

SERFF Tracking Number: PHLX-125756002 State: Arkansas
Filing Company: Philadelphia Indemnity Insurance Company State Tracking Number: EFT \$50
Company Tracking Number: GL AR0035902F01
TOI: 17.2 Other Liability - Occurrence Only Sub-TOI: 17.2001 Commercial General Liability
Product Name: Municipalities
Project Name/Number: Municipalities/GL AR0035902F01

Filing at a Glance

Company: Philadelphia Indemnity Insurance Company

Product Name: Municipalities

SERFF Tr Num: PHLX-125756002 State: Arkansas

TOI: 17.2 Other Liability - Occurrence Only

SERFF Status: Closed

State Tr Num: EFT \$50

Sub-TOI: 17.2001 Commercial General Liability Co Tr Num: GL AR0035902F01

State Status: Fees verified and received

Filing Type: Form

Co Status:

Reviewer(s): Betty Montesi, Edith Roberts

Author: SPI PhiladelphiaIndemnity

Disposition Date: 08/06/2008

Date Submitted: 07/31/2008

Disposition Status: Approved

Effective Date Requested (New): 09/15/2008

Effective Date (New):

Effective Date Requested (Renewal):

Effective Date (Renewal):

State Filing Description:

General Information

Project Name: Municipalities

Status of Filing in Domicile:

Project Number: GL AR0035902F01

Domicile Status Comments:

Reference Organization:

Reference Number:

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 08/06/2008

State Status Changed: 08/06/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

Philadelphia Indemnity Insurance Company is introducing new endorsements that provide coverage applicable to Water Districts.

These endorsements are made available for municipalities that have risks arising from their operations in supplying water, gas, oil, electricity or steam.

A copy of the endorsements is enclosed for your review. The corresponding rate and rule page and filing memorandum

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are being filed separately.

We would like to implement this filing to all policies effective on or after September 15, 2008. Your acknowledgement and where requires approval will be appreciated.

Company and Contact

Filing Contact Information

Diane Quarles, Compliance Analyst

One Bala Plaza

Bala Cynwyd, PA 19004

(610) 617-7751 [Phone]

(866) 478-1433[FAX]

Filing Company Information

Philadelphia Indemnity Insurance Company

One Bala Plaza

Suite 100

Bala Cynwyd, PA 19004

(610) 617-7900 ext. [Phone]

CoCode: 18058

Group Code: 677

Group Name: Philadelphia
Insurance Companies

FEIN Number: 231738402

State of Domicile: Pennsylvania

Company Type:

State ID Number:

Filing Fees

Fee Required? Yes

Fee Amount: \$50.00

Retaliatory? No

Fee Explanation:

Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Philadelphia Indemnity Insurance Company	\$50.00	07/31/2008	21711740

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Edith Roberts	08/06/2008	08/06/2008

SERFF Tracking Number: *PHLX-125756002* *State:* *Arkansas*
Filing Company: *Philadelphia Indemnity Insurance Company* *State Tracking Number:* *EFT \$50*
Company Tracking Number: *GL AR0035902F01*
TOI: *17.2 Other Liability - Occurrence Only* *Sub-TOI:* *17.2001 Commercial General Liability*
Product Name: *Municipalities*
Project Name/Number: *Municipalities/GL AR0035902F01*

Disposition

Disposition Date: 08/06/2008

Effective Date (New):

Effective Date (Renewal):

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: PHLX-125756002 State: Arkansas
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 Product Name: Municipalities
 Project Name/Number: Municipalities/GLAR0035902F01

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Supporting Document	Forms Filing Memorandum	Approved	Yes
Form	POLLUTION EXCLUSION - EXCEPTION FOR POTABLE WATER	Approved	Yes
Form	WATER DISTRICT PROFESSIONAL LIABILITY	Approved	Yes
Form	ADDITIONAL INSURED - MUNICIPALITY	Approved	Yes

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 Product Name: Municipalities
 Project Name/Number: Municipalities/GLAR0035902F01

Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	POLLUTION EXCLUSION - EXCEPTION FOR POTABLE WATER	PI-MUN-005	(04/08)	Endorsement/Amendment/Conditions New		0.00	PI-MUN-005.PDF
Approved	WATER DISTRICT PROFESSIONAL LIABILITY	PI-MUN-006	(04/08)	Endorsement/Amendment/Conditions New		0.00	PI-MUN-006.PDF
Approved	ADDITIONAL INSURED - MUNICIPALITY	PI-MUN-007	(04/08)	Endorsement/Amendment/Conditions New		0.00	PI-MUN-007.PDF

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

POLLUTION EXCLUSION – EXCEPTION FOR POTABLE WATER

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SECTION I – COVERAGES, COVERAGE A BODILY INJURY AND PROPERTY DAMAGE LIABILITY, 2. Exclusions f. Pollution, does not apply to “bodily injury” or “property damage” which occurs or takes place as a result of your operations provided the “bodily injury” or “property damage” is not otherwise excluded in whole or part and is a result of the “Potable Water” you supply to others.

The discharge, dispersal, seepage, migration, release or escape of “pollutants” affecting the “Potable Water” must be accidental, unintended and stopped as soon as possible.

The entirety of or series of any related discharge, seepage, migration, release or escape of “pollutants” will be deemed:

1. a single “occurrence” regardless of the length of time over which the “pollutants” are released.
2. to have occurred at the date of the earliest “occurrence”.

“Potable Water” means water intended and provided for human consumption.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

WATER DISTRICT PROFESSIONAL LIABILITY

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

The following coverage is added to **SECTION I – COVERAGES:**

COVERAGE D WATER DISTRICT PROFESSIONAL LIABILITY

1. Insuring Agreement

- a. We will pay those sums that the insured becomes legally obligated to pay as damages because of “bodily injury” or “property damage” arising out of a “water district professional incident”. We have the right and duty to defend any “suit” seeking those damages. We may at our discretion investigate and settle any “water district professional incident” claim or “suit”. But:

- (1) The amount we will pay for damages is limited as described in **SECTION III – LIMITS OF INSURANCE**; and
- (2) Our right and duty to defend ends when we have used up our applicable limit of insurance in the payment of judgments or settlements.

No other obligation or liability to pay sums or perform acts or services is covered unless explicitly provided for under **SUPPLEMENTARY PAYMENTS** set forth below.

- b. This insurance applies to “damages” only if:
- (1) The damages result from a “water district professional incident” that takes place in the “coverage territory”; and
- (2) The “water district professional incident” occurs during the policy period.

2. Exclusions

- a. All exclusions under **COVERAGE A BODILY INJURY AND PROPERTY DAMAGE LIABILITY** and **COVERAGE B PERSONAL AND ADVERTISING INJURY LIABILITY** are applicable to **COVERAGE D WATER DISTRICT PROFESSIONAL LIABILITY**.

- b. Criminal Acts

Injury arising out of a criminal act committed by the insured or any person for whom the insured is legally responsible. However, we will defend the insured for covered civil action subject to the other terms of this coverage part until either a judgment or final adjudication establishes such an act, or the insured confirms such act.

- c. Fines and Penalties

All fines, late charges, violation assessments, or any similar type of penalty.

3. **SUPPLEMENTARY PAYMENTS - COVERAGES A AND B** is amended to read **SUPPLEMENTARY PAYMENTS – COVERAGES A, B, AND D.**

4. **LIMITS OF INSURANCE**

a. **SECTION III – LIMITS OF INSURANCE 2.** is deleted and replaced with the following:

(1) The General Aggregate Limit is the most we will pay for the sum of:

- (a) Medical expenses under Coverage **C**;
- (b) Damages under Coverage **A**, except damages because of “bodily injury” or “property damage” included in the “products-completed operations hazard”;
- (c) Damages under Coverage **B**; and
- (d) Damages under Coverage **D**.

b. **SECTION III – LIMITS OF INSURANCE 5.** is deleted and replaced with the following:

(1) Subject to **2.** or **3.** above, whichever applies, the Each Occurrence Limit is the most we will pay for the sum of:

- (a) Damages under Coverage **A**;
- (b) Medical expenses under Coverage **C**; and
- (c) Damages under Coverage **D**

because of all “bodily injury” and “property damage” arising out of any one “occurrence.”

5. **DEFINITIONS**

- a. “Water district professional incident ” means an act, error or omission which arises from your operations as a water or wastewater district, water utility, or any other entity whose primary duty is the treatment and distribution of “potable water”, or the collection and treatment of wastewater.
- b. “Potable water” means water intended and provided for human consumption.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ADDITIONAL INSURED – MUNICIPALITY

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

1. The following is added to **SECTION II - WHO IS AN INSURED**:
 - a. If you are designated in the Declarations as a municipality, you are an insured. Your operating authorities, boards, commissions, districts or any other governmental units are insureds, provided that you operate, control, and fund the authority, board, commission, district or other governmental unit.
 - b. Your elected and appointed officials are also insureds. Elected and appointed officials, including elected and appointed officials of your operating authorities, boards, commissions, districts or other governmental units are insureds but only for acts within the course and scope of their duties for the insured public entity or its operating authorities, boards, commissions, districts or other governmental units.

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Rate Information

Rate data does NOT apply to filing.

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Supporting Document Schedules

Satisfied -Name: Uniform Transmittal Document-Property & Casualty **Review Status:** Approved 08/06/2008

Comments:

Attachments:

AR - NAIC P&C TRANSMITTAL DOCUMENT.PDF
AR - NAIC FORM FILING SCHEDULE.PDF

Satisfied -Name: Forms Filing Memorandum **Review Status:** Approved 08/06/2008

Comments:

Attachment:

Forms Filing Memorandum.PDF

Property & Casualty Transmittal Document

1. Reserved for Insurance Dept. Use Only	2. Insurance Department Use only a. Date the filing is received: b. Analyst: c. Disposition: d. Date of disposition of the filing: e. Effective date of filing: <table style="width: 100%; border: none;"> <tr> <td style="width: 50%; border: none;">New Business</td> <td style="border: none;"></td> </tr> <tr> <td style="border: none;">Renewal Business</td> <td style="border: none;"></td> </tr> </table> f. State Filing #: g. SERFF Filing #: h. Subject Codes	New Business		Renewal Business	
New Business					
Renewal Business					

3. Group Name	Group NAIC #			
Philadelphia Insurance Companies	0677			
4. Company Name(s)	Domicile	NAIC #	FEIN #	State #
Philadelphia Indemnity Insurance Company	PA	18058	231738402	

5. Company Tracking Number	GL AR0035902F01
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Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6.	Name and address	Title	Telephone #s	FAX #	e-mail
	Diane Quarles One Bala Plaza, Suite 100 Bala Cynwyd PA 19004	Compliance Analyst	877-438-7459	866-478-1433	quarlesd@phlyins.com
7.	Signature of authorized filer		Diane Quarles		
8.	Please print name of authorized filer		Diane Quarles		

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

9.	Type of Insurance (TOI)	17.2 Other Liability - Occurrence Only
10.	Sub-Type of Insurance (Sub-TOI)	17.2001 Commercial General Liability
11.	State Specific Product code(s) (if applicable) [See State Specific Requirements]	
12.	Company Program Title (Marketing Title)	Water Districts
13.	Filing Type	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input checked="" type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
14.	Effective Date(s) Requested	New: 9/15/08 Renewal: 9/15/08
15.	Reference Filing?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
16.	Reference Organization (if applicable)	
17.	Reference Organization # & Title	
18.	Company's Date of Filing	7/31/08
19.	Status of filing in domicile	<input type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input checked="" type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

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 #	GL AR0035902F01
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2. This filing corresponds to rate/rule filing number (Company tracking number of rate/rule filing, if applicable)	n/a
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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	POLLUTION EXCLUSION - EXCEPTION FOR POTABLE WATER	PI-MUN-005 (04/08)	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
02	WATER DISTRICT PROFESSIONAL LIABILITY	PI-MUN-006 (04/08)	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
03	ADDITIONAL INSURED - MUNICIPALITY	PI-MUN-007 (04/08)	<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		
11			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		

Philadelphia Indemnity Insurance Company
Forms Explanatory Memorandum - Countrywide
Public Entities Program – Water District endorsements

Philadelphia Indemnity Insurance Company is introducing endorsements that coverage of risks applicable to Water Districts. These endorsements will be filed countrywide and made available for municipalities that have risks arising from their operations in supplying water, gas, oil, electricity or steam.

A copy of the endorsements is enclosed for your review.

- 1) Pollution Exclusion – Exception for Potable Water PI-MUN-005 (04/08) is an optional endorsement that modifies the Commercial General Liability Coverage Part by removing the Pollution exclusion for “bodily injury” or “property damage” that occurs as a result of an insured’s operations provided it is not otherwise excluded and results from the insured’s supplying of “Potable Water” to others. Any additional requirements are contained in the endorsement.
- 2) Water District Professional Liability endorsement PI-MUN-006 (04/08) is an optional endorsement that modifies the Commercial General Liability Coverage Part to provide coverage of damages resulting from “bodily injury” or “property damage” that arises out of an act, error or omission that occurs during an insured’s operations as a water or wastewater district, water utility, or any other entity whose primary duty is the treatment and distribution of “potable water”, or the collection and treatment of wastewater. Coverage applies to municipalities, as well as to individual officials.
- 3) Additional Insured – Municipality PI-MUN-007 (04/08) is a mandatory endorsement that amends the Who Is An Insured section of the Commercial General Liability Coverage Part to include municipalities, their related entities, and their elected and appointed officials as insureds.