

SERFF Tracking Number: SCTT-125654376 State: Arkansas  
Filing Company: National Casualty Company State Tracking Number: EFT \$50  
Company Tracking Number: KR AR04081NCF01  
TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0000 CMP Sub-TOI Combinations  
Liability  
Product Name: Sports & Leisure Program  
Project Name/Number: 4081 Sports & Leisure Program/KR AR04081NCF01

## Filing at a Glance

Company: National Casualty Company  
Product Name: Sports & Leisure Program SERFF Tr Num: SCTT-125654376 State: Arkansas  
TOI: 05.0 Commercial Multi-Peril - Liability & Non-Liability SERFF Status: Closed State Tr Num: EFT \$50  
Sub-TOI: 05.0000 CMP Sub-TOI Combinations Co Tr Num: KR AR04081NCF01 State Status: Fees verified and received  
Filing Type: Form Co Status: Reviewer(s): Betty Montesi, Llyweyia Rawlins, Brittany Yielding  
Author: Kristin Abbott Disposition Date: 05/28/2008  
Date Submitted: 05/19/2008 Disposition Status: Approved  
Effective Date Requested (New): On Approval Effective Date (New): 05/28/2008  
Effective Date Requested (Renewal): On Approval Effective Date (Renewal): 05/28/2008

State Filing Description:

## General Information

Project Name: 4081 Sports & Leisure Program Status of Filing in Domicile: Pending  
Project Number: KR AR04081NCF01 Domicile Status Comments:  
Reference Organization: n/a Reference Number: n/a  
Reference Title: n/a Advisory Org. Circular: n/a  
Filing Status Changed: 05/28/2008  
State Status Changed: 05/28/2008 Deemer Date:  
Corresponding Filing Tracking Number:  
Filing Description:  
National Casualty Company is filing a revised form for our currently filed Sports and Leisure program. We request an effective date as soon as permissible by the laws of your state.

Please find attached revised Commercial General Liability Broadened Coverage form KR-GL-94 (1-08) which will

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replace the (4-07) edition. The form has been revised to broaden the expected injury exclusion to include property damage by amending Exclusion 2a. of the CGL Form.

## Company and Contact

### Filing Contact Information

Kristin Abbott, Filings Analyst II  
 PO Box 4110  
 Scottsdale, AZ 85261  
 abbottk@scottsdaleins.com  
 (800) 423-7675 [Phone]

### Filing Company Information

National Casualty Company  
 PO Box 4110  
 Scottsdale, AZ 85261  
 (800) 423-7675 ext. [Phone]  
 CoCode: 11991  
 Group Code: 140  
 Group Name:  
 FEIN Number: 38-0865250  
 -----  
 State of Domicile: Wisconsin  
 Company Type:  
 State ID Number:

## Filing Fees

Fee Required? Yes  
 Fee Amount: \$50.00  
 Retaliatory? No  
 Fee Explanation: Form Filing - \$50.00  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
National Casualty Company	\$50.00	05/19/2008	20388703

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Product Name: Sports & Leisure Program  
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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved	Llyweyia Rawlins	05/28/2008	05/28/2008

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## Disposition

Disposition Date: 05/28/2008

Effective Date (New): 05/28/2008

Effective Date (Renewal): 05/28/2008

Status: Approved

Comment:

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Supporting Document	Cover Letter	Approved	Yes
Form	Commercial General Liability Broadened Coverage	Approved	Yes

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## Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Commercial General Liability Broadened Coverage	KR-GL-94	1-08	Endorsement/Amendment/Conditions	Replaced Form #:0.00 4-07 Previous Filing #:		KR-GL-94_1-08_.pdf KR-GL-94_1-08_comp.pdf

ATTACHED TO AND FORMING A PART OF POLICY NUMBER	ENDORSEMENT EFFECTIVE DATE (12:01 A.M. STANDARD TIME)	NAMED INSURED	AGENT NO.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

## COMMERCIAL GENERAL LIABILITY BROADENED COVERAGE

This endorsement modifies insurance provided under the following:

### COMMERCIAL GENERAL LIABILITY COVERAGE FORM

**A. SECTION I—COVERAGES, COVERAGE A BODILY INJURY AND PROPERTY DAMAGE LIABILITY,** subsection 2. **Exclusions,** paragraph a. is replaced by:

- a. "Bodily injury" or "property damage" expected or intended from the standpoint of the insured. This exclusion does not apply to "bodily injury" or "property damage" resulting from the use of reasonable force to protect persons or property.

**B. SECTION I—COVERAGES, Coverage A. BODILY INJURY AND PROPERTY DAMAGE LIABILITY,** subsection 2. **Exclusions,** paragraph g.(2) is replaced by:

- (2) A watercraft you do not own that is:
  - (a) Less than fifty-one (51) feet long; and
  - (b) Not being used to carry persons or property for a charge.

**C. SECTION I—COVERAGES, Coverage B. PERSONAL AND ADVERTISING INJURY LIABILITY,** subsection 2. **Exclusions,** paragraph b. and c. are replaced by:

- b. **Material Published With Knowledge of Falsity**  
 "Personal and advertising injury" arising out of publication of material, including, but not limited to, oral, written, televised, videotaped or electronically transmitted publication of material, if done at the direction of the insured with knowledge of its falsity;

**c. Material Published Prior To Policy Period**

"Personal and advertising injury" arising out of publication of material, including, but not limited to, oral, written, televised, videotaped or electronically transmitted publication of material, whose first publication took place before the beginning of the policy period.

**D. SECTION I—COVERAGES, SUPPLEMENTARY PAYMENTS—COVERAGES A. and B.,** paragraph 1.b. and 1.d. are replaced by:

- b. Up to \$1,000 for the cost of bail bonds required because of accidents or traffic law violations arising out of the use of any vehicle to which the Bodily Injury Liability Coverage applies. We do not have to furnish these bonds.
- d. All reasonable expenses incurred by the insured at our request to assist us in the investigation or defense of the claim or "suit," including actual loss of earnings up to \$500 a day because of time off from work.

**E. The following replaces SECTION II—WHO IS AN INSURED, 3.a.:**

- a. Coverage under this provision is afforded only until the 180<sup>th</sup> day after you acquire or form the organization or the end of the policy period, whichever is earlier.

F. The following are added to **SECTION IV—COMMERCIAL GENERAL LIABILITY CONDITIONS**, paragraph **2. Duties In The Event of Occurrence, Offense, Claim Or Suit**:

Knowledge of the “occurrence,” offense, claim or “suit” by the agent, servant, or “employee” of an insured shall not in itself constitute your knowledge unless one of your officers, manager or partners has received notice of the “occurrence,” offense, claim or “suit.”

Failure by the agent, servant or “employee” of an insured (other than an officer, manager or partner) to notify us of an “occurrence” shall not constitute a failure to comply with Items **a.** and **b.** of this condition.

G. The following are added to **SECTION IV—COMMERCIAL GENERAL LIABILITY CONDITIONS**:

**Unintentional Error or Omission**

Any unintentional error or omission in the description of or failure to completely describe, any premises or operations intended to be covered by this Coverage Part will not invalidate or affect coverage for those premises or operations. However, you must report such error or omission to us as soon as practicable after its discovery.

**Waiver of Right of Recovery**

We waive all rights of recovery when you have agreed to waive your rights of recovery when required by a written contract. However, this provision only applies if the written contract was executed prior to the date of the “occurrence.”

H. With respect to this endorsement, the following replaces **SECTION V—DEFINITIONS**, paragraph **3.** and **14.:**

**3.** “Bodily injury” means bodily injury, sickness or disease sustained by a person. This includes mental anguish, mental injury, shock, fright, humiliation, emotional distress or death resulting from bodily injury, sickness or disease.

**14.** “Personal and advertising injury” means injury, including consequential “bodily injury,” arising out of one or more of the following offenses:

- a. False arrest, detention or imprisonment;
- b. Malicious prosecution or abuse of process;
- c. The wrongful eviction from, wrongful entry into, or invasion of the right of private occupancy of a room, dwelling or premises that a person occupies, committed by or on behalf of its owner, landlord or lessor;
- d. Any publication of material including, but not limited to oral, written, televised, videotaped or electronically transmitted publication of material that slanders or libels a person or organization or disparages a person’s or organization’s goods, products or services;
- e. Any publication of material, including but not limited to oral, written, televised, videotaped or electronically transmitted publication of material that violates a person’s right of privacy;
- f. The use of another’s advertising idea in your “advertisement”; or
- g. Infringing upon another’s copyright, trade dress or slogan in your “advertisement.”

I. **Broadened Coverage—Damage to Premises Rented to You**

- 1. The word **fire** is replaced with the phrase **fire or explosion** where it appears in:
  - a. **SECTION I—COVERAGES, Coverage A., 2. Exclusions, j. Damage to Property**;
  - b. **SECTION I—COVERAGES, Coverage A., 2. Exclusions**, last paragraph;
  - c. **SECTION III—LIMITS OF INSURANCE, Item 6.**;
  - d. **SECTION IV—COMMERCIAL GENERAL LIABILITY CONDITIONS, 4. Other Insurance, Item (1)(b).**
- 2. The Limit of Insurance applicable to Damage to Premises Rented to You is \$300,000 unless a higher limit is specified on the Commercial General Liability Coverage Part Supplemental Declarations.

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AUTHORIZED REPRESENTATIVE

DATE

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Copyright, ISO Properties, Inc., 2007

ATTACHED TO AND FORMING A PART OF POLICY NUMBER	ENDORSEMENT EFFECTIVE DATE (12:01 A.M. STANDARD TIME)	NAMED INSURED	AGENT NO.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

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**A. SECTION I—COVERAGES, COVERAGECoverage A—BODILY INJURY AND PROPERTY DAMAGE LIABILITY**, subsection 2. Exclusions, paragraph a. is replaced by:

a. "Bodily injury" or "property damage" expected or intended from the standpoint of the insured. This exclusion does not apply to "bodily injury" or "property damage" resulting from the use of reasonable force to protect persons or property.

**B. SECTION I—COVERAGES, Coverage A. BODILY INJURY AND PROPERTY DAMAGE LIABILITY, subsection 2. Exclusions, paragraph g.(2)** is replaced by:

**(2)**—A watercraft you do not own that is:

- (a)** Less than fifty-one (51) feet long; and
- (b)** Not being used to carry persons or property for a charge.

**C.B. SECTION I—COVERAGES, Coverage B.—PERSONAL AND ADVERTISING INJURY LIABILITY**, subsection 2. **Exclusions, paragraph b. and c.** are replaced by:

**b. Material Published With Knowledge of Falsity**

"Personal and advertising injury" arising out of publication of material, including, but not limited to, oral, written, televised, videotaped or electronically transmitted publication of material, if done at the direction of the insured with knowledge of its falsity;

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**D.C. SECTION I—COVERAGES, SUPPLEMENTARY PAYMENTS—COVERAGES A. and B., paragraph 1.b. and 1.d.** are replaced by:

- b.** Up to \$1,000 for the cost of bail bonds required because of accidents or traffic law violations arising out of the use of any vehicle to which the Bodily Injury Liability Coverage applies. We do not have to furnish these bonds.
- d.** All reasonable expenses incurred by the insured at our request to assist us in the investigation or defense of the claim or "suit," including actual loss of earnings up to \$500 a day because of time off from work.

**E.D.** The following replaces **SECTION II—WHO IS AN INSURED, 3.a.:**

- a.** Coverage under this provision is afforded only until the 180<sup>th</sup> day after you acquire or form the organization or the end of the policy period, which~~which~~ ever is earlier.

**F.E.** The following are added to **SECTION IV—COMMERCIAL GENERAL LIABILITY CONDITIONS**, paragraph **2. Duties In The Event of Occurrence, Offense, Claim Or Suit**:

Knowledge of the “occurrence,” offense, claim or “suit” by the agent, servant, or “employee” of an insured shall not in itself constitute your knowledge unless one of your officers, manager or partners has received notice of the “occurrence,” offense, claim or “suit.”

Failure by the agent, servant or “employee” of an insured (other than an officer, manager or partner) to notify us of an “occurrence” shall not constitute a failure to comply with Items **a.** and **b.** of this condition.

**GF.** The following are added to **SECTION IV—COMMERCIAL GENERAL LIABILITY CONDITIONS**:

**Unintentional Error or Omission**

Any unintentional error or omission in the description of or failure to completely describe, any premises or operations intended to be covered by this Coverage Part will not invalidate or affect coverage for those premises or operations. However, you must report such error or omission to us as soon as practicable after its discovery.

**Waiver of Right of Recovery**

We waive all rights of recovery when you have agreed to waive your rights of recovery when required by a written contract. However, this provision only applies if the written contract was executed prior to the date of the “occurrence.”

**HE.** With respect to this endorsement, the following replaces **SECTION V—DEFINITIONS**, paragraph **3.** and **14.:**

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**14.** “Personal and advertising injury” means injury, including consequential “bodily injury,” arising out of one or more of the following **offenses/effences**:

- a. False arrest, detention or imprisonment;
- b. Malicious prosecution or abuse of process;
- c. The wrongful eviction from, wrongful entry into, or invasion of the right of private occupancy of a room, dwelling or premises that a person occupies, committed by or on behalf of its owner, landlord or lessor;
- d. Any publication of material including, but not limited to oral, written, televised, videotaped or electronically transmitted publication of material that slanders or libels a person or organization or disparages a person’s or organization’s goods, products or services;
- e. Any publication of material, including but not limited to oral, written, televised, videotaped or electronically transmitted publication of material that violates a person’s right of privacy;
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- g. Infringing upon another’s copyright, trade dress or slogan in your “advertisement.”

**IH.** **Broadened Coverage—Damage to Premises Rented to You**

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  - b. **SECTION I—COVERAGES, Coverage A., 2. Exclusions**, last paragraph;
  - c. **SECTION III—LIMITS OF INSURANCE**, Item **6.**;
  - d. **SECTION IV—COMMERCIAL GENERAL LIABILITY CONDITIONS, 4. Other Insurance**, Item **(1)(b)**.
- 2. The Limit of Insurance applicable to Damage to Premises Rented to You is \$300,000 unless a higher limit is specified on the Commercial General Liability Coverage Part Supplemental Declarations.

\_\_\_\_\_  
AUTHORIZED REPRESENTATIVE

\_\_\_\_\_  
DATE

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Copyright, ISO Properties, Inc., ~~2007~~2004

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*Filing Company:* National Casualty Company                      *State Tracking Number:* EFT \$50  
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Liability  
*Product Name:* Sports & Leisure Program  
*Project Name/Number:* 4081 Sports & Leisure Program/KR AR04081NCF01

## **Rate Information**

Rate data does NOT apply to filing.

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Liability  
Product Name: Sports & Leisure Program  
Project Name/Number: 4081 Sports & Leisure Program/KR AR04081NCF01

## Supporting Document Schedules

**Satisfied -Name:** Uniform Transmittal Document-  
Property & Casualty **Review Status:** Approved 05/28/2008

**Comments:**

**Attachment:**

KR AR04081ncfpctd.pdf

**Satisfied -Name:** Cover Letter **Review Status:** Approved 05/28/2008

**Comments:**

**Attachment:**

KR 4081ncfcvrltr.pdf

## Property & Casualty Transmittal Document

<b>1. Reserved for Insurance Dept. Use Only</b>	<b>2. Insurance Department Use only</b>				
	a. Date the filing is received:				
	b. Analyst:				
	c. Disposition:				
	d. Date of disposition of the filing:				
	e. Effective date of filing:				
	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; padding: 2px 5px;">New Business</td> <td style="width: 50%;"></td> </tr> <tr> <td style="padding: 2px 5px;">Renewal Business</td> <td></td> </tr> </table>	New Business		Renewal Business	
New Business					
Renewal Business					
	f. State Filing #:				
	g. SERFF Filing #:				
	h. Subject Codes				

<b>3. Group Name</b>	<b>Group NAIC #</b>
Nationwide	140

4. Company Name(s)	Domicile	NAIC #	FEIN #
National Casualty Company	WI	11991	38-0865250

<b>5. Company Tracking Number</b>	KR AR04081NCF01
-----------------------------------	-----------------

**Contact Info of Filer(s) or Corporate Officer(s)** [include toll-free number]

6.	Name and address	Title	Telephone #s	FAX #	e-mail
	Kristin Abbott PO Box 4110 Scottsdale, AZ 85261-4110	State Filings Analyst II	800 423-7675 x3140	480-368-5820	abbottk@scottsdaleins.com

7. Signature of authorized filer	
----------------------------------	--

8. Please print name of authorized filer	Kristin Abbott
--	----------------

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

<b>9. Type of Insurance (TOI)</b>	Commercial Multi-Peril
<b>10. Sub-Type of Insurance (Sub-TOI)</b>	Commercial Multi-Peril
<b>11. State Specific Product code(s)(if applicable)[See State Specific Requirements]</b>	
<b>12. Company Program Title (Marketing title)</b>	Sports and Leisure Program
<b>13. Filing Type</b>	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input checked="" type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
<b>14. Effective Date(s) Requested</b>	New: On Approval    Renewal: On Approval

## Property & Casualty Transmittal Document—

15.	Reference Filing?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
16.	Reference Organization (if applicable)	
17.	Reference Organization # & Title	
18.	Company's Date of Filing	May 19, 2008
19.	Status of filing in domicile	<input type="checkbox"/> Not Filed <input checked="" type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

20.	This filing transmittal is part of Company Tracking #	KR AR04081NCF01
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21.	Filing Description [This area should be similar to the body of a cover letter and is free-form text]
-----	--

National Casualty Company is filing a revised form for our currently filed Sports and Leisure program. We request an effective date as soon as permissible by the laws of your state.

Please find attached revised Commercial General Liability Broadened Coverage form KR-GL-94 (1-08) which will replace the (4-07) edition. The form has been revised to broaden the expected injury exclusion to include property damage by amending Exclusion 2a. of the CGL Form.

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

**Check #: EFT**  
**Amount: \$50.00**

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

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

# NATIONAL CASUALTY COMPANY

8877 North Gainey Center Drive  
Scottsdale, Arizona 85258



A Nationwide® Company

Reply to:

Post Office Box 4110  
Scottsdale, AZ 85261-4110

Telephone  
480-365-4000  
FAX 480-483-6752

May 19, 2008

**RE: National Casualty Company**  
**NAIC No: 140-11991**  
**Sports & Leisure Program - Form Filing**  
**Company File No.: KR 04081NCF01**

Dear Commissioner:

National Casualty Company is filing a revised form for our currently filed Sports and Leisure program. We request an effective date as soon as permissible by the laws of your state.

Please find attached revised Commercial General Liability Broadened Coverage form KR-GL-94 (1-08) which will replace the (4-07) edition. The form has been revised to broaden the expected injury exclusion to include property damage by amending Exclusion 2a. of the CGL Form.

We hope you will be in a position to grant favorable consideration to this submission. If you need any further information, please feel free to contact me on the toll free number or e-mail address listed below.

Sincerely,



Kristin Abbott  
State Filings Analyst II  
[abbottk@scottsdaleins.com](mailto:abbottk@scottsdaleins.com)  
(800) 423-7675 x3140