

SERFF Tracking Number: CLBA-125811797 State: Arkansas  
Filing Company: Columbia Mutual Insurance Company State Tracking Number: EFT \$50  
Company Tracking Number: CMI-HOP-08-F01  
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations  
Product Name: Homeowners - Standard  
Project Name/Number: New forms HO-623 (1-09) & HO-624 (1-09)/CMI-HOP-08-F01

## Filing at a Glance

Company: Columbia Mutual Insurance Company

Product Name: Homeowners - Standard SERFF Tr Num: CLBA-125811797 State: Arkansas  
TOI: 04.0 Homeowners SERFF Status: Closed State Tr Num: EFT \$50  
Sub-TOI: 04.0000 Homeowners Sub-TOI Co Tr Num: CMI-HOP-08-F01 State Status: Fees verified and received  
Combinations  
Filing Type: Form Co Status: Reviewer(s): Becky Harrington, Betty Montesi  
Authors: Dennis McVay, Christina Walker, DeeDee Williams Disposition Date: 09/12/2008  
Date Submitted: 09/11/2008 Disposition Status: Approved  
Effective Date Requested (New): 01/01/2009 Effective Date (New): 01/01/2009  
Effective Date Requested (Renewal): Effective Date (Renewal):  
State Filing Description:

## General Information

Project Name: New forms HO-623 (1-09) & HO-624 (1-09) Status of Filing in Domicile: Pending  
Project Number: CMI-HOP-08-F01 Domicile Status Comments:  
Reference Organization: N/A Reference Number: N/A  
Reference Title: N/A Advisory Org. Circular: N/A  
Filing Status Changed: 09/12/2008  
State Status Changed: 09/12/2008 Deemer Date:  
Corresponding Filing Tracking Number:  
Filing Description:  
Filing new company forms HO-623 (1-09) Water Exclusion Endorsement and HO-624 (1-09) Water Back Up and Sump Overflow, which we propose to use in our Standard Homeowners Policy Program. Please note that we have created these forms to incorporate the Water Exclusion provision in response to ISO filing Designation Number HO-2008-OFRWE so that they mirror the currently filed ISO Water Exclusion Endorsement HO 16 09 01 09 and Water Back Up and Sump Overflow HO 04 95 01 09, respectively. We have merely adapted these endorsements to compliment the 4-91 edition Homeowners forms, as we have not yet adopted the 2000 ISO Homeowners program forms.

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## Company and Contact

### Filing Contact Information

DeeDee Williams, Asst. Analyst dwilliams@colinsgrp.com  
 2102 White Gate Drive (573) 474-6193 [Phone]  
 Columbia, MO 65205 (800) 836-5713[FAX]

### Filing Company Information

Columbia Mutual Insurance Company CoCode: 40371 State of Domicile: Missouri  
 2102 White Gate Drive Group Code: 807 Company Type: Mutual  
 P O Box 618  
 Columbia, MO 65205 Group Name: Columbia Insurance State ID Number: 03  
 Group  
 (573) 474-6193 ext. [Phone] FEIN Number: 43-0790393  
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## Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Columbia Mutual Insurance Company	\$50.00	09/11/2008	22434527

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved	Becky Harrington	09/12/2008	09/12/2008

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## **Disposition**

Disposition Date: 09/12/2008

Effective Date (New): 01/01/2009

Effective Date (Renewal):

Status: Approved

Comment:

Rate data does NOT apply to filing.



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## Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Water Exclusion Endorsement	HO-623	01-09	Endorsement/Amendment/Conditions			HO-623 1-09 Water Exclusion Endorsement.pdf
Approved	Water Back Up and Sump Overflow	HO-624	01-09	Endorsement/Amendment/Conditions			HO-624 1-09 Water Back Up and Sump Overflow.pdf

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **WATER EXCLUSION ENDORSEMENT**

### **SECTION I – EXCLUSIONS**

In Forms **HO 00 02**, **HO 00 04**, **HO 00 06** and **HO 00 08**, **Water Damage** is item **3.** and in Form **HO 00 03**, this is item **1.c.**

**Water Damage** is replaced by the following:

#### **Water**

This means:

- a.** Flood, surface water, waves, including tidal wave and tsunami, tides, tidal water, overflow of any body of water, or spray from any of these, all whether or not driven by wind, including storm surge;
- b.** Water which:
  - (1)** Backs up through sewers or drains; or
  - (2)** Overflows or is otherwise discharged from a sump, sump pump or related equipment;
- c.** Water below the surface of the ground, including water which exerts pressure on, or seeps, leaks or flows through a building, sidewalk, driveway, patio, foundation, swimming pool or other structure; or

- d.** Waterborne material carried or otherwise moved by any of the water referred to in **a.** through **c.** of this Exclusion.

This Exclusion applies regardless of whether any of the above, in **a.** through **d.**, is caused by an act of nature or is otherwise caused.

This Exclusion applies to, but is not limited to, escape, overflow or discharge, for any reason, of water or waterborne material from a dam, levee, seawall or any other boundary or containment system.

However, direct loss by fire, explosion or theft resulting from any of the above, in **a.** through **d.**, is covered.

All other provisions of this policy apply.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

### WATER BACK UP AND SUMP OVERFLOW

1. For an additional premium, we insure, up to \$5,000, for direct physical loss, not caused by the negligence of any "insured," to property covered under Section I caused by:

- a. Water which backs up through sewers or drains; or
- b. Water which overflows from a sump even if such overflow results from the mechanical breakdown of the sump pump. This coverage does not apply to direct physical loss of the sump pump, or related equipment, which is caused by mechanical breakdown.

This endorsement does not increase the limits of liability for Coverages A, B, C or D stated in the policy Declarations.

#### 2. Special Deductible

The following deductible provision replaces any other deductible provision in the policy with respect to loss covered under this endorsement.

We will pay only that part of the loss which exceeds \$250. No other deductible applies to this coverage. This deductible does not apply with respect to Coverage D – Loss of Use.

#### 3. Section I – Perils Insured Against

In Form **HO 00 03**, paragraph **2.e.(2)** under Coverage A – Dwelling and Coverage B – Other Structures is deleted, with respect to coverage for loss caused by overflow of sumps, and replaced by the following:

- (2) Inherent vice, latent defect;

In Form **HO 00 15**, this is subparagraph **1.b.(4)(b)**; in **HO 17 32**, this is subparagraph **2.e.(2)**.

#### 4. Section I – Exclusions

In Forms **HO 00 02**, **HO 00 04**, **HO 00 06** and **HO 00 08**, **Water Damage** is item **3.** and in Form **HO 00 03**, this is item **1.c.**

The **Water Damage** Exclusion is replaced by the following:

##### Water

This means:

- a. Flood, surface water, waves, including tidal wave and tsunami, tides, tidal water, overflow of any body of water, or spray from any of these, all whether or not driven by wind, including storm surge;
- b. Water which:
  - (1) Backs up through sewers or drains; or
  - (2) Overflows or is otherwise discharged from a sump, sump pump or related equipment; as a direct or indirect result of flood;
- c. Water below the surface of the ground, including water which exerts pressure on, or seeps, leaks or flows through a building, sidewalk, driveway, patio, foundation, swimming pool or other structure; or
- d. Waterborne material carried or otherwise moved by any of the water referred to in **4.a.** through **4.c.** of this Exclusion.

This Exclusion applies regardless of whether any of the above, in **4.a.** through **4.d.**, is caused by an act of nature or is otherwise caused.

This Exclusion applies to, but is not limited to, escape, overflow or discharge, for any reason, of water or waterborne material from a dam, levee, seawall or any other boundary or containment system.

However, direct loss by fire, explosion or theft resulting from any of the above, in **4.a.** through **4.d.**, is covered.

All other provisions of this policy apply.

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## Supporting Document Schedules

		Review Status:	
<b>Bypassed -Name:</b>	Uniform Transmittal Document- Property & Casualty	Approved	09/12/2008
<b>Bypass Reason:</b>	Please see General Information and Form Schedule tabs.		
<b>Comments:</b>			