

SERFF Tracking Number: QBCL-125649286 State: Arkansas
Filing Company: Regent Insurance Company State Tracking Number: EFT \$50
Company Tracking Number: 070108 10863R
TOI: 01.0 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)
Product Name: Property Extension Endorsement
Project Name/Number: Winery Property Coverage Extension Endorsement/070108 10863R

Filing at a Glance

Company: Regent Insurance Company
Product Name: Property Extension Endorsement
TOI: 01.0 Property
Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)
Filing Type: Form
SERFF Tr Num: QBCL-125649286 State: Arkansas
SERFF Status: Closed
Co Tr Num: 070108 10863R
Co Status:
Author: Sharon Reeve
Date Submitted: 05/30/2008
State Tr Num: EFT \$50
State Status: Fees verified and received
Reviewer(s): Betty Montesi, Llyweyia Rawlins
Disposition Date: 06/09/2008
Disposition Status: Approved
Effective Date (New): 07/01/2008
Effective Date (Renewal): 07/01/2008
Effective Date Requested (New): 07/01/2008
Effective Date Requested (Renewal): 07/01/2008
State Filing Description:

General Information

Project Name: Winery Property Coverage Extension Endorsement
Project Number: 070108 10863R
Reference Organization:
Reference Title:
Filing Status Changed: 06/09/2008
State Status Changed: 06/09/2008
Corresponding Filing Tracking Number:
Filing Description:
Status of Filing in Domicile: Authorized
Domicile Status Comments:
Reference Number:
Advisory Org. Circular:
Deemer Date:
Re: Regent Insurance Company
FEIN# 39-6062860, NAIC# 24449
Commercial Property

SERFF Tracking Number: QBCL-125649286 State: Arkansas
Filing Company: Regent Insurance Company State Tracking Number: EFT \$50
Company Tracking Number: 070108 10863R
TOI: 01.0 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)
Product Name: Property Extension Endorsement
Project Name/Number: Winery Property Coverage Extension Endorsement/070108 10863R

Winery Property Coverage Extension Endorsement

Company Filing # 070108 10863R

Effective: 07/01/2008

Dear Commissioner:

We are filing to adopt the CP 8019 03/08 Winery Property Coverage Extension Endorsement. This is an expanded Property form, developed for use with Winery risks. It is a variation of our extension endorsement, tailored with some additional coverages, unique to this class of business. There is no extra charge for this endorsement, and will be eligible only in Regent Insurance Company. We are including a copy of our revised Commercial Property and Casualty Manual pages which mention this form and specify the Company required.

We hope you will be able to approve this new form, but please let us know if you have any questions.

Sincerely,

Sharon Reeve
Operations System Technician
Home Office Commercial – Standard Lines
Telephone: 608-825-5970
E-Mail: sharon.reeve@generalcasualty.com

Company and Contact

Filing Contact Information

Sharon Reeve, Operations System Technician sharon.reeve@generalcasualty.com
One General Drive (608) 825-5970 [Phone]
Sun Prairie, WI 53596 (608) 825-5100[FAX]

Filing Company Information

SERFF Tracking Number: QBCL-125649286 State: Arkansas
Filing Company: Regent Insurance Company State Tracking Number: EFT \$50
Company Tracking Number: 070108 10863R
TOI: 01.0 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)
Product Name: Property Extension Endorsement
Project Name/Number: Winery Property Coverage Extension Endorsement/070108 10863R

Regent Insurance Company CoCode: 24449 State of Domicile: Wisconsin
One General Drive Group Code: 796 Company Type: Property and Casualty
Sun Prairie , WI 53596 Group Name: State ID Number:
(608) 837-4440 ext. [Phone] FEIN Number: 39-6062860

SERFF Tracking Number: QBCL-125649286 State: Arkansas
Filing Company: Regent Insurance Company State Tracking Number: EFT \$50
Company Tracking Number: 070108 10863R
TOI: 01.0 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)
Product Name: Property Extension Endorsement
Project Name/Number: Winery Property Coverage Extension Endorsement/070108 10863R

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation: \$50.00 per form filing.
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Regent Insurance Company	\$50.00	05/30/2008	20590741

SERFF Tracking Number: QBCL-125649286 State: Arkansas
Filing Company: Regent Insurance Company State Tracking Number: EFT \$50
Company Tracking Number: 070108 10863R
TOI: 01.0 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)
Product Name: Property Extension Endorsement
Project Name/Number: Winery Property Coverage Extension Endorsement/070108 10863R

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Llyweyia Rawlins	06/09/2008	06/09/2008

SERFF Tracking Number: QBCL-125649286 *State:* Arkansas
Filing Company: Regent Insurance Company *State Tracking Number:* EFT \$50
Company Tracking Number: 070108 10863R
TOI: 01.0 Property *Sub-TOI:* 01.0001 Commercial Property (Fire and Allied Lines)
Product Name: Property Extension Endorsement
Project Name/Number: Winery Property Coverage Extension Endorsement/070108 10863R

Disposition

Disposition Date: 06/09/2008

Effective Date (New): 07/01/2008

Effective Date (Renewal): 07/01/2008

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: QBCL-125649286 State: Arkansas
 Filing Company: Regent Insurance Company State Tracking Number: EFT \$50
 Company Tracking Number: 070108 10863R
 TOI: 01.0 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)
 Product Name: Property Extension Endorsement
 Project Name/Number: Winery Property Coverage Extension Endorsement/070108 10863R

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Form	Winery property Coverage Extension Endorsement	Approved	Yes
Rate	CP&C Countrywide Manual Pages	Approved	Yes

SERFF Tracking Number: QBCL-125649286 State: Arkansas
 Filing Company: Regent Insurance Company State Tracking Number: EFT \$50
 Company Tracking Number: 070108 10863R
 TOI: 01.0 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)
 Product Name: Property Extension Endorsement
 Project Name/Number: Winery Property Coverage Extension Endorsement/070108 10863R

Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Winery property Coverage Extension Endorsement	CP 8019	0308	Endorsement/New			Winery Ext CP 8019 0308.pdf

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

WINERY PROPERTY COVERAGE EXTENSION ENDORSEMENT

The following modifies insurance provided under:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM
CAUSES OF LOSS — BROAD FORM
CAUSES OF LOSS — SPECIAL FORM
BUSINESS INCOME (AND EXTRA EXPENSE) COVERAGE FORM
BUSINESS INCOME (WITHOUT EXTRA EXPENSE) COVERAGE FORM
BUSINESS INCOME (AND EXTRA EXPENSE) ACTUAL LOSS SUSTAINED COVERAGE FORM

I. BLANKET COVERAGE EXTENSIONS

With respect to the following Coverage Extensions, found under this Section I. BLANKET COVERAGE EXTENSIONS, A. through I., we will pay up to \$250,000, for loss or damage caused by a Covered Cause of Loss.

You may apply this limit to one or any combination of these Coverage Extensions, but under no circumstances will the aggregate apportionment be permitted to exceed the Blanket Coverage Extension Limit for any one location.

If you purchase coverage separately for any of the blanketed coverages, the limit available in this Blanket Coverage Extension will be in addition to the specific limit purchased.

This Blanket Coverage Extensions Limit of insurance applies separately at each covered location shown in the Declarations and is subject to the Property Deductible shown in the Declarations.

A. ELECTRONIC DATA PROCESSING EQUIPMENT AND MEDIA

1. We will pay for loss or damage to:

- a. "Electronic Data Processing Equipment", and related component parts that are:
 - (1) Owned by you; or
 - (2) Leased, rented or under your control and for which you are liable;
- b. Your "data" and "media" or "data" and "media" for which you are liable.

2. If the Causes of Loss — Special Form applies, the following Exclusions do not apply to this Extension:

- a. Exclusion 1.b. (Earth Movement);
- b. Exclusion 1.e. (Utility Services);
- c. Exclusion 1.g. (Water);
- d. Exclusion 2.a. (Artificially generated electric current);
- e. Exclusion 2.d.(6) (Mechanical breakdown);
- f. Exclusion 2.d.(7) (Changes in or extremes of temperature or humidity and marring or scratching).

3. As used in this Extension:

- a. "Electronic Data Processing Equipment" means desktop or mainframe computers. "Electronic Data Processing Equipment" does not mean computerized equipment or related component parts used to operate or direct machinery;
- b. "Data" means the information stored on "media", including computer programs.
- c. "Media" means the material on which "data" is stored. "Media" also includes instructional materials provided with computer programs.

4. The value of the Covered Property will be determined as follows:

- a. Equipment will be valued per the Valuation Condition, item 7. of the LOSS CONDITIONS in the BUILDING AND PERSONAL PROPERTY COVERAGE FORM;
- b. Data at the actual cost of reproducing the data. If data is not replaced or reproduced, then the cost of blank media;
- c. Media at the actual cost to repair or replace the property with material of like kind and quality.

B. ACCOUNTS RECEIVABLE

- 1. We will pay:
 - a. All amounts due from your customers you are unable to collect, including sums you are unable to collect as a direct result of loss or damage to credit card slips;
 - b. Interest charges on any loan required to offset amounts you are unable to collect;
 - c. Collection expenses in excess of your normal collection expenses that are made necessary by the "loss"; and
 - d. Other reasonable expenses that you incur to re-establish your records of accounts receivable;

that result from Covered Causes of Loss to your records of accounts receivable.

- 2. In addition to the exclusions and limitations applicable to commercial property coverage, we will not pay for:
 - a. Loss or damage caused by or resulting from electrical or magnetic injury, disturbance or erasure of electronic recordings. But we will pay for direct loss caused by lightning.
 - b. Loss or damage caused by or resulting from alteration, falsification, concealment or destruction of records of accounts receivable done to conceal wrongful giving, taking or withholding of money, securities or other property. This exclusion applies only to the extent of the wrongful giving, taking or withholding.
 - c. Loss or damage caused by or resulting from bookkeeping, accounting or billing errors or omissions.

3. Determination of Receivables

- a. If you cannot accurately establish the amount of accounts receivable outstanding as of the time of loss, the following method will be used:
 - (1) Determine the total average monthly amounts of accounts receivable for the 12 months immediately preceding the month in which the loss occurs; and
 - (2) Adjust that total for any normal fluctuations in the amounts of accounts receivable for the month in which the loss occurred or for any demonstrated variance from the average for that month.
- b. The following will be deducted from the total amount of accounts receivable, however that amount is established:
 - (1) The amount of the accounts for which there is no loss;
 - (2) The amount of the accounts that you are able to re-establish or collect;
 - (3) All unearned interest and service charges.

C. PERSONAL EFFECTS AND PROPERTY OF OTHERS

The coverage limit provided by the Coverage Extension Personal Effects and Property of Others (paragraph A.5.b. of the BUILDING AND PERSONAL PROPERTY COVERAGE FORM) is deleted .

D. VALUABLE PAPERS AND RECORDS

The coverage limit provided by the Coverage Extension Valuable Papers and Records (paragraph A.5.c. of the BUILDING AND PERSONAL PROPERTY COVERAGE FORM) is deleted.

E. DETACHED OUTDOOR SIGNS

We will pay for loss or damage to any detached outdoor sign permanently fixed in place as a result of a Covered Cause of loss.

F. FINE ARTS

We will pay for loss or damage to paintings, etchings, pictures, tapestries, art glass windows and other bona fide works of art of rarity, historical value, or artistic merit caused by or resulting from a covered cause of loss.

G. FIRE DEPARTMENT SERVICE CHARGE

The coverage limit provided by the Additional Coverage Fire Department Service Charge (paragraph **A.4.c.** of the BUILDING AND PERSONAL PROPERTY COVERAGE FORM) is deleted.

H. RECHARGING

We will pay for expenses you incur for the recharging of fire extinguishers or fire extinguishing systems when used to fight fire on your premises or adjacent premises.

I. NEW LOCATIONS COVERAGE

1. You may extend the coverage that applies under these BLANKET COVERAGE EXTENSIONS to apply to any premises you acquire.
2. Insurance under this extension for each newly acquired premises will end when any of the following first occurs:
 - a. This policy expires;
 - b. 90 days after you acquire or begin construction at the new premises; or
 - c. You report values to us.

This extension does not apply to locations covered by the Builders' Risk Coverage Endorsement.

Each of the preceding Coverage Extensions is subject to the PROPERTY COVERAGE EXTENSION ENDORSEMENT, BLANKET COVERAGE EXTENSION LIMIT shown above.

Each of these extensions is additional insurance. The Additional Condition, Coinsurance, does not apply to these extensions.

II. BUILDING AND PERSONAL PROPERTY COVERAGE EXTENSIONS

A. BUSINESS PERSONAL PROPERTY OFF PREMISES

The Coverage Extension — Property Off Premises (paragraph **A.5.d.** of the BUILDING AND PERSONAL PROPERTY COVERAGE FORM) is deleted and replaced with the following:

1. We will pay up to \$25,000 for loss or damage to Your Business Personal Property while it is away from the described premises, if it is:
 - a. Temporarily at a location you do not own, lease or operate; or
 - b. In storage at a location you lease, provided the lease was executed after the beginning of the current policy term.

2. This Extension does not apply to Covered Property:

- a. In transit;
- b. In the care, custody or control of your salespersons; or
- c. At any fair or exhibition.

B. FAIRS OR EXHIBITIONS

We will pay up to \$10,000 for loss or damage to Your Business Personal Property while temporarily on display to the public at fairs or exhibitions on premises not owned, operated or leased by the Named Insured. This extension does not apply to your salespersons samples or Fine Arts.

C. SALESPERSONS SAMPLES

We will pay up to \$10,000 for loss or damage to:

1. Samples of your stock in trade; and
2. Similar property of others;

while such property is in the care, custody, or control of your salespersons, sales agents, or yourself while acting as a salesperson and not on premises you own, lease or operate.

Coverage does not apply to property on display at any fair or exhibition or to Fine Arts.

D. NEWLY ACQUIRED OR CONSTRUCTED PROPERTY

The Coverage Extension — Newly Acquired or Constructed Property (paragraph **A.5.a.** of the BUILDING AND PERSONAL PROPERTY COVERAGE FORM) is deleted and replaced with the following:

1. Buildings

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

- a. Your new buildings while being built on the described premises; and
- b. Buildings you acquire at locations, other than the described premises, intended for:
 - (1) Similar use as the building described in the Declarations; or
 - (2) Use as a warehouse.

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

2. Your Business Personal Property

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

- (1) Business personal property, including such property that you newly acquire, at any location you acquire other than at fairs, trade shows or exhibitions;
- (2) Business personal property, including such property that you newly acquire, located at your newly constructed or acquired buildings at the location described in the Declarations; or
- (3) Business personal property that you newly acquire, located at the described premises.

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

- b. This extension does not apply to:
 - (1) Personal property of others that is temporarily in your possession in the course of installing or performing work on such property; or
 - (2) Personal property of others that is temporarily in your possession in the course of your manufacturing or wholesaling activities.

3. Period of Coverage

With respect to insurance on or at each newly acquired or constructed property, coverage will end when any of the following first occurs:

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

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

E. OUTDOOR PROPERTY

The Coverage Extension — Outdoor Property (paragraph A.5.e. of the BUILDING AND PERSONAL PROPERTY COVERAGE FORM) is deleted and replaced by the following:

You may extend the insurance provided by this coverage form to apply to radio and television antennas (including satellite dishes), lawns, trees, plants, and shrubs (other than "stock" of trees, shrubs, or plants), including debris removal expense, while located outside of buildings for the following causes of loss:

- 1. Fire;
- 2. Lightning;
- 3. Explosion;
- 4. Riot or Civil Commotion;
- 5. Aircraft.

The most we will pay for loss or damage under this extension is \$25,000, but not more than \$500 for any one tree, plant, or shrub. These limits apply to any one occurrence, regardless of the types or number of items lost or damaged in that occurrence.

F. MONEY AND SECURITIES

- 1. We will pay up to \$10,000 for loss of "money" and "securities" by the actual destruction, disappearance or wrongful abstraction:
 - a. Any location described in the Declarations;
 - b. Any banking premises;
 - c. Outside your premises while being conveyed by a "messenger"; or
 - d. Within the living quarters of any "messenger".
- 2. As used in this Extension:
 - a. "Messenger" means you, any of your partners or any employee while having care and custody of the money and securities outside the described premises.
 - b. "Money" means:
 - (1) Currency, coins and bank notes in current use and having a face value; and
 - (2) Travelers checks, registered checks and money orders held for sale to the public.

c. "Securities" means negotiable and nonnegotiable instruments or contracts representing either "money" or other property and includes:

- (1) Tokens, tickets, revenue and other stamps (whether represented by actual stamps or unused value in a meter) in current use; and
- (2) Evidences of debt issued in connection with credit or charge cards, which cards are not issued by you;

but does not include "money".

3. In addition to the exclusions and limitations applicable to commercial property coverage, we will not pay for loss:
 - a. Resulting from accounting or arithmetical errors or omissions;
 - b. Resulting from the giving or surrendering of property in any exchange or purchase;
 - c. Of property contained in any money operated device unless the amount of money deposited in it is recorded by a continuous recording instrument in the device.
4. You must keep records of all money and securities so we can verify the amount of any loss.

G. PATTERNS, DIES, MOLDS AND FORMS

We will pay up to \$10,000 for loss or damage to Patterns, Dies, Molds and Forms that are:

1. Your property, or
 2. The property of others in your care, custody or control;
- caused by, or resulting from a Covered Cause of Loss.

The terms of these extensions of coverage apply separately to each building.

Each of these extensions is additional insurance. The Additional Condition, Coinsurance, does not apply to these extensions.

III. BUILDING AND PERSONAL PROPERTY ADDITIONAL COVERAGES

A. ORDINANCE OR LAW COVERAGE

Paragraph 4.e. Increased Cost of Construction of the Additional Coverages in the BUILDING AND PERSONAL PROPERTY COVERAGE FORM is deleted and replaced by the following:

1. Application Of Coverage

The Coverage(s) provided by this endorsement apply only if both 1.a. and 1.b. are satisfied and are then subject to the qualifications set forth in 1.c.

a. The ordinance or law:

- (1) Regulates the demolition, construction or repair of buildings, or establishes zoning or land use requirements at the described premises; and
- (2) Is in force at the time of loss.

But coverage under this Additional Coverage applies only in response to the minimum requirements of the ordinance or law. Losses and costs incurred in complying with recommended actions or standards that exceed actual requirements are not covered under this Additional Coverage.

- b. (1) The building sustains direct physical damage that is covered under this policy and such damage results in enforcement of the ordinance or law; or
- (2) The building sustains direct physical damage that is covered under this policy and direct physical damage that is not covered under this policy, and the building damage in its entirety results in enforcement of the ordinance or law.
- (3) But if the building sustains direct physical damage that is not covered under this policy, and such damage is the subject of the ordinance or law, then there is no coverage under this Additional Coverage even if the building has also sustained covered direct physical damage.

c. In the situation described in 1.b.(2) above, we will not pay the full amount of loss otherwise payable under the terms of Coverages A, B and/or C of this Additional Coverage. Instead we will pay a proportion of such loss; meaning the proportion that the covered direct physical damage bears to the total direct physical damage.

(Paragraph 7. of this Additional Coverage provides an example of this procedure.)

However, if the covered direct physical damage alone, would have resulted in enforcement of the ordinance or law, then we will pay the full amount of loss otherwise payable under the terms of Coverages **A**, **B** and/or **C** of this Additional Coverage.

2. We will not pay under this Additional Coverage for the costs associated with the enforcement of any ordinance or law which requires any insured or others to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of "pollutants".

3. Coverage

a. Coverage A — Coverage for Loss to the Undamaged Portion of the Building

With respect to the building that has sustained covered direct physical damage, we will pay under Coverage **A** for the loss in value of the undamaged portion of the building as a consequence of enforcement of an ordinance or law that requires demolition of undamaged parts of the same building.

Coverage **A** is included within the Limit Of Insurance shown in the Declarations as applicable to the covered building and does not increase the Limit of Insurance.

b. Coverage B — Demolition Cost Coverage

With respect to the building that has sustained covered direct physical damage, we will pay the cost to demolish and clear the site of undamaged parts of the same building, as a consequence of enforcement of an ordinance or law that requires demolition of undamaged property.

The Coinsurance Additional Condition does not apply to Demolition Cost Coverage.

c. Coverage C — Increased Cost of Construction

- (1) With respect to the building that has sustained covered direct physical damage, we will pay the increased cost to:

- (a) Repair or reconstruct damaged portions of the building; and/or
- (b) Reconstruct or remodel undamaged portions of the building, whether or not demolition is required;

when the increased cost is a consequence of enforcement of the minimum requirements of the ordinance or law.

However:

- (a) This coverage applies only if the Replacement Cost Optional Coverage applies to the building loss.
- (b) This coverage applies only if the restored or remodeled property is intended for similar occupancy as the current property, unless such occupancy is not permitted by zoning or land use ordinance or law.
- (c) We will not pay for the increased cost of construction if the building is not repaired, reconstructed or remodeled.

The Coinsurance Additional Condition does not apply to Increased Cost of Construction.

- (2) When a building is damaged or destroyed and Coverage **C** applies to that building in accordance with **c.(1)** above, coverage for the Increased Cost of Construction also applies to repair or reconstruction of the following, subject to the same conditions stated in **c.(1)**:

- (a) The cost of excavations, grading, backfilling, and filling;
- (b) Foundations of the building;
- (c) Pilings; and
- (d) Underground pipes, flues, and drains.

The items listed in **(2)(a)** through **(2)(d)** above are deleted from Property Not Covered, but only with respect to the coverage described in this provision, **c.(2)**.

4. Loss Payment

- a. The following payment provisions, **4.b.** and **4.c.**, are subject to the apportionment procedures set forth in section **1.c.** of this Additional Coverage.
 - b. When there is a loss in value of an undamaged portion of a building to which Coverage **A** applies, the loss payment for that building, including damaged and undamaged portions, will be determined as follows:
 - (1) If the Replacement Cost Coverage Option applies and the property is being repaired or replaced, on the same premises or another premises, we will not pay more than the lesser of:
 - (a) The amount you would actually spend to repair, rebuild or reconstruct the building, but not more than the amount it would cost to restore the building on the same premises and to the same height, floor area, style and comparative quality of the original property insured; or
 - (b) The Limit of Insurance shown in the Declarations as applicable to the covered building.
 - (2) If the Replacement Cost Coverage Option applies and the property is not repaired or replaced, or if the Replacement Cost Coverage Option does not apply, we will not pay more than the lesser of:
 - (a) The actual cash value of the building at the time of loss; or
 - (b) The Limit Of Insurance shown in the Declarations as applicable to the covered building.
 - c. The most we will pay, for the total of all covered losses for Demolition Cost Coverage and Increased Cost of Construction Coverage in any one occurrence is \$250,000. Subject to the applicable Limit of Insurance, the following provisions apply:
 - (1) For Demolition Cost we will not pay more than the amount you actually spend to demolish and clear the site of the described premises.
 - (2) With respect to the Increased Cost of Construction:
 - (a) We will not pay for the Increased Cost of Construction:
 - (i) Until the property is actually repaired or replaced, at the same or another premises; and
 - (ii) Unless the repairs or replacement are made as soon as reasonably possible after the loss or damage, not to exceed two years. We may extend this period in writing during the two years.
 - (b) If the building is repaired or replaced at the same premises, or if you elect to rebuild at another premises, the most we will pay for the Increased Cost of Construction is the increased cost of construction at the same premises.
 - (c) If the ordinance or law requires relocation to another premises, the most we will pay for the Increased Cost of Construction is the increased cost of construction at the new premises.
5. The terms of this Additional Coverage apply separately to each building to which this Additional Coverage applies.
6. This Additional Coverage is not subject to the terms of the Ordinance Or Law Exclusion, to the extent that such exclusion would conflict with the provisions of this Additional Coverage.
7. Under this endorsement we will not pay for loss due to any ordinance or law that:
 - a. You were required to comply with before the loss, even if the building was undamaged; and
 - b. You failed to comply with.

8. Example of Proportionate Loss Payment for Building Ordinance coverage losses (procedure as set forth in section 1.c. of this Additional Coverage).

Assume:

- Wind is a Covered Cause of Loss; Flood is an excluded Cause of Loss
- The building has a value of \$200,000
- Total direct physical damage to building: \$100,000
- The ordinance or law in this jurisdiction is enforced when building damage equals or exceeds 50% of the building's value
- Portion of direct physical damage that is covered (caused by wind): \$30,000
- Portion of direct physical damage that is not covered (caused by flood): \$70,000
- Loss under Building Ordinance Coverage C of this Additional Coverage: \$60,000

Step 1:

Determine the proportion that the covered direct physical damage bears to the total direct physical damage,

$$\$30,000/\$100,000 = .30$$

Step 2:

Apply that proportion to the Building Ordinance loss.

$$\$60,000 \times .30 = \$18,000$$

In this example, the most we will pay under this Additional Coverage for the Coverage C loss is \$18,000, subject to the applicable Limit of Insurance and any other applicable provisions.

NOTE: The same procedure applies to losses under Coverages A and B of this Additional Coverage.

B. TRANSIT

If the Causes of Loss — Special Form is applicable to this policy, The Additional Coverage Extension — **Property in Transit** is deleted, and replaced by the following:

1. We will pay up to \$10,000 for loss or damage to covered property while in transit. The loss or damage must be caused by or result from one of the following causes of loss:

- a. A Covered Cause of Loss;
- b. Collision, upset or overturn;
Collision means accidental contact of your vehicle with another vehicle or object. It does not mean your vehicle's contact with the roadbed.
- c. Flood;
- d. Earthquake.

2. Coverage is provided while the property is in the custody of:

- a. Any railroad, public trucker, private trucker or land transportation company;
- b. You or anyone else while the Covered Property is in or on vehicles you own, lease or hire;
- c. Any air transportation carrier;
- d. Any water transportation carrier;
- e. Any messenger in charge or control of the Covered Property.

3. Coverage does not apply to:

- a. Property in the care, custody or control of your salespersons or you while acting as a salesperson;
- b. Shipments by mail;
- c. Property covered under import or export Ocean Cargo Policies;
- d. Intercoastal water shipments via the Panama Canal; or
- e. Coastwise water shipments to Alaska.

4. Refrigeration Breakdown Coverage

- a. We will also cover loss resulting from mechanical failure or breakdown of single unit automatic temperature control compressors.
- b. We will not pay for "loss" or damage resulting from failure or breakdown caused by:
 - (1) Failure to provide adequate fuel supply;
 - (2) Failure to maintain crankcase oil pressure within manufacturer's specified limits;
 - (3) Failure to maintain an adequate level of refrigerant within manufacturer's specified limits;
 - (4) "Loss" or damage due to gradual leakage of refrigerant, even if the gradual leakage causes a reduction in cooling efficiency;

- (5) Willful destruction or damage to any automatic temperature control unit by an employee or others;
- (6) Failure to keep and maintain automatic control or temperature units in efficient operating condition;
- (7) Any other circumstances where loss or damage is not directly caused by breakdown or mechanical failure.

The Additional Condition, Coinsurance, does not apply to this extension.

C. EXTRA EXPENSE

We will pay up to \$100,000 for the actual and necessary Extra Expense you sustain due to direct physical loss of or damage to property at premises which are described in the Declarations. The loss or damage must be caused by or result from a Covered Cause of Loss. With respect to loss or damage to personal property in the open or personal property in a vehicle, the described premises includes the area within 1,000 feet of the site at which the described premises are located.

With respect to the requirements set forth in the preceding paragraph, if you occupy only part of the site at which the described premises are located, your premises means:

- 1. The portion of the building which you rent, lease or occupy; or
- 2. Any area within the building or on the site at which the described premises are located, if that area services, or is used to gain access to, the described premises.

Extra Expense means necessary expenses you incur during the "period of restoration" that you would not have incurred if there had been no direct physical loss or damage to property caused by or resulting from a Covered Cause of Loss.

- 1. We will pay any Extra Expense to avoid or minimize the "suspension" of business and to continue "operations":
 - a. At the described premises; or
 - b. At replacement premises or at temporary locations, including:
 - (1) Relocation Expenses; and

- (2) Costs to equip and operate the replacement or temporary locations;

- 2. We will pay any Extra Expense to minimize the "suspension" of business if you cannot continue "operations"; or
- 3. We will pay any Extra Expense to:
 - a. Repair or replace any property; or
 - b. Research, replace, or restore the lost information on damaged valuable papers and records;

to the extent it reduces the amount of loss that otherwise would have been payable under this coverage form.

- 4. "Period of Restoration" means the period of time that:

Begins with the date of direct physical loss or damage caused by or resulting from any Covered Cause of Loss at the described premises; and

- b. Ends on the earlier of:
 - (1) The date the property at the described premises should be repaired, rebuilt or replaced with reasonable speed and similar quality; or
 - (2) The date when business is resumed at a new permanent location.

"Period of restoration" does not include any increased period required due to the enforcement of any ordinance or law that:

- (1) Regulates the construction, use or repair, or requires the tearing down of any property; or
- (2) Requires any insured or others to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of "pollutants".

The expiration date of this policy will not cut short the "period of restoration".

- 5. "Operations" means your business activities occurring at the described premises.
- 6. "Suspension" means the slowdown or cessation of your business activities.

D. UTILITY SERVICES COVERAGE

We will pay up to \$25,000 for loss or damage to Covered Property at any described premises resulting from the interruption of service to that premises. The interruption must result from direct physical loss or damage by a Covered Cause of Loss to the following property not on the described premises:

1. Water Supply Services, meaning pumping stations and water mains supplying water to the described premises.
2. Communication Supply Services, meaning property supplying communication services, including telephone, radio, microwave or television services to the described premises, such as:
 - a. Communication transmission lines, including optic fiber transmission lines;
 - b. Coaxial cables;
 - c. Microwave radio relays except satellites.
3. Power Supply Services, meaning utility generating plants, switching stations, substations, transformers and transmission lines supplying electricity, steam or gas to the described premises.

E. ARSON REWARD

We will pay up to \$25,000 for information which leads to an arson conviction in connection with a fire loss covered under this policy. Regardless of the number of persons involved in providing information our liability under this Additional Coverage shall not be increased.

F. COSTS TO PREPARE INVENTORY

1. We will pay up to \$10,000 for expenses you incur in compiling inventories at our request to assist us in determining the amount of a loss covered by this policy.
2. We will not pay for:
 - a. Expenses to prove that loss or damage is covered; and
 - b. Expenses incurred under the Appraisal Loss Condition.
 - c. Expenses or fees you incur from public insurance adjusters or for expenses related to claims not covered by this policy.

G. BRANDS AND LABELS

1. If branded or labeled merchandise that is Covered Property is damaged by a Covered Cause of Loss, we may take all or part of that property at an agreed or appraised value. If so, you may:
 - a. Stamp "salvage" on the merchandise or its containers, if the stamp will not physically damage the merchandise; or
 - b. Remove the brands or labels, if doing so will not physically damage the merchandise. You must relabel the merchandise to comply with the law.
2. We will pay reasonable costs you incur to perform the activity described in **1.a.** or **1.b.** above. But the total we pay for these costs and the value of the damaged property will not exceed the applicable Limit of Insurance on such property.

H. CONSEQUENTIAL LOSS TO "STOCK"

We will pay any reduction in the value of the remaining undamaged parts of covered "Stock" if a Covered Cause of Loss results in loss or damage to covered "Stock".

Payment for any reduction in value is included within the applicable Limit of Insurance.

I. WATER BACKUP OF SEWERS OR DRAINS

Section **B. Exclusions**, Paragraph **1.g.(3)** of the Causes of Loss Form is deleted.

We will pay up to \$25,000 for loss or damage to Covered Property at any described premises resulting from water that backs up or overflows from a sewer, drain or sump.

J. PENALTY EXPENSE REIMBURSEMENT

We will reimburse you up to \$25,000 for penalties you incur due to your failure to deliver products as required under contracts with your customers. The penalties must result from direct physical loss or damage by a Covered Cause of Loss to Covered Property.

We will pay no more than \$50,000 under this additional coverage in any one policy year.

K. DEBRIS REMOVAL

The coverage limit provided by Additional Coverage **A.4.a.** Debris Removal in the BUILDING AND PERSONAL PROPERTY COVERAGE FORM is increased to \$50,000.

L. POLLUTION CLEANUP AND REMOVAL

The coverage limit provided by Additional Coverage **A.4.d.** Pollution Clean Up and Removal in the BUILDING AND PERSONAL PROPERTY COVERAGE FORM is increased to \$25,000.

M. CONTAMINATION OF "STOCK" OR PERSONAL PROPERTY OF OTHERS

We will pay up to \$25,000 for direct physical loss or damage to "stock" or Personal Property of Others caused by manufacturing or processing operations, including preparation of, testing of or work upon the covered property. Contamination means any impurity caused by contact or mixture with a foreign substance other than "pollutants".

N. WINE LEAKAGE OR SPILLAGE

We will pay up to \$25,000 for loss or damage due to spillage or leakage of wine.

O. TRELLISES OR VINES

We will pay up to \$25,000 for direct physical loss or damage to any of your trellises or vines, including the grapes growing thereon, resulting from any of the following causes of loss:

1. Fire,
2. Lightning,
3. Explosion,
4. Riot or Civil Commotion,
5. Aircraft or Vehicles,
6. Animals but not insects, birds or rodents, or
7. Collapse.

P. IMPLOSION OF TANK

If the Causes of Loss —Broad Form or Causes of Loss - Special Form is applicable to this policy, the following is added to Additional Coverage — Collapse:

6. We will pay for direct physical loss or damage to wine storage tanks from implosion of a tank resulting from external pressure being greater than air pressure within the tank.

The most we will pay under this Additional Coverage is \$25,000.

IV. OTHER BUILDING AND PERSONAL PROPERTY COVERAGE CHANGES

A. BUILDING DEFINITION

1. The following items are added to Section **A.1.** Covered Property, **a.** Buildings, of the BUILDING AND PERSONAL PROPERTY COVERAGE FORM:

- a. Attached signs;

- b. Outdoor fences;

- c. Lightpoles.

2. The second paragraph of paragraph **C.** Limits of Insurance is deleted.

B. PREMISES BOUNDARY

Paragraphs **A.1.a.**, Building, **A.1.b.**, Your Business Personal Property, and **A.1.c.**, Personal Property of Others of the BUILDING AND PERSONAL PROPERTY COVERAGE FORM are amended to increase the distance limitation from within 100 feet of the described premises to within 1,000 feet of the described premises.

C. VALUATION

The following is added to the Valuation Loss Condition of the BUILDING AND PERSONAL PROPERTY COVERAGE FORM:

- f. Trellises or Vines, Including Grapes Growing Thereon:

- (1) We will determine the value of trellises at Replacement Cost (without deduction for depreciation).

- (2) We will determine the value of vines, including grapes growing thereon at the cost to replace with mature vines of like kind and quality if readily available. If not readily available, we will pay the cost to replace vines with new vine stock of like kind and quality.

- (3) You may make a claim for loss or damage covered by this insurance on an actual cash value basis instead of on a replacement cost basis. In the event you elect to have loss or damage settled on an actual cash value basis, you may still make a claim for the additional coverage this Coverage provides if you notify us of your intent to do so within 180 days after the loss or damage.

- (4) We will not pay on a Replacement Cost basis for any loss or damage:

- (a) Until the lost or damaged property is actually repaired or replaced; and

- (b) Unless the repairs or replacement are made as soon as reasonably possible after the loss or damage.

D. SELLING PRICE VALUATION

The following is added to the Valuation Loss Condition of the BUILDING AND PERSONAL PROPERTY COVERAGE FORM:

1. We will determine the value of finished "stock" you manufacture, in the event of loss or damage, at:
 - a. The selling price, if no loss or damage had occurred;
 - b. Less discounts and expenses you otherwise would have had.
2. Wines Market Value
 - a. In the event of loss or damage, we will determine the value of 'bottled winery products' at the price the "stock" could have been sold for as case goods as of the time and place of loss or damage, as if no loss or damage had occurred.
 - b. In the event of loss or damage, we will determine the value of 'bulk wine' at the average wholesale selling price less discounts and expenses you otherwise would have had, for the 12 months immediately preceding the date of loss.
 - c. Values do not include:
 - i. Unpaid U.S. Government Internal Revenue taxes for which you are liable; and
 - ii. Discounts and expenses you otherwise would have had.
 - d. Values do include State, County and local taxes for which you are liable.
 - e. If theft is a Covered Cause of Loss, taxes and duties will be considered in determining the value when loss or damage is caused by theft.
 - f. If any person or organization to or for whom we make payment under this endorsement has the right to recover prepaid taxes or duties that are included in our payment, those rights are transferred to us.
 - g. The following Definitions are added:
 - i. 'Bottled winery products' means wine and any other winery products:
 - (a) In the bottle; or
 - (b) Not bottled, but:
 - (1) Irreplaceable in kind and quality; and
 - (2) In the ordinary course of your business, would be

- Bottled; and
- In your hands as producer or processor.

- ii. 'Bulk wine' means wine, in your hands as producer or processor, other than 'bottled winery products'.

V. BUSINESS INCOME COVERAGE EXTENSION

The following coverage extension applies only if Business Income Coverage is indicated as applicable in the Declarations:

A. DEPENDENT PROPERTIES BUSINESS INCOME

1. We will pay up to \$50,000 for the actual loss of Business Income you sustain 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 property at the premises of a dependent property caused by or resulting from a Covered Cause of Loss.
2. We will reduce the amount of your Business Income loss, other than Extra Expense, to the extent you can resume operations, in whole or in part, by using any other available:
 - a. Source of materials; or
 - b. Outlets for your products.
3. If you do not resume operations, or do not resume operations as quickly as possible, we will pay based on the length of time it would have taken to resume operations as quickly as possible.
4. Dependent property means property operated by others whom you depend on to:
 - a. Deliver materials or services, other than water, communication or power supply services, to you, or to others for your account; or
 - b. Accept your products or services;
5. Period of Restoration, with respect to dependent property, means the period of time that:
 - a. Begins with the date of direct physical loss or damage caused by or resulting from any Covered Cause of Loss at the premises of the dependent property; and

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

Period of Restoration does not include any increased period required due to the enforcement of any ordinance or law that:

- a.** Regulates the construction, use or repair, or requires the tearing down of any property; or
 - b.** Requires any insured or others to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of "pollutants".
- 6.** Operations with respect to dependent property, means your business activities occurring at the described premises.
- 7.** Suspension with respect to dependent property, means the slowdown or cessation of your business activities.

SERFF Tracking Number: QBCL-125649286 *State:* Arkansas
Filing Company: Regent Insurance Company *State Tracking Number:* EFT \$50
Company Tracking Number: 070108 10863R
TOI: 01.0 Property *Sub-TOI:* 01.0001 Commercial Property (Fire and Allied Lines)
Product Name: Property Extension Endorsement
Project Name/Number: Winery Property Coverage Extension Endorsement/070108 10863R

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: QBCL-125649286 State: Arkansas
 Filing Company: Regent Insurance Company State Tracking Number: EFT \$50
 Company Tracking Number: 070108 10863R
 TOI: 01.0 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)
 Product Name: Property Extension Endorsement
 Project Name/Number: Winery Property Coverage Extension Endorsement/070108 10863R

Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Approved	CP&C Countrywide Manual Pages	Page 1-4	Replacement	Prop Countrywide 07 08.pdf

Countrywide

Company Rates

To determine the final rate, multiply the currently adopted loss costs published in the Division 5 of the ISO Commercial Lines Manual by the loss cost multiplier shown on the State Exception Pages.

Section I General Rules

8. Policy Writing Minimum Premium

- A. Prepaid Policies \$100
- B. Annual Premium Payment Plan Policies or Continuous Policies \$100

9. Additional Premium Changes

- B. Waive additional premium of \$15.00 or less.

10. Return Premium Changes

- B. Waive return premium of \$15.00 or less. However, any return premium due must be granted if request by the insured.

Section II Coverage Form Rules Building and Personal Property Coverage

38. Building and Personal Property Coverage Options

Rules 38.W, X, and Y, are added.

W. Unlimited Building Value (CP 79 58)

1. This endorsement permits building coverage to be written without a specific limit liability. When this endorsement applies, the building is covered for its full replacement cost at the time of loss. Coinsurance provisions do not apply.

2. Individual risk eligibility shall be determined by underwriting. The following are ineligible:
 - a. Buildings over 40 years old.
 - b. Buildings designed for Industrial and Processing occupancies.
 - c. Buildings over \$750,000 in value unless a professional building value appraisal completed no more than three years prior to the intended policy effective date is provided for underwriting review.
 - d. Buildings insured on a blanket basis.
3. An Unlimited Building Value Data Sheet (Und. 545) must be completed prior to policy issuance and at each renewal thereafter.

X. Water Back Up of Sewers or Drains (CP 79 61)

1. This endorsement provides coverage for loss caused by water that backs up through sewers or drains.
2. Available Limits of Liability and Rates

Limit of Charge Liability Building	Flat per
\$ 5,000	\$ 25
10,000	50
15,000	75
20,000	100
25,000	125

Y. Fungus, Wet Rot, Dry Rot & Bacteria

Our approach to mold will vary from that within the ISO Coverage Forms, (first introduced with the ISO 04 02 edition). Two Company forms have been developed to address this coverage.

- CP 7967 Additional Provisions – Fungus, Wet Rot, Dry Rot & Bacteria –

Causes of Loss – Special Form; and
•CP 7968 Additional Provisions – Fungus, Wet Rot, Dry Rot & Bacteria – Causes of Loss Basic And Broad Forms.

One of these forms should be attached to each policy. Determine from the Causes of Loss on the policy, which form to use.

These endorsements provide the following:

1. Mold losses resulting from any Covered Cause of Loss (Basic and Broad forms) or from any "specified cause of loss" (Special Form) will be covered up to the Limits of Insurance for Building and Business Personal Property.
2. \$15,000 is provided as an additional coverage for mold that results from other covered losses.
3. Our approach to business interruption losses will follow ISO and be restricted to 30 days for mold losses arising from a covered loss other than fire or lightning.
4. Report any mold issues within 180 days of the covered loss that gave rise to the mold, in order to mitigate growth or spread of mold, and allow us to begin our loss investigation.

Countrywide

Section II Coverage Form Rules Other Coverage Forms

A. Building Glass Enhancement (CP 79 66)

The Building Glass Enhancement (CP 79 66) is mandatory on all Commercial Property Policies. This form is added at no charge.

The form amends the Deductible section in the Building and Personal Property Coverage Form by capping the Deductible that applies to building glass at \$1,000.

This form also adds coverage for building glass if a tenant is contractually required to repair or replace building glass. The tenants building glass coverage is limited to the Your Business Personal Property Limit of Insurance listed on the Declarations. Tenant building glass coverage is triggered if the building glass loss or damage is not otherwise covered under this coverage form or policy.

B. Additional Rule Actual Loss Sustained – Business Income Coverage

1. Coverage

Provides coverage for loss of business income and extra expenses for the 12 month time period beginning immediately after the time of the direct damage loss to property. Coverage is provided without a stated limit of liability. Use form CP 70 30.

2. Eligibility

The following are not eligible:

1. Builder's Risks.
2. Risks desiring business income coverage on a "blanket basis".

3. Base Rates

The 80% coinsurance building rates shall be used as the base rates for this coverage.

4. Rating Procedures

- A. Calculate a business income rating value as the largest potential loss the insured could suffer in the 12 month period following the direct physical loss for the sum of net income and continuing normal operating expenses including all payroll.
- B. Divide the figure calculated in 1. above by the insured's annual net income and normal operating expenses.
- C. Refer to the Business Income Rate Factor Table found in the ISO CLM, rule 50 E.3.b.#1 and identify the next higher coinsurance percentage relative to the percentage calculated in 2. above. Using this coinsurance percentage, select the business income rate factor for the type of risk being rated.
- D. Multiply the base rates by the rate factor selected in 3. above to determine the modified rates.
- E. Multiply the modified rates from 4. by the rating value determined in 1. to determine the premium.

5. Policy Declarations

Coverage is activated by the entry of "ALS" in the limit of insurance field in the Declarations for Business Income.

C. Additional Rule – Equipment Breakdown Coverage (CP 7994)

1. Coverage

Provides coverage for Equipment Breakdown up to the policy property limits. Coverage is comprehensive and will apply whether the risk has a boiler on the premises or not.

2. Eligibility

All occupancies shown on the GC Multiple Line Classification Table as approved are eligible, subject to the following restrictions on values.

Property limits per location may not exceed \$50,000,000. This includes coverage limits for buildings, contents and business interruption.

Risks outside this criteria must be referred to Hartford Steam Boiler Co. for approval and pricing.

3. Pricing

Refer to the Underwriting Release for current rating information.

4. Massachusetts and New York

For risks in MA and NY, use the following forms, instead of the CP 7994:

CP 8009 Equipment Breakdown Coverage – Massachusetts
CP 8012 Equipment Breakdown Coverage – New York

D. Rule 75. Earthquake and Volcanic Eruption Endorsement (Sub-Limit Form)

NOTE: With the adoption of AQS Rating System in 2008, the following rule will be amended by State. Please also refer to the specific State Property Exceptions pages.

Paragraph C. Rules, 4.

Deductibles, item b. is deleted and replaced by the following:

- b. Mandatory deductibles apply with optional percentage deductibles available. The only optional percentage deductibles available are those shown in the Earthquake Deductible Factor Table **73.D.2**. Enter the selected percentage deductible(s) in the Declarations or in Coverage Schedule **CP 19 45** and apply the corresponding factor from

Countrywide

the Earthquake Deductible Factor Table to the applicable earthquake Sub-Limit rate.

applicable factor shown in table 73.D.4.d. "Masonry Veneer Coverage Factors."

Paragraph **C. Rules**, item **6, Rating** is amended as follows:

6. Rating

- a. The Sub-Limit earthquake rate is determined by selecting the percent of value shown below which is in the same proportion as the limit of insurance applies to the total value of the item insured. Apply the factor which corresponds to the selected percent of value. Optional Deductibles, the Increased Annual Aggregate Limit Option and the Masonry Veneer Option all may be applied to the Sub-Limit coverage rate. The Inflation Guard option does not apply.

% of Value	Factor
30%	1.77
40%	1.52
50%	1.33
60%	1.19
70%	1.10
80%	1.00
90%	0.93
100%	0.88

- b. The increased Annual Aggregate Limit Option of two times the limit of insurance is rated by applying a factor of 1.40 to the applicable Sub-Limit earthquake rate.
- c. When the "Earthquake-Sprinkler Leakage Only" option is chosen, use the loss costs found in table 74.F.5.c. Apply the Sub-Limit percent of value factor found in Rule 75.C.6.a. and the deductible factor found in Rules 73.D.2. as applicable.
- d. When the masonry veneer limitation in the Sub-Limit Form is deleted, this "Including Masonry Veneer" option is rated by applying the

E. Property Extension Endorsements

Various Property Coverage Extension Endorsements have been developed for certain classes of business and should be attached to Property and Package (CIP) policies as follows:

CP 7950 Property Coverage Extension Endorsement – not class specific. Use only with GCW, GCI and Hoosier Companies.

CP 7995 Preferred Property Coverage Extension Endorsement – Not class specific. Use only with Regent Insurance Company.

CP 8013 Hospital Property Coverage Extension Endorsement – attach to all Hospital policies. Use only with Regent Insurance Company.

CP 8019 Winery Property Coverage Extension Endorsement – attach to all Winery policies. Use only with Regent Insurance Company.

Please also refer to the state specific Property pages in Massachusetts and New York for the state-specific versions of these forms.

Section VII Rating Plans

Rule 81. Deductible Insurance Plan

Refer to ISO Division Five of the Commercial Lines Manual, Rule 81.

Countrywide

Reserved for future use.

SERFF Tracking Number: QBCL-125649286 State: Arkansas
Filing Company: Regent Insurance Company State Tracking Number: EFT \$50
Company Tracking Number: 070108 10863R
TOI: 01.0 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)
Product Name: Property Extension Endorsement
Project Name/Number: Winery Property Coverage Extension Endorsement/070108 10863R

Supporting Document Schedules

Satisfied -Name: Uniform Transmittal Document-Property & Casualty **Review Status:** Approved 06/09/2008

Comments:

Attachment:

Form Filing Schedule.pdf

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 #	070108 10863R			
2.	This filing corresponds to rate/rule filing number (Company tracking number of rate/rule filing, if applicable)				
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	Winery Property Coverage Extension Endorsement	CP 8019 0308	<input checked="" 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		