

SERFF Tracking Number: ZURC-125653219 State: Arkansas
Filing Company: Empire Fire and Marine Insurance Company State Tracking Number: EFT \$50
Company Tracking Number: CW CA 27318
TOI: 20.0 Commercial Auto Sub-TOI: 20.0002 Garage
Product Name: CW CA 27318 Adoption of Revised Declarations Page
Project Name/Number: /

Filing at a Glance

Company: Empire Fire and Marine Insurance Company

Product Name: CW CA 27318 Adoption of Revised Declarations Page SERFF Tr Num: ZURC-125653219 State: Arkansas

TOI: 20.0 Commercial Auto

SERFF Status: Closed

State Tr Num: EFT \$50

Sub-TOI: 20.0002 Garage

Co Tr Num: CW CA 27318

State Status: Fees verified and received

Filing Type: Form

Co Status: Not Applicable

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

Author: Barbara Smith

Disposition Date: 05/28/2008

Date Submitted: 05/19/2008

Disposition Status: Approved

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

Effective Date (New): 10/01/2008

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

Effective Date (Renewal): 10/01/2008

State Filing Description:

General Information

Project Name:

Status of Filing in Domicile:

Project Number:

Domicile Status Comments:

Reference Organization:

Reference Number:

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 05/28/2008

State Status Changed: 05/28/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

Filing a revised declarations page (Menu of Coverages – EM 32 02), for use in your state. The only revision to this declarations page is the removal of Collision from each location and moved it to the bottom of the schedule as Blanket Collision.

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Company and Contact

Filing Contact Information

Barbara Smith, Filing Analyst barb.smith@zurichna.com
 1400 American Lane (847) 605-6291 [Phone]
 Schaumburg, IL 60196-1056 (847) 605-7768[FAX]

Filing Company Information

Empire Fire and Marine Insurance Company	CoCode: 21326	State of Domicile: Nebraska
13810 FNB Parkway	Group Code: 212	Company Type:
Omaha, NE 68154-5202	Group Name:	State ID Number:
(402) 963-5000 ext. [Phone]	FEIN Number: 47-6022701	

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: AR fee - \$50 per filing
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Empire Fire and Marine Insurance Company	\$50.00	05/19/2008	20388537

SERFF Tracking Number: ZURC-125653219 State: Arkansas
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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): 10/01/2008

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Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: ZURC-125653219 State: Arkansas
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Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Supporting Document	EM 3202 Marked Up	Approved	Yes
Form	Menu of Coverages	Approved	Yes

SERFF Tracking Number: ZURC-125653219 State: Arkansas
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 Company Tracking Number: CW CA 27318
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 Product Name: CW CA 27318 Adoption of Revised Declarations Page
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Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Menu of Coverages	Em 32 02	01 08	Declaration Replaced s/Schedule	Replaced Form #: EM 32 02 (10 00) Previous Filing #:		EM3202 0108 Clean.pdf

MENU OF COVERAGES

GARAGE LIABILITY

<u>COVERAGE</u>	<u>LIMIT OF INSURANCE</u>	<u>PREMIUM</u>
Auto Liability	Bodily Injury \$ Each Person \$ Each Accident	Property Damage \$ Each Accident
Other than Auto Liability	\$ Bodily Injury and Property Damage Combined, Each Accident	
Personal Injury Protection*	See	
Added Personal Injury Protection*	See	
ExtraOrdinary Medical Benefits (PA only)	See	
Property Protection Insurance (MI only)	See	
Property Damage Liability Coverage Buyback (MI only)	See	
Uninsured Motorist	Bodily Injury \$ Per Person \$ Per Accident See	Property Damage \$ Per Accident
Underinsured Motorist	Bodily Injury \$ Per Person \$ Per Accident See	Property Damage \$ Per Accident
Medical Payments	\$ Per Person Auto See	Premises See
Tier 2 Coverage	See EM3216	
Drive-Other-Car	See	
Waiver of Collision Deductible	See	
Dealers' Errors & Omissions	See	
Fire Legal Liability	See	
Broad Form Products	See	
Lessor's Contingent Liability	See	
Lessor's Contingent Physical Damage	See	
Personal Injury Liability	See	
Employment Practices Liability Insurance	See	

MISCELLANEOUS PREMIUM BEARING ENDORSEMENTS:
GARAGE LIABILITY TOTAL:

*(or equivalent No-Fault or Added No-Fault coverage)

GARAGE LIABILITY continued. . .

LOCATIONS AND OPERATIONS NOT COVERED – See

ADDITIONAL INSURED(S) – See

Locations Where You Conduct Garage Operations

GARAGEKEEPERS LIABILITY

_____ Legal Liability	_____ Other _____	<u>PREMIUM</u>
Location #		
LIMIT	<u>Deductible</u>	
Specified Causes	per auto	per accident
Comprehensive	per auto	per accident
Collision	per auto	
Customer's Personal Property	per auto	
Location #		
LIMIT	<u>Deductible</u>	
Specified Causes	per auto	per accident
Comprehensive	per auto	per accident
Collision	per auto	
Customer's Personal Property	per auto	
Location #		
LIMIT	<u>Deductible</u>	
Specified Causes	per auto	per accident
Comprehensive	per auto	per accident
Collision	per auto	
Customer's Personal Property	per auto	

MISCELLANEOUS PREMIUM BEARING ENDORSEMENTS:
 GARAGEKEEPERS LIABILITY TOTAL:

*Deductible only applies to Vandalism, Malicious Mischief and Theft.

PHYSICAL DAMAGE INSURANCE (DEALERS OPEN LOT COVERAGE)

Location #				<u>PREMIUM</u>
LIMIT		<u>Deductible</u>		
Specified Causes*		per auto	per accident	
Fire & Theft*		per auto	per accident	
Comprehensive*		per auto	per accident	
			Subtotal	

Location #				
LIMIT		<u>Deductible</u>		
Specified Causes*		per auto	per accident	
Fire & Theft*		per auto	per accident	
Comprehensive*		per auto	per accident	
			Subtotal	

Location #				
LIMIT		<u>Deductible</u>		
Specified Causes*		per auto	per accident	
Fire & Theft*		per auto	per accident	
Comprehensive*		per auto	per accident	
			Subtotal	

Blanket Collision	\$	Limit minus	\$	Deductible
False Pretense	\$	Limit		

MISCELLANEOUS PREMIUM BEARING ENDORSEMENTS: \$
 PHYSICAL DAMAGE TOTAL: \$

* Deductible only applies to Vandalism, Malicious Mischief and Theft.

PHYSICAL DAMAGE INSURANCE (DEALERS OPEN LOT COVERAGE) continued. . .

The most we will pay for any one auto:

The most we will pay for loss in transit:

The most we will pay for loss at any temporary location:

Reporting Basis: Reporting Nonreporting

LOSS PAYEES – See

SCHEDULED AUTOS

<u>No.</u>	<u>Year</u>	<u>Make</u>	<u>Model</u>	<u>Type</u>	<u>Value</u>	<u>GVW</u>	<u>VIN #</u>	<u>Ded.</u>
					\$			
					\$			
					\$			
					\$			
					\$			

Coverages apply when premium charge is shown:

Coverage	1	2	Premium 3	4	5
Auto Liability					
Personal Injury Protection*					
Added Personal Injury Protection*					
ExtraOrdinary Medical Benefits (PA only)					
Property Protection Insurance (MI only)					
Uninsured Motorist Underinsured Motorist					
Medical Payments Specified Causes Comprehensive Collision Waiver of Collision Deductible					
VEHICLE TOTAL	\$	\$	\$	\$	\$

TOTAL PREMIUM FOR SCHEDULED AUTOS: \$

*(or equivalent No-Fault or Added No-Fault coverage)

DEALER PROPERTY COVERAGE

<u>COVERAGES</u>	<u>LIMITS</u>
Miscellaneous Business Personal Property	\$ 10,000
	0
Electronic Data Processing Systems and Electronic Media	\$ 10,000
	0
Extra Expense	\$ 5,000
Valuable Papers and Records	\$ 5,000
Fences	\$ 1,000
Outside Signs	\$ 1,000
Money and Securities	\$ 1,000
Employee Dishonesty	\$ 2,500
Package Premium	\$

PROPERTY COVERAGE

LOCATION #

Construction:
 Occupancy:
 Protection Class:

Building #

Building #

BUILDING #	LIMIT	Covered Causes of Loss	Method of Valuation	Deductible	Coinsurance	PREMIUM
Building Personal Property Including Stock						
Building Personal Property Excluding Stock						
Options: Business Income From Dependent Properties Legal Liability Earthquake – Building Earthquake – Personal Property Excl. Stock Earthquake Sprinkler Leakage Limited Flood						
Inflation Guard: Agreed Value Expiration Date						

BUILDING #	LIMIT	Covered Causes of Loss	Method of Valuation	Deductible	Coinsurance	PREMIUM
Building Personal Property Including Stock						
Building Personal Property Excluding Stock						
Options: Business Income From Dependent Properties Legal Liability Earthquake – Building Earthquake – Personal Property Excl. Stock Earthquake Sprinkler Leakage Limited Flood						
Inflation Guard: Agreed Value Expiration Date						

Location # Total:\$

PROPERTY continued. . .

LOCATION #

Building #1 Building #2 Building #3
 Construction:
 Occupancy:
 Protection Class:

BUILDING #	LIMIT	Covered Causes of Loss	Method of Valuation	Deductible	Coinsurance	PREMIUM
------------	-------	------------------------	---------------------	------------	-------------	---------

Building
 Personal Property
 Including Stock
 Building
 Personal Property
 Excluding Stock
 Options:
 Business Income From
 Dependent Properties
 Legal Liability
 Earthquake – Building
 Earthquake – Personal
 Property Excl. Stock
 Earthquake Sprinkler
 Leakage
 Limited Flood

Inflation Guard:
 Agreed Value Expiration Date

BUILDING #	LIMIT	Covered Causes of Loss	Method of Valuation	Deductible	Coinsurance	PREMIUM
------------	-------	------------------------	---------------------	------------	-------------	---------

Building
 Personal Property
 Including Stock
 Building
 Personal Property
 Excluding Stock
 Options:
 Business Income From
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 Earthquake – Building
 Earthquake – Personal
 Property Excl. Stock
 Earthquake Sprinkler
 Leakage
 Limited Flood

Inflation Guard:
 Agreed Value Expiration Date

Location # Total:\$

PROPERTY continued. . .

LOCATION #

Building #1 Building #2 Building #3
 Construction:
 Occupancy:
 Protection Class:

BUILDING #	LIMIT	Covered Causes of Loss	Method of Valuation	Deductible	Coinsurance	PREMIUM
------------	-------	------------------------	---------------------	------------	-------------	---------

Building
 Personal Property
 Including Stock
 Building
 Personal Property
 Excluding Stock
 Options:
 Business Income From
 Dependent Properties
 Legal Liability
 Earthquake – Building
 Earthquake – Personal
 Property Excl. Stock
 Earthquake Sprinkler
 Leakage
 Limited Flood

Inflation Guard:
 Agreed Value Expiration Date

BUILDING #	LIMIT	Covered Causes of Loss	Method of Valuation	Deductible	Coinsurance	PREMIUM
------------	-------	------------------------	---------------------	------------	-------------	---------

Building
 Personal Property
 Including Stock
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 Personal Property
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 Options:
 Business Income From
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 Earthquake – Building
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 Property Excl. Stock
 Earthquake Sprinkler
 Leakage
 Limited Flood

Inflation Guard:
 Agreed Value Expiration Date

Location # Total:\$

PROPERTY continued. . .

LOCATION #

Building #1 Building #2 Building #3
 Construction:
 Occupancy:
 Protection Class:

BUILDING #	LIMIT	Covered Causes of Loss	Method of Valuation	Deductible	Coinsurance	PREMIUM
------------	-------	------------------------	---------------------	------------	-------------	---------

Building
 Personal Property
 Including Stock
 Building
 Personal Property
 Excluding Stock
 Options:
 Business Income From
 Dependent Properties
 Legal Liability
 Earthquake – Building
 Earthquake – Personal
 Property Excl. Stock
 Earthquake Sprinkler
 Leakage
 Limited Flood

Inflation Guard:
 Agreed Value Expiration Date

BUILDING #	LIMIT	Covered Causes of Loss	Method of Valuation	Deductible	Coinsurance	PREMIUM
------------	-------	------------------------	---------------------	------------	-------------	---------

Building
 Personal Property
 Including Stock
 Building
 Personal Property
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 Options:
 Business Income From
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 Earthquake – Building
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 Property Excl. Stock
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 Limited Flood

Inflation Guard:
 Agreed Value Expiration Date

Location # Total:\$

PROPERTY continued. . .

LOCATION #

Building #1 Building #2 Building #3
 Construction:
 Occupancy:
 Protection Class:

BUILDING #	LIMIT	Covered Causes of Loss	Method of Valuation	Deductible	Coinsurance	PREMIUM
------------	-------	------------------------	---------------------	------------	-------------	---------

Building
 Personal Property
 Including Stock
 Building
 Personal Property
 Excluding Stock
 Options:
 Business Income From
 Dependent Properties
 Legal Liability
 Earthquake – Building
 Earthquake – Personal
 Property Excl. Stock
 Earthquake Sprinkler
 Leakage
 Limited Flood

Inflation Guard:
 Agreed Value Expiration Date

BUILDING #	LIMIT	Covered Causes of Loss	Method of Valuation	Deductible	Coinsurance	PREMIUM
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Building
 Personal Property
 Including Stock
 Building
 Personal Property
 Excluding Stock
 Options:
 Business Income From
 Dependent Properties
 Legal Liability
 Earthquake – Building
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 Property Excl. Stock
 Earthquake Sprinkler
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 Limited Flood

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Location # Total:\$

PROPERTY continued. . .

LOCATION #

Building #1 Building #2 Building #3
 Construction:
 Occupancy:
 Protection Class:

BUILDING #	LIMIT	Covered Causes of Loss	Method of Valuation	Deductible	Coinsurance	PREMIUM
------------	-------	------------------------	---------------------	------------	-------------	---------

Building
 Personal Property
 Including Stock
 Building
 Personal Property
 Excluding Stock
 Options:
 Business Income From
 Dependent Properties
 Legal Liability
 Earthquake – Building
 Earthquake – Personal
 Property Excl. Stock
 Earthquake Sprinkler
 Leakage
 Limited Flood
 Inflation Guard:
 Agreed Value Expiration Date

BUILDING #	LIMIT	Covered Causes of Loss	Method of Valuation	Deductible	Coinsurance	PREMIUM
------------	-------	------------------------	---------------------	------------	-------------	---------

Building
 Personal Property
 Including Stock
 Building
 Personal Property
 Excluding Stock
 Options:
 Business Income From
 Dependent Properties
 Legal Liability
 Earthquake – Building
 Earthquake – Personal
 Property Excl. Stock
 Earthquake Sprinkler
 Leakage
 Limited Flood
 Inflation Guard:
 Agreed Value Expiration Date

Location # Total:\$

MISCELLANEOUS PREMIUM BEARING ENDORSEMENTS:
 TOTAL PROPERTY, CRIME AND INLAND MARINE PERMIUM:

MORTGAGE HOLDERS – See

CRIME COVERAGE – RECREATIONAL VEHICLE DEALERS AND TRUCK RENTAL OPERATORS

Limits Under Crime Coverage Apply Per Location.

<u>COVERAGES</u>	<u>LIMITS</u>
Employee Theft	\$ 25,000
Forgery Or Alteration	\$ 25,000
Inside The Premises –	
Theft Of Money And Securities	\$ 25,000
Robbery Or Safe Burglary Of Other Property	\$ 25,000
Outside The Premises	\$ 25,000
Computer Fraud	\$ 25,000
Money Orders And Counterfeit Paper Currency	\$ 25,000
Deductible	\$ _____

Employee Benefit Plan(s) Included As Named Insured:

CRIME OPTIONAL COVERAGES

If Crime Optional Coverages Is Indicated By Limits And A Premium,
It Is In Addition To The Limits Shown Above

<u>COVERAGES</u>	<u>LIMITS</u>	<u>PREMIUM</u>
Employee Theft		
Forgery Or Alteration		
Inside The Premises –		
Theft Of Money And Securities		
Robbery Or Safe Burglary Of Other Property		
Outside The Premises		
Computer Fraud		
Money Orders And Counterfeit Paper Currency		

TOTAL OPTIONAL CRIME PREMIUM \$

INLAND MARINE – RECREATIONAL VEHICLE DEALERS AND TRUCK RENTAL OPERATORS

Limits Under Inland Marine Apply Per Location

<u>COVERAGES</u>	<u>LIMITS</u>
Accounts Receivable	\$ 25,000
Valuable Papers	\$ 25,000
Outside Signs	\$ 25,000
Data Processing Media	\$ 25,000
Employee Tools	\$ 25,000
Fine Arts	\$ 25,000
Deductible	\$ _____

INLAND MARINE OPTIONAL COVERAGES

If Inland Marine Optional Coverages Is Indicated By Limits And A Premium,
It Is In Addition To The Limits Shown Above

<u>COVERAGES</u>	<u>LIMITS</u>	<u>PREMIUM</u>
Accounts Receivable		
Valuable Papers		
Outside Signs		
Data Processing Media		
Employee Tools		
Fine Arts		

TOTAL OPTIONAL INLAND MARINE PREMIUM \$

FORMS AND ENDORSEMENT APPLICABLE TO THIS POLICY:

SERFF Tracking Number: ZURC-125653219 State: Arkansas
Filing Company: Empire Fire and Marine Insurance Company State Tracking Number: EFT \$50
Company Tracking Number: CW CA 27318
TOI: 20.0 Commercial Auto Sub-TOI: 20.0002 Garage
Product Name: CW CA 27318 Adoption of Revised Declarations Page
Project Name/Number: /

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: ZURC-125653219 State: Arkansas
Filing Company: Empire Fire and Marine Insurance Company State Tracking Number: EFT \$50
Company Tracking Number: CW CA 27318
TOI: 20.0 Commercial Auto Sub-TOI: 20.0002 Garage
Product Name: CW CA 27318 Adoption of Revised Declarations Page
Project Name/Number: /

Supporting Document Schedules

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

Comments:

Attachments:

PCTD.pdf

FFS 0307.pdf

Satisfied -Name: EM 3202 Marked Up **Review Status:** Approved 05/28/2008

Comments:

Attachment:

EM3202 0108 MU.pdf

Property & Casualty Transmittal Document

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

3. Group Name	Group NAIC #
Zurich North America	212

4. Company Name(s)	Domicile	NAIC #	FEIN #	State #
Empire Fire & Marine Insurance Company	NE	21326	47-6022701	

5. Company Tracking Number	CW CA 27318
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Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6.	Name and address	Title	Telephone #s	FAX #	e-mail
	Barbara Smith 1400 American Lane Schaumburg, IL 60196	Filing Analyst	847-605-6291	847-605-7768	barb.smith@zurichna.com

7. Signature of authorized filer	
8. Please print name of authorized filer	Barbara J. Smith

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

9.	Type of Insurance (TOI)	19.2, 21.2
10.	Sub-Type of Insurance (Sub-TOI)	19.2002, 21.2000
11.	State Specific Product code(s)(if applicable)[See State Specific Requirements]	
12.	Company Program Title (Marketing title)	
13.	Filing Type	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input checked="" type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
14.	Effective Date(s) Requested	New: 10/01/08 Renewal: 10/01/08

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 #		CW CA 27318		
2.	This filing corresponds to rate/rule filing number <small>(Company tracking number of rate/rule filing, if applicable)</small>		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	Menu of Coverages	EM 32 02 (01 08)	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	EM 32 02 (10 00)	
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		

MENU OF COVERAGES

GARAGE LIABILITY

<u>COVERAGE</u>	<u>LIMIT OF INSURANCE</u>		<u>PREMIUM</u>
Auto Liability	Bodily Injury	Property Damage	
	\$ Each Person	\$ Each Accident	
	\$ Each Accident		
Other than Auto Liability	\$	Bodily Injury and Property Damage Combined,	
		Each Accident	
Personal Injury Protection*	See		
Added Personal Injury Protection*	See		
ExtraOrdinary Medical Benefits	See		
(PA only)			
Property Protection Insurance	See		
(MI only)			
Property Damage Liability	See		
Coverage Buyback (MI only)			
Uninsured Motorist	Bodily Injury	Property Damage	
	\$ Per Person	\$ Per Accident	
	\$ Per Accident		
	See		
Underinsured Motorist	Bodily Injury	Property Damage	
	\$ Per Person	\$ Per Accident	
	\$ Per Accident		
	See		
Medical Payments	\$ Per Person	Premises	
	Auto		
	See	See	
Tier 2 Coverage	See EM3216		
Drive-Other-Car	See		
Waiver of Collision Deductible	See		
Dealers' Errors & Omissions	See		
Fire Legal Liability	See		
Broad Form Products	See		
Lessor's Contingent Liability	See		
Lessor's Contingent	See		
Physical Damage			
Personal Injury Liability	See		
Employment Practices Liability	See		
Insurance			

MISCELLANEOUS PREMIUM BEARING ENDORSEMENTS:
GARAGE LIABILITY TOTAL:

*(or equivalent No-Fault or Added No-Fault coverage)

Deleted: 10-00

GARAGE LIABILITY continued. . .

LOCATIONS AND OPERATIONS NOT COVERED – See

ADDITIONAL INSURED(S) – See

Locations Where You Conduct Garage Operations

Deleted: 10-00

| EM 32 02 (01-08) POLICY # Page

GARAGEKEEPERS LIABILITY

_____ Legal Liability _____ Other _____ PREMIUM

Location # LIMIT

	<u>Deductible</u>		
Specified Causes	per auto		per accident
Comprehensive	per auto		per accident
Collision	per auto		
Customer's Personal Property	per auto		

Location # LIMIT

	<u>Deductible</u>		
Specified Causes	per auto		per accident
Comprehensive	per auto		per accident
Collision	per auto		
Customer's Personal Property	per auto		

Location # LIMIT

	<u>Deductible</u>		
Specified Causes	per auto		per accident
Comprehensive	per auto		per accident
Collision	per auto		
Customer's Personal Property	per auto		

MISCELLANEOUS PREMIUM BEARING ENDORSEMENTS:
GARAGEKEEPERS LIABILITY TOTAL:

*Deductible only applies to Vandalism, Malicious Mischief and Theft.

Deleted: 10-00

PHYSICAL DAMAGE INSURANCE (DEALERS OPEN LOT COVERAGE)

Location #				<u>PREMIUM</u>
LIMIT		<u>Deductible</u>		
Specified Causes*		per auto	per accident	
Fire & Theft*		per auto	per accident	
Comprehensive*		per auto	per accident	
Subtotal				... [1]

Location #				
LIMIT		<u>Deductible</u>		
Specified Causes*		per auto	per accident	
Fire & Theft*		per auto	per accident	
Comprehensive*		per auto	per accident	
Subtotal				... [2]

Location #				
LIMIT		<u>Deductible</u>		
Specified Causes*		per auto	per accident	
Fire & Theft*		per auto	per accident	
Comprehensive*		per auto	per accident	
Subtotal				... [3]

Blanket Collision	\$	<u>Limit minus</u>	\$	<u>Deductible</u>
False Pretense	\$	Limit		

MISCELLANEOUS PREMIUM BEARING ENDORSEMENTS:
 PHYSICAL DAMAGE TOTAL: \$

* Deductible only applies to Vandalism, Malicious Mischief and Theft.

Deleted: 10-00

PHYSICAL DAMAGE INSURANCE (DEALERS OPEN LOT COVERAGE) continued. . .

The most we will pay for any one auto:

The most we will pay for loss in transit:

The most we will pay for loss at any temporary location:

Reporting Basis: Reporting Nonreporting

LOSS PAYEES – See

Deleted: 10-00

SCHEDULED AUTOS

<u>No.</u>	<u>Year</u>	<u>Make</u>	<u>Model</u>	<u>Type</u>	<u>Value</u>	<u>GVW</u>	<u>VIN #</u>	<u>Ded.</u>
					\$			
					\$			
					\$			
					\$			
					\$			

Coverages apply when premium charge is shown:

Coverage	1	2	Premium 3	4	5
Auto Liability					
Personal Injury Protection*					
Added Personal Injury Protection*					
ExtraOrdinary Medical Benefits (PA only)					
Property Protection Insurance (MI only)					
Uninsured Motorist Underinsured Motorist					
Medical Payments Specified Causes Comprehensive Collision Waiver of Collision Deductible					
VEHICLE TOTAL	\$	\$	\$	\$	\$

TOTAL PREMIUM FOR SCHEDULED AUTOS: \$

*(or equivalent No-Fault or Added No-Fault coverage)

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DEALER PROPERTY COVERAGE

<u>COVERAGES</u>	<u>LIMITS</u>
Miscellaneous Business Personal Property	\$ 10,000
Electronic Data Processing Systems and Electronic Media	\$ 10,000
Extra Expense	\$ 5,000
Valuable Papers and Records	\$ 5,000
Fences	\$ 1,000
Outside Signs	\$ 1,000
Money and Securities	\$ 1,000
Employee Dishonesty	\$ 2,500
Package Premium	\$

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PROPERTY COVERAGE

LOCATION #

Construction:
Occupancy:
Protection Class:

Building #

Building #

BUILDING #

LIMITCovered Causes
of LossMethod of
ValuationDeductible Coinsurance PREMIUMBuilding
Personal Property
Including Stock
Building
Personal Property
Excluding StockOptions:
Business Income From
Dependent Properties
Legal Liability
Earthquake – Building
Earthquake – Personal
Property Excl. Stock
Earthquake Sprinkler
Leakage
Limited FloodInflation Guard:
Agreed Value Expiration Date

BUILDING #

LIMITCovered Causes
of LossMethod of
ValuationDeductible Coinsurance PREMIUMBuilding
Personal Property
Including Stock
Building
Personal Property
Excluding StockOptions:
Business Income From
Dependent Properties
Legal Liability
Earthquake – Building
Earthquake – Personal
Property Excl. Stock
Earthquake Sprinkler
Leakage
Limited FloodInflation Guard:
Agreed Value Expiration Date

Location # Total:\$

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PROPERTY continued. . .

LOCATION #

Construction:
 Occupancy:
 Protection Class:

Building #1 Building #2 Building #3

BUILDING #	LIMIT	Covered Causes of Loss	Method of Valuation	Deductible	Coinsurance	PREMIUM
Building Personal Property Including Stock						
Building Personal Property Excluding Stock						
Options: Business Income From Dependent Properties						
Legal Liability						
Earthquake – Building						
Earthquake – Personal Property Excl. Stock						
Earthquake Sprinkler Leakage						
Limited Flood						
Inflation Guard: Agreed Value Expiration Date						

BUILDING #	LIMIT	Covered Causes of Loss	Method of Valuation	Deductible	Coinsurance	PREMIUM
Building Personal Property Including Stock						
Building Personal Property Excluding Stock						
Options: Business Income From Dependent Properties						
Legal Liability						
Earthquake – Building						
Earthquake – Personal Property Excl. Stock						
Earthquake Sprinkler Leakage						
Limited Flood						
Inflation Guard: Agreed Value Expiration Date						

Location # Total:\$

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PROPERTY continued. . .

LOCATION #

Construction:
 Occupancy:
 Protection Class:

Building #1 Building #2 Building #3

BUILDING #	LIMIT	Covered Causes of Loss	Method of Valuation	Deductible	Coinsurance	PREMIUM
Building Personal Property Including Stock						
Building Personal Property Excluding Stock						
Options:						
Business Income From Dependent Properties						
Legal Liability						
Earthquake – Building						
Earthquake – Personal Property Excl. Stock						
Earthquake Sprinkler Leakage						
Limited Flood						
Inflation Guard: Agreed Value Expiration Date						

BUILDING #	LIMIT	Covered Causes of Loss	Method of Valuation	Deductible	Coinsurance	PREMIUM
Building Personal Property Including Stock						
Building Personal Property Excluding Stock						
Options:						
Business Income From Dependent Properties						
Legal Liability						
Earthquake – Building						
Earthquake – Personal Property Excl. Stock						
Earthquake Sprinkler Leakage						
Limited Flood						
Inflation Guard: Agreed Value Expiration Date						

Location # Total:\$

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PROPERTY continued. . .

LOCATION #

Construction:
 Occupancy:
 Protection Class:

Building #1 Building #2 Building #3

BUILDING #	LIMIT	Covered Causes of Loss	Method of Valuation	Deductible	Coinsurance	PREMIUM
Building Personal Property Including Stock						
Building Personal Property Excluding Stock						
Options:						
Business Income From Dependent Properties						
Legal Liability						
Earthquake – Building						
Earthquake – Personal Property Excl. Stock						
Earthquake Sprinkler Leakage						
Limited Flood						
Inflation Guard: Agreed Value Expiration Date						

BUILDING #	LIMIT	Covered Causes of Loss	Method of Valuation	Deductible	Coinsurance	PREMIUM
Building Personal Property Including Stock						
Building Personal Property Excluding Stock						
Options:						
Business Income From Dependent Properties						
Legal Liability						
Earthquake – Building						
Earthquake – Personal Property Excl. Stock						
Earthquake Sprinkler Leakage						
Limited Flood						
Inflation Guard: Agreed Value Expiration Date						

Location # Total:\$

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PROPERTY continued. . .

LOCATION #

Construction:
Occupancy:
Protection Class:

Building #1

Building #2

Building #3

BUILDING #	LIMIT	Covered Causes of Loss	Method of Valuation	Deductible	Coinsurance	PREMIUM
------------	-------	------------------------	---------------------	------------	-------------	---------

Building
Personal Property
Including Stock
Building
Personal Property
Excluding Stock
Options:
Business Income From
Dependent Properties
Legal Liability
Earthquake – Building
Earthquake – Personal
Property Excl. Stock
Earthquake Sprinkler
Leakage
Limited Flood

Inflation Guard:
Agreed Value Expiration Date

BUILDING #	LIMIT	Covered Causes of Loss	Method of Valuation	Deductible	Coinsurance	PREMIUM
------------	-------	------------------------	---------------------	------------	-------------	---------

Building
Personal Property
Including Stock
Building
Personal Property
Excluding Stock
Options:
Business Income From
Dependent Properties
Legal Liability
Earthquake – Building
Earthquake – Personal
Property Excl. Stock
Earthquake Sprinkler
Leakage
Limited Flood

Inflation Guard:
Agreed Value Expiration Date

Location # Total:\$

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PROPERTY continued. . .

LOCATION #

Construction:
Occupancy:
Protection Class:

Building #1

Building #2

Building #3

BUILDING #

LIMIT Covered Causes of Loss Method of Valuation Deductible Coinsurance PREMIUM

Building
Personal Property
Including Stock
Building
Personal Property
Excluding Stock
Options:
Business Income From
Dependent Properties
Legal Liability
Earthquake – Building
Earthquake – Personal
Property Excl. Stock
Earthquake Sprinkler
Leakage
Limited Flood
Inflation Guard:
Agreed Value Expiration Date

BUILDING #

LIMIT Covered Causes of Loss Method of Valuation Deductible Coinsurance PREMIUM

Building
Personal Property
Including Stock
Building
Personal Property
Excluding Stock
Options:
Business Income From
Dependent Properties
Legal Liability
Earthquake – Building
Earthquake – Personal
Property Excl. Stock
Earthquake Sprinkler
Leakage
Limited Flood
Inflation Guard:
Agreed Value Expiration Date

Location # Total:\$

MISCELLANEOUS PREMIUM BEARING ENDORSEMENTS:
TOTAL PROPERTY, CRIME AND INLAND MARINE PERMIUM:

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CRIME COVERAGE – RECREATIONAL VEHICLE DEALERS AND TRUCK RENTAL OPERATORS

Limits Under Crime Coverage Apply Per Location.

<u>COVERAGES</u>	<u>LIMITS</u>
Employee Theft	\$ 25,000
Forgery Or Alteration	\$ 25,000
Inside The Premises –	
Theft Of Money And Securities	\$ 25,000
Robbery Or Safe Burglary Of Other Property	\$ 25,000
Outside The Premises	\$ 25,000
Computer Fraud	\$ 25,000
Money Orders And Counterfeit Paper Currency	\$ 25,000

Deductible \$ _____

Employee Benefit Plan(s) Included As Named Insured:

CRIME OPTIONAL COVERAGES

If Crime Optional Coverages Is Indicated By Limits And A Premium,
It Is In Addition To The Limits Shown Above

<u>COVERAGES</u>	<u>LIMITS</u>	<u>PREMIUM</u>
Employee Theft		
Forgery Or Alteration		
Inside The Premises –		
Theft Of Money And Securities		
Robbery Or Safe Burglary Of Other Property		
Outside The Premises		
Computer Fraud		
Money Orders And Counterfeit Paper Currency		

TOTAL OPTIONAL CRIME PREMIUM \$

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INLAND MARINE – RECREATIONAL VEHICLE DEALERS AND TRUCK RENTAL OPERATORS

Limits Under Inland Marine Apply Per Location

<u>COVERAGES</u>	<u>LIMITS</u>
Accounts Receivable	\$ 25,000
Valuable Papers	\$ 25,000
Outside Signs	\$ 25,000
Data Processing Media	\$ 25,000
Employee Tools	\$ 25,000
Fine Arts	\$ 25,000
Deductible	\$ _____

INLAND MARINE OPTIONAL COVERAGES

If Inland Marine Optional Coverages Is Indicated By Limits And A Premium,
It Is In Addition To The Limits Shown Above

<u>COVERAGES</u>	<u>LIMITS</u>	<u>PREMIUM</u>
Accounts Receivable		
Valuable Papers		
Outside Signs		
Data Processing Media		
Employee Tools		
Fine Arts		

TOTAL OPTIONAL INLAND MARINE PREMIUM \$

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FORMS AND ENDORSEMENT APPLICABLE TO THIS POLICY:

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