

SERFF Tracking Number: TRVD-125696848 State: Arkansas
 First Filing Company: NIPPONKOA Insurance Company State Tracking Number: EFT \$50
 Ltd.,(U.S.Branch), ...
 Company Tracking Number: 2008-05-0080-F
 TOI: 01.0 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied
 Lines)
 Product Name: OMNI Commercial Property
 Project Name/Number: OMNI Commercial Property Form and Rule filing/2008-05-0080-F

Filing at a Glance

Companies: NIPPONKOA Insurance Company Ltd.,(U.S.Branch), The Charter Oak Fire Insurance Company, The Phoenix Insurance Company, The Travelers Indemnity Company, The Travelers Indemnity Company of America, The Travelers Indemnity Company Of Connecticut, Travelers Property Casualty Company of America

Product Name: OMNI Commercial Property	SERFF Tr Num: TRVD-125696848	State: Arkansas
TOI: 01.0 Property	SERFF Status: Closed	State Tr Num: EFT \$50
Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)	Co Tr Num: 2008-05-0080-F	State Status: Fees verified and received
Filing Type: Form	Co Status:	Reviewer(s): Betty Montesi, Llyweyia Rawlins
	Authors: Margaret Salisbury, Tia Slivinsky	Disposition Date: 06/18/2008
	Date Submitted: 06/17/2008	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: OMNI Commercial Property Form and Rule filing	Status of Filing in Domicile: Authorized
Project Number: 2008-05-0080-F	Domicile Status Comments: Authorized in CT; Pending in NY
Reference Organization: N/A	Reference Number: N/A
Reference Title: N/A	Advisory Org. Circular: N/A
Filing Status Changed: 06/18/2008	
State Status Changed: 06/18/2008	Deemer Date:
Corresponding Filing Tracking Number: N/A	
Filing Description:	

SERFF Tracking Number: TRVD-125696848 State: Arkansas
 First Filing Company: NIPPONKOA Insurance Company State Tracking Number: EFT \$50
 Ltd.,(U.S.Branch), ...
 Company Tracking Number: 2008-05-0080-F
 TOI: 01.0 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)
 Product Name: OMNI Commercial Property
 Project Name/Number: OMNI Commercial Property Form and Rule filing/2008-05-0080-F

In compliance with the insurance laws and regulations in your state, our companies respectfully submit the attached OMNI II Commercial Property form filing for your review and consideration.

With this filing, we are revising two optional endorsements Golf Facilities Property Endorsement, CP T3 83 05 08, and Golf Course Vehicles and Equipment Endorsement, CP T3 84 05 08. We are also introducing one new optional endorsement Property Extra Plus-Nurseries, CP T3 99 05 08, with this filing. For a detailed description of each endorsement, refer to the attached form transmittal supplements.

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

Company and Contact

Filing Contact Information

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

Filing Company Information

NIPPONKOA Insurance Company Ltd.,(U.S.Branch) One Tower Square Hartford, CT 06183 (860) 277-6470 ext. [Phone]	CoCode: 27073 Group Code: 2558 Group Name: FEIN Number: 98-0032627 -----	State of Domicile: New York Company Type: State ID Number:
---	--	--

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

The Phoenix Insurance Company One Tower Square Hartford, CT 06183	CoCode: 25623 Group Code: 3548 Group Name:	State of Domicile: Connecticut Company Type: State ID Number:
---	--	---

SERFF Tracking Number: TRVD-125696848 *State:* Arkansas
First Filing Company: NIPPONKOA Insurance Company *State Tracking Number:* EFT \$50
Ltd.,(U.S.Branch), ...
Company Tracking Number: 2008-05-0080-F
TOI: 01.0 Property *Sub-TOI:* 01.0001 Commercial Property (Fire and Allied Lines)
Product Name: OMNI Commercial Property
Project Name/Number: OMNI Commercial Property Form and Rule filing/2008-05-0080-F

(860) 277-6470 ext. [Phone]	FEIN Number: 06-0303275	

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

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

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

Travelers Property Casualty Company of America	CoCode: 25674	State of Domicile: Connecticut
One Tower Square	Group Code: 3548	Company Type:
Hartford, CT 06183	Group Name:	State ID Number:
(860) 277-6470 ext. [Phone]	FEIN Number: 36-2719165	

SERFF Tracking Number: TRVD-125696848 State: Arkansas
 First Filing Company: NIPPONKOA Insurance Company State Tracking Number: EFT \$50
 Ltd.,(U.S.Branch), ...
 Company Tracking Number: 2008-05-0080-F
 TOI: 01.0 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied
 Lines)
 Product Name: OMNI Commercial Property
 Project Name/Number: OMNI Commercial Property Form and Rule filing/2008-05-0080-F

Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
NIPPONKOA Insurance Company Ltd.,(U.S.Branch)	\$0.00	06/17/2008	
The Charter Oak Fire Insurance Company	\$0.00	06/17/2008	
The Phoenix Insurance Company	\$0.00	06/17/2008	
The Travelers Indemnity Company	\$50.00	06/17/2008	20944861
The Travelers Indemnity Company of America	\$0.00	06/17/2008	
The Travelers Indemnity Company Of Connecticut	\$0.00	06/17/2008	
Travelers Property Casualty Company of America	\$0.00	06/17/2008	

SERFF Tracking Number: TRVD-125696848 State: Arkansas
First Filing Company: NIPPONKOA Insurance Company State Tracking Number: EFT \$50
Ltd.,(U.S.Branch), ...
Company Tracking Number: 2008-05-0080-F
TOI: 01.0 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied
Lines)
Product Name: OMNI Commercial Property
Project Name/Number: OMNI Commercial Property Form and Rule filing/2008-05-0080-F

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Llyweyia Rawlins	06/18/2008	06/18/2008

SERFF Tracking Number: TRVD-125696848 State: Arkansas
First Filing Company: NIPPONKOA Insurance Company State Tracking Number: EFT \$50
Ltd.,(U.S.Branch), ...
Company Tracking Number: 2008-05-0080-F
TOI: 01.0 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied
Lines)
Product Name: OMNI Commercial Property
Project Name/Number: OMNI Commercial Property Form and Rule filing/2008-05-0080-F

Disposition

Disposition Date: 06/18/2008
Effective Date (New): 10/01/2008
Effective Date (Renewal): 10/01/2008
Status: Approved
Comment:

Rate data does NOT apply to filing.

Overall Rate Information for Multiple Company Filings

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

SERFF Tracking Number: TRVD-125696848 State: Arkansas
 First Filing Company: NIPPONKOA Insurance Company State Tracking Number: EFT \$50
 Ltd.,(U.S.Branch), ...
 Company Tracking Number: 2008-05-0080-F
 TOI: 01.0 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied
 Lines)
 Product Name: OMNI Commercial Property
 Project Name/Number: OMNI Commercial Property Form and Rule filing/2008-05-0080-F

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Supporting Document	Filing Memo	Approved	Yes
Form	GOLF FACILITIES PROPERTY ENDORSEMENT	Approved	Yes
Form	Golf Course Vehicles and Equipment Endorsement	Approved	Yes
Form	Property Extra Plus - Nurseries	Approved	Yes

SERFF Tracking Number: TRVD-125696848 State: Arkansas
 First Filing Company: NIPPONKOA Insurance Company State Tracking Number: EFT \$50
 Ltd.,(U.S.Branch), ...
 Company Tracking Number: 2008-05-0080-F
 TOI: 01.0 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied
 Lines)
 Product Name: OMNI Commercial Property
 Project Name/Number: OMNI Commercial Property Form and Rule filing/2008-05-0080-F

Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	GOLF FACILITIES PROPERTY ENDORSEMENT	CP T3 83 05 08	05-2008	Endorsement/Amendment/Conditions	Replaced Form #:0.00 CP T3 83 01 06 Previous Filing #: 2005-06-0084		Form CP T3 83 05 08 Transmittal.pdf Form CP T3 83 05 08.pdf
Approved	Golf Course Vehicles and Equipment Endorsement	CP T3 84 05 08	05-2008	Endorsement/Amendment/Conditions	Replaced Form #:0.00 CP T3 84 01 06 Previous Filing #: 2005-06-0084		Form CP T3 84 05 08.pdf Form CP T3 84 05 08.pdf
Approved	Property Extra Plus - Nurseries	CP T3 99 05 08	05-2008	Endorsement/Amendment/Conditions		0.00	Form CP T3 99 05 08 Transmittal.pdf Form CP T3 99 05 08.pdf

DEPARTMENT OF INSURANCE
PROPERTY-CASUALTY FORMS TRANSMITTAL SUPPLEMENT
SHEET FOR FORM FILING

<u>FORM TITLE</u>	<u>NEW FORM</u>	<u>REPLACED FORMS</u>	<u>TYPE OF FORM</u>	<u>DESCRIPTION OF FORM</u>
Golf Facilities Property Endorsement	CP T3 83 05 08	CP T3 83 01 06	E-CP-O	<p>Coverage for Outdoor Trees, Plants and Shrubs is a optional coverage available under the GOLF FACILITIES PROPERTY ENDORSEMENT CP T3 83 as provided by section A.3.c.(3). The direct physical loss or damage to Outdoor Trees, Plants and Shrubs must be caused by a “specified cause of loss”. Within the “specified cause of loss” definition, coverage for weight of snow, ice or sleet can be considered to be a covered cause of loss.</p> <p>This new endorsement edition amends paragraph A.3.c.(3)(c) of the Golf Facilities Property Endorsement by introducing a new Limit for loss or damage caused by or resulting from Weight of Snow, Ice, or Sleet Coverage to Golf Course Trees, Plants and Shrubs.</p> <p>The new Limit of \$25,000 per occurrence (\$5,000 for any one Tree, Plant and Shrub) for loss or damage caused by or resulting from Weight of Snow, Ice, or Sleet Coverage, applies irrespective of a larger or smaller limit being shown for Trees, Plants and Shrubs in the Schedule in Section B.</p> <p>Premium Rule – No Change in Premium</p>

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

GOLF FACILITIES PROPERTY ENDORSEMENT

This endorsement modifies insurance provided under the following:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM
BUSINESS INCOME COVERAGE FORM (AND EXTRA EXPENSE)

A. The BUILDING AND PERSONAL PROPERTY COVERAGE FORM is revised as follows:

1. Under Section **A.4. Additional Coverages**, the Increased Cost of Construction or Repair Additional Coverage is deleted and replaced by the following:

Ordinance or Law

a. The insurance provided under this Additional Coverage applies:

(1) Only if the ordinance or law:

(a) Regulates the demolition, construction or repair of buildings, or establishes zoning or land use requirements at the described premises; and

(b) Is in force at the time of loss; and

(2) Only in response to the minimum requirements of such 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. If a Covered Cause of Loss occurs to covered Building property, we will pay for:

(1) Loss to the Undamaged Portion of the Building, meaning the loss in value of the undamaged portion of the Building property caused by enforcement of an ordinance or law that requires demolition of undamaged parts of the same Building property;

(2) Demolition Cost, meaning the cost to demolish and clear the site of undamaged parts of the same Building property caused by enforcement of an ordinance or law that requires demolition of such undamaged Building property; and

(3) Increased Cost of Construction, meaning the increased cost to:

(a) Repair or reconstruct the portions of the Building property damaged by a Covered Cause of Loss; and/or

(b) Reconstruct or remodel the undamaged portions of that same Building property, whether or not demolition is required;

when the increased cost is caused by enforcement of the minimum requirements of the ordinance or law. This increased cost of construction coverage is subject to the following provisions:

(a) This coverage applies only if:

(i) The Building property is insured for replacement cost;

(ii) The Building property is repaired, reconstructed or remodeled; and

(iii) The repaired, reconstructed or remodeled Building property is intended for similar occupancy as the current Building property, unless such occupancy is not permitted by zoning or land use ordinance or law.

(b) We will not pay for the Increased Cost of Construction:

(i) Until the Building property is actually repaired or replaced at the same location or elsewhere; 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

COMMERCIAL PROPERTY

extend this period in writing during the two years.

- c. The most we will pay under **b. (1)**, **b. (2)** and **b. (3)** of this Additional Coverage for the total of all loss arising out of any one occurrence is \$1,000,000, regardless of the number of covered buildings involved. However, we will not pay more than the following for any one covered Building:

- (1) 10% of the specific Limit of Insurance applicable to that covered Building; or
- (2) If a damaged building is covered under a blanket Limit of Insurance which applies to more than one building or item of property, 10% of the value of the damaged covered Building as indicated in the latest Statement of Values on file with us.

Subject to this Ordinance or Law Limit of Insurance:

- (1) The insurance provided under this Additional Coverage for Loss to the Undamaged Portion of the Building is limited as follows:

- (a) If the Replacement Cost Coverage Option applies and the property is repaired or replaced on the same or another premises, we will not pay more than the lesser of:

- (i) The amount you actually spend to repair or reconstruct the undamaged portion of the Building property; or
- (ii) The amount it would cost to restore the undamaged portion of the Building property on the same premises and to the same height, floor area, style and comparable quality of the original undamaged portion of the Building property.

- (b) If the Replacement Cost Coverage Option applies and the Building property is not repaired or replaced, or if the Replacement Cost Coverage Option does not apply, we will not pay more than the actual cash value of the un-

damaged portion of the Building property at the time of loss.

- (2) We will not pay more for Demolition Cost than the amount you actually spend to demolish and clear the site of the described premises.
 - (3) The insurance provided under this Additional Coverage for Increased Cost of Construction is limited as follows:
 - (a) If the Building property 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.
 - (b) 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.
- d. We will not pay under this Ordinance or Law Additional Coverage for:
- (1) 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.
 - (2) Costs associated with the enforcement of any ordinance or law that 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".
- e. Exclusion **B.1.a.** Ordinance or Law in the Causes of Loss – Special Form does not apply to this Additional Coverage.
2. The following coverages are added under Section **A.4. Additional Coverages**. Each of these Additional Coverages is additional insurance unless otherwise indicated.
 - a. **Vehicle Damage**
 - (1) We will pay up to \$500 per occurrence for direct physical loss or dam-

age to a vehicle (owned by others) caused by the vehicle being struck with a golf ball while the vehicle is on or within 1,000 feet of the described premises or on the roadways adjoining the golf course. Our payment for loss or damage will only be for the account of the owner of the property.

- (2) No deductible applies to this Additional Coverage.

b. Utility Services – Direct Damage Coverage

- (1) We will pay for direct physical loss of or damage to Covered Property caused by the interruption of water, communication or power supply services to the described 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:

- (a) Water Supply Services Property, meaning the following types of property supplying water to the described premises:

- (i) Pumping Stations; and
- (ii) Water mains.

- (b) Communication Supply Services Property, meaning property supplying communications service, including telephone, radio, microwave or television services to the described premises, such as:

- (i) Communication transmission lines including fiber optic transmission lines;
- (ii) Coaxial cables; and
- (iii) Microwave radio relays, except satellites.

But Communication Supply Services Property does not include overhead transmission lines.

- (c) Power Supply Services Property, meaning the following types of property supplying electricity, steam or gas to the described premises:

- (i) Utility generating plants;

- (ii) Switching stations;
- (iii) Substations;
- (iv) Transformers; and
- (v) Transmission lines.

But Power Supply Services Property does not include overhead transmission lines.

- (2) Exclusion **B.1.e.** Utility Services in the Causes of Loss – Special Form does not apply to this Additional Coverage.

- (3) The most we will pay for loss or damage in any one occurrence under this Additional Coverage is \$25,000. This limit is part of, not in addition to, the Limit of Insurance stated in the Declarations as applicable to the described premises.

c. Fragile Fine Arts – Extended Breakage Coverage

- (1) If:

- (a) Fragile "Fine Arts" that are Covered Property at or within 1,000 feet of the described premises are broken; and

- (b) The breakage is caused by or results from a Covered Cause of Loss, other than any of the "specified causes of loss" or building glass breakage; and

- (c) The Causes of Loss – Special Form applies;

we will pay for the direct physical loss or damage to the "Fine Arts" caused by that breakage. The exclusion of such loss to fragile articles under Limitation **C.2.b.** in the Causes of Loss – Special Form does not apply to this Additional Coverage.

- (2) Fragile "Fine Arts", as used in this Additional Coverage, means "Fine Arts" that are easily broken, such as rare glass, art glass, statuary, marbles, chinaware, porcelains and bric-a-brac, but does not include any glass that is part of a building or structure.

(3) The most we will pay for loss or damage in any one occurrence under this Additional Coverage is \$25,000.

3. The coverages contained in Section **A.5. Coverage Extensions** are revised as follows:

a. **Personal Effects and Property of Others**

This Coverage Extension is deleted and replaced by the following:

(1) **Personal Effects**

(a) You may extend the insurance that applies to Your Business Personal Property to apply to personal effects or "Fine Arts" owned by you, your officers, your partners, or your employees. Such property must be located on the described premises or within 1,000 feet of the described premises.

Personal effects includes employee tools used in the course of their employment while on the described premises.

(b) The most we will pay for loss or damage in any one occurrence under this Extension is \$25,000. The direct physical loss or damage must be caused by a Covered Cause of Loss. Our payment for loss or damage will only be for the account of the owner of the personal effects or "Fine Arts".

(2) **Property of Customers**

(a) You may extend the insurance that applies to Your Business Personal Property to apply to:

(i) Golf bags, golf clubs, "golf carts", "golf cars", tennis racquets, and related athletic equipment; and

(ii) Garments and other personal property;

owned by your customers (including members and guests) while on the described premises or within 1,000 feet of the described premises and in your

care, custody or control. The direct physical loss or damage must be caused by a Covered Cause of Loss.

(b) The most we will pay for loss or damage to the property of any one customer or member in any one occurrence under this Extension is the Property of Customers Limit of Insurance shown in the SCHEDULE in Section B. of this endorsement.

(c) Optional Coverage **G.3.** Replacement Cost will apply to loss or damage covered by this Extension. Our payment for loss or damage will only be for the account of the owner of the property. If there is other insurance covering the same loss or damage, the Property of Customers coverage provided under this Extension is primary over the other applicable insurance.

(d) When a Limit of Insurance is shown in the SCHEDULE in Section B. of this endorsement for Property of Customers, the insurance provided under the Building and Personal Property Coverage Form for Personal Property of Others (if otherwise applicable) does not apply to Property of Customers.

(e) No Deductible applies to this Coverage Extension.

(f) The following Definitions are added as respects this Coverage Extension:

(i) "Golf Carts" means a lightweight vehicle designed to transport golf clubs. "Golf Carts" does not include vehicles used to transport people.

(ii) "Golf Cars" means motorized vehicles designed to transport people and their golf clubs.

b. **Valuable Papers and Records – Cost of Research – Increased Limit**

The Limit of Insurance that applies to the Valuable Papers and Records – Cost of Research Coverage Extension is increased to \$25,000.

c. Outdoor Property

This Coverage Extension is deleted and replaced by the following:

(1) Golf-Specific Property

(a) You may extend the insurance that applies to this Coverage Form to apply to the following types of Golf-Specific Property while on the described premises:

- (i)** Benches, ball washers, course markers and water coolers;
- (ii)** Fences, nets and outdoor signs not attached to buildings;
- (iii)** Paved walkways, paved golf car or cart paths, patios, bridges, and retaining walls;
- (iv)** In-ground landscape sprinkler systems (including related equipment such as pumps, and control panels and systems) and underground wiring;
- (v)** Lightning detection and alarm systems;
- (vi)** Flags, cups and directional signals;
- (vii)** Light fixtures, poles and bells;
- (viii)** Tennis courts and playground equipment;
- (ix)** Pools and fountains; and
- (x)** Monuments.

Covered Property under the Building and Personal Property Coverage Form does not include any of the above property except as specifically provided under this Extension.

(b) Golf-Specific Property does not include driveways, roadways, or parking lots used for automobiles.

(c) The most we will pay for loss or damage in any one occurrence under this Extension is the Golf-Specific Property Limit of Insurance shown in the SCHEDULE in Section B. of this endorsement. The direct physical loss or damage must be caused by a Covered Cause of Loss.

(d) When the Causes of Loss – Earthquake endorsement or Causes of Loss – Broad Form Flood endorsement is included in this Coverage Part, "specified cause of loss" does not include such cause of loss as respects coverage provided under this Coverage Extension.

(e) The Additional Condition, Coinsurance does not apply to this Coverage Extension.

(2) Greens, Tees, Fairways and Rough

(a) You may extend the insurance that applies to this Coverage Form to apply to your golf course greens, tees, fairways and rough areas at the described premises that are specifically designed and maintained for the game of golf including:

- (i)** Practice putting greens and practice driving areas; and
- (ii)** Sand traps and bunkers.

(b) Golf course greens, tees, fairways and rough do not include:

- (i)** Driveways, roadways, or parking lots or any other paved surfaces used for automobiles;
- (ii)** Water, including ponds, lakes, or other bodies of water;
- (iii)** Areas as defined by your golf facility as being out of bounds;
- (iv)** Golf-specific property as described under the Golf-Specific Property Coverage Extension; or

- (v) Trees, Plants and Shrubs, as described under the Trees, Plants and Shrubs Coverage Extension.
 - (c) The direct physical loss or damage must be caused by a "specified cause of loss". If the Wind or Hail Exclusion is indicated in the SCHEDULE in Section B. of this endorsement as being applicable to this Extension, we will not cover loss or damage caused directly by Windstorm or Hail, regardless of any other cause or event that contributes concurrently or in any sequence to the loss or damage.
 - (d) The most we will pay for loss or damage in any one occurrence under this Extension is the Greens, Tees, Fairways and Rough Limit of Insurance shown in the SCHEDULE in Section B. of this endorsement for each described premises.
 - (e) We will also pay the necessary and reasonable expense that you incur to remove debris of covered greens, tees, fairways and rough at your described premises caused by or resulting from a "specified cause of loss" that occurs during the policy period. Such expenses will be paid only if they are reported to us in writing within 180 days of the date of the direct physical loss or damage. This will not increase the Limit(s) of Insurance that apply to this Extension. The Debris Removal Additional Coverage (A.4.a.) in the Building and Personal Property Coverage Form does not apply to this Extension.
 - (f) We will not pay for loss or damage in any one occurrence under this Extension until the total amount of loss or damage under this Extension exceeds the Deductible shown in the SCHEDULE in Section B. of this endorsement for this Extension. We will then pay the amount of loss or damage in excess of the Deductible up to the applicable Limit(s) of Insurance.
 - (g) When the Causes of Loss – Earthquake endorsement or Causes of Loss – Broad Form Flood endorsement is included in this Coverage Part, "specified cause of loss" does not include such cause of loss as respects coverage provided under this Coverage Extension.
 - (h) The Additional Condition, Coinsurance does not apply to this Coverage Extension.
- (3) Trees, Plants and Shrubs**
- (a) You may extend the insurance that applies to this Coverage Form to apply to your outdoor trees, plants and shrubs at the described premises.
 - (b) The direct physical loss or damage must be caused by a "specified cause of loss". If the Wind or Hail Exclusion is indicated in the SCHEDULE in Section B. of this endorsement as being applicable to this Extension, we will not cover loss or damage caused directly by Windstorm or Hail, regardless of any other cause or event that contributes concurrently or in any sequence to the loss or damage.
 - (c) The most we will pay for loss or damage to all covered trees, plants and shrubs at each described premises from any covered "specified cause of loss" other than weight of snow, ice or sleet, is the per occurrence Limit of Insurance shown in the SCHEDULE in Section B. of this endorsement for Trees, Plants and Shrubs. But, we will not pay more for any one tree, plant or shrub than the per item Limit of Insurance shown in the SCHEDULE for Trees, Plants and Shrubs.

The most we will pay for loss or damage to all covered trees, plants and shrubs in any one occurrence caused by or resulting from the weight of snow, ice or sleet is \$25,000.

The most we will pay for loss or damage to any one covered tree, plant or shrub in any one occurrence caused by or resulting from weight of snow, ice or sleet is \$5,000.

We will also pay your necessary and reasonable expense that you incur to remove debris of covered trees, plants and shrubs at your described premises caused by or resulting from a "specified cause of loss" that occurs during the policy period. Such expenses will be paid only if they are reported to us in writing within 180 days of the date of the direct physical loss or damage. This will not increase the Limits of Insurance that apply to this Extension. The Debris Removal Additional Coverage (A.4.a.) in the Building and Personal Property Coverage Form does not apply to this Extension.

(d) When the Causes of Loss – Earthquake endorsement or Causes of Loss – Broad Form Flood endorsement is included in this Coverage Part, "specified cause of loss" does not include such cause of loss as respects coverage provided under this Coverage Extension.

(e) The Additional Condition, Coinsurance does not apply to this Coverage Extension.

d. Accounts Receivable – Increased Limit

The Limit of Insurance that applies to the Accounts Receivable Coverage Extension is increased to \$25,000.

4. The following coverage is added to Section **A.5. Coverage Extensions**. The Additional Condition, Coinsurance does not apply to this Additional Coverage Extension.

"Money and Securities"

a. You may extend the insurance that applies to Your Business Personal Property to apply to loss of "money" and "securities" owned by you while:

(1) At the described premises or the premises of a bank or savings institution; or

(2) At any other location, or in transit, in the custody of a "messenger";

caused by theft, disappearance or destruction.

b. The most we will pay for loss in any one occurrence under this Coverage Extension is:

(1) \$10,000 at each described premises;

(2) \$10,000 within a bank or savings institution; or

(3) \$5,000 while at any other location or in transit, in the custody of a "messenger".

Under this Extension, all loss caused by one or more persons, or involving a single act or a series of related acts will be considered a single occurrence. This is additional insurance.

c. Exclusions **B.1.b.** (Earth Movement) and **B.1.g.** (Water) and Limitation **C.1.e** (Property that is missing) of the Causes of Loss – Special Form do not apply to this Coverage Extension. All other exclusions apply to this Extension. In addition, we will not pay for loss under this Extension caused by or resulting from:

(1) Accounting or arithmetical errors or omissions;

(2) The giving or surrendering of the property in any exchange or purchase, the transfer or surrender of the property to a person or place outside the described premises or the premises of a banking or savings institution, or any other voluntary parting with possession of or title to the property; or

(3) Loss of "money" contained in any "money" operated device unless the amount of "money" deposited in it is

COMMERCIAL PROPERTY

recorded by a continuous recording instrument.

- d. The following Definitions are added as respects this Coverage Extension:

- (1) "Messenger" means you, any of your partners, any employee or volunteer while having care and custody of property away from the described premises.
- (2) "Money" means:
 - (a) Currency, coins, and bank notes in current use and having a face value; and
 - (b) Travelers checks, register checks and money orders held for sale to the public.
- (3) "Securities" means negotiable and nonnegotiable instruments or contracts representing either "money" or other property and includes:
 - (a) Tokens, tickets, revenue and other stamps (whether represented by actual stamps or unused value in a meter) in current use; and
 - (b) Evidences of debt issued in connection with credit or charge cards, which cards are not issued by you;

but does not include "money" or lottery tickets held for sale.

- B. When the BUSINESS INCOME (AND EXTRA EXPENSE) COVERAGE FORM is attached to this policy, the following changes apply:

1. Under Section **A.4. Coverage Extensions**, the Newly Acquired Locations Coverage Extension is amended as follows:

Newly Acquired Locations – Revised Limit and Period of Coverage

- a. The most we will pay under this Extension for the sum of Business Income loss and Extra Expense incurred at each newly acquired location is revised to 10% of the Business Income and Extra Expense Limit of Insurance but not less than \$25,000, nor more than \$250,000 in any one occurrence; and
- b. The number of days after which the coverage will end is increased to 180 days.

2. The following coverages are added to Section **A.4. Coverage Extensions**. Each of these additional Coverage Extensions is additional insurance. The Additional Condition, Coinsurance does not apply to these additional Coverage Extensions.

a. Dependent Property Coverage

- (1) You may extend your Business Income and Extra Expense coverages to apply to:

- (a) The actual loss of Business Income you sustain due to the necessary "suspension" of your "operations" during the "period of restoration"; and

- (b) The reasonable and necessary Extra Expense you incur during the "period of restoration",

caused by direct physical loss or damage at the premises of a "dependent property", caused by or resulting from a Covered Cause of Loss.

- (2) "Dependent property" means property operated by others you depend on to:

- (a) Deliver materials or services to you, or to others for your account (Contributing Locations). With respect to Contributing Locations, services does not mean water, communications or power supply services;

- (b) Accept your products or services (Recipient Locations);

- (c) Manufacture products for delivery to your customers under contract of sale (Manufacturing Locations); or

- (d) Attract customers to your business (Leader Locations).

- (3) This Extension applies to "dependent property" premises located worldwide, except within any country on which the United States government has imposed sanctions, embargoes or any similar prohibition. But this extension does not apply to "dependent property" for which you have more

specific insurance under this or any other policy.

- (4) With respect only to the insurance provided under this Extension, the following changes apply to the BUSINESS INCOME (AND EXTRA EXPENSE) COVERAGE FORM:

- (a) The Resumption of Operations provision in Section **D. LOSS CONDITIONS** is replaced by the following:

We will reduce the amount of your Business Income loss to the extent you can resume your "operations" in whole or in part by using any other source of materials or outlet for your products. We will reduce the amount of your Extra Expense loss to the extent you can return "operations" to normal and discontinue such Extra Expense.

- (b) Under the "Period of Restoration" definition in Section **G. DEFINITIONS**, the phrase "at the described premises" where used, is replaced by "at the premises of the "Dependent Property".

- (5) The most we will pay in any one occurrence under this Extension, regardless of the number of Dependent Properties involved, is \$10,000.

b. Utility Services – Time Element

- (1) You may extend your Business Income or Extra Expense coverages to apply to the actual and necessary loss of Business Income or Extra Expense at the described premises which you incur due to the interruption of water, communication or power supply services to the described premises. The interruption must result from direct physical loss or damage by a Covered Cause of Loss to the following property located away from the described premises or located outside of buildings at the described premises:

- (a) Water Supply Services Property, meaning the following types of

property supplying water to the described premises:

- (i) Pumping Stations; and
- (ii) Water mains.

- (b) Communication Supply Services Property, meaning property supplying communications service, including telephone, radio, microwave or television services to the described premises, such as:

- (i) Communication transmission lines including fiber optic transmission lines;
- (ii) Coaxial cables; and
- (iii) Microwave radio relays, except satellites.

But Communication Supply Services Property does not include overhead transmission lines.

- (c) Power Supply Services Property, meaning the following types of property supplying electricity, steam or gas to the described premises:

- (i) Utility generating plants;
- (ii) Switching stations;
- (iii) Substations;
- (iv) Transformers; and
- (v) Transmission lines.

But Power Supply Services Property does not include overhead transmission lines.

- (2) Special Exclusion **B.4.a.(1)** in the Causes of Loss – Special Form does not apply to this Extension.

- (3) The most we will pay for loss in any one occurrence under this Extension is \$25,000.

- (4) We will not pay under this Extension for Business Income loss you incur during the first 24 hours following the direct physical loss or damage to the Water, Communication or Power Supply Services Property, unless a longer time period before coverage begins applies to your Business Income coverage, in which case, the longer time period will apply. This

COMMERCIAL PROPERTY

24-hour or longer time period before Business Income coverage begins does not apply to Extra Expense.

c. Pollutant Cleanup and Removal

(1) You may extend your Business Income or Extra Expense coverages to apply to:

(i) The actual loss of Business Income you sustain due to the "suspension" of your operations" during the "period of restoration"; and

(ii) The reasonable and necessary Extra Expense you incur during the "period of restoration";

caused by a pollution loss to land or water at the described premises that is covered under the Pollutant Cleanup and Removal Additional Coverage of the Building and Personal Property Coverage Form.

(2) The most we will pay under this Extension is \$10,000 for the sum of all losses that occur during the policy period. No Deductible applies to this Coverage Extension.

See Attached Schedule

POLICY NUMBER:

COMMERCIAL PROPERTY
ISSUE DATE:

B. SCHEDULE

Property of Customers

Limit of Insurance \$ per customer

Golf-Specific Property

Limit of Insurance \$

Greens, Tees, Fairways and Rough

Premises Limit of Insurance
Loc. No.

\$
\$

Wind or Hail Exclusion Applies
(applicable when indicated
by an "X" below)

Deductible: \$ per occurrence

Trees, Plants and Shrubs

Premises Limit of Insurance
Loc. No.

\$ per occurrence
\$ per item.

Exception:

\$ per occurrence
\$ per item.

Exception:

Wind or Hail Exclusion Applies
(applicable when indicated
by an "X" below)

DEPARTMENT OF INSURANCE
PROPERTY-CASUALTY FORMS TRANSMITTAL SUPPLEMENT
SHEET FOR FORM FILING

<u>FORM TITLE</u>	<u>NEW FORM</u>	<u>REPLACED FORMS</u>	<u>TYPE OF FORM</u>	<u>DESCRIPTION OF FORM</u>
Golf Course Vehicles and Equipment Endorsement	CP T3 84 05 08	CP T3 84 01 06	E-CP-O	<p>This endorsement enhances coverage by amending the exclusionary wording under section B.2. of this endorsement for “Golf Course Vehicles and Equipment”.</p> <p>The first change clarifies section a. of the exclusion language. We have clarified that the exclusion for “Golf Course Vehicles and Equipment” while leased, rented or loaned to others, does not apply while “Golf Course Vehicles and Equipment” are on the described premises being rented or loaned to the insured’s members or customers for golfing purposes.</p> <p>The second change deletes the former exclusion b. Coverage has been enhanced to now cover “Golf Course Vehicles and Equipment” while underground or under water.</p> <p>The third change is minor. The former exclusion c. is now referenced as exclusion b.</p> <p>A comparison of the new and replaced definitions is shown below.</p> <p>Premium rule – No Change in Premium.</p>

<p>CP T3 84 01 06 Golf Course Vehicles And Equipment Endorsement</p> <p>Section B.2. As used in this Additional Coverage, Covered “Golf Course Vehicles and Equipment” means “Golf Course Vehicles and Equipment” that you:</p> <p>a. Own; or b. Lease, rent or borrow from others;</p> <p>while the property is at the described premises or at any other location, or in due course of transit at your risk, within the Coverage Territory.</p> <p>But Covered “Golf Course Vehicles and Equipment” does not include any Golf Course Vehicles and Equipment” while:</p> <p>a. Leased, rented or loaned to others; b. Underground or under water; or c. Waterborne, except in regular ferry operations in the course of being transported.</p>
--

Please see next page for proposed new version

Section **B.2.**

As used in this Additional Coverage, Covered “Golf Course Vehicles and Equipment” means “Golf Course Vehicles and Equipment” that you:

- a.** Own; or
- b.** Lease, rent or borrow from others;

while the property is at the described premises or at any other location, or in due course of transit at your risk, within the Coverage Territory.

But Covered “Golf Course Vehicles and Equipment” does not include any Golf Course Vehicles and Equipment” while:

- a.** Leased, rented or loaned to other commercial entities; This exclusion does not apply to “Golf Course Vehicles and Equipment” while on the described premises being rented or loaned to your members or customers for golfing purposes; or
- b.** Waterborne, except in regular ferry operations in the course of being transported.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

GOLF COURSE VEHICLES AND EQUIPMENT ENDORSEMENT

This endorsement modifies insurance provided under the following:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM

A. The following is added to Section A.2., Property Not Covered:

Covered Property does not include "Golf Course Vehicles and Equipment" that you own or that you lease, rent or borrow from others, except as provided under the Golf Course Vehicles and Equipment Protection Additional Coverage in Section B. of this endorsement.

B. The following coverage is added to Section A. 4. Additional Coverages:

Golf Course Vehicles and Equipment Protection

1. We will pay for direct physical loss or damage to Covered "Golf Course Vehicles and Equipment" caused by or resulting from a Covered Cause of Loss.

2. As used in this Additional Coverage, Covered "Golf Course Vehicles and Equipment" means "Golf Course Vehicles and Equipment" that you:

- a. Own; or
- b. Lease, rent or borrow from others;

while the property is at the described premises or at any other location, or in due course of transit at your risk, within the Coverage Territory.

But Covered "Golf Course Vehicles and Equipment" does not include any "Golf Course Vehicles and Equipment" while:

- a. Leased, rented or loaned to others. This exclusion does not apply to "Golf Course Vehicles and Equipment" that are rented or loaned to your members or customers while at the described premises for golfing purposes; or
- b. Waterborne, except in regular ferry operations, in the course of being transported.

3. All of the exclusions that apply to the Building and Personal Property Coverage Form apply to loss or damage under this Additional Coverage. In addition, we will not pay under this Additional Coverage for loss or damage to tires of the Covered "Golf Course Vehicles and Equipment" unless such loss or damage is itself caused by or results from other loss or damage to the Covered "Golf Course Vehicles and Equipment" that is not otherwise excluded under this coverage.

4. a. The most we will pay for loss or damage in any one occurrence under this Additional Coverage to:

(1) Items of Covered "Golf Course Vehicles and Equipment" that are specifically described in the most recent schedule or other documentation on file with us is the Limit of Insurance shown in the SCHEDULE of this endorsement for Scheduled Covered "Golf Course Vehicles and Equipment";

(2) Items of Covered "Golf Course Vehicles and Equipment" you:

- (a) Own; or
- (b) Lease, rent or borrow from others for a period of three or more months;

that are not specifically described in the most recent schedule or other documentation on file with us is the Limit of Insurance shown in the SCHEDULE of this endorsement for Unscheduled Covered "Golf Course Vehicles and Equipment" You Own or Regularly Lease, Rent or Borrow; and

(3) Items of Covered "Golf Course Vehicles and Equipment" you lease, rent or borrow from others for a period of less than three months that are not

COMMERCIAL PROPERTY

- specifically described in the most recent schedule or other documentation on file with us is the Limit of Insurance shown in the SCHEDULE of this endorsement for Covered "Golf Course Vehicles and Equipment" You Temporarily Lease, Rent or Borrow From Others.
- b.** If the covered loss or damage includes loss or damage to Covered "Golf Course Vehicles and Equipment" that you acquire after the inception of this insurance, we will also pay up to an additional 25% of the sum of the limits described in provisions 4.a.(1), 4.a.(2) and 4.a.(3) above for the loss or damage to the newly acquired Covered "Golf Course Vehicles and Equipment", subject to the following:

 - (1)** This additional limit will not apply to an item of newly acquired Covered "Golf Course Vehicles and Equipment" when any of the following first occurs:

 - (a)** This policy expires;
 - (b)** 90 days expire after you acquire the property;
 - (c)** The property is reported to us; or
 - (d)** The property is more specifically insured elsewhere.
 - (2)** We will charge you additional premium for the newly acquired Covered "Golf Course Vehicles and Equipment" values reported from the date you acquire the property.
 - (3)** The Additional Condition, Coinsurance does not apply to loss to any items of newly acquired Covered "Golf Course Vehicles and Equipment" to which this additional limit applies.
 - 5.** We will not pay for loss or damage in any one occurrence under this Additional Coverage until the total amount of loss or damage exceeds the Deductible shown in the SCHEDULE of this endorsement for this Golf Course Vehicles and Equipment Protection Additional Coverage. We will then pay the amount of loss or damage in excess of the deductible up to the applicable Limit(s) of Insurance.
 - 6.** The valuation provisions of this policy are amended by the following:

 - a.** Except as provided in **6.b.** below, Covered "Golf Course Vehicles and Equipment" will be valued at Actual Cash Value at the time of loss or damage. We will not pay more for loss or damage on an Actual Cash Value basis than the least of the following amounts:

 - (1)** The actual cash value of the lost or damaged equipment at the time of loss;
 - (2)** The amount it would cost to repair or replace the equipment with similar kind or quality; or
 - (3)** The Limit of Insurance that applies to the covered equipment.
 - b.** If the SCHEDULE of this endorsement indicates that the Replacement Cost Valuation Option applies to this Golf Course Vehicles and Equipment Protection Additional Coverage, Covered "Golf Course Vehicles and Equipment" will be valued at Replacement Cost at the time of loss or damage, in accordance with the provisions of the Replacement Cost Optional Coverage in Section **G.3.** of the BUILDING AND PERSONAL PROPERTY COVERAGE FORM.
 - 7. a.** Except as provided in **7.b.** below, the Coinsurance Additional Condition does not apply to this Additional Coverage.

 - b.** When a Coinsurance percentage is shown as applicable to this Additional Coverage in the SCHEDULE of this endorsement, the Coinsurance Additional Condition in Section **F.1.** of the BUILDING AND PERSONAL PROPERTY COVERAGE FORM applies to:

 - (1)** Items of Covered "Golf Course Vehicles and Equipment" that are specifically described in the most recent schedule or other documentation on file with us. The Coinsurance Additional Condition will apply separately to each such item of Covered "Golf Course Vehicles and Equipment", and the value reported to us for each item will be used instead of the Limit of Insurance in step **1.a.(2)** of the Coinsurance Additional Condition.

(2) Items of Covered "Golf Course Vehicles and Equipment" you:

- (a) Own; or
- (b) Lease, rent or borrow from others for a period of three or more months;

that are not specifically described in the most recent schedule or other documentation on file with us. But this shall not apply to any items of newly acquired "Golf Course Vehicles and Equipment" that are not subject to the Coinsurance Additional Coverage, as provided in provision 4.b. of this Additional Coverage.

But the Coinsurance Additional Condition shall not apply to items of Covered "Golf Course Vehicles and Equipment" that you lease, rent or borrow from others for a period of less than three months.

C. The following coverage is added to Section A.5. **Coverage Extensions:**

Rental Expense Reimbursement

1. In the event of a covered loss to Covered "Golf Course Vehicles and Equipment" under the Golf Course Vehicles and Equipment Protection Additional Coverage, the insurance provided under this Coverage Form is extended to apply to the reasonable and necessary expenses you incur for the rental of temporary substitute "Golf Course Vehicles and Equipment".
2. Payment under this Extension is limited to such expenses you incur during the period of time that:
 - a. Begins 24 hours after you report the direct physical loss or damage to us; and
 - b. Ends on the earlier of the following dates:

(1) The date the damaged "Golf Course Vehicles and Equipment" should be repaired or replaced with reasonable speed and similar quality; or

(2) The date the need for the substitute "Golf Course Vehicles and Equipment" ends.

The expiration date of this policy will not cut short this period of coverage.

3. This Extension does not apply to:

- a. Any expense for the rental of temporary substitute "Golf Course Vehicles and Equipment" if you have an adequate amount of similar, suitable "Golf Course Vehicles and Equipment" available to continue your normal operations;
- b. Any expense for the rental of "Golf Course Vehicles and Equipment" that are not of the same type or not to be used for the same purpose as the lost or damaged Covered "Golf Course Vehicles and Equipment"; or
- c. Any loss of market, loss of income or any other consequential loss.

4. The most we will pay for loss in any one occurrence under this Coverage Extension is \$5,000.

D. The following are added to Section H. **DEFINITIONS:**

"Golf Course Vehicles and Equipment" means:

1. Equipment used outdoors to maintain your golf course grounds; and
2. "Golf cars";

Including their component parts and attached accessories.

"Golf cars" means motorized vehicles designed to transport people and their golf clubs.

E. SCHEDULE

Golf Course Vehicles and Equipment Protection Additional Coverage:

- | | Limit of Insurance |
|--|---------------------------|
| • Scheduled Covered "Golf Course Vehicles and Equipment": | \$ |
| but not more for any one item than the value reported
for that item as per the schedule or other documentation
on file with us | |
| • Unscheduled Covered "Golf Course Vehicles and
Equipment" You Own or Regularly Lease, Rent or Borrow: | \$ |
| but not more than \$ for any one item. | |
| • Covered "Golf Course Vehicles and Equipment" You
Temporarily Lease, Rent or Borrow From Others: | \$ |
| but not more than \$ for any one item. | |

Deductible \$ per occurrence

Replacement Cost Valuation Option (Applicable when indicated by an "X"): _____

Coinsurance Additional Condition (Applicable when a % is shown): _____ %

DEPARTMENT OF INSURANCE
PROPERTY-CASUALTY FORMS TRANSMITTAL SUPPLEMENT
SHEET FOR FORM FILING

<u>FORM TITLE</u>	<u>NEW FORM</u>	<u>REPLACED FORMS</u>	<u>TYPE OF FORM</u>	<u>DESCRIPTION OF FORM</u>																					
Property Extra Plus - Nurseries	CP T3 99 05 08	None	E-CP-O	<p>This new endorsement is designed for Nursery and Garden Center operations encompassing the following SIC Codes</p> <p>0181 – Ornamental Floriculture and Nursery Products 0711 – Soil Preparation Services 0721 - Crop Planting, Cultivating, and Protecting 0723 - Landscaping 0783 – Ornamental Shrub and Tree Services 5193 – Flowers, Nursery Stock, and Florists’ Supplies 5261 – Retail Nurseries, Lawn and Garden Supply</p> <p>This new optional endorsement amends the Commercial Property Coverage Part Forms, The Business Income Coverage Form (and Extra Expense), The Business Income Coverage Form (Without Extra Expense), and the Causes of Loss – Special Form by providing Additional Coverage and Coverage Extensions tailored to the needs of Nursery and Garden Center Insured’s in accordance with the endorsement rules.</p> <p>Premium Rule – The charge for this endorsement is based on the Total Insured Values (Building, Business Personal Property, and Business Income values) at all locations, and on whether Business Income Coverages are provided under the policy. The following annual premiums are not subject to any further modifications:</p> <table border="1"> <thead> <tr> <th>Insured Values Income</th> <th>with Business Income</th> <th>Without Business</th> </tr> </thead> <tbody> <tr> <td>Under \$250K</td> <td>\$150</td> <td>\$125</td> </tr> <tr> <td>\$251K – \$750K</td> <td>\$350</td> <td>\$300</td> </tr> <tr> <td>\$751K – 1500K</td> <td>\$575</td> <td>\$475</td> </tr> <tr> <td>1501K – 3000K</td> <td>\$900</td> <td>\$700</td> </tr> <tr> <td>3001K – 6000K</td> <td>\$1300</td> <td>\$1050</td> </tr> <tr> <td>Over \$6 Million</td> <td>Refer to Company</td> <td>Refer to Company</td> </tr> </tbody> </table>	Insured Values Income	with Business Income	Without Business	Under \$250K	\$150	\$125	\$251K – \$750K	\$350	\$300	\$751K – 1500K	\$575	\$475	1501K – 3000K	\$900	\$700	3001K – 6000K	\$1300	\$1050	Over \$6 Million	Refer to Company	Refer to Company
Insured Values Income	with Business Income	Without Business																							
Under \$250K	\$150	\$125																							
\$251K – \$750K	\$350	\$300																							
\$751K – 1500K	\$575	\$475																							
1501K – 3000K	\$900	\$700																							
3001K – 6000K	\$1300	\$1050																							
Over \$6 Million	Refer to Company	Refer to Company																							

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

PROPERTY EXTRA PLUS - NURSERIES

This endorsement modifies insurance provided under the following:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM
 BUSINESS INCOME COVERAGE FORM (AND EXTRA EXPENSE)
 BUSINESS INCOME COVERAGE FORM (WITHOUT EXTRA EXPENSE)
 CAUSES OF LOSS – SPECIAL FORM

A. The BUILDING AND PERSONAL PROPERTY COVERAGE FORM is revised as follows:

1. The following coverages contained in Section **A.4. Additional Coverages** are revised as follows:

a. Debris Removal Additional Amount – Increased Limit

The additional amount for debris removal expense in the Debris Removal Additional Coverage for each of your premises is increased to \$50,000.

b. Fire Department Service Charge – Increased Limit

The Limit of Insurance that applies to the Fire Department Service Charge Additional Coverage is increased to \$25,000.

c. Reward Coverage – Increased Limit

The Limit of Insurance that applies to the Reward Coverage Additional Coverage is increased to \$25,000.

d. Fire Protective Equipment Discharge – Increased Limit

The Limit of Insurance that applies to the Fire Protective Equipment Discharge Additional Coverage is increased to \$25,000.

2. The following coverages are added under Section **A.4. Additional Coverages**. Each of these Additional Coverages is additional insurance unless otherwise indicated.

a. Lessor's Leasehold Interest

(1) We will pay for the loss of Covered Leasehold Interest you sustain due to the cancellation of lease contracts by tenants. The cancellation must result from direct physical loss of or damage to your Covered Property at the premises described in the Declarations caused by or resulting from a

Covered Cause of Loss during the term of this policy.

Covered Leasehold Interest means the difference between the:

(a) Rent you were collecting at the described premises prior to the loss; and

(b) "Rental Value" of the described premises after loss or damage has been repaired or rebuilt.

(2) Covered Leasehold Interest does not include refunds or rebates of:

(a) Prepaid rent;

(b) Security or other deposits made by tenants; and

(c) Insurance, taxes or other payments made on your behalf by tenants.

(3) The most we will pay under this Additional Coverage is the least of the following:

(a) Your Covered Leasehold Interest for the 12 months immediately following the "period of restoration" and ending with the normal expiration date of each canceled lease; or

(b) \$25,000 for all Covered Leasehold Interest of all tenants canceling their leases arising out of an occurrence at a described premises.

(4) The following Definitions are added:

(a) "Period of Restoration" means:

(i) The time period that begins with the date of direct physical loss or damage caused by or resulting from a Cov-

ered Cause of Loss at the described premises; and

- (ii) Ends on the date when the property at the described premises should be repaired, rebuilt or replaced with reasonable speed and ready for occupancy.

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

- (i) Regulates the construction, use or repair, or requires the tearing down of any property; or
- (ii) 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".

- (b) "Rental Value" means the:

- (i) Total anticipated rental income from tenant occupancy of the premises described in the Declarations as furnished and equipped by you; and
- (ii) Amounts of all charges which are the legal obligations of the tenants which would otherwise be your obligations.

b. Ordinance or Law

- (1) If a Covered Cause of Loss occurs to covered Building property, we will pay for:

- (a) Loss to the Undamaged Portion of the Building caused by enforcement of any ordinance or law that:
 - (i) Requires the demolition of parts of the same property not damaged by a Covered Cause of Loss;
 - (ii) Regulates the construction or repair of buildings, or establishes zoning or land use re-

quirements at the described premises; and

- (iii) Is in force at the time of loss.

- (b) Demolition Cost, meaning the cost to demolish and clear the site of undamaged parts of the Building property caused by enforcement of the building, zoning or land use ordinance or law.

- (c) The Increased Cost of Construction caused by enforcement of building, zoning or land use ordinance or law, meaning the increased cost to repair, rebuild or construct the property in compliance with the minimum requirements of such ordinance or law. This increased cost of construction coverage is subject to the following provisions:

- (i) This coverage applies only if:
 - (A) The Building property is insured for replacement cost;
 - (B) The Building property is repaired, rebuilt or reconstructed; and
 - (C) The repaired, rebuilt or constructed Building property is intended for similar occupancy as the current Building property, unless otherwise required by zoning or land use ordinance or law.

- (ii) We will not pay for the Increased Cost of Construction:

- (A) Until the Building property is actually repaired or replaced at the same premises or another premises; and
- (B) 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.

- (2) The most we will pay under provisions **b.(1)(a)**, **b.(1)(b)** and **b.(1)(c)** of

this Ordinance or Law Additional Coverage for the total of all loss arising out of any one occurrence is \$250,000.

Subject to this Ordinance or Law Limit of Insurance:

(a) The insurance provided under this Additional Coverage for Loss to the Undamaged Portion of the Building is limited as follows:

(i) If the Replacement Cost Coverage Option applies and the property is repaired or replaced on the same or another premises, we will not pay more than the lesser of:

(A) The amount you actually spend to repair, rebuild or reconstruct the undamaged portion of the Building; or

(B) The amount it would cost to restore the undamaged portion of the Building on the same premises and to the same height, floor area, style and comparable quality of the original undamaged portion of the Building.

(ii) 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 actual cash value of the undamaged portion of the Building at the time of loss.

(b) We will not pay more for Demolition Costs than the amount you actually spend to demolish and clear the site of the described premises.

(c) The insurance provided under this Additional Coverage for Increased Cost of Construction is limited as follows:

(i) If the Building property 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.

(ii) 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.

(3) We will not pay under this Ordinance or Law Additional Coverage for:

(a) Loss due to any ordinance or law that:

(i) You were required to comply with before the loss, even if the building was undamaged; and

(ii) You failed to comply with.

(b) Costs associated with the enforcement of any ordinance or law that 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".

(4) The Ordinance or Law exclusion in the applicable Causes of Loss Form does not apply to this Additional Coverage.

c. Tenant Move Back Expenses

(1) We will reimburse you for expenses you pay for Covered Tenant Move Back Expenses of tenants who temporarily vacate a portion of the building at the premises described in the Declarations.

The vacancy must have occurred while the portion of the building rented by the tenant could not be occupied due to direct physical loss of or damage to your Covered Property caused by or resulting from a Covered Cause of Loss during the term of this policy. The expiration date of this policy will not preclude payment of the Tenant Move Back Expenses

a. Appurtenant Buildings and Structures

(1) At the described premises where Building coverage applies:

(a) You may extend the insurance that applies to Buildings to apply to direct physical loss or damage by a Covered Cause of Loss to incidental appurtenant buildings or structures which are at the described premises but not specifically described in the Declarations; and

(b) You may extend the insurance that applies to Your Business Personal Property, Personal Property of Others, "Electronic Data Processing Equipment" and "Electronic Data Processing Data and Media", if any, to apply to direct physical loss or damage by a Covered Cause of Loss to such property located within incidental appurtenant buildings or structures which are at the described premises but not specifically described in the Declarations.

(2) Incidental appurtenant buildings or structures include, but are not limited to, storage buildings, garages, pump houses, above ground tanks and outdoor swimming pools. But incidental appurtenant buildings or structures does not include:

(a) Outside signs, whether or not attached to buildings;

(b) Any property to which the Outdoor Property Coverage Extension applies; or

(c) Any property excluded under Section **A.2. Property Not Covered**.

(3) The most we will pay for loss or damage in any one occurrence under this Extension is \$25,000.

b. Fine Arts

(1) You may extend the insurance that applies to your Business Personal Property to apply to loss or damage to "Fine Arts" Caused by a Covered Cause of Loss at the premises described in the Declarations.

(2) The most we will pay for loss or damage in any one occurrence under this Extension is \$25,000 at any one described premises.

c. "Money and Securities"

(1) You may extend the insurance that applies to Your Business Personal Property to apply to loss of "money" and "securities" owned by you while:

(a) At the described premises or the premises of a bank or savings institution; or

(b) At any other location, or in transit, in the custody of a "messenger"; caused by theft, disappearance or destruction.

(2) The most we will pay for loss in any one occurrence under this Coverage Extension is:

(a) \$25,000 at each described premises

(b) \$25,000 within a bank or savings institution; or

(c) \$5,000 while at any other location or in transit, in the custody of a "messenger".

Under this Extension, all loss caused by one or more persons, or involving a single act or a series of related acts will be considered a single occurrence.

(3) Exclusions **B.1.b.** (Earth Movement) and **B.1.g.** (Water) and Limitation **C.1.e** (Property that is missing) of the Causes of Loss – Special Form do not apply to this Coverage Extension.

All other exclusions apply to this Extension. In addition, we will not pay for loss under this Extension caused by or resulting from:

(a) Accounting or arithmetical errors or omissions;

(b) The giving or surrendering of the property in any exchange or purchase, the transfer or surrender of the property to a person or place outside the described premises or the premises of a banking or savings institution, or any other voluntary parting with

year from the end of the current Policy Period.

- (9) If you (or any predecessor in interest) sustained loss or damage during the period of any prior insurance that you could have recovered under that insurance except that the time within which to discover loss or damage had expired, we will pay for it under this Additional Coverage provided:

- (a) This Additional Coverage became effective at the time of cancellation or termination of the prior insurance; and
- (b) The loss or damage would have been covered by this Additional Coverage had it been in effect when the acts or events causing the loss or damage were committed or occurred.

- (10) The insurance provided under paragraph (9) above is part of, not in addition to the Limit of Insurance applying to this Additional Coverage and is limited to the lesser of the amount recoverable under:

- (a) This Additional Coverage as of its effective date; or
- (b) The prior insurance had it remained in effect.

e. Reimbursement of Master Key Costs

- (1) You may extend the insurance that applies to the Building and Personal Property Coverage Form to apply to direct physical loss or damage to a master or grandmaster key by a Covered Cause of Loss. This coverage applies to the actual cost of new keys including the cost of adjusting locks to accept them; or, if necessary, new locks including the cost of installation.
- (2) Exclusion **B.2.h.** (dealing with dishonesty and fraudulent acts) found in the Causes of Loss – Special Form does not apply to this Coverage Extension as respects your employees and agents.
- (3) Limitations **C.1.e.** (dealing with Property that is missing) and **C.1.f.** (dealing with unauthorized transfer of property) found in the Causes of Loss

– Special Form do not apply to this Coverage Extension.

The most we will reimburse you under this Coverage Extension is \$5,000 in any one occurrence and \$15,000 in total for all occurrences in any one policy year.

f. Utility Services – Direct Damage Coverage

We will pay for loss of or damage to Covered Property caused by the interruption in utility service to the described premises. The interruption in utility service 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 the following types of property supplying water to the described premises:

- (a) Pumping Stations; and
- (b) Water mains.

- (2) Communication Supply Services, meaning property supplying communications service, including telephone, radio, microwave or television services to the described premises, such as:

- (a) Communication transmission lines including fiber optic transmission lines;
- (b) Coaxial cables; and
- (c) Microwave radio relays, except satellites.

Overhead transmission lines are included.

- (3) Power Supply Services, meaning the following types of property supplying electricity, steam or gas to the described premises:

- (a) Utility generating plants;
- (b) Switching stations;
- (c) Substations;
- (d) Transformers; and
- (e) Transmission lines.

Overhead transmission lines are included.

- (4) Exclusion **B.1.e.** Utility Services in the Causes of Loss – Special Form

does not apply to this Coverage Extension.

The most we will pay for loss or damage in any one occurrence under this Coverage Extension is \$25,000. This limit is part of, not in addition to, the Limit of Insurance stated in the Declarations as applicable to the described premises.

g. Back Up of Sewer or Drain

- (1)** When the Declarations show that you have coverage for Building or Business Personal Property, you may extend that insurance to apply to direct physical loss of or damage to Covered Property at the described premises caused by or resulting from water or sewage that backs up from a sewer or drain.
- (2)** When the Declarations show that you have coverage for Business Income and Extra Expense, you may also extend that insurance to apply to the actual loss of Business Income you sustain and reasonable and necessary Extra Expense you incur caused by or resulting from water or sewage that backs up from a sewer or drain.
- (3)** Under EXCLUSION 1.g., Water, the exclusion of water or sewage that backs up from a sewer or drain does not apply to this Coverage Extension. However, we will not pay for loss or damage caused by or resulting from:
 - (a)** The emanation of water or sewage from sump or similar device designed to prevent overflow or seepage or leakage of subsurface water; or
 - (b)** The emanation of water or sewage from a sewer or drain that is itself directly or indirectly caused by, or the result of:
 - (i)** Flood, surface water, waves, tides, tidal waves, overflow of any body of water, or their spray, all whether driven by wind or not;
 - (ii)** Mudslide or mudflow; or
 - (iii)** The pressure, flowing or seepage of water under the ground surface.

- (4)** The most we will pay under this Coverage Extension in any one occurrence at each described premises is \$25,000.

h. Spoilage of Nursery Stock

- (1)** When a Limit of Insurance is shown in the Declarations for Business Personal Property at the described premises, you may extend that insurance to apply to direct physical loss or damage to perishable stock, including growing plants, caused by or resulting from a covered cause of loss described in Paragraph **(2)** below and not excluded in Paragraph **(3)** below.
- (2)** With respect to this Coverage Extension, Covered Cause of Loss means the following:
 - (a)** Breakdown or Contamination meaning:
 - (i)** Change in temperature or humidity resulting from mechanical breakdown or failure of heating, refrigerating, cooling or humidity control apparatus or equipment, only while such equipment or apparatus is at the designated premises; and
 - (ii)** Contamination by the refrigerant.
 - (b)** Power Outage, meaning change in temperature or humidity resulting from complete or partial interruption of electrical power, either on or off the described premises, due to conditions beyond your control.
- (3)** This insurance does not apply to:
 - (a)** Perishable stock while outside of buildings or stored in vehicles; or
 - (b)** Loss or damage caused by:
 - (i)** The disconnection of any heating, refrigerating, cooling or humidity control system from the source of power.
 - (ii)** The deactivation of electrical power caused by the manipulation of any switch or other device used to control the flow of electrical power or current.

- (iii) The inability of an electrical utility company or other power source to provide sufficient power due to:
 - (a.1.) Lack of fuel; or
 - (a.2.) Governmental order.
 - (iv) The inability of a power source at the described premises to provide sufficient power due to lack of generating capacity to meet demand.
 - (v) Breaking of any glass that is a permanent part of any heating, refrigerating, cooling or humidity control unit.
- (c) Loss or damage caused by, resulting from, contributed to or aggravated by the following:
- (i) Earth movement;
 - (ii) Governmental Action;
 - (iii) Flood, surface water, waves, tidal water or tidal wave, overflow of streams or other bodies of water, release of water impounded by a dam, or spray from any of the foregoing, or other water from natural sources whether on or below ground;
- however, this exclusion does not apply to an ensuing insured loss by fire or explosion.
- (d) Loss or damage covered under any other endorsement attached to this policy.

\$250 will be deducted from the amount of loss in each occurrence.

The most we will pay for loss or damage in any one occurrence under this Extension is \$50,000.

B. The following is added to ADDITIONAL CONDITIONS of the BUILDING AND PERSONAL PROPERTY COVERAGE FORM:

3. Unintentional Errors in Description

Your error in how you describe the address of a location in the Declarations shall not prejudice coverage afforded by this policy, provided such error is not intentional. Any such error shall be reported and corrected when discovered and appropriate premium charged.

C. When the BUSINESS INCOME COVERAGE FORM (AND EXTRA EXPENSE) or the BUSINESS INCOME COVERAGE FORM (WITHOUT EXTRA EXPENSE) is attached to this policy, BROADENED BUSINESS INCOME COVERAGE is added as follows:

1. Extended Business Income

Under the Additional Coverage – Extended Business Income, "30 consecutive days" is revised to "90 consecutive days".

2. Loss of Business Income – Dependent Properties

We will pay for actual loss of Business Income you sustain due to the necessary "suspension" of your "operations" during the "period of restoration". The "suspension" must be caused by direct physical loss or damage at the premises of a "dependent property", caused by or resulting from a Covered Cause of Loss.

- a. This Additional Coverage does not apply to "dependent property" for which you have more specific insurance either under this policy or another.
- b. This Additional Coverage applies to "dependent property" located within the Coverage Territory as stated in the Commercial Property Conditions.
- c. "Dependent property" means property operated by others you depend on to:
 - (1) Deliver materials or services to you, or to others for your account (Contributing Locations). With respect to Contributing Locations, services does not mean water, communications or power supply services;
 - (2) Accept your products or services (Recipient Locations);
 - (3) Manufacture products for delivery to your customers under contract of sale (Manufacturing Locations); or
 - (4) Attract customers to your business (Leader Locations).

3. Utility Services – Time Element

We will pay for the loss of Business Income or Extra Expense at the described premises which you incur due to the interruption in utility service to the described premises. The interruption must result from direct physical loss or damage by a Covered Cause of Loss to the following property located away from the

COMMERCIAL PROPERTY

described premises or located outside of buildings at the described premises:

- a. Water Supply Services, meaning the following types of property supplying water to the described premises:

- (1) Pumping Stations; and
- (2) Water mains.

- b. Communication Supply Services, meaning property supplying communications service, including telephone, radio, microwave or television services to the described premises, such as:

- (1) Communication transmission lines including fiber optic transmission lines;
- (2) Coaxial cables; and
- (3) Microwave radio relays, except satellites.

Overhead transmission lines are included.

- c. Power Supply Services, meaning the following types of property supplying electricity, steam or gas to the described premises:

- (1) Utility generating plants;
- (2) Switching stations;
- (3) Substations;
- (4) Transformers; and
- (5) Transmission lines.

Overhead transmission lines are included.

4. Ingress or Egress Coverage

We will pay for the actual loss of Business Income you sustain and, if included, reasonable and necessary Extra Expense due to the necessary "suspension" of your "operations", when the ingress or egress to or from a described premises is prevented as a direct result of loss or damage by a Covered Cause of Loss. The loss or damage by a Covered Cause of Loss preventing ingress or egress must occur within one mile of the described premises. This coverage will apply up to 30 consecutive days from the date when the ingress or egress is denied.

Under Broadened Business Income Coverage, the most we will pay under Extended Business Income, Loss of Business Income – Dependent Property, and Ingress or Egress Coverage is \$150,000 for the sum of all losses during the policy period. The most we will pay under Utility Services – Time Element Additional Coverage is \$25,000 in any one occurrence.

- D. The NAMED INSURED shown in the DECLARATIONS is amended as follows:

The Named Insured will include any subsidiary company (including subsidiaries thereof) of the named Insured and any other entity which the Named Insured owns, operates or controls, and any other entity which was or may hereafter be acquired or formed.

As respects Building coverage, the Named Insured is amended to include any person or organization that rents a building to you if you are required by lease agreement or any other written contract to provide such insurance for the interest of the building owner.

SERFF Tracking Number: TRVD-125696848 State: Arkansas
First Filing Company: NIPPONKOA Insurance Company State Tracking Number: EFT \$50
Ltd.,(U.S.Branch), ...
Company Tracking Number: 2008-05-0080-F
TOI: 01.0 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied
Lines)
Product Name: OMNI Commercial Property
Project Name/Number: OMNI Commercial Property Form and Rule filing/2008-05-0080-F

Supporting Document Schedules

Satisfied -Name: Uniform Transmittal Document-
Property & Casualty **Review Status:** Approved 06/18/2008

Comments:

Attachment:

NAIC Transmittal Doc.pdf

Satisfied -Name: Filing Memo **Review Status:** Approved 06/18/2008

Comments:

Attachment:

Form Filing Memorandum.pdf

Property & Casualty Transmittal Document—

20.	This filing transmittal is part of Company Tracking #	2008-05-0080-F
------------	--	----------------

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

In compliance with the insurance laws and regulations in your state, our companies respectfully submit the attached OMNI II Commercial Property form filing for your review and consideration.

With this filing, we are revising two optional endorsements Golf Facilities Property Endorsement, CP T3 83 05 08, and Golf Course Vehicles and Equipment Endorsement, CP T3 84 05 08. We are also introducing one new optional endorsement Property Extra Plus-Nurseries, CP T3 99 05 08, with this filing. For a detailed description of each endorsement, refer to the attached form transmittal supplements.

We plan to implement these changes with respect to policies effective on or after October 1, 2008.

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

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

Check #: N/A - EFT
Amount: 50.00

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

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

FORM FILING SCHEDULE

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

1.	This filing transmittal is part of Company Tracking #	2008-05-0080-F			
2.	This filing corresponds to rate/rule filing number (Company tracking number of rate/rule filing, if applicable)	N/A			
3.	Form Name /Description/Synopsis	Form # Include edition date	Replacement or Withdrawn?	If replacement, give form # it replaces	Previous state filing number, if required by state
01	Golf Facilities Property Endorsement	CP T3 83 05 08	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	CP T3 83 01 06	
02	Golf Course Vehicles And Equipment Endorsement	CP T3 84 05 08	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	CP T3 84 01 06	
03	Property Extra Plus - Nurseries	CP T3 99 05 08	<input checked="" 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		

FORMS - FILING MEMORANDUM
COMMERCIAL PROPERTY COVERAGE PART
OMNI II PROGRAM

The purpose of this filing is the introduction of new and revised Coverage Endorsements for the Commercial Property Coverage Part, which is part of our independently filed OMNI II Program.

PROPERTY EXTRA PLUS – NURSERIES ENDORSEMENT (Form CP T3 99 05 08) *new*
GOLF COURSE VEHICLES AND EQUIPMENT ENDORSEMENT (Form CP T3 84 05 08) *revision*
GOLF FACILITIES PROPERTY ENDORSEMENT (Form CP T3 83 05 08) *revision*

For further details of our filing, please see the enclosed Forms Transmittal Supplements for each endorsement.

We believe that the changes incorporated into the Optional Endorsements will be of benefit to the insureds of your state that are in the Nursery or Golf Course businesses.