

SERFF Tracking Number: QBEC-125521261 State: Arkansas  
Filing Company: QBE Insurance Corporation State Tracking Number: EFT \$100  
Company Tracking Number: QBE-07-302-FR-AR-RATES & RULES  
TOI: 03.0 Personal Farmowners Sub-TOI: 03.0000 Personal Farmowners  
Product Name: Agril Package (Farm)  
Project Name/Number: Initial Introduction of Agri for QBE/QBE-07-302-FR-AR-Rates & Rules

## Filing at a Glance

Company: QBE Insurance Corporation  
Product Name: Agril Package (Farm) SERFF Tr Num: QBEC-125521261 State: Arkansas  
TOI: 03.0 Personal Farmowners SERFF Status: Closed State Tr Num: EFT \$100  
Sub-TOI: 03.0000 Personal Farmowners Co Tr Num: QBE-07-302-FR-AR-RATES & RULES State Status: Fees verified and received  
Filing Type: Rate/Rule Co Status: Reviewer(s): Becky Harrington, Betty Montesi, Brittany Yielding  
Author: Barbara Harper Disposition Date: 05/09/2008  
Date Submitted: 03/04/2008 Disposition Status: Filed  
Effective Date Requested (New): 10/01/2008 Effective Date (New): 09/01/2008  
Effective Date Requested (Renewal): 12/01/2008 Effective Date (Renewal): 10/01/2008

State Filing Description:

## General Information

Project Name: Initial Introduction of Agri for QBE Status of Filing in Domicile: Not Filed  
Project Number: QBE-07-302-FR-AR-Rates & Rules Domicile Status Comments:  
Reference Organization: Reference Number:  
Reference Title: Advisory Org. Circular:  
Filing Status Changed: 05/09/2008  
State Status Changed: 03/05/2008 Deemer Date:  
Corresponding Filing Tracking Number:

Filing Description:

We respectfully submit for filing for your review and approval, the initial filing of our Agripolicy (Farm) Program that will become effective October 1, 2008 for new business and December 1, 2008 for renewals.

Although this is a new program for the QBE Insurance Corporation, this program was previously on file under the OneBeacon Insurance Company NAIC #1129-21970. As such, we would like to "me too" the rates and rules currently in use for the OneBeacon Insurance Company.

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(Note: On September 29, 2006, OneBeacon Insurance Group signed a definitive agreement to transfer its Agri renewal rights and certain OneBeacon Agri assets to QBE the Americas. OneBeacon was a division of the OneBeacon Insurance Group that provided farm and ranch and commercial agri products in Midwestern and Western states. QBE is now filing policy forms, rates and rules to parallel those on file for OneBeacon to complete the transaction.)

The movement of the business to the QBE Insurance Corporation will not adversely affect our policyholders, as the transition should be “seamless”. The policyholders will continue to receive the same rates, rules and forms and the business will continue to be serviced by the same Agri Underwriters.

We are affiliated with Insurance Services Office and they are our statistical agent, although we are filing this program independently.

## RATES AND RULES

We have attached for your review our independent countrywide Agri Package rule manual, with the Arkansas state exceptions and the Arkansas rate pages. These manuals combine to house all the pertinent information to properly classify, rate and issue a policy that will fit the requirements of most Farm and Ranch operations.

These manuals are basically the same manuals that were in use for the OneBeacon Insurance Company, with the following exceptions:

### Rule Manual

1. An Arkansas Exception Page and countrywide Supplementary Page has been added;
2. The manuals have been reformatted for ease of use. Some of the rules have been revised for clarity.
3. Formerly Rule 11 – the Resident Agent Countersignature Rule has been removed.
4. Added the following to Rule 14 to provide a corresponding rule for the current rates.  
G. Increased Limits on TV Towers – Coverage A  
H. Windstorm or Hail Exclusion on Roofs – Coverage A and E  
I. Actual Cash Value on Roofs – Coverage A and E
5. Rule 17.19 – Replacement Cost on Office Contents rule is newly added.

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6. Rule 17.20 – Added Replacement Cost on Tack rule.
7. Rule 19.A.3) – The Class Rating Factor rule has been added.
8. Rule 19.D.4) – Deductible Factors rule has been included
9. Rule 19.E. – Computers and Media has been removed as it is addressed under the Mechanical Breakdown rule.
10. Rule 20 – Equipment Breakdown and Rule 21 – Livestock Mortality have been added to provide an explanation of these coverages. The coverages themselves are not newly added.
11. Rule 23. E.1.2.3. – The Refer to Company reference has been removed and replaced with the appropriate rules.
12. The Terrorism forms G15044 and G16284 have been moved from the countrywide manual to the state exception pages.
13. Rule 26 – We have added a rule to reference the Programs and Specialized Coverages that are shown on separate pages of the manual.

#### Rate Manual

The changes to the rate manual are as follows:

1. The rate section of the manual has been revised to a new WORD document and formatted so that it more closely parallels the Rules section of the manual.
2. Page R-12 – Livestock Mortality - A note has been added to clarify mid-term loss of a covered animal.
3. Page R-16 – Pesticide or Herbicide Applicator Coverage Endorsement – removed Agri form G14816 and adopted ISO's form CG 2264.
4. Page R-15 – Limited Seedmen's Coverage Endorsement has been changed to Seed Merchants.
5. Page R-16 – Rule 23 – A new Note (5) has been added under the Increased Limit and Minimum Premium Rule.
6. Page R-C-2 – Added Time Elements to #24 Utility Service – Form G16913
7. Page R-C-8 – A Seed Merchants deductible rule has been added.
8. The word Agri has been deleted from in front of Commercial General Liability as we are using the ISO Commercial General Liability program.
9. Page SP-E-1 - #42 Commercial General Liability and Professional Liability and #43 Contingent Professional and Contingent Commercial Liability Coverage Form have been deleted.
10. Page SP-EQMT – Specialized Coverages – Equipment Dealer's Agripolicy is deleted in its entirety due to under usage.

Please note: All of the above changes are for editorial or clarification purposes only and do not affect coverage or rates.

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Attached are the final printed manual and rate pages that are to be used with this manual.

## Company and Contact

### Filing Contact Information

Barbara Harper, Senior Product/Compliance Analyst  
 Barbara.Harper@QBEAmericas.com  
 2230 Village Mall Drive  
 Mansfield, OH 44906  
 (419) 747-9933 [Phone]

### Filing Company Information

QBE Insurance Corporation  
 88 Pine Street - 16th Floor  
 New York, NY 10005  
 (212) 422-9888 ext. [Phone]

CoCode: 39217  
 Group Code: 796  
 Group Name: QBE Insurance Group  
 FEIN Number: 22-2311816  
 -----

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

## Filing Fees

Fee Required? Yes  
 Fee Amount: \$100.00  
 Retaliatory? No  
 Fee Explanation: Rate/Rule Filing = \$100.00  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
QBE Insurance Corporation	\$100.00	03/04/2008	18313889

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed	Becky Harrington	05/09/2008	05/09/2008
Filed	Becky Harrington	03/12/2008	03/12/2008

### Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Becky Harrington	03/05/2008	03/05/2008	Barbara Harper	03/11/2008	03/11/2008

### Amendments

Item	Schedule	Created By	Created On	Date Submitted
Exception Pages	Rate	Barbara Harper	05/09/2008	05/09/2008
Countrywide Rule Changes	Rate	Barbara Harper	05/09/2008	05/09/2008

### Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Amend Effective Date	Note To Reviewer	Barbara Harper	05/09/2008	05/09/2008

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## Disposition

Disposition Date: 05/09/2008

Effective Date (New): 09/01/2008

Effective Date (Renewal): 10/01/2008

Status: Filed

Comment: Disposition to accept revisions and change effective dates.

Company Name:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):	Overall % Indicated Change:
QBE Insurance Corporation	0.000%	\$0	0	\$0	0.000%	0.000%	0.000%

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	No
Rate	Exception Page	Filed	Yes
Rate	Supplemental Manual	Filed	Yes
Rate	Countrywide Rule Manual	Filed	Yes
Rate	Arkansas Rate Pages	Filed	Yes
Rate	Arkansas Rate Page	Filed	Yes
Rate	Arkansas Exception Pages	Filed	Yes
Rate	Exception Pages	Filed	Yes
Rate	Countrywide Rule Changes	Filed	Yes

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## Disposition

Disposition Date: 03/12/2008  
 Effective Date (New): 10/01/2008  
 Effective Date (Renewal): 12/01/2008  
 Status: Filed  
 Comment:

Company Name:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):	Overall % Indicated Change:
QBE Insurance Corporation	0.000%	\$0	0	\$0	0.000%	0.000%	0.000%

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	No
Rate	Exception Page	Filed	Yes
Rate	Supplemental Manual	Filed	Yes
Rate	Countrywide Rule Manual	Filed	Yes
Rate	Arkansas Rate Pages	Filed	Yes
Rate	Arkansas Rate Page	Filed	Yes
Rate	Arkansas Exception Pages	Filed	Yes
Rate	Exception Pages	Filed	Yes
Rate	Countrywide Rule Changes	Filed	Yes

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## Objection Letter

Objection Letter Status Pending Industry Response  
Objection Letter Date 03/05/2008  
Submitted Date 03/05/2008

Respond By Date

Dear Barbara Harper,

This will acknowledge receipt of the captioned filing.

Objection 1

- Countrywide Rule Manual (Rate)
- Arkansas Rate Pages (Rate)

Comment: It is the opinion of this Department that if a dwelling is eligible for replacement cost coverage then the roof, being a part of the dwelling, should be also.

The Department does not allow windstorm/hail exclusions on dwellings.

Please amend your rates/rules accordingly.

Please feel free to contact me if you have questions.

In accordance with Regulation 23, Section 7.A., this filing may not be implemented until 20 days after the requested amendment(s) and/or information is received.

Sincerely,

Becky Harrington

## Response Letter

Response Letter Status Submitted to State  
Response Letter Date 03/11/2008  
Submitted Date 03/11/2008

Dear Becky Harrington,

**Comments:**

SERFF Tracking Number: QBE-125521261 State: Arkansas  
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## Response 1

Comments: In response to your March 5, 2008 Objection Letter we offer the following:

We have removed Coverage A - Dwelling from Coverage 14. H. - Windstorm or Hail Exclusion on Roofs and Coverage 14. I - Actual Cash Value on Roofs.

These coverages are now only applicable to Coverage E. - Farm Buildings.

The attached exception pages and rate page have been updated accordingly.

If you need anything further, please do not hesitate to let us know.

Thank you.

## Related Objection 1

Applies To:

- Countrywide Rule Manual (Rate)
- Arkansas Rate Pages (Rate)

Comment:

It is the opinion of this Department that if a dwelling is eligible for replacement cost coverage then the roof, being a part of the dwelling, should be also.

The Department does not allow windstorm/hail exclusions on dwellings.

Please amend your rates/rules accordingly.

## Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

## Rate/Rule Schedule Item Changes

Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing #
Arkansas Rate Page	R-4	Replacement	
Arkansas Exception Pages	E-1 and E-2	Replacement	

*SERFF Tracking Number:*      *QBEC-125521261*                      *State:*                      *Arkansas*  
*Filing Company:*              *QBE Insurance Corporation*                      *State Tracking Number:*      *EFT \$100*  
*Company Tracking Number:*      *QBE-07-302-FR-AR-RATES & RULES*  
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*Product Name:*              *Agri Package (Farm)*  
*Project Name/Number:*      *Initial Introduction of Agri for QBE/QBE-07-302-FR-AR-Rates & Rules*

Sincerely,  
Barbara Harper

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**Note To Reviewer**

**Created By:**

Barbara Harper on 05/09/2008 12:35 PM

**Subject:**

Amend Effective Date

**Comments:**

We apologize for this second amendment.

However, we would also like to move the approved effective date to all new business policies effective on or after 9/1/08 and to all renewals effective on or after 10/1/08 in lieu of 10/1/08 and 12/1/08. It appears that we will be in a position to implement this new program earlier than originally anticipated.

Thank you.

Barb Harper  
QBE Insurance Corporation

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**Amendment Letter**

Amendment Date:  
 Submitted Date: 05/09/2008

**Comments:**

Thank you for re-opening this filing so that we can update it to include the changes brought about by the Terrorism Risk Insurance Program Reauthorization Act of 2007.

The changes include:

- 1) The Exception Pages have been amended to remove the previous terrorism forms as they are no longer applicable.
- 2) Manual Page 36 now contains the new TRIPRA information and page 37 has been renumbered. Pages 38 & 39 are to be withdrawn.
- 3) We have also changed manual page 4 to remove the 7 pay plan as it is no longer valid with the new system implementation.

Please see the attached pages that have been updated to reflect the above.

If you have any questions, please do not hesitate to let us know.

Thank you.

**Changed Items:**

**Rate/Rule Schedule Item Changes:**

<b>Exhibit Name:</b>	<b>Rule # or Page #:</b>	<b>Rate Action:</b>	<b>Previous State Filing Numbers:</b>	<b>Attach Document:</b>
Exception Pages	E-1 & E-2	Replacement		AR Package - Rules Forms Exception Page.PDF
<b>Exhibit Name:</b>	<b>Rule # or Page #:</b>	<b>Rate Action:</b>	<b>Previous State Filing Numbers:</b>	<b>Attach Document:</b>

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Countrywide Rule4, 36 & 37  
Changes

Replacement

Countrywide Pages -  
TRIPRA.pdf



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**Rate Information**

Rate data applies to filing.

**Filing Method:** File & Use  
**Rate Change Type:** Neutral  
**Overall Percentage of Last Rate Revision:** 0.000%  
**Effective Date of Last Rate Revision:** 10/01/2008  
**Filing Method of Last Filing:** N/A

**Company Rate Information**

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):
QBE Insurance Corporation	0.000%	0.000%	\$0	0	\$0	0.000%	0.000%

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## Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed	Exception Page	E-1	New	AR Package - Rules Forms Exception Page.PDF
Filed	Supplemental Manual	S-1 & S-2	New	Supplement Manual.PDF
Filed	Countrywide Rule Manual	1 thru 39	New	Countrywide Rule Manual - 07 08.PDF
Filed	Arkansas Rate Pages	R-1 thru SP-PF-1	Replacement	Arkansas Package Rate Pages.PDF
Filed	Arkansas Rate Page	R-4	Replacement	AR Page R-4.pdf
Filed	Arkansas Exception Pages	E-1 and E-2	Replacement	AR Package - Rules Forms Exception Pages 2.PDF
Filed	Exception Pages	E-1 & E-2	Replacement	AR Package - Rules Forms Exception Page.PDF
Filed	Countrywide Rule Changes	4, 36 & 37	Replacement	Countrywide Pages - TRIPRA.pdf



QBE INSURANCE CORPORATION

**ARKANSAS**  
**EXCEPTIONS TO COUNTRYWIDE MANUAL**

**PROPERTY RULES**

**RULE 14. – RATING CREDITS and CHARGES**

**A. – Fire Protection Class Credit is amended as follows:**

The Dwelling within the City Limit credit does not apply if the location state is Arkansas.

**C. – Building Age Credit is replaced by the following:**

Each occupied dwelling or farm building newly constructed within the last six (6) years is eligible for a credit based on the building's actual age as of the current effective date of coverage. Buildings constructed seven (7) or more years ago are ineligible for this credit. When a policy is issued for more than a one year term and covers a building eligible for the Building Age Credit, the credits for each eligible year may be averaged together and applied to the applicable building premium at the policy inception date.

**INDEPENDENT ENDORSEMENTS**

**The Following Independent Endorsements Are Added:**

**A. MANDATORY ENDORSEMENTS**

**1. G13407 0100 – Notice To Policyholders - Arkansas**

Explains about earthquake insurance and the Market Assistance Program and how it can help with this issue. The form is Mandatory if the location state is Arkansas.

**2. G13408 0100 – Declination Of Residential Earthquake Coverage - Arkansas**

Insured declines EQ coverage after being advised of the availability of coverage through the Market Assistance Program, and/or Arkansas Earthquake Authority and/or the insurance company.

**3. G14940 0407 – Arkansas Changes**

Modifies all coverage parts unless otherwise indicated. Replaces the cancellation condition, adds some verbiage to certain conditions and replaces several other conditions. The form is Mandatory if the location state is Arkansas.

**B. OPTIONAL ENDORSEMENTS**

**1. G15044 0203 - Exclusion of Other Acts of Terrorism**

Defines Other Acts of Terrorism; adds exclusion for such acts but waives exclusion for three reasons; explains the application of other exclusions. - Optional

**2. G16284 1102 - Exclusion of Certified Acts of Terrorism**

Defines certified act of terrorism, adds exclusion for certified acts of terrorism and explains application of other exclusions.-Optional.



QBE Insurance Corporation

SUPPLEMENTAL MANUAL  
Internal Use Only

GENERAL RULES

Commission Contribution Plan & Expense Modification

**Introduction** – The (Company) is making available the following Commission Contribution Plan and Expense Modification. This plan allows for a premium reduction which accurately reflects the contribution made by our Agents while leaving rate adequacy unaffected.

**Eligibility** – This rating plan applies to all Agripolicy and Commercial Line policies with the following exceptions:

- 1) In responding to a policy wide commission reduction, the rating factors in this plan only apply to coverages that are eligible for one of the ISO Schedule, Experience, or Individual Risk Rating Plans. In other words, if coverage is not eligible for Schedule, Experience or Individual Risk Rating, then the factors in this rating plan do not apply to that coverage.
- 2) Other than policy writing and coverage minimum premiums, there are no policy size eligibility restrictions for this rating plan.

**Rating** – Apply the appropriate premium factor shown below in the development of the Rate Modification Factor. Use of the factors in this plan cannot cause premium reductions below policy writing or coverage minimum premiums.

Agency Standard Commission

Negotiated Commission	25%	20%	17.5%	17%	15%	12.5%	10%
24%	0.99						
22%	0.96						
20%	0.94						
18%	0.92	0.98					
17.5%	0.91	0.97					
16%	0.89	0.95	0.98	0.99			
14%	0.87	0.93	0.96	0.97	0.99		
12.5%	0.86	0.92	0.94	0.95	0.97		
12%	0.85	0.91	0.93	0.94	0.96	0.99	
10%	0.83	0.89	0.92	0.92	0.94	0.97	
8%	0.82	0.87	0.90	0.90	0.92	0.95	0.98
7.5%	0.81	0.86	0.89	0.89	0.91	0.94	0.97
6%	0.80	0.85	0.88	0.88	0.90	0.93	0.96
5%	0.79	0.84	0.87	0.87	0.89	0.92	0.95
4%	0.78	0.83	0.86	0.86	0.88	0.91	0.94
3%	0.77	0.82	0.85	0.85	0.87	0.90	0.93
2%	0.76	0.81	0.84	0.84	0.86	0.89	0.92
1%	0.75	0.80	0.83	0.83	0.85	0.88	0.91



**QBE Insurance Corporation**

**PROPERTY COVERAGES**

**Equipment Breakdown – Coverage L**

**17. D. Premium Determination**

Farm Policies: Add the final Coverage A and E premiums X 3.43%

Agripolicy Commercial Policies: Add the final Coverage A, E and J premium X 5.66%

No further modification applies to the developed premium.

Attach Equipment Breakdown Coverage –Form G16917



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**1. Introduction and Application of this Manual**

**A. Introduction**

The Agripolicy was designed to provide a complete package of insurance that exceeds the requirements for most Farm and Ranch operations today. In a single policy, Agricultural, Residential and Commercial General Property, Inland Marine, Equipment Breakdown, Farm Liability, Commercial General Liability and Commercial Umbrella may be included for coverage.

**B. Application of this Manual**

This manual contains the rules, definitions and classifications governing the writing of Agri Insurance on farm and ranch, and commercial agricultural exposures in conjunction with the ownership and/or operation of farms and ranches, and related businesses.

**C. Rules and Rates**

The rules and rates for each coverage part may be used, separately or in combination, to issue an Agripolicy. When other coverages, not included in this manual, are filed by the Company using this manual, those other coverages may be added to the coverage parts written from this manual. Such other coverages may only be written subject to the applicable rates, rules, forms, and endorsements filed by the Company. The Rules included in this manual are as follows:

Coverage A – Farm Dwelling	Coverage I - Inland Marine
Coverage B – Private Structures Appurtenant to Dwellings	Coverage J - Agripolicy Commercial
Coverage C – Household Personal Property	Coverage L - Equipment Breakdown
Coverage D – Loss of Use	Coverage M – Livestock Mortality
Coverage E – Farm Buildings	Coverage N - Farm Liability
Coverage F – Scheduled Farm Personal Property	Coverage O - Commercial General Liability
Coverage G – Unscheduled Farm Personal Property	Coverage Q - Agri-Umbrella Liability
Coverage H – Scheduled Personal Property	Coverage R - Farm Employer’s Liability And Farm Employee Medical Expense Coverage

**D. State Regulations**

If state regulations governing the filing of rates; rules; and/or forms have exemptions for eligible accounts or risks, the use of the rates; rules; and/or forms shown in this manual are optional.

**2. Agripolicy**

**A. Term**

An Agripolicy may be written for a term of one year or less.

**B. Format**

This Agripolicy will be composed of an Agripolicy Jacket; Common Policy Conditions; Common Declarations; Coverage Declarations; Coverage Form(s); Schedule(s); optional endorsements, Covered Causes Of Loss, and required state amendatory endorsements if applicable. Refer to the applicable Coverage in this manual, and in the State Forms Pages for mandatory and optional forms and endorsements necessary to form an Agripolicy.



**C. Premium Computations and Billing Options**

**1) Agripolicy Premiums**

The annual premium shall be computed by using the applicable rates and premiums shown in the Rules and State Rate Pages. Whenever a rate or premium is shown for increased/decreased limits or an option, the charge or credit will be calculated separately. Premiums shall be computed on the rates in effect at policy inception and at each anniversary date based on the rates in effect at the time of processing.

**2) Rounding of Rates**

Factors or multipliers are to be applied consecutively and not added together unless otherwise specified. Round rates, factors and multipliers after the final calculation to three decimal places before application to the exposure limit. Five tenths or more of a mill shall be considered one mill, for example, .1245 = .125.

**3) Premium Rounding**

Round the premium for each coverage and Cause of Loss for which a separate premium is calculated, to the nearest whole dollar. Round a premium involving \$.50 or over to the next higher whole dollar.

**4) Change Endorsement Premiums**

Additional or return premium on endorsements shall be computed pro rata.

**5) Waiver of Premium**

Additional or return premium of \$15 or less will be waived. If requested by the insured, any return premium will be granted. This waiver applies only to that portion of the premium due on the effective date of the Agripolicy change.

**6) Agripolicy Cancellation**

When the Agripolicy is cancelled at the request of the Company or at the request of the Insured, the return premium shall be computed pro rata.

**7) Transfer or Assignment**

There shall be no transfer or assignment of the Agripolicy. When property is sold, a new application is required for underwriting and rating purposes for the new owner. Please refer to rule 10, New Business Requirements.

**8) Billing Options**

The Agripolicy premium will be directly billed to the Insured using Install-matic unless the agency has made an agreement for billing the agency's account.

**a. Direct billing to the Insured using Install-matic**

This is the standard billing method. The Install-matic plan has numerous payment options available, and these may be reviewed in the Agency Reference Guide for Install-matic. A charge applies to each installment billed.



## QBE Insurance Corporation

## Agripolicy General Rules

### b. Billing to the Agency Account

This option has limited availability, and may be requested as an exception, or for accounts that are ineligible for the Install-matic plan. This option may only be used for policies with an annual policy term and \$25,000 or more in premium. The charge for each installment will be the same as used for each billing on the Install-matic plan. Any endorsement premium will be charged or credited separately without adjustment of installments. Attach the Installment Payment Plan - Form G14873 to all policies issued on this installment plan. The total premium is the sum of the policy premium plus the installment charges.

The payment plans available are as follows:

Payment Plan	Down Payment %	Number of Equal Installments
Full Payment	100%	-----
Semi-Annual	50%	1
4-Payment Plan	25%	3
10-Payment Plan	25%	9

NOTE: If no billing option plan is selected at issuance of the policy, the payment plan will automatically default to our 4 payment plan.

### 9) Fees

The following fees will apply:

Installment Fee - If an installment payment method is elected by the insured, a \$6.00 installment fee will be added to the minimum due on each bill.

a. Late Payment Fee - A \$25 late payment fee will be charged to an insured's policy every time that a Statutory Notice of Intent to Cancel is issued in a policy term.

b. Non-Sufficient Funds Fee - A \$25 NSF fee will apply whenever a payment is returned from the bank for insufficient funds.

### 3. Effective Date Rule

The effective date of this Rule Manual and any future changes will be shown on a Checking Slip accompanying this Manual or amended page(s).

### 4. Rating Basis

A. Property: All property rates are for each \$100 of insurance with a \$250 deductible for fire protection class 10, unless specifically indicated otherwise. An optional method of rating is available for leased farm machinery using expenditures as the exposure basis.

B. Liability: Liability rates are per the indicated exposure basis shown in the State Rate Pages.



**5. Zone and Territory Definitions**

- A. Unless separate property rating Zones are defined in the State Rate Pages, the entire state is considered as a single rating Zone. Apply the appropriate Zone Modifier shown in the State Rate Pages based on the location of the property. The property rating zone applicable to Coverages F and G is the main location one (1).
- B. Earthquake coverage Territories are separate from property zones. When Earthquake coverage applies, apply the appropriate rate shown for the Earthquake Territory in the State Rate Pages based on the location of the property.
- C. Unless separate liability rating Territories are defined in the State Rate Pages, the entire state is considered as a single rating Territory (999).

**6. Interstate Accounts**

- A. Farming or ranching operations with property in more than one state may be insured on a specific or blanket basis on one policy subject to the rules and forms of the state in which the insured's largest valued location or headquarters is located.
- B. The rates applicable in each state will be used to develop the premium for the exposures located in that state.

**7. Restrictions of Coverage or Increased Rate**

Farm Property and Farm Liability Coverages governed by the Rules of this manual may be issued with special restrictions and/or increased premium if:

- A. the insured agrees in writing; and
- B. the coverage would not be written otherwise.

**8. Minimum Premium and Minimum Binder Charge**

- A. The minimum Agripolicy premium is \$1,000 unless a different amount is shown in the State Rate Pages.
- B. The minimum binder charge of \$250 shall apply when the company, irrespective of term, is bound on coverage, and no Agripolicy is issued.

**9. Refer to Company**

Whenever the words "Refer to Company" appear in this manual, the Company must be contacted for rates or rate modifications



**10. New Business Requirements**

- A.** A completed Agriculture Application - Applicant Information Section - ACORD 401 (most recent edition) must be submitted for each new Agripolicy, plus the ACORD application sections (i.e. Agriculture Property Section - ACORD 402, Umbrella Section - ACORD 131-S etc.) for the desired coverages. A supplemental application form (AG-APP) is also required to complete the submission, with the relevant portions completed. An application that has information equivalent to the ACORD application may be acceptable, subject to approval by the Agri Underwriter.
- B.** A diagram must be completed indicating the location of each building insured, buildings not insured and the distance between buildings for each location. It should also include the amount of insurance on all buildings as well as values of the farm personal property contained in and around each building insured (required for reinsurance evaluation). This should be submitted on the ACORD 405 and attached with an ACORD 401, or the equivalent for each location.
- C.** A clear, color photograph of each building (marked with the building description) is required for each application. When the Agripolicy covers a farm tenant, a photograph of the dwelling is required. The photograph should show two sides and the roof of the building and be of sufficient clarity to show the physical condition. Photographs are required with the initial application or when a new building is endorsed onto the Agripolicy. The Company reserves the right to request additional photographs at any time. Two or three closely grouped buildings may be included in one photograph.
- D.** The prior 3 year loss experience is required by a hard copy loss run provided by the prior carrier.



## **11. Class of Agricultural Farm or Ranch Property**

Agricultural Farm or Ranch property means dwellings, personal property, barns and other structures including their contents; farm products, livestock, machinery and supplies, used in the operation which involves cultivating of the soil, producing crops or raising animals.

Refer to the State Rate pages for the rates applicable to Farm or Ranch Property based on the rating type for dwellings and barns, and the class of other property. Other modifiers are also listed in the State Rate pages for construction class, protection class, deductibles and other factors to be applied. The rates on the State Rate pages will be used for all barns, outbuildings and other agricultural structures except buildings or structures subject to specific Commercial Property rates filed by the writing Company. Use those rates and loadings for the applicable Causes of Loss when the building is Schedule Rated.

- A.** Buildings are dwellings, garages, barns, other outbuildings and structures, including permanently attached fixtures and equipment.
  - 1)** Dwellings are buildings designed and used for family residential purposes and permitted incidental occupancies. This includes mobile homes, modular and prefabricated homes. A mobile home is a dwelling designed for portability, with or without a permanent foundation.
  - 2)** Barns and outbuildings are buildings used in agricultural operations for storing farm commodities, equipment and implements, and for housing livestock. Garages, except private garages appurtenant to a dwelling, are outbuildings.
  - 3)** Silos are structures used for storage of silage or high moisture grain of all types whether or not attached to buildings.
  - 4)** Confinement buildings are special purpose agricultural buildings designed and constructed for confined housing of livestock or poultry at all times. The confinement rate (if shown) on the State Rate Page applies only to buildings meeting this description.
- B.** Household personal property consists of personal property owned by the insured or resident family members.
  - 1)** Buildings Additions and Alterations are improvements the insured makes to buildings or structures that are not owned by the insured, but leased or rented to the insured. The limit is 10% of the Household Personal Property limit unless a higher limit is shown in the Declarations for this Coverage Extension.
- C.** Farm Personal Property is equipment, supplies and products of farming or ranching operations, including but not limited to feed, seed, fertilizer, livestock, poultry, bees, fish, other animals, grain, produce and agricultural machinery.
  - 1)** Livestock means cattle, sheep, swine, goats, horses, mules and donkeys.
  - 2)** Mobile agricultural equipment means all types of farm implements, machinery and equipment excluding items held for sale, repair, consignment or being manufactured.
  - 3)** Grain means threshed seeds, threshed beans, silage, ground feed, manufactured and blended livestock feed.
  - 4)** Hay, straw and fodder means grass or other plants cut and dried for use as animal food or bedding. When scheduled, the description of hay, straw and fodder will include the words "inside buildings" or "in the open".



## **12. Construction Classifications**

For the purposes of this manual, various classes of construction are defined below. Refer to the State Rate Pages for exceptions applicable to Earthquake coverages.

- A.** Frame - Buildings with interior or exterior walls of combustible construction, including walls with metal, stucco, or metal lath and plaster on wood or other combustible supports.
- B.** Masonry - (including Masonry Veneer) - Buildings with exterior walls of brick, concrete, concrete block, adobe, tile or other masonry material, or buildings with combustible exterior walls (frame) that have been covered with masonry veneer. Floors and roof may be of combustible construction (disregarding floors resting directly on the ground).
- C.** Non-Combustible - Buildings with interior and exterior walls, floors and roofs constructed of, and supported by metal, asbestos, gypsum or other non-combustible or fire resistive material.
- D.** Mixed (Masonry/Frame) - Buildings with a combination of both frame and masonry construction shall be classified and coded as frame when the exterior walls of frame construction (including gables) exceed 33 1/3% of the total exterior wall area; otherwise classify and code as masonry.
- E.** Tobacco Barn - This classification applies to buildings constructed and designed specifically for the storing or curing of tobacco, regardless of the type of construction material.

## **13. Deductible**

All property rates are shown with a \$250 per occurrence deductible. Other deductibles are available and may apply to each coverage or item separately. Factors for optional deductibles are listed in the State Rate pages.

## **14. Rating Credits and Charges**

### **A. Fire Protection Class Credit**

Farm property is eligible for protection class credits if all of these requirements are met:

- 1)** Telephone service;
- 2)** The buildings are located in an area that is classified as eligible for response from the applicable Fire Department; and the insured is eligible by location, fee, membership or taxes.
- 3)** The public roads leading to the buildings are adequate for travel by the Fire Department's apparatus.
- 4)** ISO Protection Class Manual applies.

In order to qualify for the Dwelling within City Limits Credit, the dwelling must be located within the city limits and the responding fire department must be Fire Protection Class 8 or better. This credit varies by state and you should refer to the State Rate Pages to determine if this credit is offered in your state.



**B. Protective Safeguards Credit**

Protective devices or measures may be required. The policy must be endorsed to require that the Company be notified if the devices or measures are discontinued or out of service. When Form G14774 is attached, the rate or premium credit factors shown in the State Rate Pages will apply for approved and properly maintained protective device(s). In order to qualify for the Local Alarm credit for fire and/or smoke alarms, the insured must have a minimum of one detector installed for each level of the home including the basement. A two story house with a basement would need at least three detectors. Credit will not be allowed if the dwelling has fewer than the minimum required detectors.

**C. Building Age Credit**

Each occupied dwelling or farm building newly constructed within the last six (6) years is eligible for a credit based on its actual age as of the current effective date of coverage. Buildings constructed seven (7) or more years ago are ineligible for this credit. If the building is subject to the Individual Risk Premium Modification (IRPM), it is not eligible for this credit. When a policy is issued for more than a one year term and covers a building eligible for the Building Age Credit, the credits for each eligible year may be averaged together and applied to the applicable building premium at the policy inception date.

**D. Supplemental Heating with Wood Fuel - Coverages A - D**

When a dwelling has a wood fueled device installed for supplemental heating, apply the factor shown on the State Rate Pages for Supplemental Heating with Wood Fuel.

**E. Heat in Building – Coverage E**

When a building insured on Coverage E has any type of device installed for heating, apply the factor shown on the State Rate Pages for Heat in Building.

**F. Hail Resistant Roofing Credit - Coverages A - D**

The U.L. Standard 2218 has 4 classes. For roof coverings meeting this U.L. Standard, apply the credit factor shown in the State Rate Pages for the applicable U.L. Class. In order for the Hail Resistant Roofing Credit to apply:

- 1) the roofing materials must:
  - a. Be installed on and after January 1, 1999;
  - b. Be installed for less than 10 years at the inception date of the current policy term; or
  - c. Have the Underwriters Laboratory label indicating:
    - (1) the product meets the U.L. Standard 2218;
    - (2) the manufacturer's name;
    - (3) the year manufactured; and
    - (4) the brand name.
- 2) a property completed certificate of installation that has been signed and dated by the individual responsible for installation of the roofing material must be received by the Company.

Roofing installed before January 1, 1999 may be eligible for this credit only if the Insured provides all information necessary to substantiate that all other criteria are met and submits this to the Company for consideration. In no event will this credit be allowed for roofing installed more than 10 years from the inception date of the current policy term.

On metal roof surfacing, cosmetic loss or damage to the roof surfacing will be excluded. Use endorsement form G14753 whenever this credit is allowed for metal roofing material.



**G. Increased Limits on TV Towers – Coverage A**

It is possible to increase the amount of coverage for detached TV antennas above the \$1,000 limit that is provided with dwelling coverage. Refer to the State Rate Pages for the rate.

**H. Windstorm or Hail Exclusion on Roofs – Coverage A and E**

This endorsement excludes roofing material and resulting damage from windstorm or hail losses. Refer to the State Rate Pages for the appropriate credit. - Attach Form G14773.

**I. Actual Cash Value on Roofs – Coverages A and E**

This endorsement is for depreciation to apply to loss or damage to shingles or other roofing material. Refer to the State Rate Pages for the appropriate credit. – Attach Form G14753 .

**15. Rating Types for Farm Structures – Coverage A and E**

Each structure (except structures shown in the State Rate Pages as not subject to types) will be classified by the following requirements:

**A. Dwellings**

**Type I**

Dwelling Value = \$40,000 or greater if occupied by the owner or farm/ranch manager

Dwelling Value = \$20,000 or greater if occupied by a tenant

- 1) Permanently occupied by the named insured or farm/ranch manager.
- 2) Newer construction or remodeled inside and outside meeting the following requirements.
- 3) Superior characteristics of exterior and interior construction.
- 4) Shall be in excellent condition showing evidence of proper maintenance and good housekeeping.
- 5) A modern heating system consisting of:
  - a. A central warm air, hot water furnace or steam plant resting on an incombustible base and vented to a masonry lined chimney or an approved factory made vent pipe; or
  - b. A permanent modern electric heating system installed by a competent electrician in compliance with local building codes; or
  - c. Rigidly piped, permanently installed approved gas or oil fueled floor, ceiling or wall furnace vented to a lined masonry chimney built from the ground, or to a factory made vent; and
  - d. Thermostatic controls.
- 6) Continuous enclosed foundation (excluding porches).
- 7) Modern electrical system properly installed by a competent electrician in compliance with local codes. Fuse box system does not qualify.
- 8) Modern interior plumbing.
- 9) Telephone (in service).
- 10) Must not be a mobile home or of log construction.
- 11) Insured to minimum 80% of replacement cost.



**Type II**

Dwelling Value = \$25,000 or greater if occupied by the owner or farm/ranch manager

Dwelling Value = \$15,000 or greater if occupied by tenant

- 1) Standard characteristics of exterior and interior condition.
- 2) Shall be in good condition showing evidence of proper maintenance and housekeeping.
- 3) A modern heating system as outlined under Type I or gas or oil fired space heaters or stoves which are thermostatically controlled.
- 4) Continuous enclosed foundation (excluding porches).
- 5) Modern electrical system properly installed by a competent electrician in compliance with local codes.
- 6) Modern interior plumbing
- 7) Telephone (in service)
- 8) Must not be a mobile home or of log construction.
- 9) Insured to minimum 80% of actual cash value or 60% of replacement cost.

**Type III**

Any dwellings not eligible under Type I or Type II including all mobile homes and log homes.

**B. Barns and Other Farm Structures, not otherwise listed**

**Type I**

Barns or Other Structures Value = \$10,000 or greater

- 1) Have superior construction characteristics and show evidence of proper maintenance.
- 2) Have an incombustible floor throughout (except for granaries and cribs).
- 3) Does not contain a hay mow or second floor. No regular or continuous hay storage.
- 4) Be fully enclosed with no open shed attached.
- 5) Continuous masonry foundation (two longest walls in case of cribs or granaries) or approved pole construction. (Poles must be a minimum of 6 inches in diameter at ground level, and set a minimum of 4 feet below ground level).
- 6) Fully utilized for purpose constructed.
- 7) Insured to minimum 80% of replacement cost.
- 8) Cannot be used for livestock, poultry, or other animal confinement.

**Type II**

Barns or Other Structures Value = \$5,000

- 1) Above average construction characteristics and show evidence of proper maintenance.
- 2) Continuous masonry foundation (two longest walls of cribs and granaries) or approved pole construction (see specifications under Type I description).
- 3) May be open on one side.
- 4) Fully utilized for purpose constructed.
- 5) Insured to minimum of 80% of actual cash value or 60% of replacement

**Type III**

Barns or Other Structures Value = \$500 or greater

- 1) Buildings not utilized for purpose intended. Refer to Company.
- 2) Other buildings not eligible under Type I or II.



**C. Silos**

**Type I**

Value = \$10,000 or greater

- 1) All steel or reinforced concrete construction with unloading from the bottom.
- 2) Less than 15 years of age.

**Type II**

Value = \$5,000 or greater

Masonry or all steel - not qualifying for Type I.

**Type III**

Value = \$500 or greater

All others.



## 16. Causes of Loss

The following are Causes of Loss available on an Agripolicy:

**Basic:** Fire or Lightning, Windstorm or Hail, Explosion, Riot or Civil Commotion, Aircraft, Vehicles, Smoke, Vandalism, Theft, Sinkhole Collapse, Volcanic Action, Collision, Damage in Course of Transit, Earthquake Loss to Livestock, Flood Loss to Livestock, Breakage of Glass or Safety Glazing Material and Electrocutation of Covered Livestock. – Attach Form G14747

**Broad:** Fire or Lightning, Windstorm or Hail, Explosion, Riot or Civil Commotion, Aircraft, Vehicles, Smoke, Vandalism, Theft, Sinkhole Collapse, Volcanic Action, Collision, Damage in Course of Transit, Earthquake Loss to Livestock, Flood Loss to Livestock, Attacks on Covered Livestock by Dogs or Wild Animals, Electrocutation of Covered Livestock, Accidental Shooting of Covered Livestock, Drowning of Covered Livestock from external causes, Loading/Unloading Accidents, Breakage of Glass or Safety Glazing Material, Falling Objects, Weight of Ice, Snow or Sleet, Sudden and Accidental Tearing Apart, Accidental Discharge or Leakage of Water or Steam, Freezing, and Sudden and Accidental Damage. – Attach Form G14748

**Special:** Risks of Direct Physical Damage – Attach Form G14749

**Earthquake:** Earthquake and Volcanic Eruption – Attach Form G14750

The coverage descriptions above have exclusions and limitations per the Cause of Loss form that applies. This does not serve to provide any coverage and you should refer to the specific Cause of Loss Coverage Form for what is, and is not covered.

## 17. Property Coverage Forms, Endorsement and Options Available

A complete Property Coverage Part must contain at least one of the Covered Causes of Loss Forms, Additional Policy Provisions, Property Declarations, Schedule of Covered Property, and one or more of the following forms. Refer to the State Rate Pages for rates applicable to all of the following Property Coverages unless noted otherwise:

- A. Coverages A - D: Farm Dwelling Property Coverage – Attach Form G14742**  
This form provides coverage for the **Dwelling** (Coverage A), **Other Private Structures Appurtenant To Dwellings** (Coverage B), **Household Personal Property** (Coverage C), and **Loss Of Use** (Coverage D). The rates shown in the State Rate Pages for Coverage A Dwellings include automatic limits as follows:  
Coverage B - up to \$10,000 or 10% of Coverage A, whichever is greater;  
Coverage C - 70% of Coverage A (reduced to 50% with Option ACV); and  
Coverage D - 20% of Coverage A.  
Each of the automatic limits may be increased, and Coverage C may be decreased.
- B. Coverage E: Farm Building Property Coverage - Attach Form G14743**  
This form provides coverage for scheduled or blanket **Other Farm Structures**.
- C. Coverage F: Farm Personal Property Coverage Form – Scheduled - Attach Form G14744**  
This form provides coverage for **Scheduled Farm Personal Property**
- D. Coverage G: Farm Personal Property Coverage Form - Unscheduled - Attach Form G14745**  
This form provides coverage on a blanket basis for **Unscheduled Farm Personal Property**. Specific items of property may be specifically excluded from Coverage G by scheduling the items in the declarations schedule under the heading "Other Property Not Covered under Coverage G"



## QBE Insurance Corporation

## Agripolicy Property Coverages

- E. Coverage H: Scheduled Personal Property – Attach Form G14751  
This form provides coverage on **Scheduled Personal Property** (such as Jewelry, Furs, Cameras, Fine Arts, Guns, etc.) for special causes of loss (no deductible applies).
- F. Coverage J: Agripolicy Commercial  
The Building, Business Personal Property And Stock Coverage - Attach Form G14775. This form is applicable only to Agripolicy Commercial which is designed for the agricultural commercial account, requiring coverage on buildings, having an occupancy classified commercially, or business pursuits of the insured based on the commercial classification codes. The rating for **Agripolicy Commercial** may include Dwellings and Other Structures, and other classes of Farm Property. Rules 11 (Classes Of Agricultural Farm or Ranch Property) and 15 (Rating Types For Farm Structures) do not apply to this coverage form. Refer to Page 19, Rule 19 in this manual.

### Property Coverage Options include:

- 1) **Actual Cash Value - Option ACV** under Coverages A - D and Coverage E  
This option replaces the valuation condition in order to provide only actual cash valuation for selected dwellings, household personal property, or other farm structures.
- 2) **Additional Insured - Option I** under Coverages A – D, F and G  
This option should be used when someone has an insurable interest only in a dwelling or Farm Personal Property that is covered on the Agripolicy. No premium charge is made.
- 3) **Agreed Value - Option AGV** under Coverage E  
This option is available to suspend the coinsurance condition only when Farm Structures are insured on a blanket basis. In order to be eligible for the Agreed Value option, the selected limit of insurance must be equal to or greater than 90% of the total value shown on the statement of values.
- 4) **Builders Risk - Option BR** under Coverage A and E  
The Agripolicy may cover structures during the course of construction. Buildings insured that are under construction may be acceptably written in either of the following ways:
  - a. Subject to the forms and premiums to apply when completed, or
  - b. Subject to the Builders Risk Endorsement - G14755, use the applicable completed building annual premium or rate in the State Rate Pages of this manual. The result will have no other modification factors applied except those applicable to completed buildings. Upon completion or occupancy, an endorsement will be issued to pro rate the premium for the period while under construction.

Using either method, the description of the building must include the words "Building Under Construction." The Builders Risk Endorsement is mandatory in the states of: Arkansas, Florida, Georgia, Iowa, Kansas, Louisiana, Minnesota, Mississippi, Missouri, Montana, Nebraska, New Hampshire, North Dakota, Ohio, South Carolina, South Dakota, Tennessee, Texas, and West Virginia.

There is automatic coverage for new dwellings and other farm structures covered by Coverages A and E, limited to \$125,000, for up to 60 days, and other limitations apply. This automatic coverage applies to newly acquired dwellings, but does not apply to other farm structures that are newly acquired. Refer to the form for specific coverage details. Theft coverage is excluded regardless of the Causes of Loss selected. The option BRT is available to provide Theft coverage on materials and supplies for use in the construction.

- 5) **Builders Risk Theft - Option BRT** – Attach the Builders Risk Endorsement - G14755  
The Causes of Loss forms exclude theft coverage to a building or structure under construction, or of materials and supplies for use in the construction until the building or structure is finished and occupied. The Option BRT under the Builders Risk Endorsement is available to provide theft coverage up to the limit of insurance selected for this option. Refer to the State Rate Pages for rates based on the limit of insurance selected for this option.



## QBE Insurance Corporation

## Agripolicy Property Coverages

- 6) Building Ordinance or Law – Option OL** under Coverages A – D and Coverage E  
This option adds coverage for: (a) Loss to the Undamaged Portion of the Building; (b) Demolition Cost; and (c) increased Cost of Construction, caused by enforcement of any ordinance or law. Refer to the form for requirements, exclusions and limitations of this option.
- 7) Business Property - Option BP** under Coverages A - D  
An Agripolicy automatically includes \$2,500 coverage at the insured location and \$500 away from the insured location for Business Property. To compute the premium for increased limits, add the amount above \$2,500 at the insured location (maximum of \$10,000) to the amount above \$500 away from the insured location (maximum \$2,500), and apply the rate shown in the State Rate Pages.
- 8) Cab Glass - Option CG** under Coverage F and G  
If this option is listed in the options column as applicable to a specifically described item of farm machinery we will provide coverage against loss caused by breakage of glass that is part of the cab of farm machinery.
- 9) Causes of Loss – Sheep – Attack by Dogs –Wild Animals –Option OS** under Coverage F  
With this option applicable to livestock, coverage is added for attacks by dogs or wild animals.
- 10) Causes of Loss – Suffocation of Livestock – Option SL** under Coverages F  
This option provides coverage for death of livestock caused by suffocation due to failure of electrical power on or away from an insured location. The insured must have backup generating equipment on premises that is tested monthly and alarm system to qualify for this option.
- 11) Debris Removal - Increased Limit Option DL** under Coverages A - D  
An Agripolicy provides an automatic 5% above the limit of insurance for debris removal. An increased dollar limit of insurance for Coverages A, B and C may be purchased.
- 12) Firearms Limit – Option F** under Coverage C – Special Limits of Insurance  
This option will provide increased limits for firearms which will be shown in the Declarations, but only applies to loss by theft
- 13) Increased Dwelling Limit – Option AD** under Coverages A  
This option will provide an additional amount to increase the limit of insurance on Coverage A at time of loss for an additional premium charge. This option is subject to company approval and the dwelling must be insured for 100% of the replacement cost.
- 14) Jewelry and Fur Limit – Option JL** under Coverage C – Special Limits of Insurance  
The Coverage C Special Limits of Insurance for furs, jewelry, precious and semi-precious stones, and watches can be increased, but only applies to loss by theft.
- 15) Personal Computer – Option C** under Coverages A – D  
The automatic limit of \$5,000 for personal use computer hardware and media may be increased with this option. Refer to State Rate Pages for rates.
- 16) Property Enhancement Package - Option Z** under Coverages A - D  
This option combines several options that are available separately. When Option Z is selected, the Option C (Personal Computer) applies with a \$10,000 limit; the Option JL (Jewelry & Furs) applies with a \$10,000 limit however loss to any one article is limited to \$2,500; the Option SL (Silverware and Goldware Theft) applies with a \$10,000 limit; and Option WS (Water or Sewer Backup) applies with a \$5,000 limit.
- 17) Rebuilding Clause – Option RD** under Coverage A  
We will pay for loss or damage when repair or replacement of damaged structures is completed within 12 months from the time the damage occurred and on the same insured locations.



- 18) Replacement Cost on Equipment – Option RE** for equipment under Coverage F only  
This option changes the valuation from Actual Cash Value to limited Replacement Cost. This option does not apply to items not specifically described by an individual item with this option shown in the Declarations, nor to items over 5 years old; or any battery, tire, filter, belt, chain or canvas. Refer to State Rate Pages for rates.
- 19) Replacement Cost on Office Contents –** under Coverages F and G  
In the event of loss or damage to office contents we will determine the value of covered property on the basis of replacement cost, without deduction for depreciation. Attach Form G14769
- 20) Replacement Cost on Tack –** under Coverages F and G  
In the event of loss or damage to tack we will determine the value of covered property on the basis of replacement cost, without deduction for depreciation. Attach Form G14770
- 21) Silverware and Goldware Theft – Option SL** under Coverage C – Special Limits of Insurance  
Silverware and Goldware can be increased and shown in the Declarations for this option. This option applies only to the Coverage C item described, and applies only to loss by theft.
- 22) Water or Sewer Backup – Option WS** under Coverages A-D  
This option will provide a specified amount of insurance on Coverage A and C for loss resulting from water which backs up through sewers or drains or sumps or sump pumps for an additional premium charge. This option is subject to company approval
- 23) Other Coverages - Increased and/or Decreased Limit Options**  
The automatic limits of certain coverages may be increased or decreased. The following indicates the amount of the automatic limit on coverages which may be increased.

Coverage B - 10% of Coverage A or 10,000, whichever is greater;  
Coverage B - \$1,000 on Detached Outdoor radio and TV antennas, towers and satellite systems;  
Coverage C - \$1,000 on Refrigerated Products;  
Coverage D - 20% of Coverage A;  
Additional Coverages - \$5,000 on Credit Cards and Fund Transfer Cards; and  
Hay Outside - \$25,000 on any one "stack"

Coverage C - The automatic limit for Coverage C is 70% of Coverage A and may be increased or decreased. Certain categories of household personal property are subject to Special Limits of Insurance. Some of the Special Limits of Insurance apply only to loss by theft, and the following may be increased: Firearms; Jewelry & Furs; Silverware and Goldware. Refer to State Rate Pages for rates.

For a complete list of available Property Coverage Forms and Endorsements, please refer to the forms section of this manual.



**18. Inland Marine – Coverage I**

An Agripolicy may have the following coverages included on Coverage I. Refer to the State Rate Pages for the rates and premiums applicable. Refer to the form for specific coverage details.

- A. Accounts Receivable - Coverage I Form – Attach Form G14823**  
This form provides coverage for amounts due your Insured from customers, that the Insured is unable to collect due to a Covered Cause of Loss to the insured's records of accounts receivable.
- B. Equine Care, Custody or Control – Coverage I Form – Attach Forms G14824, G15021**  
This form provides Coverage for the legal liability for the non-owned horses in the Insured's care, custody or control. Form G15021, which provides \$10,000 coverage for horse equipment of others, will be automatically added for no charge.
- C. Livestock Semen - Coverage I Form – Attach Form G14875**  
This form provides coverage for direct physical loss caused by any of the Covered Causes of Loss to Covered Property. Covered Property means property listed and described in the Declarations or Schedule.
- D. Milk Contamination and Leakage - Coverage I Form – Attach Form G14828**  
This form provides coverage for contamination or leakage of the insured's milk at the insured location. All losses covered by this form are subject to a percentage participation by the insured. In order to be eligible for coverage under this form, the insured's milk must be covered property under Coverages F or G. Under this form, no coverage is afforded for the loss of milk of others caused by the insured's milk. Refer to either the Farm Liability Coverage form or Agri-Commercial General Liability for liability coverage on milk of others damaged by the negligence of the insured.
- E. Miscellaneous Property - Coverage I Form - Attach Form G14829**  
This form provides coverage for miscellaneous property listed and described in the Declarations. Some examples of the types of property that may be covered by this form include: laser survey equipment used for ground leveling; snowmobiles and recreational vehicles; portable equipment used in the farming operation, solar powered equipment, moisture testers, and radio transmitting and receiving equipment.
- F. Personal Property In Transit On Owned Vehicles - Coverage I Form – Attach Form G14831**  
This form provides coverage for your personal property or personal property of others in your care, custody and control, being shipped on a vehicle you own. The hauling vehicle and a Limit of Insurance must be described in the Declarations.



**G. Valuable Papers and Records - Coverage I Form – Form G14832**

This form provides coverage for valuable papers and records (such as inscribed, printed or written documents, manuscripts or records, including abstracts, books, deeds, drawings, films, maps or mortgages) that are your property or property of others in your care, custody or control.

**H. Watercraft - Coverage I Form (Hull and Liability) –Form G14833**

Coverage for physical damage and watercraft liability may be provided for individually owned pleasure-boats may be included. Limited coverage for Watercraft Liability coverage is automatically provided by both Coverage N and O for watercraft up to 50 horsepower and 12-26 feet in overall length, or sailboats up to 26 feet in length, and rowboats, paddleboats with no auxiliary engine or electric power less than 26 feet in overall length.

For a complete list of available Inland Marine Coverage Forms and Endorsements, please refer to the forms section of this manual.



## 19. Agripolicy Commercial – Coverage J

All of the General Rules governing the Agripolicy apply to the Agripolicy Commercial, except where indicated otherwise. Rule 19 is applicable only to Agripolicy Commercial which is designed for the agricultural commercial account, requires coverage on buildings having an occupancy classified commercially, or business pursuits of the insured based on commercial classification codes. The rates and premiums applicable to this policy are in the State Rate Pages. Forms, rules or rates filed by the company or on our behalf may also be used with the coverage.

### A. Rates

- 1) Specific property rates are 80% coinsurance rates unless otherwise specified.
- 2) Rating Basis: Unless otherwise specified, all rates in the State Rate Pages are for \$100 of insurance.
- 3) Class Rating Factor: These are applied to Buildings, Business Personal Property, Personal Property of Others, Outdoor Signs, Tenant's Improvements and Betterments and Stock (including and excluding Hay). The class rating factors utilize the NAIC Classification Code and are based on the primary exposure. The class rating factor is applied to the base rate depending on the NAIC Classification. Refer to the State Rate Pages for the appropriate factors.

### B. Coverage Description

- 1) **Buildings, Business Personal Property of Others, Stock, Mobile Equipment and Livestock:** Refer to Building, Business Personal Property And Stock Coverage Form G14775 and the Building, Business Personal Property And Stock Coverage Form – Additional Provisions Form G16904 for a description of Covered Property.
  - a. Covered property in these forms may be specifically scheduled; or
  - b. A Blanket Limit of insurance can be shown for all locations in the Declarations.
    - a. Blanket coverage requires a detailed Statement of Values.
- 2) **Stock:** Coverage on Stock may be handled on the following basis:
  - a. Non-reporting: full limit of insurance with no reporting required; or
  - b. Reporting Form: reporting form period is either monthly or annually which must be stated in the Declarations. Reports are due 30 days after the end of each month or end of the policy period annually; or
  - c. Peak Season.
- 3) **Causes of Loss Forms** (Special, Broad, or Basic) are the same as used on the Agripolicy. See the State Rate Pages for the appropriate rates.
- 4) **Additional Coverages**
  - a. **Business Income:** A Limit of Insurance must be shown in the Declarations to activate coverage. Coverage includes loss of Business Income, Extra Expense, Civil Authority, Extended Business Income and Seasonal Loss period. The rate includes a \$25,000 Limit of Insurance, and if a higher limit is desired an additional charge must be made.
  - b. **Debris Removal:** A limit of insurance must be shown in the Declarations for coverage to be activated. The Limit of Insurance can apply to all locations, or a specific limit may be shown by location. Rates include a \$50,000 Limit of Insurance, and if a higher limit is desired a charge must be made.



- c. **Fire Department Service Charge:** There is an automatic Limit of Insurance of \$25,000 for this coverage, but the limit may be increased through the Declarations. This Limit of Insurance applies to the entire policy no matter how many locations and is not subject to the policy deductible.
- d. **Pollutant Clean Up and Removal:** A Limit of Insurance must be shown in the Declarations to activate this coverage. The Limit of Insurance is an aggregate limit that would apply to all locations and not each location. Rate includes a \$15,000 Limit of Insurance and if a higher limit is desired an additional charge must be made.

5) Coverage Extensions

- a. **Accounts Receivables:** This extension of coverage includes a \$25,000 Limit of Insurance per location that can be increased by showing a higher Limit of Insurance in the declarations for an additional charge.
- b. **Newly Acquired or Constructed Buildings, Business Personal Property and Stock:** This coverage extension of coverage includes a \$250,000 Limit of Insurance that can be increased. If a higher limit is desired an additional charge must be made.
- c. **Outdoor Property:** This extension of coverage applies to miscellaneous outdoor property as described in the form. The Limit of Insurance is \$1,000 unless a higher limit of insurance is shown in the Declarations for an additional charge
- d. **Personal Effects and Property of Others.** This extension of coverage includes a \$2,500 Limit of Insurance per location that can be increased by showing a higher Limit of Insurance in the Declarations for an additional charge.
- e. **Property Off-Premises:** This extension of coverage is included for a \$20,000 Limit of Insurance and applies to covered Business Personal Property and Stock temporarily away from an insured location. This limit may be increased for an additional charge.
- f. **Tank Leakage:** A Limit of Insurance must be shown in the Declarations to activate this coverage. The Limit of Insurance applies to all locations and not each location and the policy deductible does apply. The rate includes a \$10,000 Limit of Insurance and if a higher limit is desired an additional charge must be made
- g. **Valuable Papers and Records - Cost of Research:** This extension of coverage includes a \$1,000 Limit of Insurance per location that can be increased by showing a higher Limit of Insurance in the Declarations for an additional charge.



**C. Limits of Insurance**

- 1) Building Limit – The Limit of Insurance for all buildings will increase 3% annually. (Policy terms of less than 1 year will be prorated.) This annual increase may be raised above the automatic 3% per the following rate schedule:

Annual Increase	Annual Policy Factor
4%	1.02
6%	1.03
8%	1.04
Each additional 2% (add)	0.02

The above factor would only be applied to the annual premium for buildings insured.

- 2) Business Personal Property or Stock Limit – Seasonal Increase: The Limit of Insurance for Business Personal Property or Stock will automatically increase by 10% to provide for protection during seasonal variations. The Limit of Insurance for Covered Property must be at 100% of the insured’s average monthly values for the 12 months immediately before the loss or period of time the insured has been in business if less than 12 months. The percentage cannot be increased.

**D. Deductibles**

- 1) All property rates and rates for coverages subject to a deductible contemplate a minimum deductible of \$500. Higher deductible amounts may be selected. Refer to the State Rate Pages for the applicable credit.
- 2) Some of the Optional Coverages in the Building, Business Personal Property and Stock Coverage Form – Form G14775 are subject to only a \$250 deductible.
- 3) Some of the Additional Coverages and Coverage Extensions of the Building, Business Personal Property and Stock Coverage Form – Form G14775 are subject to no deductible.
- 4) Deductible Factors: The deductible factors increase as the size of the risk decreases. For the deductible factors and what coverages they are applied to, refer to the State Rate Pages.

**E. Optional Coverages and Endorsements**

- 1) **Additional Covered Property Endorsement** – Attach Form G16899: This endorsement adds the availability to amend the Covered Property for Buildings and Personal Property.
- 2) **Agreed Value - AGV**: Under this optional coverage, the Coinsurance Clause is suspended for insureds who agree to carry a Limit of Insurance equal to at least 80% (for specific insurance) or 90% (for blanket insurance) of the value of their property. A statement of values is required and must be updated annually. Refer to the State Rate Pages for the additional charge for this coverage.
- 3) **Builder’s Risk Coverage - BR**: This optional coverage will provide protection for owned and non-owned buildings under construction. The coverage is on a completed value reporting form basis. A report of values is due monthly within 30 days after the end of the month. Refer to the State Rate Pages for the applicable rate.



- 4) Building Ordinances Coverage - OL:** Coverage may be obtained for losses resulting from the enforcement of laws or ordinances. The type of losses may result from:
- a. Loss of value of an undamaged portion of the existing property;
  - b. Costs of demolition of the undamaged portion of the property; and
  - c. Increased Expenses to
    - (1) Replace the property so as to comply with current building, zoning or land use or ordinances.
    - (2) Repair the damaged property so that it complies with current building, zoning or land use or ordinance.

Refer to the State Rate Pages for the rate factor that is multiplied by the building rate for premium determination.

- 5) Burglary, Robbery or Fuel Card Fraud - BG:** This optional coverage provides protection for Business Personal Property, Stock, Money and Securities. A Limit of Insurance must be shown in the Declarations for coverage to be activated. Refer to the State Rate Pages for the applicable rate.
- 6) Business Income Extra Expense From Dependent Properties –** Attach Form G16903: This endorsement provides coverage for the actual loss of Business Income and Extra Expense sustained due to the necessary suspension of operations during the period of restoration. The suspension must be caused by direct physical loss of or damage to dependent property at a premises described in the Schedule.
- 7) Chemical Drift and Transportation of Farm Chemicals –** Attach Form G14966: This endorsement provides coverage for bodily injury or property damage due to the escape of chemicals, liquids or gasses that the insured uses in normal and usual farming operations. However, the insured cannot be in the business of applying chemicals, liquids or gasses.
- 8) Earthquake Coverage - EQ:** This coverage provides protection against loss by earthquake and volcanic eruption or effusion. A Limit of Insurance must be shown in the Declarations for coverage to be activated. Refer to the State Rate Pages for the rate. A variety of Deductibles are available and may be found in the State Rate Pages.
- 9) Electronic Data Processing Equipment - EDP:** Option EDP extends coverage for equipment and media for data processing. The Computers And Media - Mechanical Breakdown Coverage Endorsement G14778 is also available to provide protection against loss by internal mechanical failure or electronic breakdown; as well as other causes of loss associated with mechanical or electrical breakdown. Ensuing fire damage is covered, while loss as a result of lightning is specifically excluded. Refer to the State Rate Pages for the applicable rate.
- 10) Employee Dishonesty - ED:** This optional coverage provides protection on Business Personal Property, Stock, Money and Securities as a result of dishonest acts of any employee. A Limit of Insurance must be shown in the Declarations for coverage to be activated. Refer to the State Rate Pages for the rate.



- 11) Exclusion – Collapse Causes of Loss** – Attach Form G14780: This endorsement is designed to exclude collapse in the Broad and Special Cause of Loss Forms when the buildings are structurally unstable.
- 12) Exclusion – Consequential Water Loss** – Attach Form G14781. This exclusion is designed to eliminate any loss to Stock due to water caused by a Covered Cause of Loss. This exclusion is used with the Special Cause of Loss Form only. A credit of 2% applies to the Stock rate for this endorsement.
- 13) Exclusion – New Entities (Commercial General Liability)** – Attach Form G16914: The exclusion does not cover any organization the insured newly acquires or forms, other than a partnership, joint venture or limited liability company.
- 14) Exclusion – Specified Building Materials** – Attach Form G16905: This endorsement excludes specified building materials, eg. greenhouse cloth.
- 15) Exterior Glass - EG and Interior Glass - IG:** The Cause of Loss forms have a limitation on damage to glass of a building, and additional coverage can be purchased through these optional coverages. Refer to the State Rate Pages for the additional charge for this coverage.
- 16) Farm Truck Coverage Endorsement** – Attach Form G14812: This endorsement provides coverage for ownership, maintenance, use, or loading or unloading of a farm truck or trailer described in Schedule provided that the farm truck or trailer is exempt from registration by state vehicle code or unlicensed for use exclusively on insured location(s).
- 17) Flood Coverage - FL:** This coverage provides protection against the unusual and rapid accumulation of water above the ground surface. The form excludes coverage on property that is located in any flood plain as determined by the Federal Emergency Management Agency. Refer to the State Rate Pages for the applicable rate
- 18) Forgery or Alteration - FA:** This optional coverage provides protection against forgery or alteration of any check, draft, promissory note, etc. A Limit of Insurance must be shown in the Declarations for coverage to be activated. Refer to the State Rate Pages for the rate.
- 19) Functional Replacement Cost Endorsement** – Attach Form G14782: This optional valuation clause provides insurance for specifically scheduled buildings, which can be replaced with similar property that performs the same function as currently used, but is less costly. Refer to State Rate Page for the rate.
- 20) Gas and Petroleum Operations Keep Fill Coverage Endorsement** – Attach Form G14783: This endorsement excludes bodily injury or property damage arising out of a written contract or supply agreement of any insured's failure to adequately supply gas or oil.
- 21) Joint Loss Agreement** – Attach Form G14784. This form is only added when boiler and machinery coverages are provided by another insurer. The form identifies which policy picks up coverage when both property and boiler and machinery policies are carried.
- 22) Mortgaged and Stolen Grain Coverage Endorsement** – Attach Form G14788: This optional coverage provides protection against the direct monetary loss sustained as a result of the purchase of grain which was stolen or to which the seller did not have a clear title because of a mortgage or lien on that grain. The deductible of \$1,000 applies to the amount of all loss resulting from the purchase of grain from any one seller. In addition, a Limit of Insurance must be listed on the Schedule for coverage to apply, and the form is subject to certain exclusions. Refer to the State Rate pages for the rate.



- 23) Perishable Stock Endorsement** – Attach Form G14789. This coverage provides protection against loss of or damage to Perishable Stock at premises designated in the Schedule due to change in temperature caused by or resulting from loss by interruption of electrical service, or mechanical or electrical breakdown of the refrigeration system. A Limit of Insurance and a description of the Stock must be shown in the Schedule for coverage to be activated. Refer to the State Rate Pages for the applicable rate.
- 24) Personal Liability Extension Endorsement** – Attach Form G16911: This endorsement goes over the Commercial General Liability Coverage Form to provide personal liability for the insured.
- 25) Property Excluded Endorsement** – Attach Form G14790: This endorsement provides for excluding property from a policy written on a blanket basis.
- 26) Protective Safeguards Endorsement** – Attach Form G14774: This form may be required by underwriting. The policy must be endorsed to require that the company be notified if the devices or services are discontinued or out of service. Protective Safeguards Endorsement contains the following clauses:
- a. Automatic Sprinkler System
  - b. Automatic Fire Alarm
  - c. Security Service Clause
  - d. Service Contract Clause
- In addition, space is provided in the form to insert a special clause that is peculiar to the risk being insured.
- 27) Replacement Cost - RC:** This optional coverage applies when RC is shown in the Valuation column and a minimum coinsurance of 80% is shown in the Declarations. Refer to the State Rate Pages for the additional charge for this coverage.
- 28) Seed Merchants – Erroneous Delivery, Mixture and Failure to Germinate** – Attach Form G16916: This endorsement provides coverage for the erroneous delivery of seed, error in the mechanical mixture to seed and the failure of the seed to germinate. The endorsement does not cover disease, cross pollination or uncertified seed.
- 29) Special Hay Endorsement** – Attach Form G14792: This endorsement limits the amount of insurance on any one stack, rick, pile, pit, shed or barn and applies whenever the following are insured as Stock: Hay Products, Baled Hay; Loose Hay, Chopped Hay; Cubed Hay; Hay Stored in Open, Hay Stored in Pits, Hay Stored under Sheds or Hay Stored in Barns. A maximum Limit of insurance must be listed on the Schedule for coverage to be activated. Also, a Clear Space Warranty applies.
- 30) Stock Value Reporting Form** – Attach Form G16912: This endorsement extends coverage for covered Stock shown in the Declarations at reported locations, acquired locations and incidental locations. There are limitations and exclusions – please refer to the coverage form for details.
- 31) Transportation Coverage - TR:** This coverage provides protection of personal property against loss of transit subject to specific exclusions. Also, there are coverage extensions for loading and unloading, debris removal, and reloading expense. Refer to the State Rate Pages for the rate.



- 32) Utility Services – Direct Damage Coverage Endorsement** – Attach G14793 – The endorsement provides coverage caused by interruption of service to the described premises for water supply services, communication supply services and or power supply services. For coverage to apply the service must be located off the described premises.
- 33) Utility Services – Time Element** – Attach Form G16913: This endorsement provides coverage for Business Income and/or Extra Expense, as provided for and limited in the Building, Business Personal Property and Stock Coverage – Form G14775, and is extended to apply to a suspension of operations at the premises described in the Schedule caused by an interruption in utility services to that premises.
- 34) Waiver of Deductible On Commodities Endorsement** – Attach Form G14794: This endorsement eliminates the deductible on commodities held on account of others when required by the Commodity Credit Corporation or U.S. Department of Agriculture. However, the insured will be required to reimburse the Company for the deductible.

For a complete list of available Agripolicy Commercial Coverage Forms and Endorsements, please refer to the forms section of this manual.

## 20. Equipment Breakdown – Coverage L

### A. Eligibility

All occupancies may be eligible for coverage subject to certain restrictions. Agents are not allowed to bind coverage, please contact your Agri-underwriter.

### B. Coverages

- 1) Comprehensive  
Coverage includes Boiler, Vessels, Piping, Air Conditioning and Refrigeration Equipment, Machinery and Electrical Equipment.

### C. Form

Use Equipment Breakdown Coverage Form, Form G16917, with the Agripolicy Equipment Breakdown Coverages Part – Declarations, Form G16917.

### D. Deductibles

Deductibles follow the Property Deductible for the item being covered for Equipment Breakdown subject to the following:

- 1) A minimum deductible of \$500 Property Damage applies to all occupancies if the policy is written as a Farm and Ranch account.
- 2) A minimum deductible of \$1,000 Property Damage applies to all occupancies if the policy is written as a Commercial Agriculture account.

- E. For all other rating rules, applicable credits and premium determination please contact your Agri-underwriter.

## 21. Livestock Mortality –Coverage M

This coverage provides “life insurance” type coverage for livestock and also theft coverage. We offer to up \$25,000 in value per animal, but a higher limit can be considered upon underwriting review. Any animal with a value greater than \$15,000 must have a Veterinarians’ Statement of Examination completed by a qualified veterinarian prior to binding coverage, and any animal with a value of less than \$15,000 requires a health statement signed by the insured.



Additional coverage can be added for Surgical Expense and Major Medical Expense by endorsement for an additional charge. Rates are included in State Rate Pages for Livestock Mortality Coverage, unless the coverage is not available in the state.

- 1)** For no additional charge we will add the emergency Colic Surgery Expense Endorsement – Form G15022. Coverage is for emergency colic surgery which pays the less of:
  - a.** 50% of the limit of insurance for the covered animal;
  - b.** \$3,000; or
  - c.** the actual cost of the emergency colic surgery.
- 2)** Monoline livestock mortality coverage is not allowed, but is acceptable when combined with liability coverage.
- 3)** Livestock on open range are not acceptable for mortality coverage.
- 4)** Refer to Rate Section for applicable rating rules and Premium Determination. Attach Form G14835

For a complete list of available Livestock Mortality Coverage Endorsements, please refer to the form section of this manual.

If we pay for the death of a covered animal, we will retain the premium for that animal shown in the Declarations, Schedule(s) or Endorsement(s) as it will be fully earned at the time of the loss. If a covered animal is purchased or sold during the policy term the premium will be on a pro rata basis.



**22. Liability – Coverages N – Farm Liability and Coverage O – Commercial General Liability**

A complete Liability Coverage Part must contain a Liability Schedule, and one or more of the following forms. Coverage is written on an occurrence basis subject to aggregate limits. Limits of Insurance include three aggregate limits; General, Products and Completed Operations, and Chemical Drift Aggregates. The aggregate is the absolute maximum we will pay for total damage and medical expense. Other limits are the Occurrence Limit, Personal and Advertising Injury Limit, Fire Damage Limit, Medical Expense Limit, and Damage to Property of Other Limit which are all subject to the General Aggregate Limit.

**A. Coverage N - Farm Liability Coverage Form – Attach Form G14795**

The common desired liability coverages of a farm owner or operator are included in the Farm Liability Coverage Form, except Personal Liability, which may be added by endorsement – Form G14796

**B. Coverage O - Commercial General Liability Coverage Form - Attach Form CG 00 01**

The Commercial General Liability Coverage Form is available as an option designed for agricultural risks with business exposure, operations that desire a comprehensive package of general liability coverages or require the garage liability endorsement. Personal Liability may be added by endorsement for an additional premium charge - Attach Form G16911.

Refer to the specific form for coverage details and limitations.

**C. Liability Endorsements and Coverage Options include:**

**1) Additional Insured Endorsement – Attach Form G14802**

This endorsement may be used to add additional insureds to the liability portion of the policy. There is no additional premium charge except for (1) Vendors, and (2) Equine exposures. Refer to the State Rate pages for the applicable rates.

**2) Chemical Drift:**

Provides liability for chemical drift if the injury was caused by discharge, dispersal, release or escape into the air, from the insured location, of the chemicals, liquids or gases that the insured uses in normal and usual farming operations. The limit may be increased for an additional premium. Refer to the State Rate Pages for the applicable rate.

**3) Commercial Exposures:**

Incidental non-farm business, employment by others with receipts of over \$25,000, and farm exposures not appropriately classified and rated from this manual and other miscellaneous exposures shall be rated from the Commercial Lines Manual – Division Six. The type of business will be shown in the schedule, with a premium charge. Included is liability of the insured while employed by others.

**4) Contingent Liability For Aircraft Crop Dusting – Attach Form G14803**

Covers physical injury to crops or animals caused by a substance released from an aircraft for the insured in dusting, seeding, fertilizing or spraying performed by an independent contractor. Refer to form for details on coverage. See State Rate Pages.

**5) Crop Dusting:**

Provides coverage for crop dusting performed by others based on a per \$1,000 cost of application. Refer to the State Rate Pages for the applicable rate.

**6) Custom Farming:**

Normal farm activities performed for others are included up to \$25,000 receipts. This limit may be increased subject to company approval and rates in the State Rate Pages. The total amount of Custom Farming receipts will be shown in the declarations or schedule if more than \$25,000, and a charge is made.



- 7) Farm Employer's Liability And Farm Employee Medical Expense Coverage.**  
Refer to Coverage R, which is located in Rule 24 of this manual.
- 8) Farm Stand or Farmers Market:**  
Provides liability coverage up to the aggregate limit of insurance for the operation of a farm stand or farmers market on the insured location. Refer to the State Rate Pages for the applicable rate.
- 9) Garage Liability and Garagekeepers Coverages:**  
When an operation requires Garage Liability coverages, it is mandatory that the following is added.  
Garage Coverage Form – Form G16909  
And this optional form may be added:  
Attach Garage Premises Liability Coverage Endorsement – G14822  
With the combination of these forms, the broadest form of garage insurance is provided. Coverages include broad form Products and Completed Operations, mechanics errors and omissions and host liquor liability coverage. Defense costs are in addition to policy limits. When physical damage coverage on customer's vehicles and equipment is desired, the optional Garagekeepers Coverage may be included without a separate endorsement.
- 10) Home Day Care:**  
Provides coverage for up to 3 children in the care of the insured up to the aggregate limits of insurance. Refer to the State Rate Pages for the applicable rate.
- 11) Incidental Business Pursuits:**  
Rates in the State Rate Pages are for incidental business exposures other than farming with receipts of less than \$25,000. The type of business will be shown in the schedule, with a premium charge. Included is liability of the insured while employed by others. When receipts exceed \$25,000, a more appropriate charge may be used from the Exposure Classes listed in the State Rate Pages, or in the Commercial Lines Manual – Division Six – General Liability.
- 12) Increased Fire Damage Limit:**  
Fire damage limit may be increased up to \$300,000 for damages because of "property damage" to premises, while rented to the insured or temporarily occupied by the insured with permission of the owner, arising out of any one fire. Refer to the State Rate Pages for the applicable rate.
- 13) Non-Ownership Liability:**  
Coverage is included in the Farm Liability and Commercial General Liability premiums shown on the State Rate Pages. The Non-Owned Auto Endorsement - G14819 will be attached at no additional charge.
- 14) Personal Liability - Attach Form G14796 and Personal Liability Extension Endorsement – Form G16911:**  
Add these forms when coverage for the insured's personal or non-business activities is desired. There are miscellaneous exposure charges listed in the State Rate Pages. The G14796 is selected when offering personal liability under Farm Liability and G16911 is selected when offering personal liability under Commercial General Liability.



**15) Recreational Motor Vehicle – Attach Form G14801 - Liability Coverage Endorsement**

Only the following types of Recreational Motor Vehicles, when not subject to motor registration, are eligible for coverage:

- a. All Terrain Vehicle - a four or six wheel motor vehicle equipped with balloon tires or crawler treads, designed for use on rugged terrain or water.
- b. Go-Cart - a four wheel motor vehicle used principally off the public roads.
- c. Mini-Bike - a small motorcycle or motor scooter designed for use off public roads and not licensed for highway use.
- d. Snowmobile – a motor vehicle designed for use principally on snow or ice, using wheels or crawler-type treads or belts for locomotion, but not including a vehicle using an airplane-type propeller as a means of transporting itself across land, ice or snow.
- e. Trail-Bike - a motorcycle designed for use principally off public roads on trails or on rugged terrain.
- f. Three Wheel Vehicles.

**16) Transportation of Farm Chemicals:**

Provides for the transportation of farm chemicals or fertilizer transported by the insured with an aggregate limit of \$25,000. The aggregate limit may be increased for additional premium. Refer to the State Rate Pages for the applicable rate

**Note: Exclusion Endorsements:**

All the endorsements are designed to exclude or limit coverage for underwriting reasons. Without the exclusion, the company would not accept the risk. No premium credit is allowed when these endorsements are used. Refer to the listing of all forms and endorsements for the optional exclusions available or those endorsements that are mandatory.

For a complete list of the available Liability Coverage Endorsements and Options, please refer to the forms section of this manual.



**D. LIMITS OF INSURANCE**

Minimum Limits

Manual rates are shown at the following minimum limits:

Bodily Injury and Property Damage	\$100,000 per occurrence
(1) Fire and Explosion Damage	\$100,000 per fire
(2) Medical Payments	\$1,000 per person
Personal and Advertising Injury Liability	\$100,000 any one person or organization limit
General Aggregate (other than products and completed operations, chemical drift)	\$200,000
General Aggregate, products or completed operations	\$200,000
Aggregate, Chemical Drift	\$25,000
Aggregate, Transportation of Farm Chemicals and Fertilizer	\$25,000

**E. Increased Limits**

- 1) Increased limit premiums and/or factors are in the State Rate Pages. Both General Aggregate Limits shall be the same amount, at twice the occurrence limit. Medical Payments follow at the limits shown in the State Rate Pages.
- 2) Chemical Drift Aggregate Limit  
The aggregate limit for chemical drift may be increased up to a maximum limit of \$1,000,000 for an additional premium charge. See State Rate Pages.
- 3) Transportation of Farm Chemicals and Fertilizers Aggregate Limit  
The aggregate limit for Transportation of Farm Chemicals and Fertilizer may be increased up to a maximum limit of \$100,000 for an additional premium charge. See State Rate Pages.



### 23. Agri-Umbrella Liability - Coverage Q

Rates are included in State Rate pages for Agri-Umbrella Liability coverages written over underlying Coverages: N – Farm Liability, O – Commercial General Liability.

#### A. Application

This coverage form can be added to a package policy providing property and liability coverages to increase limits for liability and auto and to round out any account. The Agri-Umbrella Liability may only be included in an Agripolicy having either Coverage N – Farm Liability or Coverage O – Commercial General Liability.

#### B. Description of Coverage

The Agri-Umbrella Liability Coverage Form - G14837 is an optional coverage part designed to provide higher limits of coverage for personal and farming operations exposures. The Farm Umbrella provides coverage in excess of the underlying limits of insurance for liability and business auto coverages. The coverage afforded includes bodily injury, property damage, personal injury, advertising injury and personal and advertising injury on an occurrence basis. There are a number of exclusions within the form. Some of the exclusions may be modified or deleted, thereby broadening coverage and making it possible to cover more than just farming operations. In addition to the endorsements listed in the index of forms, the exclusion endorsements and following form endorsements that have been filed by the Company and approved by the state may be attached to the Agri-Umbrella Liability Coverage Part. Refer to the forms for specific coverage details.

#### C. Binding Authority and Writing Company

The agent or producer cannot bind this insurance and no coverage is effective until bound by a farm underwriter on both new and renewal policies.

#### D. Underwriting Requirements

- 1) An Umbrella Section - ACORD 131-S application is required for all new Agri -Umbrella Liability submissions. An application that has information equivalent to the ACORD application may be acceptable, subject to approval by the Agri Underwriter.
- 2) If the insured maintains an airstrip for personal or business use an airstrip questionnaire must be completed. Please request a copy of the questionnaire from your underwriter.
- 3) Insureds
  - a. The Agri-Umbrella Liability Coverage Part is designed to provide excess liability coverage for all types of entities but is mainly intended for:
    - individuals
    - family corporations
    - partnerships
    - corporations



- b.** Agricultural applicants who have celebrity status or who are in the public limelight such as but not limited to; actors, politicians, columnists, broadcasters, telecasters, entertainers, newspaper reporters, editors and publishers, authors and sports personalities, will only be accepted after careful analysis of background information. Please furnish details on these individuals when submitting an application.

**4) Premises and Operations Exposures**

The Agri-Umbrella is intended to primarily cover the personal and farm business exposures of the insured. However, insureds may have other business exposures which may or may not be related to farming. The Farm Umbrella excludes coverage for all business pursuits and business property exposures other than farming unless coverage for those exposures is provided by an underlying coverage form. While business exposures may be picked up by the Agri-Umbrella certain business exposures because of size or potential for loss severity make the account better covered by a Commercial Umbrella Policy.

Business exposures that may be ineligible for an Agri-Umbrella are:

- a.** When receipts for all non-farm business exposures exceed \$20,000.
- b.** Selling, processing, manufacturing or servicing for, or to others, the following products:
  - manufactured livestock feed
  - fuels of all kinds and petroleum products
  - fertilizers, herbicides, insecticides, and pesticides
  - dressed and/or cured meats and fowl
  - machinery, tools and equipment of all kinds
  - auto, trucks, motorcycles, recreational vehicles and similar equipment
  - watercraft
  - welding supplies
  - processing seed
- c.** Riding and livery stables and dude ranches.
- d.** Leasing property to others for hunting, fishing or other recreational purposes.
- e.** Any business exposure involving care, custody or control.
- f.** Contracting businesses of all kinds except custom farming.
- g.** Business of renting or leasing equipment to others.
- h.** Livestock dealers, traders or commission men.

**5) Auto Exposures**

The Agri-Umbrella does contemplate all of the insured's personal and commercial auto exposures. However, insureds with the following auto exposures are ineligible for coverage under the Agri-Umbrella coverages.

- a.** Commercial vehicles primarily used to haul property of others
- b.** Autos classified as public vehicles
- c.** Commercial vehicles used to haul petroleum products or explosives
- d.** Auto leasing operations
- e.** Garage Liability, except Equipment Dealers



**E. Limits**

- 1) **Limits of Liability** - Limits are available from \$1,000,000 to \$10,000,000. Higher limits may be considered.
- 2) **Underlying Insurance Requirements** - A minimum of \$500,000 is required, however depending on the exposure a higher minimum limit may be required. Please contact your Agri underwriter with any questions.
- 3) **Self-Insured Retention** - A minimum of \$1,000 is required, but higher Self-Insured Retention limits are available and the rates can be found in the State Rate Pages.

**F. Exclusions Available:**

- 1) **Automobile** – Attach Form G14630  
This endorsement is to be used when the underlying auto does not have adequate limits of insurance or the insured does not own an auto. Auto underlying minimum limits for BI and PD must be \$500,000 CSL.
- 2) **Designated Products Exclusion** – Attach Form G16921  
If a designated product is excluded on the underlying policy, this endorsement is to be used to exclude the same product from the Agri-Umbrella Liability Coverage.
- 3) **Personal Injury Exclusion**:- Attach Form G14844  
If personal jury coverage is excluded in the underlying, this endorsement is to be used to exclude personal injury from the Agri-Umbrella Liability Coverage.
- 4) **Watercraft Liability Exclusion:**  
If watercraft is excluded from underlying or does not have adequate underlying liability limits of \$500,000 CSL, this endorsement is to be used to exclude watercraft from Agri-Umbrella Liability Coverage.
- 5) **Other Exclusion Endorsements** are available to exclude coverage for specific exposures and interests. Contact the Agri Underwriter for specific details.

**G. Rates and Rating Procedure** - Refer to Company



**24. Farm Employer's Liability and Farm Employee Medical Expense- Coverage R**

Rates are included in State Rate Pages for Farm Employer's Liability And Farm Employee Medical Expense coverages, unless the coverage is not available in the state.

**A. Application**

This coverage form can be used to cover the insured's farm employee exposures which could include labor hired to maintain the farm premises as well as labor hired to conduct farming operations.

**B. Description of Coverage**

This coverage form affords liability coverage in the event suit is brought against the insured by his farm employee for some accident or disease related to the farming operation. And optionally, the coverage form may also afford coverage voluntarily for medical expenses incurred by the farm employee for injuries related to the farming operation. Refer to the form for specific coverage details and limitations.

**C. Ineligible Exposures**

Risks covered by Workers' Compensation are ineligible for coverage under this coverage form. Clerical office employees and salesmen cannot be covered under this form and must be covered by a Workers' Compensation policy. Also, residence employees are not covered. Specifically named farm employees of the insured which are ineligible for underwriting reasons may be excluded by showing the name on the Declarations of this coverage part.

The Workers' Compensation Laws in several states exempt certain farm workers from compulsory coverage. Check your Workers' Compensation manual or contact the state's Workers Compensation authority for specifics as to the exceptions.

**D. Basic and General Aggregate Limits**

This coverage form has separate Limits of Insurance for Bodily Injury by Accident and by Disease and for Medical Expenses by Accident. The Basic or minimum limits for each of these are:

	<u>Basic Limits</u>
- Bodily Injury by Accident	\$100,000 Each Accident
- Medical Expenses by Accident	\$ 1,000 Each Farm Employee
- Bodily Injury by Disease	\$100,000 Policy Limit
- Bodily Injury by Disease	\$100,000 Each Farm Employee

Claims for Bodily Injury and Medical Expense covered by this coverage form are subject to a basic \$100,000 General Aggregate Limit. The Aggregate Limit applies separately to each twelve months of coverage or any policy period of less than one year (other than an extension of less than one year after the coverage is issued). The Aggregate Limit may be reinstated for an additional premium when exhausted. Refer requests for reinstatement to the Company.



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Farm Employer's Liability  
Farm Employee Medical Expense**

**E. Exposure Development**

All eligible farm employees of the insureds are covered by this coverage form. Therefore, a total count of farm employees is required. This count must be separated into the number working full-time, defined as 180 days or more per year, and part-time, working less than 180 days per year for the insureds.

**F. Classification and Premium**

Use the following classifications for each group of exposures developed:

- 1) Full-time farm employees working 180 days or more per year.
- 2) Part-time farm employees working less than 180 days per year.



## 25. Terrorism Coverage – Conditional Exclusion of Coverage

### A. Application

Coverage can be added or excluded for certain acts of terrorism as provided for in the Terrorism Risk Insurance Act of 2002, and extended by Congress through 2007.

### B. Description of Coverage

Coverage provides protection for Property and Liability exposures for “Certified Acts of Terrorism”.

- 1) This coverage contains a Conditional Exclusion Endorsement, continuation of coverage for certified acts of terrorism, or termination of such coverage, will be determined upon disposition of the federal program, subject to the terms and conditions of the Conditional Exclusion. Premium charges for Certified Acts of Terrorism may be replaced by charges for “other acts of terrorism” covered by the Conditional Exclusion Endorsement. We will notify you of any changes to the endorsement in response to federal law.

### C. Definition

The term “act of terrorism” means any act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State, and the Attorney General of the United States – to be an act of terrorism: to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of an air carrier or vessel or the premises of a United States mission; and to have been committed by an individual or individuals acting on behalf of any foreign person or foreign interest, as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

### D. Endorsements

#### G16283, Cap on Losses from Certified Acts of Terrorism

This endorsement places a cap on what the Company is financially liable for a “certified acts of terrorism”. The cap is 90% (85% for 2007) of losses over the company’s deductible. The deductible is a percentage of direct earned premiums for the previous calendar year. The program caps losses at \$100 billion.



**G15040, Exclusion of Certified Acts of Terrorism**

This endorsement excludes direct or indirect loss or damage caused by a “certified act of terrorism”. It applies only to Equipment Breakdown Coverage. coverage.

**G15051, Exclusion of Other Acts of Terrorism**

This endorsement excludes acts of terrorism that do not fall under the definition of Certified Acts of Terrorism. It applies only to Equipment Breakdown coverage

**G16610, Policyholder Disclosure – Notice of Terrorism Coverage**

This endorsement explains: Terrorism Offer to purchase coverage as mandated by the Terrorism Risk Insurance Act of 2002, the Conditional Exclusion and continuation of coverage for certified acts of terrorism depending upon the disposition of the federal program, and serves as a Terrorism Rejection Statement.

**G16611, Conditional Exclusion (Relating to Disposition of Federal Terrorism Risk Insurance Act of 2002)**

This endorsement becomes effective depending upon the disposition of the federal Terrorism Risk Insurance Act of 2002 being renewed, extended, continued or terminated as of 12/31/2005.

**Note:** Please refer to the following for a complete list of Terrorism Target Occupancies and Cities:



**TERRORISM TARGET OCCUPANCIES AND CITIES**

**Services/Utilities, Including:**

Colleges/Universities/Schools  
Hospitals/Health Care Facilities  
Mailing Firms  
Major Media/Broadcasting/Communication Companies  
Medical Research Facilities  
Oil/Gas Pipelines  
Public Utilities – including Electric, Water, Telephone and Gas  
Telecommunication Companies and Internet Companies

**Financial Institutions:**

All

**Government/Landmark Buildings and Structures, Including:**

Risks Locations Near Government/Landmark Buildings  
Risks Locations within 15 miles of Nuclear Power Facilities

**Key Cities Identified:**

Los Angeles, CA  
San Francisco, CA  
Hartford, CT  
Stamford, CT  
Washington, DC  
Orlando, FL  
Tampa, FL  
Boston, MA  
Cambridge, MA  
Baltimore, MD  
Portland, OR

**Public Assembly, Including:**

Amusement Parks  
Arenas  
Casinos  
Concert Halls  
Convention/Exhibition Centers  
Shopping Malls and Department Stores – Large or Multi-Story  
Special Events  
Stadiums

**Manufacturing:**

Chemical/Fertilizer/Pharmaceutical Manufacturing or Distributing  
Defense/Aerospace/Military Goods – Manufacturing Assembly  
Food Manufacturing Companies  
Oil and Gas Manufacturing or Distributing Company

**Infrastructure, Risks, Including:**

Bridges, Tunnels, Dams  
Public Transit Risks/Port or Transit Authorities/Railroads  
All Airports (or Risks within a 1 mile radius)  
Military Facilities (or Risks within a 1 mile radius)

Detroit, MI  
Harrisburg, PA  
Philadelphia, PA  
Pittsburgh, PA  
Newark, NJ  
Trenton, NJ  
Providence, RI  
Dallas, TX  
Houston, TX  
San Antonio, TX  
Seattle, WA



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**Programs and Specialized Coverage**

**26. Programs and Specialized Coverages**

The Rules for the following Programs and Specialized Coverages can be found in the State Rate Pages as shown below:

**DAIRY PROGRAM:** In the State Rate Pages under SP-D.

**EQUINE PROGRAM:** In the State Rate Pages under SP-E.

**FARM MANAGEMENT:** In the State Rate Pages under SP-FM.

**ORCHARD – VINEYARD.** In the State Rate Pages under SP-O.

**PRECISION FARMING:** In the State Rate Pages under SP-PF.



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**PROPERTY COVERAGES**

**Farm Property Coverage Base Premiums - Coverage A - D**

Base Premiums are for: Frame Construction: \$250 Deductible, Protection Class 10; Zone 1. Premium includes Coverage B at 10% of Coverage A; Coverage C at 70% of Coverage A and Coverage D at 20% of Coverage A.

\$10,000 or Less:	\$726	\$80,000	\$1,255	\$150,000	\$1,906
15,000	756	85,000	1,268	160,000	1,994
20,000	786	90,000	1,331	170,000	2,082
25,000	816	95,000	1,353	180,000	2,170
30,000	846	100,000	1,396	190,000	2,258
35,000	877	105,000	1,447	200,000	2,346
40,000	907	110,000	1,498	225,000	2,566
45,000	937	115,000	1,549	250,000	2,786
50,000	967	120,000	1,600	275,000	3,006
55,000	1,010	125,000	1,651	300,000	3,226
60,000	1,053	130,000	1,702	350,000	3,666
65,000	1,096	135,000	1,753	400,000	4,106
70,000	1,139	140,000	1,804	450,000	4,546
75,000	1,182	145,000	1,855	500,000	4,986
			Each Addn'l \$10,000	Between \$500,001 to \$999,000	112
				\$1,000,000 or more	154

**Barns and Other Agricultural Structures – Coverage E**

Base Premiums are for Frame Construction: \$250 Deductible, Protection Class 10, Zone 1, per \$100 of Coverage

	<b>Minimum Limit</b>	<b>Rates</b>
Barns and Structures	Type 1	\$1.59
	Type 2	1.98
	Type 3	4.76
	Type C – Must meet eligibility requirements for Confinement Buildings – Rate shown for Type C is at \$1,000 Deductible. For higher Deductible amounts, Refer To Company.	0.93
Other Agricultural Structures - (Not subject to Types)	Fences (No Field or Pasture), Chutes, Corrals, Pens and Permanent Feed Racks, Windmills, Wind-Towers Generators, or Chargers and Power and Light Poles and Wiring	\$3.58
	Radio, TV Towers, Satellite Dishes, Antenna	\$6.44

Tenant's Improvements and Betterments. Apply the same rate as used on the structure.



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**Scheduled Farm Personal Property – Farm Property Coverage - Coverage F**

Base Premiums are for \$250 Deductible, Zone 1; per \$100 of coverage.

	<b>Basic</b>	<b>Broad</b>	<b>Special</b>
Machinery - Other Than Harvesting Equipment	1.16	1.28	1.39
Harvesting Equipment – (Not Cotton Pickers)	2.20	2.42	2.64
Cotton Pickers	2.71	2.98	3.25
Irrigation Equipment, including all Water Pumps & Controls	1.34	1.47	1.61
Livestock	1.61	1.77	1.93
Hay – Straw – Fodder			
- Inside Buildings	2.58	2.84	3.09
- Outside Buildings	2.58	N/A	N/A
Personal Property (NOC)	1.45	1.59	1.74
Grain in Buildings (See Premium Modifiers for limits above \$500,000)	1.24	1.36	1.48
Portable Buildings	4.51	4.96	5.41
Optional Rating for Leased Farm Machinery – exposure basis is per \$100 of expenditures			
Combines – Harvesters - Cotton Pickers	16.24	17.86	19.49
Other Machinery	9.02	9.92	10.83

**Unscheduled Farm Personal Property (Blanket) – Coverage G**

All Farm Personal Property Coverage is covered subject to 80% coinsurance and should be listed on inventory at realistic actual cash values. To develop an average rate, use the rates shown above for Coverage F using the same causes of loss. Multiply the total value (on the inventory) of each class of farm personal property to be covered by the applicable rate. Add the premiums together for each class and divide the total by the total inventory value. When an Option applies to only a certain class, the rate only applies to the value of that class. Multiply the result by the factor shown below for the coinsurance percentage selected and the factor for the applicable limits:

<b>Coinsurance %</b>	<b>Factor</b>	<b>Coverage G Limits of Insurance</b>	<b>Factors</b>
80%	0.95	\$50,000 - \$200,000	1.00
90%	0.90	\$200,001 - \$400,000	0.90
100%	0.85	\$400,001 - \$600,000	0.80
		\$600,001 - \$750,000	0.70
		over \$750,000	0.60

The minimum blanket limit is \$50,000. Refer to the Coverage G form for types of property excluded from Coverage G. The rate applicable at the inception will apply during the full policy term.



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**Scheduled Personal Property – Coverage H**

The following rates are per \$100 of insurance and no deductible applies. Appraisals are required on any item of \$5,000 or more.

	<b>Rates</b>		<b>Rates</b>
A. Camera Equipment (Non-Professional):	\$1.28	G. Coins	\$1.31
B. Furs:	\$0.36	H. Silverware or Stamps	\$0.36
C. Firearms:	\$2.52	I. Sports Equipment	\$2.52
D. Golfer's Equipment	\$0.66	J. Fine Arts: Excluding Breakage:	\$0.13
E. Jewelry:	\$1.20	With Breakage:	\$0.30
F. Musical Instruments:	\$0.37	K. Miscellaneous Personal Property	\$1.02

**Premium Modifiers**

**Rule 5 – Zone Modifier**

The entire state is Zone 1.

**Rule 12. Construction Classifications**

	<b>Factors</b>
Masonry or Masonry Veneer – Coverage A and B	0.90
Non-Combustible or Masonry – Coverage E	0.40
Tobacco Barn Construction – Coverage E	1.50

**Rule 13 - Deductibles**

One Head Livestock – Form G14761	<b>Factors</b>
	0.65

<b>Flat Deductible</b>	<b>Factors</b>		<b>Factors</b>
\$ 100	1.15	\$ 2,500	0.80
250	1.00	5,000	0.75
500	0.95	7,500	0.70
1,000	0.90	10,000	0.65
		25,000	0.60

**Flat Deductible Exception:**

For deductibles higher than \$1,000 on building Type C, apply the following factors:

	<b>Factors</b>		<b>Factors</b>
\$ 250	1.30	\$ 5,000	0.85
500	1.15	7,500	0.80
1,000	1.00	10,000	0.75
2,500	0.90	25,000	0.70

<b>Percent Deductible</b>	<b>Factor</b>		<b>Factor</b>
0.5%	0.95	1%	0.90



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**Rule 14.A. Fire Protection Class Credit: Coverage A**

<b>Fire Protection Classes:</b>	<b>Factors</b>	<b>Fire Protection Classes:</b>	<b>Factors</b>
1 through 6:	0.65	8:	0.75
7:	0.70	9 or within 5 miles of RFD	0.90

**Coverage E**

<b>Fire Protection Classes:</b>	<b>Factors</b>	<b>Fire Protection Classes:</b>	<b>Factors</b>
1 through 8:	0.65	9 or within 5 miles of RFD	0.90

**Rule 14.B Protective Safeguards Credit**

Only the largest credit factor will apply if eligible for 2 or more:

	<b>Factors</b>
Local (Burglar, Fire or Smoke)	0.98
Automatic Sprinkler in all areas	0.87
Central Station Fire or Burglar	0.93

**Rule 14.C. Building Age Credit**

1 year or less	0.82	3 years	0.88	5 years	0.94
2 years	0.85	4 years	0.91	6 years	0.97

**Rule 14.D. Supplemental Heating With Wood Fuel – Coverages A - D**

Apply the Supplemental Heating surcharge	<b>Factor</b> 1.15
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**Rule 14.E. – Heat in Building – Coverage E**

Apply the Heat in Building Surcharge	<b>Factor</b> 1.15
--------------------------------------	-----------------------

**Rule 14.F. Hail Resistant Roofing Credit – Coverages A - D**

Roofing materials passing UL Standard 2218 are eligible for the following factors:

UL Class 1 = 0.95	UL Class 3 = 0.85
UL Class 2 = 0.90	UL Class 4 = 0.80

**Rule 14.H. – Windstorm or Hail Exclusion on Roofs – Coverages A and E**

Excludes the roofing material and resulting damage from windstorm or hail losses	<b>Factor</b> .98
Factor is to be applied to the building rate for the building having this endorsement	

**Rule 14.I – Actual Cash Valuation on Roofs – Coverages A and E**

For depreciation to apply to losses on the shingles or other roofing material, apply factor to the building rate	<b>Factor</b> .99
--	----------------------



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**Rule 15. Rating Types for Farm Structures – Coverage A and E**

<b>A. Dwellings</b>	<b>Factors</b>
Type I – Dwelling Minimum \$40,000, Tenants Household Minimum \$20,000	1.00
Type II – Dwelling Minimum \$25,000, Tenants Household Minimum \$15,000	1.25
Type III – Dwelling and Tenants Household	1.50
Tenants Policy for Coverages C and D only (apply in addition to Class I, II or III)	0.70
Deleting of Coverage C – Household	0.75

**Rule 16. Causes of Loss**

<b>Coverages A, B, C and D</b>	<b>Factors</b>
Basic	1.00
Broad	1.10
Special/Broad	1.20
Special	1.30
<b>Coverage E</b>	
Basic	1.00
Broad	1.10
Special	1.20

**Earthquake Causes of Loss**

The Earthquake Cause of Loss is optional, however the Earthquake Limit of Insurance must be the same limit as the other Causes of Loss provided. The following Earthquake rates are to be applied to the total limit for the item of covered property.

Coverage	Frame and All Steel Construction				All Other Construction			
	2	3	4	5	2	3	4	5
Territory								
All Property Coverages	0.04	0.03	0.03	0.03	0.17	0.12	0.12	0.12

The above rates are for the standard deductible of 5%. For a deductible of 10%, apply a factor of .90. Deductible amounts higher than 10% are not available in this state.

Earthquake Territories - Each territory includes the following counties:

- Terr: 2 Clay, Craighead, Crittenden, Cross, Green, Jackson, Mississippi and Poinsett.  
 3 Independence, Lawrence, Lee, Monroe, Phillips, Randolph, St. Francis, White and Woodruff.  
 4 Arkansas, Baxter, Cleburne, Conway, Desha, Faulkner, Futon, Izard, Jefferson, Little River, Lonoke, Marion, Prairie, Pulaski, Searcy, Sebastian, Sharp, Stone and Van Buren.  
 5 Remainder of State

Note: For Earthquake coverages, the following exceptions apply to the rule 12 for Construction.

- Buildings with masonry veneer covering less than 10% of the total outside wall may be rated as Frame.
- Buildings of All Steel construction are to be rated in the earthquake classification "Frame and All Steel".
- The earthquake classification "Frame and All Steel" does not include stucco. Stucco construction is to be rated using the "All Other" class.
- The "All Other" class is to be applied to all other buildings classified as "Masonry" or "Non-Combustible".

Territory Zones for Property Coverages:

- Zone 1 - The entire state is Zone 1.



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**Rule 17. Property Coverage Forms, Endorsements and Options Available**

	<b>Factors/Rates</b>
1. Actual Cash Value (ACV) on:	
Dwellings – Coverages A and E	1.01
Household (Coverage C Decreased to 50%)	0.90
Tenants Household Personal Property	0.70
3. Agreed Value (AGV) – Coverage E (on blanket basis only)	1.05
4. Utility Value (UV) – Coverage E	1.50
5. Builders Risk Theft – Option BRT under Coverages A & E	Flat Charge of: \$100.00
6. Building Ordinance or Law – Option OL under Coverages A & E For each 5% increased limit, add 5% of the final premium	0.05
7. Business Property –Option BP under Coverage C excess of \$2,500	Rate per \$100 \$2.63
8. Cab Glass – Option CG under Coverages F and G (Basic or Broad Forms Only)	Rate: \$9.00
11. Debris Removal – Increased Limits – Option DL under Coverage C	Rate per \$100 \$1.02
12. Firearms Limit – Option F under Coverage C - per \$100 incremental increase	\$2.52
13. Increased Dwelling Limits – (Coverage AD) – Additional 25% on Coverage A	1.10
14. Jewelry and Fur Limit -Option JL under Coverage C- per \$1,000 Increments increase	\$12.00
15. Personal Computer – Option C under Coverage C - Rate per \$100 Coverage C includes a \$5,000 Special Limit on Hardware or Software	\$1.50
16. Property Enhancement Package – Option Z under Coverages A – D	Add: \$75.00
17. Rebuilding Clause – Option RB Under Coverage A & E	0.95
18. Replacement Cost on Equipment – Option RE under Coverage F only (add to applicable rate)	0.10
19. Replacement Cost on Office Contents – under Coverages F and G (add to applicable rate)	0.10
20. Replacement Cost – Tack – under Coverages F and G (add to applicable rate)	0.10
21. Silverware and Goldware Theft– Option SL under Coverage C– Per \$1,000 Increments	\$3.60
22. Water or Sewer Backup – Option WS under Coverage C (excess of \$2,500) For limits between \$2,501 and \$10,000 apply a rate of: For limits above \$10,001 up to \$50,000 apply a rate of:	\$0.25 \$0.10
23. Other Coverages – Increased Limits	
	<b>Rates per \$100 / Factors</b>
• Increased Limit - Coverage B – Appurtenant Private Structures (10% or \$10,000 included)	\$1.59
• Schedule Limit - Coverage B – Appurtenant Private Structures – Scheduled Items	\$1.59
• Increased or Decreased Limit - Detached TV Antennas (\$1,000 Special Limit included with Dwelling Limit)	\$4.50
• Increased Limit - Coverage C – Household Personal Property (70% of Dwelling Limit Included)	\$0.65
• Increased Limit - Coverage D – Loss of Use (20% of Dwelling Limit included)	\$0.20
• Increased Limit - Credit Cards	\$0.15
• Coverages F or G – Farm Records – Excess of \$2,000	\$0.42



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- Coverages F or G – Extra Expense (\$3,000 limit included) \$2.00
  - Coverage F or G – Damage in Course of Transit (\$5,000 limit included on Covered Property) \$0.62
  - Grain in Storage (inside buildings only) – Rate Factors for Limits above \$500,000
    - Coverage F or G - apply factor to applicable rate:
    - Rate applicable to only the values between \$501,000 and \$999,999 0.65
    - Rate applicable to only values of \$1,000,000 or above 0.50
  - Coverages F or G -Collision Resulting in Death of Livestock (Insured Livestock have Collision coverage included)
- Rate applies per 100 head or increment thereof:
- |  |                  |         |
|--|------------------|---------|
|  | \$ 500 per head  | \$24.00 |
|  | \$1,000 per head | 32.00   |
|  | \$2,000 per head | 40.00   |
- Coverages F or G – Increased Stack Limits for Hay Outside
    - Apply the following factors to the applicable Coverage F or G rate:
    - To increase the stack limit by: Apply a Factor of
    - \$10,000 1.10
    - 20,000 1.20
    - 50,000 1.50
    - each addn'l 10,000 add: 0.10
  - \*Coverage F – Peak Season Endorsement (Coverage F) – Use the pro rata premium for peak periods, based on the applicable rates.
  - \*Coverage F and J – Stock and Produce Value Reporting Endorsement. The average annual value is determined from the completed reports submitted for the full year, then the applicable rate is applied to determine the final premium.
    - \*NOTE: Both of the above endorsements may only be applied to the Coverages specified.
  - Coverage OS – Sheep – Attack by Dogs – Wild Animals (add to livestock rate) \$1.08
  - Coverage SL – Suffocation – Cause of Loss (add to livestock rate) \$0.10

Other Coverages – Scheduled Limit

- Loss of Farm Income - Coverages E, F and G
 

This coverage applies to all property insured by Coverages E, F or G at the location described. For each location to be covered, determine the proper Limit of Insurance needed for the total number of months selected for coverage to apply, then apply the applicable rate. Coverage for any one month period is limited to the 30 day fraction shown. When determining the proper Limit of Insurance, the income earned or derived from the largest exposure at each location should be taken into consideration.

Period in Months	30 Day Fraction	Rates Per \$100		
		Basic	Broad	Special
2	1/2	\$2.58	\$2.84	\$3.09
3	1/3	\$2.26	\$2.48	\$2.71
4	1/4	\$2.06	\$2.27	\$2.47
6	1/6	\$1.74	\$1.91	\$2.09

- Tobacco Curing Permit – Coverages E or F
 

Subject to company approval, the tobacco curing permit may be added to a policy. When attached, the fire cause of loss is extended to provide coverage on covered property when an open fire is used to cure or dry tobacco. The additional charge is pro-rated for the period to apply.

**Rate**  
\$3.00

For Coverage E or F - Add the following charge to the applicable property rates:
- Refrigerated Products – Coverage C or Coverage F
  - Increased Limit: (\$1,000 limit included) Per \$100 \$1.15



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- Inflation Guard – Coverages A, B, and E

Amount of Annual Increase	Annual	Policy Term	
		3 Yr – Ann Installments	3 Year
4%	1.02	1.07	1.06
6%	1.03	1.10	1.09
8%	1.04	1.13	1.12
Each additional 2% (add)	0.02	0.05	0.04

- Unoccupancy or Vacancy Permit – Coverages A, B and D  
Multiply the pro-rated premium for each 60 day period by the factor of .50 as an added charge.
- Pollutant Clean Up and Removal  
The included limit of \$15,000 per insured location, per policy term may be increased to a maximum limit of \$500,000. For each \$1,000 of increased limit (applies to all locations) add: \$9.00
- Computer Endorsement **Factor**  
Computer hardware and software may be insured specifically with special causes of loss using this endorsement and schedule:  
Apply the following rates to the Limit of Insurance selected:
 

Class I – Hardware Rate:	0.75
Class II – Software Rate:	0.75
- Freezing or Smothering Of Livestock – Coverages F and G  
To include death or euthanasia resulting from freezing or smothering on all livestock covered under Coverages F and G, add the following rate per \$100 0.15



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**RULE 18 - INLAND MARINE – COVERAGE I**

These rates are to be used as a guideline for Agri Underwriters.

**Rates**

**A. Accounts Receivable**

Accounts Receivable Rate per \$100 \$ 0.50

**B. Equine Care, Custody or Control**

Limits are Per Horse / Per Policy (000's)

Limit	Up to 10 Horses	Each additional 10 or portion thereof	Limit	Up to 10 Horses	Each additional 10 or portion thereof
5/25	\$175	\$114	25/100	\$300	\$195
5/50	\$200	\$130	25/250	\$350	\$228
10/50	\$225	\$146	50/250	\$475	\$309
10/100	\$250	\$163	100/300	\$600	\$390
15/100	\$275	\$179	100/500	\$825	\$536

**C. Livestock Semen**

Livestock Semen Rate per \$100 \$ 2.50

**D. Milk Contamination and Leakage**

For 50% as "Your Share of Loss" and \$1,000 deductible (whichever is greater applies) Rate per \$100 \$3.75

For other than 50% as "Your Share of Loss" and \$1,000 deductible, apply the following rates:

"Your Share of Loss"	Deductible Amount	Rate
35%	\$750	\$ 4.25
20%	\$500	\$ 5.00

**E. Miscellaneous Property**

Miscellaneous Property Rate per \$100 \$2.00

**F. Personal Property In Transit on Owned Vehicles**

Personal Property In Transit On Owned Vehicles Rate per \$100 \$ 0.20

Personal Property In Transit – Broad

Use a judgment rate between .15 to .40 per \$100, with a \$300 minimum charge for this form.

**G. Valuable Papers and Records**

Valuable Papers and Records Rate per \$100 \$ 0.50



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**H. Watercraft – (Hull and Liability)**

Some watercraft are not eligible for coverage, therefore all requests for watercraft coverage must be referred to the company before binding. Rates are based upon \$250 deductible and per \$100 of insurance. Refer to R-3 for higher deductible credits.

A. Physical Damage Rates – Coverages	<b>Rates</b>
1. Boat Age 0 – 4:	\$ 1.25
2. Boat Age 5 – 10:	\$ 1.40
3. Boat Over 10 years old:	\$ 2.25
4. Personal Watercraft, including Jet Skis (all years) – 499 CC's or less:	\$ 5.00
500 CC's or more:	\$ 6.00
5. Boat Trailer:	\$ 2.00
6. Unattached Boat/Sports Equipment:	\$ 2.00

B. Watercraft Liability Rates:	Occurrence	\$100	\$500	\$1,000
Limits in 000's	Aggregate	\$200	\$1,000	\$2,000
	Medical Payments	\$1	\$5	\$10

**Classification**

1. Outboard, Inboard or Inboard-Outboard*				
Up to 50 HP and:	less than 15 ft.	\$25	\$44	\$55
	more than 15 ft.	\$31	\$55	\$69
51 – 100 HP and:	less than 15 ft.	\$40	\$70	\$88
	more than 15 ft.	\$50	\$88	\$110
101 – 150 HP and:	less than 15 ft.	\$60	\$105	\$132
	more than 15 ft.	\$75	\$131	\$165
151 – 200 HP – all lengths		\$80	\$140	\$176
over 200 HP – all lengths		\$90 to \$150	\$160 to \$210	\$200 to \$275
2. Sailboats				
26 to 40 ft.		\$33	\$57	\$72
Over 40 ft.		\$50 to \$100	\$75 to \$150	\$100 to \$200

Rate is selected within the range listed above based on individual risk characteristics for the exposure.

3. PWC's (Personal Watercraft – Jet Skis)				
499 cc's or less		\$100	\$175	\$220
over 500 cc's		\$200	\$350	\$440

\* Total all horsepower if more than one engine is used.

C. Modifier for Territory and Navigation Limits – Apply to Watercraft Liability and Hull Coverages.  
Apply Coastal Surcharge Factor whenever principal use or mooring is in tidal waters.

Zones	<b>Factor</b>	<b>Coastal Surcharge</b>
1. CO, ID, IL, IN, MI, MN, MT, NE, ND, OR, SD, Upstate NY, WA, WI AND WY	1.00	1.30
2. AL, AR, AZ, CA, CT, DE, D.C., GA, IA, KS, KY, ME, MD, MA, MS, MO NV, NH, NJ, NM, NC, OH, OK, PA, RI, SC, TN, TX, UT, VT, VA AND WV	1.33	1.75
3. Downstate NY, FL and LA (counties of Westchester, Nassau, Suffolk & five counties of N.Y. City)	1.66	1.75
4. AK and HI	2.00	1.75



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**RULE 19. AGRIPOLICY COMMERCIAL – COVERAGE J**

Refer to Agripolicy Commercial Section

**CRIME – COVERAGE K**

Use rates as filed by the company based on loss costs in Div. 3 of the ISO CLM.

**RULE 20 – EQUIPMENT BREAKDOWN – COVERAGE L**

Refer to Company

**RULE 21 – LIVESTOCK MORTALITY – COVERAGE M**

With this form, you may select Livestock Mortality Coverage, which includes Limited Theft, or Specified Causes of Loss which also includes Theft.

Optional Endorsements available are: Major Medical Expense Endorsement  
Surgical Expense Endorsement

Rates are based on the primary usage of the animal, number insured, age and type of animal.

Cattle:	Ages 3 months through 8 years	# of head insured	Rate per \$100
Usage:	Dairy, Breeding or Show:	1 thru 5	\$6.25
	Dairy, Breeding or Show:	6 thru 10:	\$5.60
	Dairy, Breeding or Show:	11 or more:	\$5.00
	Club Calves (4-H or FFA):		\$6.25

Horses:	When under age 2, rate is based on age. For horses over age 2, rate is based on usage.		
	Ages under 2 years		Rate per \$100
	Yearlings:		\$3.50
	Ages 6 months to 1 year:		\$4.50
	Ages 31 days to 6 months:		\$5.50
	Ages 24 Hours to 30 days:		\$7.00
Usage:	Ages 2 through 14 years:	Rate per \$100	Racing of
	Breeding	\$3.50	Trotter/pacer*:
	Pleasure:	\$3.50	Flat Track*:
	Show:	\$3.50	Steeplechase:
	Dressage:	\$3.25	Steeplechase:
	Performance:	\$3.50	limited to 5 days
	Hunter/Jumper:	\$3.75	Walking Horses:
	Barrel Racing & pole bending	\$3.50	High Hazard of:
			Polo playing:
			Rodeo:
			\$6.00
			\$7.00

\*Increase the rate using a factor for: (1) geldings by 1.50 (2) age of 5 or more by 2.0.  
Do not insure these classes when the horse is age 8 or more



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Specified Causes of Loss:	Rate for all animals use:	<b>Rate</b>
Major Medical Expense Endorsement**	Charge an additional premium of \$150 per animal.	\$1.25
Surgical Expense Endorsement**	Charge an additional premium of \$125 per animal.	

Colic Endorsement (G15022) will be added to all policies at no charge.

\*\*If we pay for the death of a covered animal, we will retain the premium for that animal shown in the Declarations, Schedule(s) or Endorsement(s) as it will be fully earned at the time of loss. If a covered animal is purchased or sold during the policy term the premium will be on a pro rata basis.

**RULE 22: FARM LIABILITY – COVERAGE N AND COMMERCIAL GENERAL LIABILITY – COVERAGE O**

The following Farm Premises and Operations premiums include Products and Completed Operations for sales of up to \$1,000,000 of Cotton, Eggs, Grain, Hay, Livestock (not horses), Milk, Nuts, Poultry, Semen/Embryos, and Tobacco only.

**A. Farm Premises & Operations**

		Limits of Insurance (000's)			
		<b>Code</b>	<b>Occurrence/Aggregate</b>		
<u>Occurrence</u>			\$100/	\$500/	\$1,000
<u>Aggregate</u>			200	1,000	2,000
<u>Medical Payments to Others</u>			\$1	\$5	\$10
<u>Total Acreage</u>		Code			
Up to 320 acres		01905	87	147	195
321 to 640 acres		01906	130	221	292
over 640 acres		01907	216	368	487
<u>Each exposure unit:</u>					
<b>C.14</b>	Personal Liability	05135	31	53	71
<b>19.E.24</b>	Additional Dwellings Rented to Others	05117	19	32	42
	Livestock and horse surcharge	01391	27	46	61
<b>C.10</b>	Home Day Care (for up to 3 persons receiving care)	01380	157	267	354
	Residence Employees – in excess of 2 included	01415	31	53	71
<u>Per \$1,000 receipts:</u>					
<b>C.6</b>	Custom Farming				
	Excess Receipts of \$25,000 or less :	07106	9.00	15.30	20.25
	(rate applies to receipts over \$25,000) \$25,001 or more:	07106	2.25	3.83	5.06
<b>C.11</b>	Incidental Business Pursuits	05123	9.00	15.30	20.25
<b>C.8</b>	Farm Stand or Farmers Market	01235	0.22	0.37	0.50
<b>C.15</b>	<u>Recreational Vehicles</u>				
	Annual Premium per Vehicle	07990	108	184	243
<b>19.E.16</b>	<u>Unlicensed – Unregistered Farm Trucks</u>	07991	No credit for seasonal lay-up		
	0 – 20,000 G.V.W.	Each Truck	53	90	119
	20,000 – 45,000 G.V.W.	Each Truck	106	180	239
	Over 45,000 G.V.W.	Each Truck	193	328	434



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		<b>Code</b>	<b>Occurrence/Aggregate</b>		
<u>Occurrence</u>			\$100/	\$500/	\$1,000
<u>Aggregate</u>			200	1,000	2,000
Medical Payments to Others			\$1	\$5	\$10
<b>C.4.C.5</b>	<u>Crop Dusting – Performed by Others – Rate per \$1,000 cost of applications</u>	01360	23.00	39.10	51.75
<b>C.2</b>	<u>Chemical Drift – Increased Aggregate Limit</u> For each \$1,000 of Increase add:			1.00	
	Maximum Aggregate Limit of Insurance is \$1,000,000	88046			
	Limits of Insurance (000's)				
	<u>Feedlots</u>				
	Up to \$200 head included without additional charge				
	Between 201 and 500 head add:		100	170	225
	Over 501 head:				
	Add for each increment of 500 head		50	85	113
	<u>Equine Liability Rates</u>				
	Exposure		(Base Rate at \$100/\$200)		
Pleasure Horses	1-5 horses	40047	65	111	146
	6-10 horses		130	221	293
	> 10 horses		\$10 to \$25 per horse		
Stables – Boarding	1-10 horses	88092	228	388	513
	11-15 horses		293	498	659
	16-20 horses		390	663	878
	> 20 horses		\$5 to \$15 per horse		
Stables – Training	(per \$1,000 payroll)	99111	12	20	26
	(25,000 min. payroll)				
Riding Instructors	1-5 students	88093	260	442	585
	6-10 students		390	663	878
	11-15 students		423	719	952
	> 15 students		46	78	104
Horse Shows	per day	63214	96	163	216
Clinics	per clinic	88094	33	56	74
Riding Clubs	1-100 members	88095	65	111	146
	101-250 members		98	167	221
	> 250 members		\$0.20 to \$0.40 per member		
Equine – Lessor's Risk	per location	88096	195	332	439
Equine Sales	per \$1,000 sales	45771	9.10	15	20
Equestrian Day Camps	1-5	88097	195	332	439
(campers/week)	6-10		260	442	585
	> 10		\$10 to \$20 per camper/per week		
Additional Named Insured	per person	04122	116	197	261
Independent Contractors	per trainer	88098	192	326	432
<b>C.16</b>	<u>Transportation of Farm Chemicals and Fertilizers – Increased Aggregate Limit</u>				
	Maximum Aggregate Limit of Insurance is \$100,000	88047			
			For \$1,000 of Increase add: 2.50		



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Farm Products

For receipts over \$1,000,000 of Cotton, Eggs, Grain, Hay, Livestock (not horses), Milk Nuts, Poultry, Semen/Embryos, and Tobacco, use the following rates (on the excess):

For basic limits of \$100,000/\$200,000, select a rate between \$0.10 to \$1.50 per \$1,000.

The Increased Limits factors would apply if higher limits are selected.

**C.1** Additional Insured

No charge applies except for Vendors - Add \$25 each at basic limits		<u>Employee Benefits Liability Rates</u>
Limit: \$100,00/\$200,000		
0 to 10 employees		\$ 50
11 to 100 employees		150
Over 100 employees		250

Increased Limit Factors apply. Premium for this coverage is not modified if used with Coverage O.

Seed Merchants - Coverage for Erroneous Delivery or Mixture and Resulting Failure of Seed to Germinate – G16916

Prem/Opns	Per \$1,000 Sales	16891	0.13
Products	Per \$1,000 Sales	16891	0.58

Factors for decreased Deductibles:

\$ 5,000	1.15	\$15,000	1.10
10,000	1.12	20,000	1.05

Business Pursuits Not Otherwise Classified

Use the rates and classes on pages R-C4 through R-C7

Note: For Coverage R – Farm Employer’s Liability and Farm Employee Medical Expense Rates – See page R-18

**E.1** Increased Limits

	Increased Limits Factors – Farm Liability (and Products Coverages)							Limits (000's)
Occurrence	\$100	\$200	\$300	\$400	\$500	\$1,000	\$1,000	
Aggregate	\$200	\$400	\$600	\$800	\$1,000	\$1,000	\$2,000	
Medical Payments	\$1	\$2	\$3	\$4	\$5	\$10	\$10	
Factor	1.00	1.20	1.40	1.55	1.70	2.20	2.25	

**C12.** Fire Damage Legal Liability – Increased Limits Charges

Limit	\$200,000	\$300,000
Addn'l Charge	\$200	\$300

**Coverage O** —Commercial General Liability, apply a factor of 1.25 to all Coverage N rates and premiums except Products and Completed Operations. Do not apply this factor to rates on pages R-C4 through R-C7.



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**Optional Coverage N and O Coverage Endorsements available.** Refer to State Rate Pages on R-C7 for rates.

Pesticide or Herbicide Applicator Coverage Endorsement – CG 2264. The endorsement eliminates the pollution exclusion of the Commercial General Liability and should only be used in conjunction with Crop Spraying class code 91606. The operation of an aircraft is not covered by this endorsement.

Seed Merchants - Coverage for Erroneous Delivery or Mixture and Resulting Failure of Seed to Germinate – Form G16916: This endorsement provides BI and PD coverage for failure of seed to germinate, erroneous delivery of seed, error in mechanical mixture of seed or presence of noxious weeds and should only be used in conjunction with Seed Merchants class code 16891.

Gas and Petroleum Operations Keep Fill Coverage Endorsement – Form G14783: This endorsement provides BI and PD coverage for insured’s failure to provide adequate gas or oil according to written contract or supply agreement and should only be used with Gas Dealers – LPG class code 13410 and Gas Dealer code 13411.

Limited Consulting Services Coverage Endorsement – Form G14785: This endorsement provides PD coverage arising out of the rendering of or failure to render the professional services described in the endorsement. Consulting services that relate to the sale, distribution, application or formulation of either Animal Feed or Chemicals and Fertilizer are eligible only when a licensed professional is on staff.

When the Chemical and Fertilizer coverage is selected, this is only to be used with the class codes:

- 10036 - Anhydrous Ammonia Dealer
- 53001 - Fertilizer Blending
- 91606 - Crop Spraying
- 11101 - Chemical Distributor

When the Animal Feed coverage is selected, this is only to be used with the class codes:

- 12583 - Feed, Grain or Hay Dealer
- 53001 - Feed Mfg

**RULE 23 AGRI-UMBRELLA LIABILITY – COVERAGE Q**

**Exposure**

Base Charge for the First \$1,000,000 (Minimum) Limit	Basis of Premium	CSL	Primary Occurrence Limits	
			\$500,000	\$1,000,000
Farm Exposure and Personal Liability				
Acreage, rental dwellings, locations, watercraft, unlicensed recreational vehicles, custom farming, all other:	% of underlying premium		15% (4)	10%
<b>Note:</b> *Do not include charges for Aerial Spraying or increased limits for medical payments, or aggregate limits for Chemical Drift or Transportation of Chemicals.				



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<b>Automobile</b>			
Private Passenger	Initial	\$71	\$50
Each Additional	Per Unit	\$47	\$30
<b>Farm Service</b>			
Light Truck	Initial	\$71	\$50
Each Additional	Per Unit	\$47	\$30
Medium Truck	Initial	\$120	\$75
Each Additional	Per Unit	\$87	\$60
Heavy Truck	Each	\$161	\$100
Extra Heavy & Truck Tractors	Each	\$322	\$300
Buses	Each	\$322	\$300
Non-Farm Vehicles	Each	\$250	\$200
<b>Commercial</b>			
Incidental	% of Premium	15%	10%
Other	% of Premium	20%	15%

**Self Insured Retention**

A \$1,000 Self Insured Retention is standard on the Agri Umbrella Liability. For higher retention levels, apply the following credit:

	\$ 5,000	\$25 credit
	\$10,000	\$50 credit
Self Insured Retentions of more than \$10,000 credit as follows:	\$20,000	\$100 credit

**Increased Limits and Minimum Premiums**

Increased Limits	Factor	Minimum Premium with underlying Farm Liability Form	Minimum Premium with underlying CGL Form
\$1,000,000	1.00	\$ 750 see Note (3)	\$1,000 see Note (4)
\$2,000,000	1.60	\$1,000 see Note (5)	\$2,000 see Note (5)
\$3,000,000	1.75	\$1,250	\$3,000
\$4,000,000	1.90	\$1,500	\$4,000
\$5,000,000	1.95	\$2,000	\$5,000

For a limit greater than \$5 million, add the following for each \$1,000,000:

.35 to the factor applicable to greater than \$5 million - with a minimum of \$1,000 per million.

- Notes:** (1) The underlying Aggregate Limit is to be twice the Occurrence Limit.  
 (2) For underlying split limits on the underlying Automobile coverage, only \$500/500/250 or higher is acceptable. Use the same charges as shown above for \$500,000 CSL underlying.  
 (3) A minimum premium of \$500 applies whenever Automobile coverages are excluded.  
 (4) If the underlying liability policy is written on a CGL basis add 15%.  
 (5) If the NAIC Classification is Farm and Ranch written with CGL Liability (Coverage O), then apply the Minimum Premium shown above for the underlying Farm Liability.



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**RULE 24 FARM EMPLOYER'S LIABILITY AND FARM EMPLOYEE MEDICAL EXPENSE  
COVERAGE R**

Farm Employer's Liability:

	Limits \$100 / 200	Liability Limit (000's)			
		\$500 / 1,000		\$1,000 / \$2,000	
01331 Each Full Time Employee	102	173		230	
01332 Each Part Time Employee	82	139		185	
Farm Employees Medical Payments (000's):		\$1	\$5	\$7.5	\$10
01331 Each Full Time Employee		16	80	120	160
01332 Each Part Time Employee		16	80	120	160

Increased Limits Factors – Liability Coverage R							Limits (000's)
Occurrence	\$100	\$200	\$300	\$400	\$500 /	\$1,000 /	\$1,000 /
Aggregate	\$200	\$400	\$600	\$800	\$1,000	\$1,000	\$2,000
Factor	1.00	1.20	1.40	1.55	1.70	2.20	2.25

**THE FOLLOWING ITEMS APPLY TO ALL COVERAGE PARTS UNLESS NOTED OTHERWISE**

**Loss Free Credit**

Credit is applicable to the policy premiums excluding Earthquake, Equipment Breakdown Coverage L, Livestock Mortality Coverage M, Agri-Umbrella Coverage Q and Limited Pollution Coverage S. Renewal premiums will be reduced 5% when the previous annual policy was loss and claim free. Credit will increase by 5% when the policy remains loss/claim free for the following year. Maximum credit is 10%. Should loss occur during the current policy period no credit will be allowed for the next renewal period (12 months). Thereafter – credit may be earned with a loss free record. The loss experience provided by prior carriers (printed) will be accepted.

**Minimum Policy Premium**

If coverage is written for only one line of business – Property or Liability:	Minimum \$1,000
If more than one coverage part is written – Exclusive or Umbrella Coverage Part	\$1,000



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**RULE 19. AGRIPOLICY COMMERCIAL – COVERAGE J**

Frame Construction, \$500 Deductible and All Protection Classes – Rates are Per \$100 of Insurance

Note: Only Agripolicy Commercial Forms can be used with these rates.

<b>Rule</b>	<b>Coverages</b>	<b>Rate</b>
<b>B.1</b>	1. Buildings, Business Personal Property, Personal Property of Others, Outdoor Signs, and Tenant's Improvements and Betterments	\$0.59
<b>B.2.</b>	2. Stock (Excluding Hay)	\$0.39
<b>E.29</b>	- Hay	\$1.95
<b>E.30.</b>		
	3. Mobile Equipment	\$0.39
	4. Livestock	\$0.91
	<b>Additional Coverages</b>	
<b>B.4.a.</b>	5. Business Income (Excess over \$25,000)	\$0.39
<b>B.4.b.</b>	6. Debris Removal (Excess over \$50,000)	\$0.39
<b>B.4.d.</b>	7. Pollution Clean Up (Excess over \$15,000)	\$1.17
	<b>Coverage Extensions</b>	
<b>B.5.b.</b>	8. Newly Acquired Buildings (Excess over \$250,000)	\$0.59
<b>B.5.b.</b>	9. Newly Acquired Business Personal Property or Stock (Excess over \$250,000)	\$0.39
<b>B.5.f.</b>	10. Tank Leakage (Excess over \$10,000)	\$0.65
<b>B.4. &amp; B.5</b>	11. Other Coverage Extensions and Additional Coverages not listed above: Increased Limits (No Deductible Applies)	\$0.65
	<b>Optional Coverages</b>	
<b>E.17</b>	12. Flood Coverage – Option FL	\$0.07
<b>E.8.</b>	13. Earthquake Coverage – Option EQ	\$0.04
<b>E.5.</b>	14. Crime Coverages – Options BG, ED & FA (All Coverages)	\$0.46
<b>E.10</b>	When Burglary and Robbery Charges is Excess over Other Insurance apply a factor of .40.	
<b>E.18</b>		
<b>E.31</b>	15. Transportation Coverage – Option TR	\$0.65
<b>E.15.</b>	16. Exterior or Interior Glass – Options EG & IG	\$0.65
<b>E.3.</b>	17. Builders Risk – Option BR (Completed Value – Reporting Form)	\$0.65
<b>E.10</b>	18. Electronic Data Processing Equipment – Option EDP	\$0.65
	Mechanical Breakdown Coverage for Data Processing Equipment (add rate to above)	\$0.78
<b>E.4</b>	19. Building Ordinance Coverage – Option OL (Multiply Building Rate by 1.10)	
<b>E.2.</b>	20. Agreed Value – Option AGV (Multiply Building Rate by 1.05)	
<b>E.27</b>	21. Replacement Cost Coverage – Option RC (Minimum 80% Coinsurance) Flat Charge of:	\$1.30



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**Optional Endorsements**

<b>E.23</b>	<b>22. Perishable Stock Coverage</b>	\$1.63
<b>E.22</b>	<b>23. Mortgaged and Stolen Grain Coverage (Rates Apply to 90% of Grain Purchases – Per \$1,000)</b>	
	- Limit: \$50,000 Each Transaction / \$300,000 Annual Aggregate	\$0.16
	\$100,000 Each Transaction / \$500,000 Aggregate	\$0.20

**E.32** **24. Utility Services – Direct Damage and Time Element Coverage Endorsements**  
**E.33**

Utility Service Coverage	Buildings, Business Personal Property, <u>and Stock</u>	<u>Business Income</u>
- Communication Supply	0.01	0.18
- Power and Water Supply	0.04	0.08
- Include Overhead Transmission Lines (add)	0.01	0.13
- Include Earthquake (add)	0.05	0.13

Note: The limit on covered property will be specified on form G14793 and/or G16913.

<b>25. Transportation Coverage for Property of Others</b>	\$1.63
<b>E.19 26. Functional Replacement Cost (Multiply Building Rate by 1.30)</b>	

**27. The following premium adjustments apply to the NAIC classification for the primary exposure and apply to only rates identified with numbers 1. and 2. shown on page R-C1.**

<u>Class</u>	<u>NAIC Classification</u>	<u>Factor</u>
Grower/Packer/Shipper	Grower/Packer/Shipper, Crop Production	0.73
Feedlots	Cattle Feedlots	1.17
Auction Barns	Livestock Auctions	1.32
Seed Dealers	Seed Dealers, Grain and Feed Dealers	0.75
Feed Mills	Prepared Feeds/Feed Manufacturing	1.36
Nurseries	Wholesale Nurseries, Tree, Sod Farms	0.68
Farm Equipment Dealers	Farm Garden Machinery	1.14
Custom Harvesting	Crop Harvesting	1.14
Farm Mgmt	Farm Management Svcs	1.36
Unclassified	Unclassified	1.36

**PREMIUM ADJUSTMENTS**

**A. The following premium adjustments apply only to rates identified with numbers 1., 2., 3., 4., 5., 6., 7., 8., 9., 11., 17., and 24. shown on page R-C1 and 2:**



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<b>B.3</b>	1. Covered Causes of Loss:	Basic	<u>Factor</u> 0.90
		Broad	0.95
		Special	1.00
 <b>B.</b> The following premium adjustments apply only to rates identified with numbers 1. and 2. shown on rate page R-C1:			
	1. Construction:	Frame	1.00
		Non-Combustible	0.60
		Fire Resistive	0.40
 <b>C.</b> The following premium adjustments apply only to rates identified with numbers 1., 2., and 3. shown on page R-C1:			
	1. Coinsurance	90%	0.95
		100%	0.90

**Minimum Premiums**

Policy writing minimum premium: \$1,000

**D.** The following premium adjustments apply only to rates identified with numbers 1., 2., 3., 4., 7., 8., 9., 10., 12., 15., 17., and 18. shown on page R-C1:

1. Deductibles

<u>Deductible</u>	<u>Total Amt of Ins</u>	<u>Factor</u>	<u>Deductible</u>	<u>Total Amt. Of Ins.</u>	<u>Factor</u>
\$500	< = 50,000	0.93	\$1,000	< = 50,000	0.89
\$500	50,001 – 100,000	0.96	\$1,000	50,001 – 100,000	0.92
\$500	100,001 – 250,000	0.97	\$1,000	100,001 – 250,000	0.93
\$500	> 250,000	1.00	\$1,000	> 250,000	0.96
<u>Deductible</u>	<u>Total Amt of Ins</u>	<u>Factor</u>	<u>Deductible</u>	<u>Total Amt. Of Ins.</u>	<u>Factor</u>
\$2,500	< = 100,000	0.71	\$5,000	< = 250,000	0.59
\$2,500	100,001 – 250,000	0.79	\$5,000	250,001 – 500,000	0.69
\$2,500	250,001 – 500,000	0.82	\$5,000	500,001 – 1,000,000	0.74
\$2,500	> 500,000	0.89	\$5,000	> 1,000,000	0.84
<u>Deductible</u>	<u>Total Amt of Ins</u>	<u>Factor</u>	<u>Deductible</u>	<u>Total Amt. Of Ins.</u>	<u>Factor</u>
\$10,000	< = 250,000	0.44	\$25,000	< = 500,000	0.32
\$10,000	250,001 – 500,000	0.54	\$25,000	500,001 – 1,000,000	0.42
\$10,000	500,001 – 1,000,000	0.60	\$25,000	1,000,001 – 5,000,000	0.52
\$10,000	1,000,001 – 5,000,000	0.69	\$25,000	5,000,001 – 10,000,000	0.60
\$10,000	> 5,000,000	0.81	\$25,000	> 10,000,000	0.71
<u>Deductible</u>	<u>Total Amt of Ins</u>	<u>Factor</u>	<u>Deductible</u>	<u>Total Amt. Of Ins.</u>	<u>Factor</u>
\$50,000	< = 1,000,000	0.27	\$75,000	< = 1,000,000	0.25
\$50,000	1,000,001 – 3,500,000	0.39	\$75,000	1,000,001 – 3,500,000	0.33
\$50,000	3,500,001 – 5,500,000	0.44	\$75,000	3,000,000 – 5,500,000	0.38
\$50,000	5,500,001 – 10,000,000	0.48	\$75,000	5,500,001 – 10,000,000	0.42
\$50,000	> 10,000,000	0.60	\$75,000	> 10,000,000	0.54
<u>Deductible</u>	<u>Total Amt of Ins</u>	<u>Factor</u>			
\$100,000	< = 1,000,000	0.23			
\$100,000	1,000,001 – 3,500,000	0.31			
\$100,000	3,500,001 – 5,500,000	0.35			
\$100,000	5,500,001 – 10,000,000	0.39			
\$100,000	> 10,000,000	0.50			



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**COMMERCIAL GENERAL LIABILITY RATES**

\*Rates are based upon limits of insurance of \$100,000 occurrence and \$200,000 General Aggregate and Medical Payment – Limit of \$1,000. For increased limits refer to increased limit table.

<b>Classification and Rates</b>				
<b>Business Pursuits and Exposure Classes</b> <u>Exposure Classification</u>	<u>Coverage</u>	<u>Class</u>	<u>Exposure Base</u>	<u>Rate*</u>
Anhydrous Ammonia Dealer (1)	Prem/Opns Products	10036 10036	Per Plant Per Ton	\$75.00 0.60
Building/Premises – Lessor’s Risk (bank, office, mercantile or manuf.)	Prem/Opns Products (Incl.)	61212	Per 1,000 Sq. Ft.	48.76
Building/Premises – Lessor’s Risk (maintained by insured)	Prem/Opns Products (Incl.)	61217	Per 1,000 Sq. Ft.	30.04
Building/Premises – Lessor’s Risk (occupied by insured’s employees)	Prem/Opns Products (Incl.)	61224	Per 1,000 Sq. Ft.	47.85
Buildings/Premises – Operation by owner, lessee, real estate, mgmt firm)	Prem/Opns Products (Incl)	61226	Per 1,000 Sq. Ft.	96.64
Chemical Distributor (1)	Prem/Opns Products	11101 11101	Per \$1,000 Sales Per \$1,000 Sales	0.25 0.12
Cotton Gin Operation	Prem/Opns Products	51986 51986	Per \$1,000 Sales Per \$1,000 Sales	0.50 0.40
Crop Spraying* (2)	Prem/Opns Products (Incl.)	91606	Per \$1,000 Payroll	7.50
Dairy Products Mfg.	Prem/Opns Products	52002 52002	Per \$1,000 Sales Per \$1,000 Sales	0.10 0.50
Distributor Food – NOC	Prem/Opns Products	12361 12361	Per \$1,000 Sales Per \$1,000 Sales	0.12 0.12
Feed, Grain or Hay Dealer (doesn’t include grain elevator operations)	Prem/Opns Products	12583 12583	Per \$1,000 Sales Per \$1,000 Sales	0.35 0.23
Feed Mfg. (NOC)	Prem/Opns Products	53001 53001	Per \$1,000 Sales Per \$1,000 Sales	0.30 0.56
Fertilizer Dealers/Distributors (1)	Prem/Opns Products	12683 12683	Per \$1,000 Sales Per \$1,000 Sales	0.40 0.50
Fertilizer Mfg. (includes dry mixing plants)	Prem/Opns Products	53077 53077	Per \$1,000 Sales Per \$1,000 Sales	0.75 1.10

**Notes:**

- (1) When products coverage is afforded, attach endorsement CG 22 66 (11 85) – Misdelivery of Liquid Products Coverage
- (2) This classification does not include herbicide/pesticide application coverage.



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COMMERCIAL GENERAL LIABILITY RATES

<b>Classification and Rates</b>				
<u>Exposure Classification</u>	<u>Coverage</u>	<u>Class</u>	<u>Exposure Base</u>	<u>Rate*</u>
Food Products Mfg. –Dry	Prem/Opns	53374	Per \$1,000 Sales	0.26
	Products	53374	Per \$1,000 Sales	0.65
Food Products Mfg. – Frozen	Prem/Opns	53375	Per \$1,000 Sales	0.20
	Products	53375	Per \$1,000 Sales	0.44
Food Products Mfg. - Not Dry (in glass containers)	Prem/Opns	53376	Per \$1,000 Sales	0.32
	Products	53376	Per \$1,000 Sales	0.54
Food Products Mfg. – Not Dry (in other than glass containers)	Prem/Opns	53377	Per \$1,000 Sales	0.19
	Products	53377	Per \$1,000 Sales	0.46
Fruit or Vegetable Dealer	Prem/Opns	13111	Per \$1,000 Sales	0.36
	Products	13111	Per \$1,000 Sales	0.26
Fruit or Vegetable Distributor	Prem/Opns	13112	Per \$1,000 Sales	0.04
	Products	13112	Per \$1,000 Sales	0.09
Fruit or Vegetable Harvesting Contractors	Prem/Opns Products (Incl.)	43840	Per \$1,000 Sales	0.32
Gas Dealers – LPG (1) (2)	Prem/Opns	13410	Per Plant	100.00
	Products	13410	Per 1,000 Gallons	2.00
Gas Dealer (1) (2)	Prem/Opns	13411	Per Plant	100.00
	Products	13411	Per 1,000 Gallons	0.06
Gas Station – Retail (3)	Prem/Opns	13455	Per 1,000 Gallons	1.75
	Products	13455	Per 1,000 Gallons	0.10
Grain Elevator Ops.	Prem/Opns Products (Incl)	95455	Per \$1,000 Payroll	17.00
Grain Milling (preparation of animal feed shall be rated separately)	Prem/Opns	13621	Per \$1,000 Sales	0.24
	Products	13621	Per \$1,000 Sales	0.24
Grocery Stores – NOC	Prem/Opns	13673	Per \$1,000 Sales	1.17
	Products	13673	Per \$1,000 Sales	0.04
Hardware Stores	Prem/Opns	13716	Per \$1,000 Sales	0.84
	Products	13716	Per \$1,000 Sales	0.46

Notes:

- (1) When products coverage is afforded, attach endorsement CG 22 66 (11 85) – Misdelivery of Liquid Products Coverage
- (2) Classification excludes injury or damage resulting from a failure to supply, attach endorsement CG 22 50 – Failure to Supply Endt. unless CG 81 44 is requested.
- (3) Attach endorsement CG 22 68 – Operator of Customers Autos on Particular Premise Endt. when applicable.



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COMMERCIAL GENERAL LIABILITY RATES

<b>Classification and Rates</b>				
<u>Exposure Classification</u>	<u>Coverage</u>	<u>Class</u>	<u>Exposure Base</u>	<u>Rate*</u>
Home Improvement Stores	Prem/Opns	14279	Per \$1,000 Sales	0.50
	Products	14279	Per \$1,000 Sales	0.60
Landscape Gardening (does not include excavation)	Prem/Opns Products (Incl.)	97047	Per \$1,000 Payroll	15.00
Livestock Dealer or Commission Merchants	Prem/Opns Products (Incl.)	14855	Per \$1,000 Sales	1.40
Livestock Sales Companies	Prem/Opns Products (Incl.)	45771	Per \$1,000 Sales	1.20
Lumberyards	Prem/Opns	45819	Per \$1,000 Sales	0.70
	Products	45819	Per \$1,000 Sales	0.40
Machinery Dealer – Farm	Prem/Opns	15061	Per \$1,000 Sales	0.40
	Products	15061	Per \$1,000 Sales	0.65
Machinery Repair or Servicing – Farm	Prem/Opns	97221	Per \$1,000 Sales	10.00
	Products	97221	Per \$1,000 Sales	30.00
Meat/Fish/Poultry Distributor	Prem/Opns	15223	Per \$1,000 Sales	0.15
	Products	15223	Per \$1,000 Sales	0.10
Meat/Fish/Poultry Processing	Prem/Opns	56760	Per \$1,000 Sales	0.10
	Products	56760	Per \$1,000 Sales	0.25
Milk Dealer (1)	Prem/Opns	57001	Per \$1,000 Sales	0.05
	Products	57001	Per \$1,000 Sales	0.10
Milk Processing	Prem/Opns	57002	Per \$1,000 Sales	0.07
	Products	57002	Per \$1,000 Sales	0.40
Nursery – Garden (landscape gardening is rated separately)	Prem/Opns Products (Incl.)	15699	Per \$1,000 Sales	0.20
Orchard/Vineyards – Operation by Contractor (2)	Prem/Opns Products (Incl.)	98257	Per \$1,000 Payroll	15.00
Pet Food Mfg.	Prem/Opns	57913	Per \$1,000 Sales	0.36
	Products	57913	Per \$1,000 Sales	0.23

Notes:

- (1) When products coverage is afforded, attach endorsement CG 22 66 (11 85) – Misdelivery of Liquid Products Coverage.
- (2) This classification does not include herbicide/pesticide application coverage. If coverage desired, Pesticide or Herbicide Applicator Coverage Endorsement must be added.



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**COMMERCIAL GENERAL LIABILITY RATES**

<b>Classification and Rates</b>				
<u>Exposure Classification</u>	<u>Coverage</u>	<u>Class</u>	<u>Exposure Base</u>	<u>Rate*</u>
Produce Handling and Packing	Prem/Opns	16604	Per \$1,000 Sales	0.15
	Products	16604	Per \$1,000 Sales	0.10
Rental Stores – machinery or equipment – rented to others on a long-term basis (3)	Prem/Opns	16723	Per \$1,000 Sales	4.00
	Products	16723	Per \$1,000 Sales	0.50
Rental Stores – machinery or equipment – rented to others on a long-term basis (4)	Prem/Opns	16723	Per \$1,000 Sales	16.00
	Products	16723	Per \$1,000 Sales	1.50
Restaurants – (no sale of alcoholic beverages with table service)	Prem/Opns	16900	Per \$1,000 Sales	2.54
	Products	16900	Per \$1,000 Sales	0.87
Restaurants – (no sale of alcoholic beverages – without table service with seating)	Prem/Opns	16901	Per \$1,000 Sales	2.76
	Products	16901	Per \$1,000 Sales	1.10
Seed Merchants excluding germination and misdelivery, etc. (5)	Prem/Opns	16890	Per \$1,000 Sales	0.13
	Products	16890	Per \$1,000 Sales	0.19
Seed Merchants including germination, etc (6)	Prem/Opns	16891	Per \$1,000 Sales	0.13
	Products	16891	Per \$1,000 Sales	0.58
Seed Merchants – Other than Seed Corn (excl. erroneous delivery, mixture or germination)	Prem/Opns	73339	Per \$1,000 Sales	0.09
	Products	73339	Per \$1,000 Sales	0.13
Seed Merchants – Other than Seed Corn (incl. Erroneous delivery, mixture, germination)	Prem/Opns	73336	Per \$1,000 Sales	0.09
	Products	73336	Per \$1,000 Sales	0.40
Stockyards	Prem/Opns	48636	Per \$1,000 Sales	3.00
	Products	48636	Per \$1,000 Sales	0.45
Stores – Food or Drink (other than not-for-profit)	Prem/Opns	18435	Per \$1,000 Sales	0.84
	Products	18435	Per \$1,000 Sales	0.25
Stores – Food or Drink (not-for-profit only)	Prem/Opns	18436	Per \$1,000 Sales	1.20
	Products	18436	Per \$1,000 Sales	0.36
Stores – No Food or Drink (other than not-for-profit)	Prem/Opns	18437	Per \$1,000 Sales	0.84
	Products	18437	Per \$1,000 Sales	0.34
Stores – No Food or Drink (not-for-profit only)	Prem/Opns	18438	Per \$1,000 Sales	1.15
	Products	18438	Per \$1,000 Sales	0.40
Truckers	Prem/Opns	99793	Per \$1,000 Payroll	8.12
	Products (Incl.)	99793	Per \$1,000 Payroll	8.12
Warehouse – Lessor’s Risk occupied by multiple interests)	Prem/Opns	68702	Per 1,000 Sq. Ft.	8.88
	Products (Incl.)	68702	Per 1,000 Sq. Ft.	8.88
Warehouse – Lessor’s Risk (occupied by single interest)	Prem/Opns	68703	Per 1,000 Sq. Ft.	6.51
	Products (Incl.)	68703	Per 1,000 Sq. Ft.	6.51
Warehouse – Private	Prem/Opns	68706	Per 1,000 Sq. Ft.	26.04
	Products (Incl.)	68706	Per 1,000 Sq. Ft.	26.04
Warehouse – Cold Storage – Public	Prem/Opns	99917	Per 1,000 Sq. Ft.	13.92
	Products (Incl.)	99917	Per 1,000 Sq. Ft.	13.92
Warehouse – NOC	Prem/Opns	99938	Per \$1,000 Payroll	7.12
	Products (Incl.)	99938	Per \$1,000 Payroll	7.12
All Other Classifications	Refer to CLM	99999		
	Division 6	99999		

**Note:** Seed Merchants Other Than Seed Corn code derived from using telephone numbers corresponding to letters SEEDN and SEEDY for excluding and including erroneous delivery, mixture and germination.

- (3) With Certificates of Insurance provided by operators of rented equipment
- (4) Without Certificates of Insurance provided by operators of rented equipment
- (5) Use Exclusion – Misdelivery or Germination Failure Endorsement CG2281 (01 96)
- (6) Refer to Company rates at \$25,000 deductible/Coverage N



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**COMMERCIAL GENERAL LIABILITY ENDORSEMENTS**

**Rule**

\*Rates and Premium are at basic limits.

- E.28 1.** Seed Merchants – Erroneous Delivery, Mixture and Failure to Germinate – Form G16916  
 Use this form in conjunction with the Commercial General Liability Coverage Form.  
 Refer to page R-C7 for base rates.  
 Base rates are limits of \$100,000/\$200,000 (See page R-15 for Increased Limit Factors)
- |                   |            |
|-------------------|------------|
| Deductible Amount | Rate Range |
| \$5,000           | .70 to .90 |
| \$10,000          | .65 to .85 |
| \$25,000          | .60 to .80 |

Note: Deductible credit only applies to Products rate on code 16891.

- 2.** Pesticide or Herbicide Applicator Coverage Endorsement – Form CG 22 64  
 Base rates at limits of \$100,000/\$200,000 (See page R-15 for Increased Limits Factors)  
 Base rate per each 1,000 acres or part thereof: \$40

- E.20 3.** Gas and Petroleum Operations Keep Fill Coverage Endorsement.  
 Multiply applicable classification products rate by .10 as additional premium for this endorsement.

- 4.** Limited Consulting Services Coverage Endorsement – All Classes  
 Maximum Occurrence and General Aggregate Limits are \$300,000/\$600,000  
 Base rates at limits of \$100,000/\$200,000 (See page R-15 for Increased Limit Factors)

Deductible	Rates per \$1,000 Payroll
\$250	\$7.50
\$500	\$7.40
\$1,000	\$7.25

**Increased Limits Factors – Commercial General Liability** Limits (000's)

In addition to the factors shown on page R-15, the following limits are available:

Occurrence	\$100	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000
Aggregate	\$200	\$1,000	\$2,000	\$3,000	\$4,000	\$5,000
Medical Payment to Others		\$10	\$10	\$10	\$10	\$10
Factor	1.00	2.20	2.25	2.80	3.35	3.90

**Fire Damage Legal Liability – Increased Limits Charges**

<u>Limit</u>	<u>\$200,000</u>	<u>\$300,000</u>
Addn'l Charge	\$200	\$300



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**Individual Risk Premium Modification (IRPM)**

**I. Eligibility**

- A.** The following modifications may be applied to recognize special characteristics of the risk that are not fully reflected in the basic premium or rates. These modifications contemplate the standard allowance for expenses. The total credits or debits under the following table may not exceed 40%. For a coverage to be eligible for this plan, the annual premium for that policy must total \$1000 or more before application of this plan. This plan may be applied separately to each eligible coverage part. When applied separately, a worksheet is to be completed for each.
- B.** This Plan shall not be applied to premiums for: Earthquake, Equipment Breakdown (L), Livestock Mortality (M), and Limited Pollution (S) coverages.
- C.** This Plan shall be applied to each policy that develops \$1000 or more before application of this plan.

**II. Rating Procedure**

The following modifications shall be applied to recognize special characteristics of the risk as are not already reflected in the base rates. Individual underwriting files shall contain the specific criteria, relative to the risk being rated, and document the particular circumstances that support each debit or credit. These modifications contemplate the standard allowance for expenses. If the expenses are less than standard, can be demonstrated and properly documented by the insurer, such modification, if a credit shall be increased, or if a debit shall be decreased, by the amount of reduction in expenses. The total credits or debits under the following table shall not exceed 40%.

Risk Variation	Credits		Debits
1. Care and condition of equipment and premises	5%	to	5%
2. Classification variations	5%	to	5%
3. Cooperation of owner(s) or operators with insurer's recommendations with respect to structural features, segregation and control of hazards and maintenance of protective equipment and vehicles	10%	to	10%
4. Damage Susceptibility	5%	to	5%
5. Dispersion or concentration	5%	to	5%
6. Drivers: violations and accident record (auto coverages only) not reflected in the rating of some units	10%	to	10%
7. Employees; selection, training, supervision and experience	10%	to	10%
8. Location: accessibility, congestion and exposures	5%	to	5%
9. Miscellaneous protective features and hazards	3%	to	3%
10. Roof condition and other windstorm exposures	2%	to	2%
11. Storage practices and hazardous operations	5%	to	5%
12. Superior or inferior structural feature(s)	5%	to	5%
13. Past losses relative to number of exposure units and subsequent preventative measures	10%	to	10%

**III. Expense Modification**

The premiums produced by application of the rates or rating plans approved for use by the company contemplate standard allowance for expenses. If expenses vary from standard, adjust the premium to reflect the variation in expenses in commission.



**Specialized Coverages – Dairy Agripolicy**

**COUNTRYWIDE GENERAL RULES:**

The Agripolicy General Rules are made a part of this section with the following exceptions:

**Amended Rules:**

**2.C.1) Agripolicy Premium**

The annual premium shall be computed by using the Agripolicy rates and premiums, with deviations on this page applied. The renewal premium shall be based on the rates in effect on the date the Agripolicy is processed. On policies that are continuous until cancelled, compute the premium at inception and at each anniversary date based on the annual rates in effect at that time.

**Added Rules:**

**1. E.** Eligibility - To qualify for the Dairy Program the dairy facilities must be owned and/or operated by the named insured.

**37.** Agripolicy Dairy Program Parameters and Rate Deviations:

Apply the following deviation factors to all Agripolicy rates and premiums excluding Earthquake, Equipment Breakdown Coverage L, Livestock Mortality Coverage M, Agri-Umbrella Coverage Q and Limited Pollution Coverage S premiums. A maximum credit of 25% is allowed for this program.

<b>a. Milk Quality (maximum 10% credit available for this category)</b>		
One milk contamination loss within the past 2 years	-3%	Debit
No more than 1 milk contamination loss over 2 years ago	0%	Credit
No milk contamination loss in the past 3 years	10%	Credit
<b>b. Number Of Head Being Milked (maximum 3% credit for this category)</b>		
0 to 1000 Head	0%	Credit
1001 to 1500 Head	1%	Credit
1501 to 2500 Head	2%	Credit
Over 2500 Head	3%	Credit
<b>c. Dairy Parlor and Equipment (maximum 3% credit for this category)</b>		
Dairy equipment over 20 years old	-5%	Debit
Dairy equipment is more than 10 years but less than 20 years old	0%	Credit
Dairy equipment is 10 years of age or less	3%	Credit
<b>d. Hay Quality (maximum 10% credit available for this category)</b>		
One hay fire loss less than 2 years ago	-3%	Debit
No more than 1 Hay fire loss over 2 years ago	0%	Credit
No Hay fire losses during the past 3 years	10%	Credit

**38.** Individual Risk Premium Modification  
The Individual Risk Premium Modification Plan may be used with this program.

**39.** Optional Endorsements

**A.** Livestock Loss of Value Endorsement – G14762:

This endorsement is designed to provide loss of value of livestock due to a covered cause of loss. For example, if the insured covers his 500 head of dairy cows on a Dairy Agripolicy with this endorsement and the milking parlor burns down due to a electrical short, we would pay the difference between slaughter price and ACV up to a scheduled limit of insurance per head subject to endorsement conditions. Rates are shown on the next page.



**QBE Insurance Corporation  
State Rate Page**

**Agripolicy**

**A. Livestock Loss of Value Endorsement: (continued)**

Livestock Loss of Value Endorsement – Rates Per Head

<u>Limit of Insurance Per Head</u>	<u>Percent Deductible of:</u>	<u>5%</u>	<u>10%</u>	<u>15%</u>
\$500		\$1.00	\$0.90	\$0.80
\$550		\$1.10	\$1.00	\$0.90
\$600		\$1.20	\$1.10	\$1.00
\$650		\$1.30	\$1.20	\$1.05
\$700		\$1.40	\$1.25	\$1.10
\$750		\$1.50	\$1.35	\$1.20
\$800		\$1.60	\$1.45	\$1.30
\$900		\$1.80	\$1.60	\$1.45
\$1,000		\$2.00	\$1.80	\$1.60

**B. Dairyman’s Endorsement: G14760**

This is an optional endorsement providing additional property coverages of:

Extra Expense is increased to \$10,000

Hay Coverage

1. Stack limit is increased to \$100,000, and separation distance is decreased to 50 feet.
2. When the loss exceeds the limit, an additional 25% of the limit may be applied.

Transport Vehicles (non-owned) Coverage up to \$25,000 in one occurrence with a \$1,000 deductible

Collision Resulting In The Death of Livestock Coverage

We will pay for loss of owned “livestock”:

1. The actual cash value of the animal; or
2. \$2000.

Milk Contamination and Leakage Coverage up to \$10,000.

Refrigerated Farm Personal Property Coverage up to \$10,000.

The additional premium for this optional endorsement is \$650 per year.

(The Dairy Program credit is allowed with this endorsement.)

(IRPM is allowed with this endorsement.)



**QBE Insurance Corporation  
State Rate Page**

**Agripolicy**

**Specialized Coverages – Equine Agripolicy**

**COUNTRYWIDE GENERAL RULES**

The Agripolicy General Rules are made a part of this section with the following exceptions:

Amended Rules:

**2.C.1) Agripolicy Premiums**

The annual premium shall be computed by using the Agripolicy rates and premiums, with modifications on these exception pages applied. The renewal premium shall be based on the rates in effect on the date the Agripolicy is processed. On policies that are continuous until cancelled, compute the premium at inception and at each anniversary date based on the annual rates in effect at the time.

Added Rules:

**1.E. Eligibility – Insured**

To be eligible for the Equine Agripolicy program, the insured must be able to meet the eligibility requirements below at each anniversary date of the policy.

**37. Equine Agripolicy Eligibility Requirements:**

The Equine operation must meet the following minimum requirements to qualify for the Equine Deviations:

1. Training, boarding or breeding of horses must be the primary equine activity.
2. No public riding activities involving trail rides or pony rides.
3. Signed Hold Harmless agreements must be obtained from all boarders, consignees of horses, third party riders, anyone taking instructions, or any party conducting horse activities on our insured's premises.
4. All notices required by law to enforce equine hold harmless laws must be properly posted for persons coming on the premises.

**38. Deviation Parameters applicable to Property Coverages Only;**

The insured must meet all of the above requirements prior to the inception of the policy and at each anniversary.

**39. Individual Risk Premium Modification**

The Individual Risk Premium Modification Plan may be used with this program.

**40. Rate Deviations for Equine Agripolicy**

Apply a deviation factor of .90 to Agripolicy Property (excluding Earthquake), Liability and Livestock Mortality rates and premiums for an equine operation that qualifies for the requirements in Rule 37. Do not apply modification factors to the rates shown on these exception pages.

**41. Professional Services Liability**

The exclusion for Professional Services under Coverage N.1. may be deleted for an additional charge. Use Endorsement G14800 and charge an additional 10% of the Farm Premises/Operations Liability premium at policy limits.



**QBE Insurance Corporation  
State Rate Page**

**Agripolicy**

**Specialized Coverages – Farm Management Agripolicy**

Rating Procedures:

**A.** All Property Coverages: Apply the following factors to the base rate shown.

- |   |              |
|---|--------------|
| 1. Base Rate per \$100 – applies only to Coverages A through G limits:<br>Base Premiums are for All Construction; \$250 deductible; Protection Class 10; All Zones.<br>When Coverage A dwellings are included, the base rate is applied to the Coverage A limit only.<br>Only the automatic coverages of Coverage B and D apply when Coverage A is insured. | \$1.00       |
| 2. Covered Causes of Loss   | Factor       |
|   | Basic 0.85   |
|   | Broad 0.90   |
|   | Special 1.00 |
| 3. Coinsurance – 100% to Value  | 0.95         |
| 4. For higher deductibles, refer to page R-3  |              |
| 5. It is permitted to have a blanket limit for all buildings or a scheduled amount for each building.<br>When a blanket limit is used, G14754 must be attached. When scheduled, the limit applicable to each building may be referenced as being on file with the company.  |              |

**B.** For rating of Farm Liability Coverages, the following items are substituted:  
The following Farm Premises and Operations premiums includes Products and Completed Operations. The rates are based on a single charge per location. See page R-15 for Increased Limits Factors.  
Farm Premises and Operations

		Limits (000's)	
	Occurrence	\$100	\$1,000
	Aggregate	\$200	\$2,000
	Med Pay	\$1	\$10
Farm Premises – Charge for Each Additional Named Insured	87		195
Personal Liability – Charge for each Individual Named	31		71
Unlicensed – Unregistered Farm Trucks –			
1. 0 – 20,000 G. V.W. – Each truck:	53		119
2. 20,000 – 45,000 G.V.W. – Each truck:	106		239
3. Over 45,000 G.V.W. – Each truck:	193		434

Commercial Exposures

Any exposures not adequately contemplated in the above rates shall be classified and rated using pages R-C4 through R-C7.

**C.** Farm Employer's Liability and Farm Employee Medical Expense rates:

Each Full Time Employee	29	64
Each Part Time Employee	14	31

For Coverage O –Commercial General Liability Coverage, increase the above rates and premiums by a factor of 1.25.

For Liability Limits of \$2,000,000 Occurrence/\$2,000,000 Aggregate apply a factor of 2.75.

Individual risk Modification

The Individual Risk Premium Modification Plan may be used with this program.



**QBE Insurance Corporation  
State Rate Page**

**Agripolicy**

**Specialized Coverages – Orchard – Vineyard Farm Agripolicy**

**COUNTRYWIDE GENERAL RULES;**

The Agripolicy General Rules are made a part of this section with the following exceptions:

**Amended Rules**

**2.C.1. Agripolicy Premiums**

The annual premium shall be computed by using the Agripolicy rates and premiums, with deviations on this page applied. The renewal premium shall be based on the rates in effect on the date the Agripolicy is processed. On policies that are continuous until cancelled, compute the premium at inception and at each anniversary date based on the annual rates in effect at that time.

**Added Rules:**

**1.C. Eligibility – Insured**

Orchard – Vineyard Farm Agripolicy Eligibility Requirements;

To be eligible for the Orchard – Vineyard Farm Agripolicy program, the insured must be able to meet the eligibility requirements below at each anniversary date of the policy.

- a. The operation must consist of at least 60 acres in Orchard, Grove, Vineyard or Garden production.
- b. The operation must generate at least \$40,000 in gross receipts annually.
- c. The operation must operate on a wholesale basis only. If any part of the operation allows public (U-Pick type) sales, the operation is not eligible.

**38. Individual Risk Premium Modification**

The Individual Risk Premium Modification Plan may be used with this program.

**39. Optional Endorsements**

**A. Orchard – Vineyard Endorsement: G16639**

This endorsement is designed to add 5 property coverages as follows:

1. Up to \$500 coverage (\$25,000 aggregate) for any one Orchard Tree, Fruit Vine, Stake or Trellis;
2. Up to \$25,000 coverage for Harvested Fruit;
3. Up to \$500 coverage (\$1,500 aggregate) for Contents of Picker Houses;
4. Up to \$3,000 for Sign Coverage; and
5. Up to \$5,000 for Extended Extra Expense – Machinery & Equipment Rental Reimbursement

The additional premium for this optional endorsement is \$135 per year.

**B. Fruit Tree Misdelivery Coverage Endorsement**

These rates are to be used as a guideline for Agri Underwriters.

Fruit Tree Misdelivery Coverage Endorsement – Form G14813

Use the rate between \$.30 and \$.60 per \$1,000 of sales at basic limits of \$100,000 occurrence / \$200,000 aggregate. For increased limits, apply the factors shown on page R-15.



## Specialized Coverages – Precision Farming Agripolicy

### COUNTRYWIDE GENERAL RULES

The Agripolicy General Rules are made a part of this section with the following exceptions:

Amended Rules:

#### 2.C.1. Agripolicy Premiums

The annual premium shall be computed by using the Agripolicy rates and premiums, with deviations on this page applied. The renewal premium shall be based on the rates in effect on the date the Agripolicy is processed. On policies that are continuous until cancelled, compute the premium at inception and at each anniversary date based on the annual rates in effect at that time.

Added Rules:

#### 1.D. Eligibility - Insured

In order to qualify for a Precision Farming Agripolicy, any one or more of the Eligibility Requirements must be met at inception and at each anniversary date of the policy. When one or more of the Eligibility requirements is met, all coverages may be added on to the account.

#### 37. Eligibility Requirements for:

Grain Operations –

The Grain operation must meet the following requirements to qualify for the Precision Farming Agripolicy deviations.

- a. The insured must have GPS (global positioning satellite) instruments installed on appropriate owned equipment or contract with others using this equipment for monitoring harvest production;
- b. Data for at least one location must be submitted to verify that GPS is used for monitoring efficiency of grain production;
- c. The Grain operation must consist of 1,000 tillable acres or more in grain production; and
- d. The prior 3 year loss history must be within a range acceptable to the Company.

Swine and/or Livestock Operations –

The Swine and/or Livestock operation must meet the following requirements to qualify for the Precision Farming Agripolicy deviations.

- a. A computer software program must be used which monitors the weight gain and feed efficiency by individual animal;
- b. Data must be submitted to verify that the required computer software is being used for monitoring the efficiency of production; and
- c. Insured property values for the livestock operation, not including dwellings, must equal or exceed \$500,000.

#### 38. Individual Risk Premium Modification

The Individual Risk Premium Modification Plan may be used with this program.

#### 39. Rate Deviations for Precision Farming Agripolicy

When the above requirements are met, apply a deviation factor of .85 to all Agripolicy rates and Premiums excluding Earthquake, Equipment Breakdown Coverage L, Livestock Mortality Coverage M, Agri-Umbrella Coverage Q, and Limited Pollution Coverage S premiums.



**QBE Insurance Corporation  
State Rate Page**

**Agripolicy**

**Rule 14.A. Fire Protection Class Credit: Coverage A**

<b>Fire Protection Classes:</b>	<b>Factors</b>	<b>Fire Protection Classes:</b>	<b>Factors</b>
1 through 6:	0.65	8:	0.75
7:	0.70	9 or within 5 miles of RFD	0.90

**Coverage E**

<b>Fire Protection Classes:</b>	<b>Factors</b>	<b>Fire Protection Classes:</b>	<b>Factors</b>
1 through 8:	0.65	9 or within 5 miles of RFD	0.90

**Rule 14.B Protective Safeguards Credit**

	<b>Factors</b>
Only the largest credit factor will apply if eligible for 2 or more:	
Local (Burglar, Fire or Smoke)	0.98
Automatic Sprinkler in all areas	0.87
Central Station Fire or Burglar	0.93

**Rule 14.C. Building Age Credit**

1 year or less	0.82	3 years	0.88	5 years	0.94
2 years	0.85	4 years	0.91	6 years	0.97

**Rule 14.D. Supplemental Heating With Wood Fuel – Coverages A - D**

Apply the Supplemental Heating surcharge	<b>Factor</b> 1.15
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**Rule 14.E. – Heat in Building – Coverage E**

Apply the Heat in Building Surcharge	<b>Factor</b> 1.15
--------------------------------------	-----------------------

**Rule 14.F. Hail Resistant Roofing Credit – Coverages A - D**

Roofing materials passing UL Standard 2218 are eligible for the following factors:

UL Class 1 = 0.95	UL Class 3 = 0.85
UL Class 2 = 0.90	UL Class 4 = 0.80

**Rule 14.H. – Windstorm or Hail Exclusion on Roofs – Coverage E**

Excludes the roofing material and resulting damage from windstorm or hail losses	<b>Factor</b> .98
Factor is to be applied to the building rate for the building having this endorsement.	

**Rule 14.I – Actual Cash Valuation on Roofs – Coverage E**

For depreciation to apply to losses on the shingles or other roofing material, apply factor to the building rate	<b>Factor</b> .99
--	----------------------



QBE INSURANCE CORPORATION

**ARKANSAS**  
EXCEPTIONS TO COUNTRYWIDE MANUAL

PROPERTY RULES

**RULE 14. – RATING CREDITS and CHARGES**

**A. – Fire Protection Class Credit is amended as follows:**

The Dwelling within the City Limit credit does not apply if the location state is Arkansas.

**C. – Building Age Credit is replaced by the following:**

Each occupied dwelling or farm building newly constructed within the last six (6) years is eligible for a credit based on the building's actual age as of the current effective date of coverage. Buildings constructed seven (7) or more years ago are ineligible for this credit. When a policy is issued for more than a one year term and covers a building eligible for the Building Age Credit, the credits for each eligible year may be averaged together and applied to the applicable building premium at the policy inception date.

**H. – Windstorm or Hail Exclusion on Roofs – Form G14773**

The Windstorm or Hail Exclusion on Roofs – Form G14773, is not applicable to Coverage A - Dwellings.

**I. - Actual Cash Value on Roofs – Form G14753**

Actual Cash Value on Roofs – Form G14753, is not applicable to Coverage A – Dwellings.

INDEPENDENT ENDORSEMENTS

**The Following Independent Endorsements Are Added:**

**A. MANDATORY ENDORSEMENTS**

**1. G13407 0100 – Notice To Policyholders - Arkansas**

Explains about earthquake insurance and the Market Assistance Program and how it can help with this issue. The form is Mandatory if the location state is Arkansas.

**2. G13408 0100 – Declination Of Residential Earthquake Coverage - Arkansas**

Insured declines EQ coverage after being advised of the availability of coverage through the Market Assistance Program, and/or Arkansas Earthquake Authority and/or the insurance company.

**3. G14940 0407 – Arkansas Changes**

Modifies all coverage parts unless otherwise indicated. Replaces the cancellation condition, adds some verbiage to certain conditions and replaces several other conditions. The form is Mandatory if the location state is Arkansas.

**B. OPTIONAL ENDORSEMENTS**

**1. G15044 0203 - Exclusion of Other Acts of Terrorism**

Defines Other Acts of Terrorism; adds exclusion for such acts but waives exclusion for three reasons; explains the application of other exclusions. - Optional



QBE INSURANCE CORPORATION

**ARKANSAS**  
**EXCEPTIONS TO COUNTRYWIDE MANUAL**

**2. G16284 1102 - Exclusion of Certified Acts of Terrorism**

Defines certified act of terrorism, adds exclusion for certified acts of terrorism and explains application of other exclusions.-Optional.



QBE INSURANCE CORPORATION

**ARKANSAS**  
EXCEPTIONS TO COUNTRYWIDE MANUAL

PROPERTY RULES

**RULE 14. – RATING CREDITS and CHARGES**

**A. – Fire Protection Class Credit is amended as follows:**

The Dwelling within the City Limit credit does not apply if the location state is Arkansas.

**C. – Building Age Credit is replaced by the following:**

Each occupied dwelling or farm building newly constructed within the last six (6) years is eligible for a credit based on the building's actual age as of the current effective date of coverage. Buildings constructed seven (7) or more years ago are ineligible for this credit. When a policy is issued for more than a one year term and covers a building eligible for the Building Age Credit, the credits for each eligible year may be averaged together and applied to the applicable building premium at the policy inception date.

**H. – Windstorm or Hail Exclusion on Roofs – Form G14773**

The Windstorm or Hail Exclusion on Roofs – Form G14773, is not applicable to Coverage A - Dwellings.

**I. - Actual Cash Value on Roofs – Form G14753**

Actual Cash Value on Roofs – Form G14753, is not applicable to Coverage A – Dwellings.

INDEPENDENT ENDORSEMENTS

**The Following Independent Endorsements Are Added:**

**A. MANDATORY ENDORSEMENTS**

**1. G13407 0100 – Notice To Policyholders - Arkansas**

Explains about earthquake insurance and the Market Assistance Program and how it can help with this issue. The form is Mandatory if the location state is Arkansas.

**2. G13408 0100 – Declination Of Residential Earthquake Coverage - Arkansas**

Insured declines EQ coverage after being advised of the availability of coverage through the Market Assistance Program, and/or Arkansas Earthquake Authority and/or the insurance company.

**3. G14940 0708 – Arkansas Changes**

Modifies all coverage parts unless otherwise indicated. Replaces the cancellation condition, adds some verbiage to certain conditions and replaces several other conditions. The form is Mandatory if the location state is Arkansas.



**QBE INSURANCE CORPORATION**

**ARKANSAS  
EXCEPTIONS TO COUNTRYWIDE MANUAL**

**Note:** For policies with a location state of Arkansas, the following Countrywide forms are not applicable:

- G14805 0199 – Employment Practices Liability Insurance Coverage Form
- G14883 0199 – Supplemental Extended Reporting Period Endorsement
- G14896 0408 – Agripolicy Employment Practices Insurance – Supplemental Declarations
- G14945 0199 – General Endorsement
- G15012 0100 – Consent Form



**b. Billing to the Agency Account**

This option has limited availability, and may be requested as an exception, or for accounts that are ineligible for the Install-matic plan. This option may only be used for policies with an annual policy term and \$25,000 or more in premium. The charge for each installment will be the same as used for each billing on the Install-matic plan. Any endorsement premium will be charged or credited separately without adjustment of installments. Attach the Installment Payment Plan - Form G14873 to all policies issued on this installment plan. The total premium is the sum of the policy premium plus the installment charges.

The payment plans available are as follows:

<b>Payment Plan</b>	<b>Down Payment %</b>	<b>Number of Equal Installments</b>
Full Payment	100%	---
Semi-Annual	50%	1
4-Payment Plan	25%	3
10-Payment Plan	25%	9

**NOTE:** If no billing option plan is selected at issuance of the policy, the payment plan will automatically default to our 4 payment plan.

**9) Fees**

The following fees will apply:

Installment Fee - If an installment payment method is elected by the insured, a \$6.00 installment fee will be added to the minimum due on each bill.

a. Late Payment Fee - A \$25 late payment fee will be charged to an insured's policy every time that a Statutory Notice of Intent to Cancel is issued in a policy term.

b. Non-Sufficient Funds Fee - A \$25 NSF fee will apply whenever a payment is returned from the bank for insufficient funds.

**3. Effective Date Rule**

The effective date of this Rule Manual and any future changes will be shown on a Checking Slip accompanying this Manual or amended page(s).

**4. Rating Basis**

**A. Property:** All property rates are for each \$100 of insurance with a \$250 deductible for fire protection class 10, unless specifically indicated otherwise. An optional method of rating is available for leased farm machinery using expenditures as the exposure basis.

**B. Liability:** Liability rates are per the indicated exposure basis shown in the State Rate Pages.



**25. Terrorism**

**A. Exclusion of Coverage**

Coverage may be excluded under the Agripolicy, Agripolicy Commercial and Agri-Umbrella Liability.

However, there is a buyback provision if the insured desires coverage for terrorism events. The charge for this coverage is based on the location state and the percentage shown below and is applied to the total policy premium.

<u>State</u>	<u>Charge for Terrorism Coverage</u>
California, New York, Washington	0.0%
Oklahoma	1.5%
All Other States	3.0%

**B. Terrorism Definition**

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

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

**C. Policyholder Notice**

QBGS-225 – Notice to Policyholder – Restriction of Terrorism Coverage

Disclosure notifies insured if QBFR-8013 is attached to the policy, coverage for injury or damage arising out of a terrorism incident is excluded only if the specific stipulations which are detailed in the endorsement are met.

**D. Endorsement**

QBFR-8013 – Exclusion of Terrorism

This endorsement excludes loss or damage caused directly or indirectly by "terrorism", including action in hindering or defending against an actual or expected incident or "terrorism" when one of more of the stipulations in the endorsement are met.

1. For policies with a location state of New York, the Exclusion of Terrorism does not apply.

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**26. Programs and Specialized Coverages**

The Rules for the following Programs and Specialized Coverages can be found in the State Rate Pages as shown below:

**DAIRY PROGRAM:** In the State Rate Pages under SP-D.

**EQUINE PROGRAM:** In the State Rate Pages under SP-E.

**FARM MANAGEMENT:** In the State Rate Pages under SP-FM.

**ORCHARD – VINEYARD.** In the State Rate Pages under SP-O.

**PRECISION FARMING:** In the State Rate Pages under SP-PF.

SERFF Tracking Number: QBEC-125521261 State: Arkansas  
Filing Company: QBE Insurance Corporation State Tracking Number: EFT \$100  
Company Tracking Number: QBE-07-302-FR-AR-RATES & RULES  
TOI: 03.0 Personal Farmowners Sub-TOI: 03.0000 Personal Farmowners  
Product Name: Agril Package (Farm)  
Project Name/Number: Initial Introduction of Agri for QBE/QBE-07-302-FR-AR-Rates & Rules

## Supporting Document Schedules

**Satisfied -Name:** Uniform Transmittal Document-  
Property & Casualty

**Review Status:** Filed 03/12/2008

**Comments:**

**Attachment:**

A & C Transmittal Document.pdf

## Property & Casualty Transmittal Document

Reset Form

<p><b>1. Reserved for Insurance Dept. Use Only</b></p>	<p><b>2. Insurance Department Use only</b></p> <p>a. Date the filing is received:</p> <p>b. Analyst:</p> <p>c. Disposition:</p> <p>d. Date of disposition of the filing:</p> <p>e. Effective date of filing:</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; text-align: center;">New Business</td> <td style="width: 50%;"></td> </tr> <tr> <td style="text-align: center;">Renewal Business</td> <td></td> </tr> </table> <p>f. State Filing #:</p> <p>g. SERFF Filing #:</p> <p>h. Subject Codes</p>	New Business		Renewal Business	
New Business					
Renewal Business					

<b>3. Group Name</b>	<b>Group NAIC #</b>			
QBE Insurance Group	0796			
<b>4. Company Name(s)</b>	<b>Domicile</b>	<b>NAIC #</b>	<b>FEIN #</b>	<b>State #</b>
QBE Insurance Corporation	PA	39217	22-2311816	03

<b>5. Company Tracking Number</b>	QBE-07-302-FR-AR-Rates & Rules
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Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

<b>6. Name and address</b>	<b>Title</b>	<b>Telephone #s</b>	<b>FAX #</b>	<b>e-mail</b>
Barbara A. Harper	Senior Compliance Analyst	419-747-9933 Ext. 19	419-747-9944	barbara.harper@qbeamericas.com
<b>7. Signature of authorized filer</b>		<i>Barbara A. Harper</i>		
<b>8. Please print name of authorized filer</b>		Barbara A. Harper		

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

<b>9. Type of Insurance (TOI)</b>	03.0 Personal Farmowners
<b>10. Sub-Type of Insurance (Sub-TOI)</b>	03.0000 Personal Farmowners
<b>11. State Specific Product code(s)(if applicable)[See State Specific Requirements]</b>	
<b>12. Company Program Title (Marketing title)</b>	
<b>13. Filing Type</b>	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input checked="" type="checkbox"/> Rates/Rules <input type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
<b>14. Effective Date(s) Requested</b>	New: 10/01/2008      Renewal: 12/01/2008
<b>15. Reference Filing?</b>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
<b>16. Reference Organization (if applicable)</b>	
<b>17. Reference Organization # &amp; Title</b>	
<b>18. Company's Date of Filing</b>	3/4/08
<b>19. Status of filing in domicile</b>	<input checked="" type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

# Property & Casualty Transmittal Document—

**20. This filing transmittal is part of Company Tracking #**

**21. Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]**

We respectfully submit for filing for your review and approval, the initial filing of our Agripolicy (Farm) Program that will become effective October 1, 2008 for new business and December 1, 2008 for renewals.

Although this is a new program for the QBE Insurance Corporation, this program was previously on file under the OneBeacon Insurance Company NAIC #1129-21970. As such, we would like to "tie too" the rates and rules currently in use for the OneBeacon Insurance Company.

(Note: On September 29, 2006, OneBeacon Insurance Group signed a definitive agreement to transfer its Agri renewal rights and certain OneBeacon Agri assets to QBE the Americas. OneBeacon was a division of the OneBeacon Insurance Group that provided farm and ranch and commercial agri products in Midwestern and Western states. QBE is now filing policy forms, rates and rules to parallel those on file for OneBeacon to complete the transaction.)

The movement of the business to the QBE Insurance Corporation will not adversely affect our policyholders, as the transition should be "seamless". The policyholders will continue to receive the same rates, rules and forms and the business will continue to be serviced by the same Agri Underwriters.

We are affiliated with Insurance Services Office and they are our statistical agent, although we are filing this program independently.

**RATES AND RULES**

We have attached for your review our independent countywide Agri Package rule manual, with the Arkansas state exceptions and the Arkansas rate pages. These manuals combine to house all the pertinent information to properly classify, rate and issue a policy that will fit the requirements of most Farm and Ranch operations.

These manuals are basically the same manuals that were in use for the OneBeacon Insurance Company, with the following exceptions:

**Rule Manual**

1. An Arkansas Exception Page and countywide Supplementary Page has been added;
2. The manuals have been reformatted for ease of use. Some of the rules have been revised for clarity.
3. Formerly Rule 11 – The Resident Agent CounterSignature Rule has been removed.
4. Added the following to Rule 14 to provide a corresponding rule for the current rates.
- G. Increased Limits on TV Towers – Coverage A
- H. Windstorm or Hall Exclusion on Roofs – Coverage A and E
- I. Actual Cash Value on Roofs – Coverage A and E
5. Rule 17.19 – Replacement Cost on Office Contents rule is newly added.
6. Rule 17.20 – Added Replacement Cost on Tack rule.
7. Rule 19.A.3 – The Class Rating Factor rule has been added.
8. Rule 19.D.4 – Deductible Factors rule has been included
9. Rule 19.E. – Computers and Media has been removed as it is addressed under the Mechanical Breakdown rule.
10. Rule 20 – Equipment Breakdown and Rule 21 – Livestock Mortality have been added to provide an explanation of these coverages. The coverages themselves are not newly added.
11. Rule 23. E.1.2.3. – The Refer to Company reference has been removed and replaced with the appropriate rules.
12. The Terrorism forms G15044 and G16284 have been moved from the countywide manual to the state exception pages.
13. Rule 26 – We have added a rule to reference the Programs and Specialized Coverages that are shown on separate pages of the manual.

**Rate Manual**

The changes to the rate manual are as follows:

1. The rate section of the manual has been revised to a new WORD document and formatted so that it more closely parallels the Rules section of the manual.
2. Page R-12 – Livestock Mortality - A note has been added to clarify mid-term loss of a covered animal.
3. Page R-16 – Pesticide or Herbicide Applicator Coverage Endorsement – removed Agri form G14818 and adopted ISO's form CG 2264.
4. Page R-16 – Limited Sediment's Coverage Endorsement has been changed to Seed Merchants.
5. Page R-16 – Rule 23 – A new Note (5) has been added under the Increased Limit and Minimum Premium Rule.
6. Page R-C-2 – Added Time Elements to #24 Utility Service – Form G16913
7. Page R-C-8 – A Seed Merchants deductible rule has been added.
8. The word Agri has been deleted from in front of Commercial General Liability as we are using the ISO Commercial General Liability program.
9. Page SP-E-1 - #42 Commercial General Liability and Professional Liability and #43 Contingent Professional and Contingent Commercial Liability Coverage Form have been deleted.
10. Page SP-EQMT – Specialized Coverages – Equipment Dealer's Agripolicy is deleted in its entirety due to under usage.

Please note: All of the above changes are for editorial or clarification purposes only and do not affect coverage or rates.

[View Complete Filing Description](#)

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

Check #:   
 Amount:

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

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

## FORM FILING SCHEDULE

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

<b>1.</b>	<b>This filing transmittal is part of Company Tracking #</b>				
<b>2.</b>	<b>This filing corresponds to rate/rule filing number</b> (Company tracking number of rate/rule filing, if applicable)				
<b>3.</b>	<b>Form Name /Description/Synopsis</b>	<b>Form # Include edition date</b>	<b>Replacement Or withdrawn?</b>	<b>If replacement, give form # it replaces</b>	<b>Previous state filing number, if required by state</b>
01			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
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		

PC FFS-1

## RATE/RULE FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes rate-related items such as Rate; Rule; Rate & Rule; Reference; Loss Cost; Loss Cost & Rule or Rate, etc.)

(Do not refer to the body of the filing for the component/exhibit listing, unless allowed by state.)

<b>1.</b>	<b>This filing transmittal is part of Company Tracking #</b>	QBE-07-302-FR-AR-Rates & Rules
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<b>2.</b>	<b>This filing corresponds to form filing number</b> (Company tracking number of form filing, if applicable)	
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Rate Increase     
  Rate Decrease     
  Rate Neutral (0%)

<b>3.</b>	<b>Filing Method (Prior Approval, File &amp; Use, Flex Band, etc.)</b>
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<b>4a.</b>	<b>Rate Change by Company (As Proposed)</b>
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Company Name	Overall % Indicated Change (when applicable)	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change (where required)	Minimum % Change (where required)
	0	0	0	0	0	0	0

<b>4b.</b>	<b>Rate Change by Company (As Accepted) For State Use Only</b>
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Company Name	Overall % Indicated Change (when applicable)	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change	Minimum % Change

<b>5.</b>	<b>Overall Rate Information (Complete for Multiple Company Filings only)</b>
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		COMPANY USE	STATE USE
<b>5a</b>	Overall percentage rate indication (when applicable)		
<b>5b</b>	Overall percentage rate impact for this filing		
<b>5c</b>	Effect of Rate Filing – Written premium change for this program		
<b>5d</b>	Effect of Rate Filing – Number of policyholders affected		

<b>6.</b>	Overall percentage of last rate revision
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<b>7.</b>	Effective Date of last rate revision
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<b>8.</b>	Filing Method of Last filing (Prior Approval, File & Use, Flex Band, etc.)
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9.	Rule # or Page # Submitted for Review	Replacement or withdrawn?	Previous state filing number, if required by state
01	Exception Page and Supplemental Pages	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
02	Countrywide Rule Manual	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
03	Arkansas Rate Pages	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	