

SERFF Tracking Number: TRVD-125617041 State: Arkansas
 First Filing Company: The Charter Oak Fire Insurance Company, ... State Tracking Number: EFT \$50
 Company Tracking Number: 2008-03-0071-F
 TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0006 Commercial Farm and Ranch
 Liability
 Product Name: Agribusiness
 Project Name/Number: Agribusiness Winery - Orchard Filing/2008-03-0071-F

Filing at a Glance

Companies: The Charter Oak Fire Insurance Company, The Travelers Indemnity Company, The Travelers Indemnity Company of America, The Travelers Indemnity Company Of Connecticut

Product Name: Agribusiness	SERFF Tr Num: TRVD-125617041	State: Arkansas
TOI: 05.0 Commercial Multi-Peril - Liability & Non-Liability	SERFF Status: Closed	State Tr Num: EFT \$50
Sub-TOI: 05.0006 Commercial Farm and Ranch	Co Tr Num: 2008-03-0071-F	State Status: Fees verified and received
Filing Type: Form	Co Status:	Reviewer(s): Betty Montesi, Llyweyia Rawlins, Brittany Yielding
	Authors: Margaret Salisbury, Tia Slivinsky	Disposition Date: 05/13/2008
	Date Submitted: 05/06/2008	Disposition Status: Approved
Effective Date Requested (New): 06/15/2008		Effective Date (New): 06/15/2008
Effective Date Requested (Renewal): 06/15/2008		Effective Date (Renewal): 06/15/2008

State Filing Description:

General Information

Project Name: Agribusiness Winery - Orchard Filing	Status of Filing in Domicile: Authorized
Project Number: 2008-03-0071-F	Domicile Status Comments: Authorized
Reference Organization: N/A	Reference Number: N/A
Reference Title: N/A	Advisory Org. Circular: N/A
Filing Status Changed: 05/13/2008	
State Status Changed: 05/13/2008	Deemer Date:
Corresponding Filing Tracking Number: N/A	

Filing Description:

In compliance with the insurance laws and regulations in your state, we respectfully submit this form filing. We are submitting one new and two revised endorsements for our proprietary Agribusiness program.

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Our revised endorsements broaden coverage and are designed to enhance our product to meet the changing needs of our Agribusiness insureds. Our new premium-bearing endorsement offers coverage for an insured at a designated special event that is outside their normal business operations. An example would be country fair or trade show where the insured sells their products. Based on the unique nature of this additional exposure, our Additional Insured- Designated Special Events endorsement is (a) rated. Please refer to the filing memorandum for specifics on these new and revised endorsements.

We cannot determine the premium impact of our filing as this coverage is optional and new.

Enclosed you will find a filing package which includes our filing memorandum, endorsements and forms transmittal supplement.

Your approval of this filing will be appreciated. Should you have any questions regarding this submission, please feel free to contact me at your convenience.

Company and Contact

Filing Contact Information

Margaret Salisbury, Senior Regulatory Analyst MSALSBUR@travelers.com
One Tower Square (860) 277-6470 [Phone]
Hartford, CT 06183 (860) 954-0580[FAX]

Filing Company Information

The Charter Oak Fire Insurance Company	CoCode: 25615	State of Domicile: Connecticut
One Tower Square	Group Code: 3548	Company Type:
Hartford, CT 06183	Group Name:	State ID Number:
(860) 277-6470 ext. [Phone]	FEIN Number: 06-0291290	

The Travelers Indemnity Company	CoCode: 25658	State of Domicile: Connecticut
One Tower Square	Group Code: 3548	Company Type:
Hartford, CT 06183	Group Name:	State ID Number:
(860) 277-6470 ext. [Phone]	FEIN Number: 06-0566050	

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The Travelers Indemnity Company of America CoCode: 25666 State of Domicile: Connecticut
One Tower Square Group Code: 3548 Company Type:
Hartford, CT 01683 Group Name: State ID Number:
(860) 277-6470 ext. [Phone] FEIN Number: 58-6020487

The Travelers Indemnity Company Of CoCode: 25682 State of Domicile: Connecticut
Connecticut Group Code: 3548 Company Type:
One Tower Square Group Name: State ID Number:
Hartford, CT 06183 FEIN Number: 06-0336212
(860) 277-6470 ext. [Phone] -----

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Llyweyia Rawlins	05/13/2008	05/13/2008

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Disposition

Disposition Date: 05/13/2008
Effective Date (New): 06/15/2008
Effective Date (Renewal): 06/15/2008
Status: Approved
Comment:

Rate data does NOT apply to filing.

Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing	0.000%
Overall Percentage Rate Impact For This Filing	0.000%
Effect of Rate Filing-Written Premium Change For This Program	\$0
Effect of Rate Filing - Number of Policyholders Affected	0

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Supporting Document	Filing Memo	Approved	Yes
Form	Additional Insured –Designated Special Events	Approved	Yes
Form	Winery Property Endorsement	Approved	Yes
Form	Orchard and Vineyard Property Growers Endorsement	Approved	Yes

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Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Additional Insured - Designated Special Events	FL T3 31 04 08	04-2008	Endorsement/Amendment/Conditions		0.00	Forms Transmittal.pdf FL T3 31 04 08.pdf
Approved	Winery Property Endorsement	FP T3 47 04 08	04-2008	Endorsement/Amendment/Conditions	Replaced Form #:0.00 FP T3 47 08 05 Previous Filing #: 2005-06-0061		FP T3 47 04 08.pdf
Approved	Orchard and Vineyard Property Growers Endorsement	FP T9 04 04 08	04-2008	Endorsement/Amendment/Conditions	Replaced Form #:0.00 FP T9 04 12 00 Previous Filing #: 2005-06-0061		FP T9 04 04 08.pdf

**NAIC
PROPERTY - CASUALTY
FORMS TRANSMITTAL SUPPLEMENT**

<u>FORM TITLE</u>	<u>NEW FORM</u>	<u>REPLACED FORM</u>	<u>TYPE OF FORM</u>	<u>DESCRIPTION OF FORM</u>
Additional Insured – Designated Special Events	FL T3 31 04 08	None	E-Farm-O	(B) Adds a third party event as an additional insured for farm liability coverage.
Winery Property Endorsement	FP T3 47 04 08	FP T3 47 08 05	E-Farm-O	(B) Adds property coverage enhancements of specific interest to wineries.
Orchard and Vineyard Property Growers Endorsement	FP T9 04 04 08	FP T9 04 12 00	E-Farm-O	(B) Adds property coverage enhancements of specific interest to vineyard and orchard growers.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ADDITIONAL INSURED – DESIGNATED SPECIAL EVENT

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE

Name of Person or Organization:

Description and Location of Event:

Duration of Event:

Additional Premium Charge: \$

(If no entry appears above, the information necessary to complete this endorsement will be shown in the Declarations as applicable to this endorsement.)

- A. Section II – **Who Is An Insured** is amended to include the person or organization shown in the Schedule as an insured but only with respect to liability arising out of:
 - 1. Your operations or premises owned by or rented to you; and
 - 2. The special event described in the Schedule.
- B. If you cancel the coverage provided by this endorsement we will retain the Additional Premium Charge shown in the Schedule.

POLICY NUMBER:

FARM
ISSUE DATE:

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

WINERY PROPERTY ENDORSEMENT

This endorsement modifies insurance provided under the following:

FARM PROPERTY – BARNs, OUTBUILDINGS AND OTHER FARM STRUCTURES COVERAGE FORM
FARM PROPERTY – FARM PERSONAL PROPERTY COVERAGE FORM
FARM PROPERTY - OTHER FARM PROVISIONS FORM – ADDITIONAL COVERAGES, CONDITIONS,
DEFINITIONS
CAUSES OF LOSS FORM – FARM PROPERTY

SCHEDULE

Coverage	Limit of Insurance
Wine Contamination, aggregate in any one policy year:	\$ 25,000, unless a higher amount is shown:
Wine Leakage, aggregate in any one policy year:	\$ 25,000, unless a higher amount is shown:

A. The following is added to the FARM PROPERTY – FARM PERSONAL PROPERTY COVERAGE FORM Section II – Coverage Extensions:

Brands and Labels Expense

If branded or labeled merchandise that is Covered Property is damaged by a Covered Cause of Loss, we may take all or part of the property at an agreed or appraised value. If we do, you may:

1. Stamp the word "salvage" on the merchandise or its containers, if the stamp will not physically damage the merchandise; or
2. Remove the brands or labels, if doing so will not physically damage the merchandise. You must re-label the merchandise to comply with any applicable laws.

We will pay up to \$25,000 for the reasonable and necessary costs you incur to do so. But the amount we will pay for these costs and the value of the damaged property will not exceed the applicable Limit of Insurance on such property.

B. The following is added to the FARM PROPERTY – BARNs, OUTBUILDINGS AND OTHER FARM STRUCTURES COVERAGE FORM Section II – Coverage Extensions:

Trees, Plants and Shrubs

You may extend the insurance provided by this Coverage Form, including debris removal expense, to apply to direct physical loss of or damage to your outdoor trees, plants and shrubs at the described premises. This coverage extension does not apply to trees or vines used in the production of orchard or vineyard products.

This Coverage Extension applies only to loss or damage caused by or resulting from any of the following causes of loss:

- a. Fire;
- b. Lightning;
- c. Explosion;
- d. Riot or civil commotion;
- e. Aircraft;
- f. Vehicles not owned or operated by you or your employees;
- g. Vandalism; or
- h. Theft;

but only to the extent they are Covered Causes of Loss.

The most we will pay for all loss or damage in any one occurrence under this Coverage Extension, regardless of the number of trees, plants and shrubs lost or damaged in that oc-

FARM

currence, is \$25,000. But we will not pay more than \$1000 for loss or damage to any one tree, plant or shrub. This is additional insurance.

C. The following is added to the VALUATION Loss Conditions of the FARM PROPERTY – FARM PERSONAL PROPERTY COVERAGE FORM

Wine Market Value

1. We will determine the value of "bottled winery products", in the event of loss or damage as follows:

- a. Cellared, rare or vintage wines, if irreplaceable in the market, will be valued on the date of loss at the average market listing, had no loss or damage occurred, as determined by three well established and reputable wine merchants selected by us;
- b. Wine in the state of process, including in bottles, tanks or barrels, will be valued at the lesser of:

(1) The:

- (a) Three year average wholesale market price of the wine, less unincurred costs (i.e.: bottling, storage, labels, printing, labor), for that same varietal or vintage or from the same vineyard; or
- (b) If the three year average wholesale market price described in paragraph (a) above is not available, the three year industry wide average wholesale market price, less unincurred costs, for the same varietal or vintage;

or

(2) The cost to replace the wine with wine of like kind, quality and state of fermentation, if replaceable;

c. Wine that is ready for sale, other than cellared, rare or vintage wine that is irreplaceable in the market, will be valued at the price the wine could have been sold for, as case goods, as of the time and place of loss or damage had no loss or damage occurred.

2. We will determine the value of "bulk wine", in the event of loss or damage, at the lesser of:

a. The price the wine could have been sold for as of the time and place of loss or

damage had no loss or damage occurred; or

b. The market price of "bulk wine" of like kind and quality as of the time of loss or damage.

3. All values exclude:

- a. Unpaid U.S. Government Internal Revenue taxes for which you are liable; and
- b. Discounts and expenses you otherwise would have had.

But values include State, County and Local taxes for which you are liable.

D. Changes to the FARM PROPERTY – OTHER FARM PROVISIONS FORM – ADDITIONAL COVERAGES, CONDITIONS, DEFINITIONS:

1. Section **B. Farm Property Conditions LOSS CONDITIONS** paragraph **10. Transfer of Rights of Recovery Against Others To Us** is replaced by the following:

Transfer of Rights of Recovery Against Others To Us

If any person or organization to or for whom we make payment under this Coverage Part has rights to recover prepaid taxes or duties that are included in our payment, those rights are transferred to us.

2. In Section **C. Definitions** the term "Business Property" is replaced by the following:

"Business property" means property pertaining to any trade, profession or occupation other than farming or winemaking.

3. The following are added to Section **C. Definitions**:

a. **"Bottled Winery Products"** means wine and other winery products:

(1) In the bottle or otherwise packaged ready for sale or distribution; or

(2) Not bottled or otherwise packaged ready for sale or distribution, but:

(a) Irreplaceable in kind and quality; and

(b) In the ordinary course of your business, would be bottled or otherwise packaged for sale or distribution and in your

hands as producer or processor.

- b. **"Bulk Wine"** means wine, in your hands as a producer or processor:

- (1) Replaceable and not in a bottle or otherwise packaged ready for sale or distribution; and
- (2) Other than "bottled winery products".

E. Changes to the CAUSES OF LOSS FORM – FARM PROPERTY, FARM PROPERTY – FARM PERSONAL PROPERTY COVERAGE FORM

1. Wine Contamination Changes

The insurance, if any, provided under the Farm Property Coverage Part for:

- Direct physical loss or damage to wine products; and
- Disruption of Farming Operations and/or Extra Expense that is a consequence of direct physical loss or damage to wine products;

is amended by the following:

- a. We will not pay for loss or damage caused by or resulting from contamination of wine products, whether finished or in-process, unless the contamination is itself caused by or the results from:

- (1) Any of the "specified causes of loss"; or
- (2) Contact of the wine products with residual cleaning solvents within the tanks, vessels or barrels, including their component parts and connections, used to process or store the wine products.

- b. The most we will pay for the total of all loss or damage under this Coverage Part that is caused by or results from contamination of wine products arising out of all occurrences in any one policy year is the Aggregate Limit of Insurance Limit of Insurance shown in the Schedule of this endorsement for Wine Contamination. This limit:

- (1) Applies regardless of the number of locations, coverages or Coverage Forms involved; and
- (2) Is part of, and does not increase the Limits of Insurance provided under this Coverage Part.

2. Wine Leakage Changes

The insurance, if any, provided under the Farm Property Coverage Part for:

- Direct physical loss or damage to wine products; and
- Disruption of farming operations and/or Extra Expense that is a consequence of direct physical loss or damage to wine products;

is amended by the following:

- a. We will not pay for loss or damage caused by or resulting from leakage of finished or in-process wine products from any tanks, vessels or barrels used to process or store the wine products, or from any component parts of or connections to or from the tanks, vessels or barrels, unless the wine leakage is itself caused by or results from:

- (1) Any Covered Causes of Loss; or
- (2) The implosion or inward collapse of the tank, vessel or barrel due to the failure of a pressure relief device on the tank, vessel or barrel; or
- (3) Errors or omissions in the workmanship of you or your employee(s).

- b. Under **CAUSES OF LOSS FORM – FARM PROPERTY**:

- (1) Section D. Covered Causes of Loss – Special exclusions D.2.c (2) through (4) do not apply to wine leakage at an "insured location" caused directly by the errors or omissions of an employee, such as accidentally leaving a valve open.

- (2) The following exclusion is added:

We will not pay for any loss or damage caused by or resulting from wine leakage that can reasonably be considered normal and customary to the trade.

All other exclusions continue to apply.

- c. The most we will pay for the total of all loss or damage under this Coverage Part that is caused by or results from leakage of wine products arising out of all occurrences in any one policy year is the Aggregate Limit of Insurance shown in the Schedule of this endorsement for Wine Leakage. This limit:

FARM

(1) Applies regardless of the number of locations, coverages or Coverage Forms involved; and

(2) Is part of, and does not increase the Limits of Insurance provided under this Coverage Part.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY

ORCHARD AND VINEYARD GROWERS PROPERTY COVERAGE ENDORSEMENT

This endorsement modifies insurance provided under the following:

FARM PROPERTY – FARM PERSONAL PROPERTY COVERAGE FORM

The **FARM PROPERTY – FARM PERSONAL PROPERTY COVERAGE FORM** is modified as described below:

A. The following Additional Coverages are added to **COVERAGE E – SCHEDULED FARM PERSONAL PROPERTY**:

1. Orchard and Vineyard Tree and Vine Coverage.

We will pay the replacement cost for loss or damage to your trees or vines, including supporting trellises, used in the production of orchard or vineyard products.

a. Causes of loss. Loss or damage must be caused by or result only from one of the following:

Fire, lightning, explosion, aircraft, vehicles not owned or operated by the Insured or any of your employees, vandalism or theft.

b. The most we will pay under this Additional Coverage is \$50,000 in any one loss regardless of the number of damaged or destroyed trees or vines. No more than \$1,000 of this limit will be payable for any one damaged or destroyed tree or vine, including the expenses incurred for its removal.

2. Harvested Orchard and Vineyard Products Coverage

We will pay for loss or damage to harvested orchard or vineyard products owned by you, including related packaging materials and containers, owned by you. The loss or damage must be caused by or resulting from a Covered Cause of Loss as stated under the Causes of Loss – Farm Property endorsement, section Covered Causes of Loss – Broad, or resulting from collision, upset or overturn of a motor vehicle, trailer, farm machinery or equipment.

a. Coverage and Limits of Insurance

- (1)** We will pay up to \$25,000 per occurrence for loss or damage to your harvested orchard and vineyard products, including related packaging materials and containers, owned by you at the “insured location”, but not while in transit.
- (2)** We will pay up to \$5000 per occurrence for loss or damage to your harvested orchard or vineyard products, including related packaging materials and containers, while in transit within 100 miles of the insured location on a vehicle owned, leased or rented by you.
- (3)** We will pay up to \$10,000 per occurrence for loss or damage to your harvested orchard and vineyard products, including related packaging materials and containers owned by you, at a location other than an insured location, but not while in transit.
- (4)** We will pay up to \$5,000 per occurrence with an annual aggregate limit of \$20,000 for loss or damage to your harvested orchard and vineyard products, including related packaging materials and containers owned by you while in the custody of a common or contract carrier. If there is other insurance covering the same loss we will pay for the amount in excess of the amount due from the other insurance, whether you can collect on it or not. But we will not pay more than the applicable Limit of Insurance.

b. Property Not Covered

Under this Harvested Orchard and Vineyard Products Additional Coverage, covered property does not include orchard or vineyard products that are:

- (1) Standing or growing.
- (2) On the ground.
- (3) Any orchard or vineyard product in the open for more than 7 days after it has been harvested.

3. Contingent Orchard and Vineyard Transit Coverage

We will pay up to \$5,000 per occurrence if you cannot collect on the bill of sale for orchard and vineyard products, which are shipped at the buyers risk of loss, because the products were damaged by a Covered Cause of Loss as stated under the Causes of Loss Form – Farm Property endorsement, section Covered Causes of Loss - Broad.

4. Sign Coverage

We will pay up to \$5,000 for any one occurrence for direct physical loss of or damage to any unspecified signs owned by you at the insured location, including any related outside wiring and attachments and caused by or resulting from a Covered Cause of Loss as stated under the Causes of Loss Form – Farm Property endorsement, section Covered Causes of Loss - Broad.

We will pay up to the replacement cost of the sign without deduction for depreciation, however we will not pay more than the \$5,000 limit for any one occurrence.

5. Vineyard Contamination Coverage

a. We will pay for direct physical loss or damage to harvested vineyard products owned by you, including related packaging materials and containers, at the “insured location”, but not while in transit. The loss or damage must be caused by the sudden and accidental release of fluids from machinery used in the harvesting of grapes.

b. Under this Additional Coverage, covered property includes orchard or vineyard products that are:

- (1) standing or growing;
- (2) on the ground; or
- (3) in bins

c. Under this Additional Coverage, covered property does not include orchard or vineyard products that are in the open for more than seven (7) days after having been harvested.

d. The most we will pay for the total of all loss or damage under this Additional Coverage that is caused by or results from all occurrences in any one policy year is the \$10,000 Aggregate Limit of Insurance.

This limit:

- (1) Applies regardless of the number of locations, coverages or coverage forms involved; and
- (2) Is part of, and does not increase the Limits of Insurance provided under this Coverage Part.

B. Valuation. Unless otherwise stated in this endorsement we will pay actual cash value as of the time and place of loss, but we will not pay more than the amount necessary for repair or replacement.

C. Deductible. We will not pay for loss or damage in any one occurrence until the amount of loss or damage exceeds a deductible of \$250 for these coverages. We will then pay the amount of loss or damage in excess of \$250, up to the applicable limit of insurance.

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Rate Information

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Supporting Document Schedules

Satisfied -Name: Uniform Transmittal Document-
Property & Casualty **Review Status:** Approved 05/13/2008

Comments:

Attachment:

CW-NAIC Transmittal Doc Forms.pdf

Satisfied -Name: Filing Memo **Review Status:** Approved 05/13/2008

Comments:

Attachment:

Filing Memo-Form.pdf

Property & Casualty Transmittal Document—

20.	This filing transmittal is part of Company Tracking #	2008-03-0071-F
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21.	Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
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In compliance with the insurance laws and regulations in your state, we respectfully submit this form filing. We are submitting one new and two revised endorsements for our proprietary Agribusiness program.

Our revised endorsements broaden coverage and are designed to enhance our product to meet the changing needs of our Agribusiness insureds. Our new premium-bearing endorsement offers coverage for an insured at a designated special event that is outside their normal business operations. An example would be country fair or trade show where the insured sells their products. Based on the unique nature of this additional exposure, our Additional Insured-Designated Special Events endorsement is (a) rated. Please refer to the filing memorandum for specifics on these new and revised endorsements.

We cannot determine the premium impact of our filing as this coverage is optional and new.

Enclosed you will find a filing package which includes our filing memorandum, endorsements, forms transmittal supplement, along with the appropriate state filing form.

Your approval of this filing will be appreciated. Should you have any questions regarding this submission, please feel free to contact me at your convenience.

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]
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Check #: N/A - 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.)**

FORM FILING SCHEDULE

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

1.	This filing transmittal is part of Company Tracking #	2008-03-0071-F			
2.	This filing corresponds to rate/rule filing number (Company tracking number of rate/rule filing, if applicable)	N/A			
3.	Form Name /Description/Synopsis	Form # Include edition date	Replacement or Withdrawn?	If replacement, give form # it replaces	Previous state filing number, if required by state
01	Additional Insured – Designated Special Events	FL T3 31 04 08	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
02	Winery Property Endorsement	FP T3 47 04 08	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	FP T3 47 08 05	
03	Orchard and Vineyard Property Growers Endorsement	FP T9 04 04 08	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	FP T9 04 12 00	
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		

Filing Explanatory Memorandum Travelers Agribusiness Forms Filing

The Travelers is introducing two revised endorsements and one new independent endorsement for use with our existing Agribusiness product. These endorsements provide additional coverage options and conditions designed to enhance our product to meet the changing needs of our Agribusiness insureds.

1. **Orchard and Vineyard Growers Property Coverage Endorsement FP T9 04 04 08**

This endorsement has been revised as described below. The revisions represent broadenings of coverage.

- Supporting trellises have been added to the covered property within the **Orchard and Vineyard Tree and Vine Coverage**. Formerly, trellises were not included within this coverage.
- The limits of insurance applicable to the **Orchard and Vineyard Tree and Vine Coverage** have been increased from \$25,000 to \$50,000 in any one occurrence and from \$500 to \$1,000 for any one tree or vine.
- The limit of insurance applicable to replacement cost coverage for **Signs** has been increased from \$3,000 to \$5,000 in any one occurrence.
- New **Vineyard Contamination Coverage** has been added. This new coverage pays for direct physical loss or damage to harvested vineyard products owned by the insured, including related packaging materials and containers, at the "insured location", but not while in transit. The loss or damage must be caused by the sudden and accidental release of fluids from machinery used in the harvesting of grapes. The limit of insurance applicable to this new coverage is \$10,000 per policy year.
- To account for the additional coverage and increased limits the premium charge for this optional endorsement has been increased from \$75 to \$125.

This revised form will replace the previous form FP T9 04 12 00.

2. **Winery Property Endorsement FP T3 47 04 08**

This endorsement has been revised as described below. The revisions represent broadenings of coverage.

- A personal property coverage extension for Brands and Labels Expense has been built into this endorsement. Formerly, this coverage was available by separate endorsement. A limit of \$25,000 per occurrence applies to this extension.
- New paragraph C.2. has been added to except winemaking property from the policy's "business property" definition. This change will allow winemaking property to be exempt from the policy's Coverage C exclusion for "business property".

In addition to the above changes, references to the term "loss of business income" have been replaced with the term "disruption of farming operations" to track with the language of the Disruption of Farming Operations endorsements.

This revised form will replace the previous form FP T3 47 08 05.

3. **Additional Insured – Designated Special Events endorsement FL T3 31 04 08**

This new endorsement enables the policyholder, when he or she is a participant in a special event(s) on or away from an insured location, to add a third party as an additional insureds for farm liability for the duration of such event(s) when required for the purposes of the policyholder's participation in the event. The additional insured's name as well as the special event's description, location and duration are entered on the endorsement's Schedule. We anticipate that this new optional endorsement will be selected primarily by our winery and vineyard policyholders.