal Effects

The most we will pay is increased to \$10,000.

6. "Valuable Papers and Records"

The most we will pay not at the described premises is increased to \$20,000.

The definition of "Valuable Papers and Records" is amended to include negatives, positives, art work, separations, plates, dies, molds, models, forms, patterns, and similar property.

7. Accounts Receivable

The most we will pay at the described premises is increased to \$25,000.

B. The amount we pay provisions in Section **II. Additional Coverages**, paragraph **A.** is amended as follows:

1. Ordinance or Law Coverages

The most we will pay is increased to \$100,000.

C. The amount we pay provisions in Section **II. Additional Coverages**, paragraph **C.** is amended as follows:

u. Business Income From Dependent Properties

The most we will pay is increased to \$10,000.

D. The amount we pay provisions in Section **III. Coverage Extensions**, paragraph **C.** is amended as follows:

i. Fine Arts

The most we will pay is increased to \$25,000.

II. ADDITIONAL COVERAGES

A. The following additional coverages are added to Section **II. Additional Coverages** paragraph **C.**

w. Consequential Damage

You may extend the insurance that applies to Business Personal Property to apply to consequential damage to your product.

Consequential damage means a part or parts of your product sustain loss or damage causing the part or parts that are undamaged to be unmarketable as a complete product.

The most we will pay for loss or damage under this Additional Coverage is \$15,000

Payments under this Additional Coverage will not increase the applicable Limit of Insurance.

x. Accidental Marring and Scratching of Plates

You may extend the insurance that applies to Business Personal Property to cover loss or damage caused by accidental marring or scratching of:

(1) Your plates;

(2) Plates of others that are in your care, custody or control;

This Additional Coverage does not apply to property in transit.

The most we will pay for loss or damage covered under this Additional Coverage is \$15,000.

Payments under this Additional Coverage will not increase the applicable Limit of Insurance.

SERFF Tracking Number: PNM-125529699 *State:* Arkansas
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Insurance Company
Company Tracking Number: KAY-08-004
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Liability
Product Name: BOP - Printers Program Pennpac Plus Endorsement
Project Name/Number: Printers Program Pennpac Plus Endorsement/KAY-08-004

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: PNM-125529699 State: Arkansas
Filing Company: Pennsylvania National Mutual Casualty Insurance Company State Tracking Number: EFT \$50
Company Tracking Number: KAY-08-004
TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0002 Businessowners Liability
Product Name: BOP - Printers Program Pennpac Plus Endorsement
Project Name/Number: Printers Program Pennpac Plus Endorsement/KAY-08-004

Supporting Document Schedules

Satisfied -Name: Uniform Transmittal Document-Property & Casualty **Review Status:** Approved 04/01/2008

Comments:

Attachment:

ARPropCasTrans710779 0708.pdf

Satisfied -Name: Businessowners PennPac Endorsement, 71 1026 05 07 for reference purposes only; Printers Program PennPac Plus Endorsement, 71 0779 01 03 with strikeouts, Printers Program PennPac Endorsement, 71 0779 0708 with underlines **Review Status:** Approved 04/01/2008

Comments:

Attachments:

10260507.pdf

7107790103wstrikeouts.pdf

71 0779 0708 w underlines.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:	
	New Business	
	Renewal Business	
	f. State Filing #:	
g. SERFF Filing #:		
h. Subject Codes		

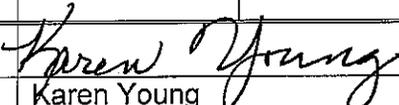
3.	Group Name	Group NAIC #

4.	Company Name(s)	Domicile	NAIC #	FEIN #	State #
	Pennsylvania Nat. Mut. Cas. Ins. Co.	PA	14990	23-096-1349	37

5.	Company Tracking Number	KAY-08-004
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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
	Karen Young, Penn Natl. Ins., PO Box 2361 Harrisburg, PA 17105-2361	Sr. Comm. Undwrtg. Tech.	(800) 388-4764, x-2292	(717) 255-6327	kyoung@pnat.com

7.	Signature of authorized filer	
8.	Please print name of authorized filer	Karen Young

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

9.	Type of Insurance (TOI)	05.0
10.	Sub-Type of Insurance (Sub-TOI)	05.0000
11.	State Specific Product code(s) (if applicable) [See State Specific Requirements]	
12.	Company Program Title (Marketing title)	
13.	Filing Type	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input checked="" type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
14.	Effective Date(s) Requested	New: 07/01/08 Renewal: 07/01/08
15.	Reference Filing?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
16.	Reference Organization (if applicable)	
17.	Reference Organization # & Title	
18.	Company's Date of Filing	03/25/08
19.	Status of filing in domicile	<input type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input checked="" type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

Property & Casualty Transmittal Document—

20.	This filing transmittal is part of Company Tracking #	KAY-08-004
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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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Printers Program Pennpac Plus Endorsement
Proprietary Form Number: 71 0779 07 08

PNI File No.: KAY-08-004

Ladies and Gentlemen:

PURPOSE:

We are filing for your review and approval a revision of our proprietary form, Printers Program Pennpac Plus Endorsement, 71 0779 07 08. This change will be applicable to all New Business and Renewal policies effective on and after July 1, 2008.

BACKGROUND:

We are not changing any of the coverages or limits. We are reformatting the endorsement and correcting the letters and numbers to correspond to the letters and numbers under the Businessowners Pennpac Endorsement (our form number 71 1026 0507, a copy is attached to the filing for your reference).

PROPOSAL:

Your acknowledgement and approval are appreciated.

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]
<p>Check #: EFT Amount: \$50. x 1 form = \$50.</p> <p>Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.</p>	

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

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**BUSINESSOWNERS
PENNPAC ENDORSEMENT**

This endorsement modifies insurance provided under the following:

**BUSINESSOWNERS SPECIAL PROPERTY COVERAGE FORM
BUSINESSOWNERS LIABILITY COVERAGE FORM**

The **BUSINESSOWNERS SPECIAL PROPERTY COVERAGE FORM** is amended as follows:

I. COVERAGE

A. Described Premises Distance Extension

- 1.** All references to distance from or within the described premises are increased from “100 feet” to read “1,000 feet” for the following:
 - a.** Section **A.1.** Covered Property
 - b.** Section **A.5.f.** Business Income
 - c.** Section **A.5.g.** Extra Expense
 - d.** Section **A.6.** Coverage Extensions

B. Amended Limits

The amount we pay provisions in items **5.** Additional Coverages and **6.** Coverage Extensions are amended as follows:

1. Fire Department Service Charge

In paragraph **A.5.c.** of the Additional Coverages, the amount we will pay is increased to \$2,500.

2. Money Orders And Counterfeit Paper Currency

In paragraph **A.5.j.** of the Additional Coverages, the most we will pay is increased to \$5,000.

3. Forgery and Alteration

In paragraph **A.5.k.(3)** of the Additional Coverages, the most we will pay is increased to \$10,000, unless a higher limit is shown on the Declarations.

4. Personal Property Off Premises

In paragraph **A.6.b.** of the Coverage Extensions, the most we will pay is increased to \$ 15,000.

5. Personal Effects

In paragraph **A.6.d.(2)** of the Coverage Extensions, the most we will pay is increased to \$5,000.

6. “Valuable Papers and Records”

In paragraph **A.6.e.(3)** of the Coverage Extensions, the most we will pay for loss or damage to “Valuable Papers and Records” in any one occurrence at the described premises is increased to \$20,000, unless a higher Limit of Insurance for “Valuable Papers and Records” at the described premises is shown in the Declarations.

For “Valuable Papers and Records” not at the described premises, the most we will pay is \$15,000.

7. Accounts Receivable

In paragraph **A.6.f.(2)** of the Coverage Extensions, the most we will pay for loss or damage in any one occurrence at the described premises is increased to \$20,000, unless a higher Limit of Insurance for accounts receivable is shown in the Declarations.

For accounts receivable not at the described premises, the most we will pay is \$15,000.

II. ADDITIONAL COVERAGES

A. Section **A.5.l.** Increased Cost of Construction, is deleted and replaced by the following:

1. Ordinance or Law Coverages

If a Covered Cause of Loss occurs to covered Building property, we will pay for:

- (1) The loss in value of the undamaged portion of the building as a consequence of enforcement of any ordinance or law that:
 - (a) Requires the demolition of parts of the same property not damaged by a Covered Cause of Loss;
 - (b) Regulates the construction or repair of buildings, or establishes zoning or land use requirements at the described premises; and
 - (c) Is in force at the time of loss.
- (2) The cost to demolish and clear the site of undamaged parts of the property caused by enforcement of building, zoning or land use ordinance or law.
- (3) The increased cost to repair or reconstruct damaged portions of that Building property and/or reconstruct or remodel undamaged portions of that Building property, whether or not demolition is required when the increased cost is a consequence of enforcement of building, zoning or land use ordinance or law. This coverage applies only if the restored or remodeled property is intended for similar occupancy as the current property unless such occupancy is not permitted by zoning or land use ordinance or law.
- (4) We will not pay for the increased cost of construction until the building is actually repaired, reconstructed or remodeled and unless the repairs or replacement are made as soon as reasonably possible after the loss, not to exceed two years.
- (5) Under this coverage, we will not pay for the enforcement of any ordinance or law which requires demolition, repair, replacement, reconstruction, remodeling or remediation of property due to contamination by “pollutants” or due to the presence, growth, proliferation,

spread or any activity of “fungi”, wet or dry rot or bacteria.

- (6) We will not pay for the costs associated with the enforcement of any ordinance or law which 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”, “fungi”, wet or dry rot or bacteria.
- (7) If the Building property is repaired or replaced at the same premises, we will pay the lesser of:
 - (a) The amount you actually spend to demolish and clear the site of the described premises, plus the amount you actually spend to repair, rebuild or reconstruct the property but not for more than buildings of the same height, floor area, and style; or
 - (b) \$50,000 in any one occurrence, unless a higher limit is shown in the Declarations.
- (8) If the Building property is not repaired or replaced, we will pay the lesser of:
 - (a) The amount you actually spend to demolish and clear the site of the described premises, plus the cost to replace the damaged or destroyed property with other property:
 - (i) of like kind, and quality
 - (ii) of the same height, floor area, and style; and
 - (iii) used for the same purpose; or
 - (iv) \$50,000 in any one occurrence, unless a higher limit is shown in the Declarations.

Exclusion **B.1.a.** does not apply to this Additional Coverage.

B. Section **A.5.m** Exterior Building Glass subparagraph (4), is deleted and replaced by the following:

- (4) The most we pay under this Additional Coverage is the Building Limit of Insurance shown in the Declarations.

However, if you are a tenant and no Limit of Insurance is shown in the Declarations for Building

property, the most we will pay for Tenant's Exterior Glass under this Additional Coverage is \$5,000, plus the Limit of Insurance shown in the Declarations for Tenant's Exterior Glass.

C. The following Coverages are added to **A.5. Additional Coverages**

n. Back Up of Sewers and Drains

(1) We will pay for loss or damage to Covered Property caused by a back up from a sewer or drain or an overflow from a sump within a building at the described premises provided:

- (a) the back up or overflow is not expected or intended from your standpoint and
- (b) the expenses must be reported to us in writing no later than 90 days after the occurrence.

(2) The most we will pay for each location under this Additional Coverage is \$10,000 for the sum of all expenses arising from back up or overflow during each 12 month period of this policy.

(3) Deductible

We will not pay for loss or damage in any one Occurrence until the amount of the loss or damage exceeds the Deductible shown in the Declarations. We will then pay the amount of loss or damage in excess of the Deductible up to the limit indicated above.

(4) Exclusion **B.1.g.(3)** does not apply to this Additional Coverage.

o. Fire Protection Device Recharge

When the fire protective devices that are permanently installed in buildings at the described premises have been discharged to save or protect a covered property from a Covered Cause of Loss, we will pay up to \$5,000 to recharge or refill the fire protective devices.

p. Special Form Computer Coverage

(1) **Limit of Insurance**

The most we will pay for loss or damage under this Additional Coverage is as follows:

- (a) \$15,000 for "Electronic Data Processing Equipment" (Hardware)
- (b) \$5,000 for "Electronic Media and Records" (including Software)
- (c) \$10,000 for laptop computers and cell phones while away from any of your described premises. Coverage is provided on a worldwide basis, including while in transit, or temporarily at your home or at premises you do not own, lease or operate;

unless a higher limit is shown in the Supplemental Declarations.

(2) The following is added to Paragraph **A.2. Property Not Covered:**

- g. Property in storage away from the premises shown in the Declarations, except as provided in the Coverage Extensions of this Additional Coverage.
- h. "Electronic Data Processing Equipment" which is permanently installed or designed to be permanently installed in any aircraft, watercraft, motor truck or other vehicle subject to motor vehicle registration; or
- i. Accounts, bills, evidences of debt and valuable papers and records. However, such property is Covered Property in its "converted data" form.

(3) Under **A.4. Limitations**, paragraph **a.(1)** and **(2)** do not apply.

(4) Under **Coverage Extension A.6.b.**, Personal Property Off Premises applies to "Electronic Data Processing Equipment" and "Electronic Media and Records" including duplicate or back-up "Electronic Media and Records" while in the course of transit or that are stored at a separate location which is at least 1,000 feet from the premises described in the Declarations.

(5) The following are added to **A.6. Coverage Extensions:**

g. Computer Coverage Additional Perils

We will pay for loss or damage to "Electronic Data Processing

Equipment” and “Electronic Media and Records” due to;

- (1) Mechanical breakdown;
- (2) Artificially generated electrical current if such loss or damage is caused by or occurs from:
 - a. An occurrence that took place within 1,000 feet of the described premises; or
 - b. Interruption of electrical power supply, power surge, blackout or brownout if the cause of such occurrence took place within 1,000 feet of the described premises.

- (6) The following is added to Paragraph **B. Exclusions:**

- a. The following exclusions do not apply to coverage provided under this Additional Coverage:

B.1.e. Power Failure, **B.2.a.** Electrical Apparatus, **B.2.c.** Smoke, **B.2.d.** Steam Apparatus, **B.2.i.** Collapse, **B.2.k.(3), (4), and (5)** Other Types of Loss Exclusions and **B.3.b.** Acts or Decisions.

- (7) Exclusion **B.2.k. (7)** is replaced by the following:

- (a) Dampness or dryness of atmosphere, or changes in or extremes of temperature, unless such conditions result from physical damage caused by a covered cause of loss to an air conditioning unit or system, including equipment and parts, which is part of, or used with the “Electronic Data Processing Equipment”.

- (b) Marring or scratching:

But if an excluded cause of loss that is listed in **B.2.k.(1), (2), (6), or (7)** results in a “specified cause of loss” or building glass breakage, we will pay for the loss or damage caused by that “specified cause of loss” or building glass breakage.

(8) Additional Exclusions

The following exclusions apply in addition to the exclusions listed under **B. Exclusions:**

6. We will not pay for loss or damage caused by or resulting from any of the following:

- (a) Human errors or omissions in processing, recording or storing information on “Electronic Data Processing Equipment”.

But we will pay for direct loss or damage caused by resulting fire or explosion if these causes of loss would be covered by this Additional Coverage.

- (b) Electrical or magnetic injury, disturbance or erasure of electronic recordings, except as provided for under the Coverage Extensions of this Additional Coverage.

But we will pay for direct loss or damage caused by lightning.

- (c) Failure, breakdown or malfunction of “Electronic Media and Records” and “Electronic Data Processing Equipment”, including parts, while the media is being run through the equipment.

But, we will pay for direct loss or damage caused by resulting fire or explosion if these causes of loss are covered by this Additional Coverage.

- (d) Installation, testing, repair or other similar service performed upon the “Electronic Data Processing Media and Records” or “Electronic Data Processing Equipment”, including parts.

(9) Property Definitions

- A.** The following are added to **H. Property Definitions:**

8. “Converted data” means information that is stored on electronic media, that is capable of being communicated, processed or interpreted by “Electronic Data Processing Equipment”.

9. “Electronic Data Processing Equipment” (Hardware) means:

- a. Any programmable electronic equipment that is used to store, retrieve and process data; and
- b. Any associated peripheral equipment that provides communication including input and output functions such as printing, or auxiliary functions such as data transmission;

**10. “Electronic Media and Records”
(Including Software)” means:**

- a.** Electronic data processing recording or storage media such as films, tapes, discs, drums or cells;
- b.** Data stored on such media; and
- c.** Programming records used for electronic data processing or electronically controlled equipment.

q. Lock Replacement

We will pay up to \$1,000 for the cost to replace your locks if your key(s) are lost or stolen.

We will not pay for the replacement of locks if you discharge an employee and you do not have the employee return their key(s).

r. Arson Rewards

We will pay up to \$5,000 as a reward to any person or persons, other than you, or your officers, for information leading to an arson conviction with a fire loss to the described premises. This is the most we will pay regardless of the number of persons who provided information.

s. Loss Data Preparation Costs

We will pay up to \$2,500 for reasonable costs you incur in preparing loss data required by policy conditions after a covered property loss. This includes the cost of taking inventory, making appraisals and preparing other data to determine the extent of your loss.

t. Brands and Labels

If branded or labeled merchandise that is Business Personal Property is damaged by a Covered Cause of Loss, we may take all or any part of the property at an agreed or appraised value. If so, you may extend the insurance that applies to Business Personal Property to pay expenses you incur to:

- (1) Stamp the word “salvage” on the merchandise or its containers, if the stamp will not physically damage the merchandise; or
- (2) Remove the brands and labels, if doing so will not physically damage the merchandise or its containers, and

relabel the merchandise or its containers to comply with the law.

Payments under this Additional Coverage will not increase the applicable Limit of Insurance.

u. Business Income From Dependent Properties

- (1) We will pay for the actual loss of Business Income you sustain due to physical loss or damage at the premises of a dependent property caused by a Covered Cause of Loss.

However, coverage under this endorsement does not apply when the only loss or damage to dependent property is loss or damage to electronic data, including destruction or corruption or electronic data. If the dependent property sustains loss or damage to electronic data and other property, coverage under this Additional Coverage will not continue once the other property is repaired, rebuilt or replaced.

The most we will pay under this Additional Coverage is \$5,000.

- (2) We will reduce the amount of your Business Income loss other than Extra Expense, to the extent you can resume “operations” in whole or in part, by using any other available:

- (a) Source of materials; or
- (b) Outlet for your products.

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

- (4) Dependent property means property owned by others whom you depend on to:

- (a) Deliver materials or services to you, or to others for your account. But services does not mean water supply services; power supply services; or communication supply services, including services related to Internet access or access to any electronic network;

- (b) Accept your products or services;

(c) Manufacture your products for delivery to your customers under contract for sale; or

(d) Attract customers to your business.

The dependent property must be located in the coverage territory of this policy.

(5) The coverage period for Business Income under this Additional Coverage:

(a) Begins 72 hours after the time of direct physical damage cause by or resulting from and Covered Cause of Loss at the premises of the dependent property; and

(b) Ends on the date when the property at the premises of the dependent property should be repaired, rebuilt or replaced with reasonable speed and similar quality.

(6) The Business Income coverage period, as stated in Paragraph (5), 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 on 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".

The expiration date of this policy will not reduce the Business Income coverage period.

(7) The definition of Business Income contained in the Business Income Additional Coverage A.5.f. also applies to this Business Income From Dependent Properties Additional Coverage.

v. Storage Buildings, Garages and Other Appurtenant Structures

We will extend the insurance that applies to Buildings to apply to detached storage buildings and garages and other detached appurtenant structures not specifically described at each premises described in the Declarations. This extension of coverage does not apply to outdoor fixtures.

Under this Additional Coverage the most we will pay for loss or damage is \$5,000 at each premises described in the Declarations.

III. COVERAGE EXTENSIONS

A. Personal Property At Newly Acquired Premises, A.6.a. is deleted and replaced by the following:

a. Newly Acquired or Constructed Property

(1) Buildings

If this policy covers Buildings, you may extend that insurance to apply to:

(a) Your new buildings while being built on the described premises; and

(b) Buildings you acquire at locations, other than the described premises, intended for:

(i) Similar use as the building described in the Declarations; or

(ii) Use as a warehouse.

The most we will pay for loss or damage under this extension is \$1,000,000 at each building.

(2) Business Personal Property

If this policy covers Business Personal Property, you may extend that insurance to apply to:

(a) Business Personal Property including such property that you newly acquire, at any location you acquire

(b) Business Personal Property including such property that you newly acquire, located at your newly constructed or acquired buildings at the location described in the Declarations; or

(c) Business Personal Property that you newly acquire, located at the described premises.

This Extension does not apply to personal property that you temporarily acquire in the course of your wholesale activities.

The most we will pay for loss or damage under this extension is \$500,000 at each building.

(3) Business Income and Extra Expense

You may extend the insurance that applies to Business Income and Extra Expense to apply to newly acquired or constructed locations.

The most we will pay for loss or damage under this extension is \$250,000 at each building.

(4) Insurance under this Extension for each newly acquired or constructed property will end when any of the following first occurs:

- (a)** This policy expires;
- (b)** 90 days expire after you acquire the property or begin construction of that part of the building that would qualify as covered property; or
- (c)** You report values to us.

We will charge you additional premium for values reported from the date you acquire the property or begin construction of that part of the building that would qualify as covered property.

B. Coverage Extension A.6.c. Outdoor Property is deleted.

C. The following Coverage Extensions are added:

g. Outdoor Property - Fences

You may extend the insurance provided by this policy to apply to your outdoor fences, including debris removal expense, caused by or resulting from any of the Covered Causes of Loss.

The most we will pay for loss or damage under this Extension is \$10,000.

h. Outdoor Property - Other than Fences

You may extend the insurance provided by this policy to apply to your Outdoor Property (other than fences), including radio and television antennas (including satellite dishes), signs, (other than signs attached to buildings), trees, shrubs and plants, including debris removal expense, caused by or resulting from any of the Covered Causes of Loss.

The most we will pay for loss or damage under this Extension is \$5,000, but not

more than \$1,000 for any one tree, shrub or plant.

i. Fine Arts

You may extend the insurance that applies to Business Personal Property to apply to paintings, etchings, pictures, tapestries, art glass windows and other bona fide works of art or articles of rarity, historical value or artistic merit that you own or are in your care, custody and control.

The most we will pay for loss or damage under this Extension is \$15,000 at each described premises.

The following exclusions do not apply to this coverage:

- (1) Exclusion B.1.b. Earth Movement**
- (2) Exclusion B.1.g. Water**

j. Salespersons Samples

You may extend the insurance that applies to Business Personal Property to apply to Salesperson's Samples, while more than 1,000 feet from the "described premises." This coverage applies to samples of goods or products you own while in the custody of a salesperson or any employee who travels with sales samples, including while in transit.

Salespersons Samples does not include:

- (1) Property that has been sold;**
- (2) Property shipped by mail; or**
- (3) Drugs, jewelry, costume jewelry, furs, fur garments or garments trimmed with fur.**

The most we will pay for loss of or damage to property in the custody of any one salesperson or employee in any one occurrence is \$5,000.

The following exclusions do not apply to this coverage.

- a. Exclusion B.1.b. Earth Movement**
- b. Exclusion B.2.c.(4) Settling, cracking, shrinking, expansion.**

k. Seasonal Increase

Limits of Insurance, **C.5.(a)** is deleted and replaced by the following:

- (a) The Limit of Insurance for Business Personal Property will automatically**

increase by 30% to provide for seasonal variations.

l. Loss Payment for Property of Others

Property Loss Conditions **E.6.d.(3) (b)** Property of Others is deleted from the list of property that is valued at actual cash value.

m. Extended Business Income

Extended Business Income, **A.5.f.(2)(b)(ii)**, is amended from 30 days to 60 days. This Coverage Extension is not subject to the Limits of Insurance.

IV. LIMITS OF INSURANCE

Paragraph **C. 3.**, Limits Of Insurance, is deleted and replaced by the following:

3. The limits applicable to the Coverage Extensions and the following Additional Coverages are in addition to the Limits of Insurance:

- a.** Arson Awards
- b.** Back Up of Sewers and Drains
- c.** Business Income From Dependent Properties
- d.** Employee Dishonesty
- e.** Fine Arts
- f.** Fire Department Service Charge
- g.** Fire Protection Device Recharge
- h.** Forgery and Alteration
- i.** Lock Replacement
- j.** Ordinance Or Law Coverages
- k.** Pollutant Clean Up and Removal

V. DEDUCTIBLES

The Optional Coverage/Exterior Building Glass Deductible referenced in subparagraph **D.2** is \$500.

VI. PROPERTY LOSS CONDITIONS

Paragraph **E.6.d** Loss Payment is amended as follows:

- 1.** Paragraph **(1)(a)** is replaced by the following:
 - (1)** At replacement cost without deduction for depreciation, subject to the following:
 - (a)** We will pay the cost to repair or replace, after application of the deductible and without deduction for depreciation, but not more than the least of the following amounts:
 - (i)** The Limit of Insurance that applies to the lost or damaged property;

- (ii)** The cost to replace, on the same premises, the lost or damaged property with other property:

- a.** Of comparable material and quality; and
 - b.** Used for the same purpose; or

- (iii)** The amount that you actually spend that is necessary to repair or replace the lost or damaged property.

If a building is rebuilt at a new premises, the cost is limited to the cost which would have been incurred had the building been built at the original premises.

2. Paragraph **(1)(b)** does not apply.

B. Property Loss Conditions **E.6.** is amended to add:

h. Pairs, Sets, Loss to Parts

The value of a lost or damaged article which is part of a pair or set is based on a reasonable proportion of the value of the entire pair or set. The loss is not considered a total loss of the pair or set.

The value of a lost or damaged part of an item that consists of several parts when it is complete is based on the value of only the lost or damaged part or the cost to repair or replace it.

C. Paragraph **d.(6)** of the **Loss Payment** Property Loss Conditions does not apply to:

- a.** Paragraph **E.6.d.(6)** Loss Payment does not apply to “Electronic Media and Records” that are actually replaced or restored.

- (1)** “Electronic Data Processing Equipment” and “Electronic Media and Records”, if the same equipment model and/or type of “Electronic Media and Records” have become obsolete we will replace them with property of similar quality, including property of greater processing capability.

VII.OPTIONAL COVERAGES

A. The first sentence under “Optional Coverages” is amended as follows:

If shown as applicable in the Declarations or if included in the Businessowners PennPac Endorsement, the following Optional Coverages also apply.

B. The following Optional Coverages are amended:

1. Outdoor Signs

a. Paragraph **G.1.d.** Outdoor Signs is deleted and replaced by the following:

d. The most we will pay for loss or damage in any one occurrence is the Limit of Insurance for Outdoor Signs, shown in the Declarations or Schedule, or \$5,000, whichever is higher.

b. Paragraph **G.1.e.** is deleted.

2. Money and Securities

Paragraph **G.3.c.** Money and Securities is deleted and replaced with the following:

c. The most we will pay for loss in any one occurrence is:

(1) The limit shown in the Declarations for Inside the Premises or \$10,000, whichever is higher, for “money” and “securities” while:

(a) In or on the described premises; or

(b) Within a bank or savings institution; and

(2) The limit shown in the Declarations for Outside the Premises or \$5,000, whichever is higher, for “money” and “securities” while anywhere else.

3. Employee Dishonesty

Paragraph **G.4.c.** Employee Dishonesty, is deleted and replaced by the following:

c. The most we will pay for loss or damage in any one occurrence is the Limit of Insurance for Employee Dishonesty shown in the Declarations or \$10,000, whichever is higher.

4. ERISA

The following is added to **G.4.** Employee Dishonesty:

j. In compliance with certain provisions of the Employee Retirement Income Security Act (ERISA):

(1) Employee also includes any natural person who is:

(a) A trustee, an officer, employee, administrator or a manager, except an administrator or a manager who is an independent contractor, of any

Employee Welfare or Pension Benefit Plan (hereafter called Plan) insured under this insurance, and

(b) Your director or trustee while that person is handling funds or other property of any Plan insured under this insurance.

(2) If any Plan is insured jointly with any other entity under this insurance, you or the Plan Administrator must obtain a Limit of Insurance for Employee Dishonesty Coverage that is sufficient to provide an amount of insurance for each Plan that is at least equal to that required if each Plan were separately insured.

(3) If the insured first named in the Declarations is an entity other than a Plan, any payment we make to that Insured for loss sustained by any Plan will be held by that Insured for the use and benefit of the Plan(s) sustaining the loss.

(4) If two or more Plans are insured under this insurance, any payment we make for loss:

(a) Sustained by two or more plans or

(b) Of commingled funds or other property of two or more Plans that arises out of one “occurrence”, is to be shared by each Plan sustaining loss in the proportion that the amount of insurance required for each such Plan under ERISA provisions bears to the total of those amounts.

(5) The Deductible provision does not apply to loss sustained by any Plan subject to ERISA, which is insured under this insurance.

(6) Any Plan(s) administered by the Named Insured is considered a Named Insured under this Additional Coverage.

THE BUSINESSOWNERS LIABILITY COVERAGE FORM IS AMENDED AS FOLLOWS:

I. COVERAGE

A. Coverage Extension – Supplementary Payments

Section **A.1.d.(2)** Coverage Extension - Supplementary Payments is amended as follows:

- (2) The limit for the cost of bail bonds is increased from \$250 to \$2000.

II. EXCLUSIONS

A. Non-Owned Watercraft

1. Section **B.1.g.**, sub-paragraph **(2)(a)** is deleted and replaced by the following:
 - (2) A watercraft you do not own that is:
 - (a) Less than 51 feet long; and
2. Paragraph **A.1.** above applies to any person who, with your express or implied consent, either uses or is responsible for the use of a watercraft.
3. Paragraphs **B.g.1.(2)(a)** and **(2)(b)** do not apply if the insured has any other insurance for "bodily injury" or "property damage" liability that would also apply to loss covered under this provision, whether the other insurance is primary, excess, contingent or on any other basis. In that case, this Provision **(2)** does not provide any insurance.
 - (a) Paragraph **A.3.** above does not apply to a policy written to apply specifically in excess of this policy.

III. WHO IS AN INSURED

A. Incidental Malpractice Liability

1. Section **C. WHO IS AN INSURED**, Paragraph **2.a.(1)(d)** is deleted and replaced by the following:
 - (d) Arising out of his or her providing or failing to provide professional health care services. However, if you have "employees":
 - (i) Who are pharmacists in your retail druggist or drugstore operation; or
 - (ii) Who are a nurse, emergency medical technician or paramedic;

They are insured with respect to their providing or failing to provide professional health care services; or

B. Broad Form Named Insured

1. Section **C.2. WHO IS AN INSURED** is amended to add:
 - d. Any organization or subsidiary thereof, other than a partnership, joint venture,

or limited liability corporation, which is a legally incorporated entity of which you own a financial interest of more than 50 percent of the voting stock on the effective date of this endorsement.

- (1) Coverage under this provision does not apply to injury or damage with respect to which an insured under this policy is also an insured under another policy or would be an insured under such policy but for its termination or upon the exhaustion of its limits of insurance.
- (2) Coverage under this provision does not apply to a policy written to apply specifically in excess of this policy.

C. Newly Formed or Acquired Organizations

1. Section **C.2. WHO IS AN INSURED** is amended to add:
 - e. Any organization you newly acquire or form, other than a partnership, joint venture or limited liability company, and over which you maintain ownership or majority interest, will qualify as a Named Insured if there is no other similar insurance available to that organization. However:
 - (1) Coverage under this provision is afforded only until the 180th day after you acquire or form the organization or the end of the policy period, whichever is earlier;
 - (2) No coverage under this provision applies to "bodily injury" or "property damage" that occurred before you acquired or formed the organization; and
 - (3) No coverage under this provision applies to "personal injury" or advertising injury" arising out of an offense committed before you acquired or formed the organization.

No person or organization is an insured with respect to the conduct of any current or past partnership, joint venture or limited liability company that is not shown as a Named Insured in the Declarations.

D. Automatic Additional Insured

1. Section C.2. WHO IS INSURED is amended to add:

- f. The **Managers or Lessors of premises**, but only with respect to the liability arising out of the ownership, maintenance or use of that part of the premises leased to you.

This insurance does not apply to:

- a. Any “occurrence” that takes place after you cease to be a tenant in the premises.
 - b. Structural alterations, new construction or demolition operations performed by or for the manager or lessor of the premises.
- g. The **Mortgagee, Assignee or Receiver** of the premises is also an insured, but only with respect to the liability as mortgagee, assignee, or receiver and arising out of the ownership, maintenance, or use of the premises by you.

This insurance does not apply to structural alterations, new construction and demolition operations performed by or for the mortgagee, assignee, or receiver.

- h. The **Lessor of Leased Equipment** is also an insured, but only with respect to liability arising out of the maintenance, operation or use of equipment leased to you by that person or organization.

This insurance does not apply to:

- a. Any “occurrence” which takes place after the equipment lease expires; or
 - b. “Bodily injury” or “property damage” arising out of the sole negligence of the lessor of leased equipment.

IV. LIABILITY AND MEDICAL EXPENSE LIMITS OF INSURANCE

A. Aggregate Limits of Insurance Amendment

The Aggregate Limit under **D.4. Liability and Medical Expenses Limit of Insurance**, applies separately to each of your:

1. Projects away from the premises owned by or rented to you.

2. “Locations” owned by or rented to you.

“Location” means premises involving the same or connecting lots, or premises whose connection is interrupted only by a street, roadway, waterway or right-of-way of a railroad.

V. LIABILITY AND MEDICAL EXPENSES GENERAL CONDITIONS

A. Duties in the Event of Occurrence, Offense, Claim or Suit Redefined

1. The requirement in Section **E. LIABILITY AND MEDICAL EXPENSES GENERAL CONDITIONS**, paragraph **2.a.** that you must see to it that we are notified of an “occurrence” only applies when the “occurrence” or offense is known to:

- a. You, if you are an individual;
 - b. A partner, if you are a partnership;
 - c. A member or manager, if you are a limited liability company; or
 - d. An officer of the corporation or insurance manager, if you are a corporation.

2. The requirement in Section **E. LIABILITY AND MEDICAL EXPENSES GENERAL CONDITIONS**, paragraph **2.b** that you must see to it that we receive notice of a claim or “suit” will not be considered breached unless the breach occurs after such claim or “suit” is known to:

- a. You, if you are an individual;
 - b. A partner, if you are a partnership;
 - c. A member or manager, if you are a limited liability company; or
 - d. An officer of the corporation or insurance manager, if you are a corporation.

VI. LIABILITY AND MEDICAL EXPENSES DEFINITIONS

A. Bodily Injury Redefined

The definition of “bodily injury” in Section **F.3. LIABILITY AND MEDICAL EXPENSES DEFINITIONS** is deleted and replaced with the following:

3. “Bodily injury” means bodily injury, sickness or disease sustained by a person,

including mental anguish or death resulting from any of these at any time.

VII. UNINTENTIONAL ERRORS OR OMISSIONS

We will not deny coverage under this Coverage Part because of the unintentional omission of, or unintentional error in, any information provided by you. However, this provision does not affect our right to collect additional premium or exercise our right of cancellation or non-renewal.



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**PRINTERS PROGRAM
PENNPAC PLUS ENDORSEMENT**

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS PENNPAC ENDORSEMENT - FORM 71 1026

I. COVERAGE AMENDED LIMITS

The amount we pay provisions in the following Coverage Amended Limits, Additional Coverages and Coverage Extensions are amended as follows:

1. Personal Property Off-Premises

In paragraph 2. of Coverage Amended Limits, the most we will pay is increased to \$20,000.

2. Personal Effects

In paragraph 3. of Coverage Amended Limits, the most we will pay is increased to \$10,000.

3. Valuable Papers and Records - Cost of Research

In paragraph 4. of Coverage Amended Limits, the most we will pay is increased to \$20,000.

The definition of "Valuable Papers and Records" is amended to include negatives, positives, art work, separations, plates, dies, molds, models, forms, patterns, and similar property for which duplicates do not exist.

4. Accounts Receivable Coverage

In paragraph 5. of Coverage Amended Limits, the most we will pay for loss or damage in any one occurrence at the described premises is increased to \$25,000.

5. Ordinance or Law Coverages

In paragraph 1. of the Additional Coverages, the most we will pay is increased to \$100,000.

6. Business Income from Dependent Properties

In paragraph w. of Additional Coverages the most we will pay under this Extension is increased to \$10,000.

7. Fine Arts

1. In paragraph C. i. of Coverage Extensions, the most we will pay is increased to \$25,000.

II. ADDITIONAL COVERAGES

The following additional coverages are added to Section II. Additional Coverages paragraph B.

1. Consequential Damage

You may extend the insurance that applies to Business Personal Property to apply to consequential damage to your product.

Consequential damage means a part or parts of your product sustain loss or damage causing the part or parts that are undamaged to be unmarketable as a complete product.

The most we will pay for loss or damage under this Additional Coverage is \$15,000

Payments under this Additional Coverage will not increase the applicable Limit of Insurance.

2. Accidental Marring and Scratching of Plates

You may extend the insurance that applies to Business Personal Property to cover loss or damage caused by accidental marring or scratching of:

- (1) Your plates;
- (2) Plates of others that are in your care, custody or control;

This Additional Coverage does not apply to property in transit.

The most we will pay for loss or damage covered under this Additional Coverage is \$15,000.

Payments under this Additional Coverage will not increase the applicable Limit of Insurance.



Pennsylvania National Mutual Casualty Insurance Company
P. O. Box 2361
Harrisburg PA 17105-2361

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

PRINTERS PROGRAM PENNPAC PLUS ENDORSEMENT

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS PENNPAC ENDORSEMENT - FORM 71 1026

I. COVERAGE AMENDED LIMITS

A. The amount we pay provisions in Section I. Coverage, paragraph B. Amended Limits are amended as follows:

4. Personal Property Off-Premises

The most we will pay is increased to \$20,000.

5. Personal Effects

The most we will pay is increased to \$10,000.

6. "Valuable Papers and Records"

The most we will pay not at the described premises is increased to \$20,000.

The definition of "Valuable Papers and Records" is amended to include negatives, positives, art work, separations, plates, dies, molds, models, forms, patterns, and similar property.

7. Accounts Receivable

The most we will pay at the described premises is increased to \$25,000.

B. The amount we pay provisions in Section II. Additional Coverages, paragraph A. is amended as follows:

1. Ordinance or Law Coverages

The most we will pay is increased to \$100,000.

C. The amount we pay provisions in Section II. Additional Coverages, paragraph C. is amended as follows:

u. Business Income From Dependent Properties

The most we will pay is increased to \$10,000.

D. The amount we pay provisions in Section III. Coverage Extensions, paragraph C. is amended as follows:

i. Fine Arts

The most we will pay is increased to \$25,000.

II. ADDITIONAL COVERAGES

A. The following additional coverages are added to Section II. Additional Coverages paragraph C.

w. Consequential Damage

You may extend the insurance that applies to Business Personal Property to apply to consequential damage to your product.

Consequential damage means a part or parts of your product sustain loss or damage causing the part or parts that are undamaged to be unmarketable as a complete product.

The most we will pay for loss or damage under this Additional Coverage is \$15,000

Payments under this Additional Coverage will not increase the applicable Limit of Insurance.

x. Accidental Marring and Scratching of Plates

You may extend the insurance that applies to Business Personal Property to cover loss or damage caused by accidental marring or scratching of:

(1) Your plates;

(2) Plates of others that are in your care, custody or control;

This Additional Coverage does not apply to property in transit.

The most we will pay for loss or damage covered under this Additional Coverage is \$15,000.

Payments under this Additional Coverage will not increase the applicable Limit of Insurance.