

SERFF Tracking Number: ZURC-125773507 State: Arkansas
First Filing Company: American Zurich Insurance Company, ... State Tracking Number: EFT \$50
Company Tracking Number: CW GL 27617
TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0001 Commercial General Liability
Product Name: Foreign Coverage-Worldwide CW GL 27617
Project Name/Number: Foreign Coverage-Worldwide CW GL 27617/CW GL 27617

Filing at a Glance

Companies: American Zurich Insurance Company, American Guarantee and Liability Insurance Company, Zurich American Insurance Company of Illinois, Zurich American Insurance Company

Product Name: Foreign Coverage-Worldwide SERFF Tr Num: ZURC-125773507 State: Arkansas
CW GL 27617

TOI: 17.0 Other Liability - Claims SERFF Status: Closed State Tr Num: EFT \$50
Made/Occurrence

Sub-TOI: 17.0001 Commercial General Liability Co Tr Num: CW GL 27617 State Status: Fees verified and received

Filing Type: Form Co Status: Not Applicable Reviewer(s): Betty Montesi, Edith Roberts

Author: Carole Amato Disposition Date: 08/14/2008

Date Submitted: 08/14/2008 Disposition Status: Approved

Effective Date Requested (New): 11/01/2008 Effective Date (New):

Effective Date Requested (Renewal): 11/01/2008 Effective Date (Renewal):

State Filing Description:

General Information

Project Name: Foreign Coverage-Worldwide CW GL 27617

Project Number: CW GL 27617

Reference Organization:

Reference Title:

Filing Status Changed: 08/14/2008

State Status Changed: 08/14/2008

Corresponding Filing Tracking Number:

Filing Description:

The purpose of this filing is to replace form U-GL-916-A CW, "Foreign Coverage—Worldwide" with revised version U-GL-916-B CW.

Status of Filing in Domicile: Not Filed

Domicile Status Comments:

Reference Number:

Advisory Org. Circular:

Deemer Date:

This revised form no longer names specific countries which are excluded from coverage territory, since such a list is subject to constant change.

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To ensure compliance with the insurance laws and regulations of the various jurisdictions where our insureds operate, this form U-GL-916 must always be accompanied by the First Named Insured Indemnification Endorsement, form number U-GL-1296. The rule page for this form has been revised to reflect this usage requirement.

We request an effective date of November 1, 2008.

Company and Contact

Filing Contact Information

Carole Amato, Supervisor carol.amato@zurichna.com
 1400 American Lane (847) 413-5235 [Phone]
 Schaumburg, IL 60196-1056 (847) 605-7768[FAX]

Filing Company Information

American Zurich Insurance Company	CoCode: 40142	State of Domicile: Illinois
1400 American Lane	Group Code: 212	Company Type:
Schaumburg, IL 60196	Group Name:	State ID Number:
(847) 605-6000 ext. [Phone]	FEIN Number: 36-3141762	

American Guarantee and Liability Insurance Company	CoCode: 26247	State of Domicile: New York
1400 American Lane	Group Code: 212	Company Type:
Schaumburg, IL 60196	Group Name:	State ID Number:
(847) 605-6000 ext. [Phone]	FEIN Number: 36-6071400	

Zurich American Insurance Company of Illinois	CoCode: 27855	State of Domicile: Illinois
1400 American Lane	Group Code: 212	Company Type:
Schaumburg, IL 60196	Group Name:	State ID Number:
(847) 605-6000 ext. [Phone]	FEIN Number: 36-2781080	

Zurich American Insurance Company	CoCode: 16535	State of Domicile: New York
1400 American Lane	Group Code: 212	Company Type:
Schaumburg, IL 60102	Group Name:	State ID Number:
(847) 605-6000 ext. [Phone]	FEIN Number: 36-4233459	

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Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American Zurich Insurance Company	\$50.00	08/14/2008	21937548
American Guarantee and Liability Insurance Company	\$0.00	08/14/2008	
Zurich American Insurance Company of Illinois	\$0.00	08/14/2008	
Zurich American Insurance Company	\$0.00	08/14/2008	

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Edith Roberts	08/14/2008	08/14/2008

SERFF Tracking Number: ZURC-125773507 State: Arkansas
First Filing Company: American Zurich Insurance Company, ... State Tracking Number: EFT \$50
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Project Name/Number: Foreign Coverage-Worldwide CW GL 27617/CW GL 27617

Disposition

Disposition Date: 08/14/2008

Effective Date (New):

Effective Date (Renewal):

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: ZURC-125773507 State: Arkansas
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Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Supporting Document	Marked form	Approved	Yes
Form	Foreign Coverage-Worldwide	Approved	Yes

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Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Foreign Coverage-Worldwide	U-GL-916-08 B CW	08	Endorsement/Amendment/Conditions Replaced	Replaced Form #:0.00 U-GL-916-A CW Previous Filing #: CW GL 14668		U-GL 916-B CW 0808 - Foreign Coverage .pdf

Foreign Coverage - Worldwide



Policy No.	Eff. Date of Pol.	Exp. Date of Pol.	Eff. Date of End.	Producer No.	Add'l. Prem	Return Prem.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement modifies insurance provided under the:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

A. Paragraph 4., "Coverage territory" under **Section V – Definitions** is replaced by the following:

4. "Coverage territory" means:

- a.** Anywhere in the world with the exception of any country or jurisdiction which is subject to trade or other economic sanction or embargo by the United States of America; and
- b.** International waters or airspace, provided the injury or damage does not occur in the course of travel or transportation to or from any place excluded in Paragraph **a.** above.

B. Under Paragraph 1.a., **Insuring Agreement of Section I – Coverage A, Bodily Injury and Property Damage Liability** and Paragraph 1.a., **Insuring Agreement of Section I - Coverage B, Personal and Advertising Injury Liability**, the second sentence is replaced by the following:

We will have the right and duty to defend the insured against any "suit" seeking those damages, provided the "suit" is brought within the United States of America (including its territories and possessions), Puerto Rico or Canada.

C. The following exclusion is added to Paragraph 2., **Exclusions of Section I – Coverage A – Bodily Injury And Property Damage Liability** and **Section I – Coverage B – Personal And Advertising Injury Liability**:

This insurance does not apply to any "bodily injury", "property damage" or "personal and advertising injury" for which any insured under this policy may be held liable:

- 1.** If Commercial General Liability Insurance Coverage provided to such insured is also provided under any "foreign insurance policy"; or
- 2.** If Commercial General Liability Insurance Coverage would be provided to such insured under any "foreign insurance policy" described in Paragraph 1. above, except for:
 - a.** Exhaustion of the amount of insurance; or
 - b.** Forfeiture of coverageunder such "foreign insurance policy".

D. The following definition is added to **Section V – Definitions:**

"Foreign insurance policy" means a primary policy of commercial general liability insurance coverage providing substantially the same coverage as this policy effective on or after the inception of this policy and which has been issued to provide coverage for your premises or operations, or the products and completed operations in a country within the "coverage territory" other than the United States of America (including its territories and possessions), Puerto Rico or Canada.

All other terms and conditions of this policy remain unchanged.

SERFF Tracking Number: *ZURC-125773507* *State:* *Arkansas*
First Filing Company: *American Zurich Insurance Company, ...* *State Tracking Number:* *EFT \$50*
Company Tracking Number: *CW GL 27617*
TOI: *17.0 Other Liability - Claims Made/Occurrence* *Sub-TOI:* *17.0001 Commercial General Liability*
Product Name: *Foreign Coverage-Worldwide CW GL 27617*
Project Name/Number: *Foreign Coverage-Worldwide CW GL 27617/CW GL 27617*

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: ZURC-125773507 State: Arkansas
First Filing Company: American Zurich Insurance Company, ... State Tracking Number: EFT \$50
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Project Name/Number: Foreign Coverage-Worldwide CW GL 27617/CW GL 27617

Supporting Document Schedules

Satisfied -Name: Uniform Transmittal Document-Property & Casualty
Review Status: Approved 08/14/2008

Comments:

Attachment:

NAIC Transmittal Form.pdf

Satisfied -Name: Marked form
Review Status: Approved 08/14/2008

Comments:

Attachment:

ugl916 marked copy.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: 60%; 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>	New Business		Renewal Business	
New Business					
Renewal Business					
	f. State Filing #:				
	g. SERFF Filing #:				
	h. Subject Codes				

3. Group Name Zurich North America	Group NAIC #
	212

4. Company Name(s)	Domicile	NAIC #	FEIN #	State #
Zurich American Ins. Co.	NY	16535	36-4233459	
American Guarantee & Liability Ins. Co.	NY	26247	36-6071400	
American Zurich Ins. Co.	IL	40142	36-2781080	
Zurich American Ins. Co. of IL	IL	27855	36-2781080	

5. Company Tracking Number	CW GL 27617
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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
	Carole Amato 1400 American Lane	Analyst	847-413-5235	847-605-7768	carole.amato@zurichna.com
	Schaumburg, IL 60196				

7. Signature of authorized filer	<i>Carole Amato</i>
8. Please print name of authorized filer	Carole Amato

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

9. Type of Insurance (TOI)	17
10. Sub-Type of Insurance (Sub-TOI)	Other
11. State Specific Product code(s)(if applicable)[See State Specific Requirements]	
12. Company Program Title (Marketing title)	Revised Foreign Coverage-Worldwide Form UGL916
13. Filing Type	Form
14. Effective Date(s) Requested	New: 11-01-2008 Renewal: 11-01-2008
15. Reference Filing?	<input type="checkbox"/> Yes <input type="checkbox"/> No
16. Reference Organization (if applicable)	
17. Reference Organization # & Title	
18. Company's Date of Filing	
19. Status of filing in domicile	<input type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

Property & Casualty Transmittal Document—

20.	This filing transmittal is part of Company Tracking #	CW GL 27617
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21.	Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
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The purpose of this filing is to replace form U-GL-916-A CW, "Foreign Coverage—Worldwide" with revised version U-GL-916-B CW.

This revised form is an optional form which will be used with our Commercial General Liability Coverage Form. The form is issued at the discretion of the underwriter for no additional charge.

This form expands the coverage territory of the Commercial General Liability Coverage Form to include anywhere in the world not subject to U.S. economic sanctions, including international waters and airspace.

This revised form no longer names specific countries that are excluded from coverage territory, since such a list is subject to constant change.

To ensure compliance with the insurance laws and regulations of the various jurisdictions where our insureds operate, this form U-GL-916 must always be accompanied by the **First Named Insured Indemnification Endorsement, form number U-GL-1296**. A usage rule for this form is also included.

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

Check #:

Amount:

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.)**

PC TD-1 pg 2 of 2

FORM FILING SCHEDULE

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

1.	This filing transmittal is part of Company Tracking #	CW GL 27617
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2.	This filing corresponds to rate/rule filing number <small>(Company tracking number of rate/rule filing, if applicable)</small>	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	Foreign Coverage-Worldwide	U-GL-916-B CW 0808	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	U-GL-916-A CW 1297	CW GL 14668
02			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
03			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
04			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
05			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
06			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
07			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
08			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
09			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
10			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		

PC FFS-1

Foreign Coverage - Worldwide



Policy No.	Eff. Date of Pol.	Exp. Date of Pol.	Eff. Date of End.	Producer No.	Add'l. Prem	Return Prem.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement modifies insurance provided under the:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

A. Paragraph 4., "Coverage territory," under Section V – Definitions is replaced by the following:

4. "Coverage territory" means:

- a. Anywhere in the world with the exception of any country or jurisdiction which is subject to trade or other economic sanction or embargo by the United States of America; and
- b. International waters or airspace, provided the injury or damage does not occur in the course of travel or transportation to or from any place excluded in Paragraph a. above.

B. Under Paragraph 1.a., Insuring Agreement of Section I – Coverage A, Bodily Injury and Property Damage Liability and Paragraph 1.a., Insuring Agreement of Section I - Coverage B, Personal and Advertising Injury Liability, the second sentence is replaced by the following:

We will have the right and duty to defend the insured against any "suit" seeking those damages, provided the "suit" is brought within the United States of America (including its territories and possessions), Puerto Rico or Canada.

C. The following exclusion is added to Paragraph 2., Exclusions of Section I – Coverage A – Bodily Injury And Property Damage Liability and Section I – Coverage B – Personal And Advertising Injury Liability:

This insurance does not apply to any "bodily injury", "property damage" or "personal and advertising injury" for which any insured under this policy may be held liable:

- 1. If Commercial General Liability Insurance Coverage provided to such insured is also provided under any "foreign insurance policy"; or**
- 2. If Commercial General Liability Insurance Coverage would be provided to such insured under any "foreign insurance policy" described in Paragraph 1. above, except for:**
 - a. Exhaustion of the amount of insurance; or**
 - b. Forfeiture of coverage**

under such "foreign insurance policy".

Deleted: Foreign Coverage - Worldwide¶

Deleted: Policy No. ... [1]

Deleted: Commercial General Liability

Deleted: Part ¶ Business Auto Coverage Part¶

¶

-----Section Break (Continuous)-----

1. The "coverage

Deleted: " definition is

Deleted: Anywhere in the world, excluding Cambodia, Cuba, Iran, Iraq, Laos, Libya, North Korea, Mongolia, Croatia, Macedonia, Slovenia, Bosnia, Herzegovina, Serbia, Montenegro, Somalia, Sudan, Afghanistan, and any country not listed for which a United States of America Department of State ban is issued during the policy term.

Deleted: 2. The Insuring Agreement is amended by adding the following:¶

Deleted: asking for covered

Deleted: arising from the insured's operations within the "coverage territory"

Deleted: ,

Deleted: ,

Deleted: We have no duty, however, to defend any "suit" not covered by the Coverage Part. We may investigate and settle any claim or "suit" as we consider appropriate.

D. The following definition is added to Section V – Definitions:

"Foreign insurance policy" means a primary policy of commercial general liability insurance coverage providing substantially the same coverage as this policy effective on or after the inception of this policy and which has been issued to provide coverage for your premises or operations, or the products and completed operations in a country within the "coverage territory" other than the United States of America (including its territories and possessions), Puerto Rico or Canada.

All other terms and conditions of this policy remain unchanged.