

SERFF Tracking Number: CLBA-125812321 State: Arkansas
 Filing Company: Columbia National Insurance Company State Tracking Number: EFT \$50
 Company Tracking Number: CNI-HOP-08-F01
 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
 Product Name: Homeowners - Preferred
 Project Name/Number: New forms HO-623 (1-09) & HO-624 (1-09)/CNI-HOP-08-F01

Filing at a Glance

Company: Columbia National Insurance Company

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|--|--|--|
| Product Name: Homeowners - Preferred | SERFF Tr Num: CLBA-125812321 | State: Arkansas |
| TOI: 04.0 Homeowners | SERFF Status: Closed | State Tr Num: EFT \$50 |
| Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations | Co Tr Num: CNI-HOP-08-F01 | State Status: Fees verified and received |
| 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): 01/01/2009 |

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: CNI-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 Preferred 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- | |

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91 edition Homeowners forms, as we have not yet adopted the 2000 ISO Homeowners program forms.

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 National Insurance Company CoCode: 19640 State of Domicile: Nebraska
 2102 White Gate Drive Group Code: 807 Company Type: Stock
 P O Box 618
 Columbia, MO 65205 Group Name: Columbia Insurance State ID Number: 03
 Group
 (573) 474-6193 ext. [Phone] FEIN Number: 47-0685688

Filing Fees

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

| COMPANY | AMOUNT | DATE PROCESSED | TRANSACTION # |
|-------------------------------------|---------|----------------|---------------|
| Columbia National Insurance Company | \$50.00 | 09/11/2008 | 22434526 |

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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): 01/01/2009

Status: Approved

Comment:

Rate data does NOT apply to filing.

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| Item Type | Item Name | Item Status | Public Access |
|---------------------|--|-------------|---------------|
| Supporting Document | Uniform Transmittal Document-Property & Casualty | Approved | Yes |
| Form | Water Exclusion Endorsement | Approved | Yes |
| Form | Water Back Up and Sump Overflow | Approved | Yes |

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