

SERFF Tracking Number: EMCC-125806538 State: Arkansas
Filing Company: Employers Mutual Casualty Company State Tracking Number: EFT \$50
Company Tracking Number: AR-CIM-2008-04
TOI: 09.0 Inland Marine Sub-TOI: 09.0000 Inland Marine Sub-TOI Combinations
Product Name: Uncontrolled Inland Marine
Project Name/Number: /

Filing at a Glance

Company: Employers Mutual Casualty Company

Product Name: Uncontrolled Inland Marine SERFF Tr Num: EMCC-125806538 State: Arkansas
TOI: 09.0 Inland Marine SERFF Status: Closed State Tr Num: EFT \$50
Sub-TOI: 09.0000 Inland Marine Sub-TOI Co Tr Num: AR-CIM-2008-04 State Status: Fees verified and received
Combinations
Filing Type: Form Co Status: Reviewer(s): Betty Montesi, Llyweyia Rawlins
Author: Jo Byers Disposition Date: 09/09/2008
Date Submitted: 09/08/2008 Disposition Status: Approved
Effective Date Requested (New): 10/15/2008 Effective Date (New): 10/15/2008
Effective Date Requested (Renewal): 10/15/2008 Effective Date (Renewal): 10/15/2008

State Filing Description:

General Information

Project Name: Status of Filing in Domicile: Not Filed
Project Number: Domicile Status Comments:
Reference Organization: AAIS Reference Number: AAIS-2007-63, AAIS-2004-9, AAIS-2004-28
Reference Title: Advisory Org. Circular:
Filing Status Changed: 09/09/2008 Deemer Date:
State Status Changed: 09/08/2008
Corresponding Filing Tracking Number:
Filing Description:
September 8, 2008

Commissioner of Insurance
Arkansas Insurance Department

SERFF Tracking Number: EMCC-125806538 *State:* Arkansas
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Company Tracking Number: AR-CIM-2008-04
TOI: 09.0 Inland Marine *Sub-TOI:* 09.0000 Inland Marine Sub-TOI Combinations
Product Name: Uncontrolled Inland Marine
Project Name/Number: /
1200 West Third St.
Little Rock, AR 72201-1904

EMPLOYERS MUTUAL CASUALTY COMPANY – 062-21415

Uncontrolled Inland Marine

Transportation and Trip Transit

Adopt AAIS's Revised Forms

Reference #s: AAIS-2007-63, AAIS-2004-9, & AAIS-2004-28

Company File # AR-CIM-2008-04

Effective: October 15, 2008

The captioned company is a member of American Association of Insurance Services (AAIS) and submits for filing a form revision to be applicable to policies written on or after October 15, 2008.

We are adopting AAIS's revision found in reference numbers AAIS-2007-63, AAIS-2004-9, and AAIS-2004-28. As a result, we have revised our forms for the Transportation and Trip Transit Coverages to coincide with AAIS. These revisions will allow us to compete in the market.

Currently, we have several independent forms filed for these programs. With our adoption, these forms will be replaced with AAIS forms. The differences are explained in the attached form memorandum along with the revised and withdrawn forms.

The following items are attached:

\$50.00 Filing Fee (EFT)

Property & Casualty Transmittal Document

Form Memorandum

Final printed copies of our forms

We respectfully request your approval of our filing, to be applicable to policies written on or after October 15, 2008.

Thank you.

SERFF Tracking Number: *EMCC-125806538* *State:* *Arkansas*
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TOI: *09.0 Inland Marine* *Sub-TOI:* *09.0000 Inland Marine Sub-TOI Combinations*
Product Name: *Uncontrolled Inland Marine*
Project Name/Number: /

Jo L. Byers, Filings Analyst
 Rates and Filings Dept.
 (800) 247-2128 Ext. 2707
 jo.l.byers@emcins.com

Company and Contact

Filing Contact Information

Jo Byers, Filings Analyst
 PO Box 712
 Des Moines, IA 50306-0712

Jo.L.Byers@EMCIns.com
 (800) 247-2128 [Phone]
 (515) 345-2223[FAX]

Filing Company Information

Employers Mutual Casualty Company
 717 Mulberry Street
 Des Moines, IA 50309
 (800) 247-2128 ext. [Phone]

CoCode: 21415
 Group Code: 62
 Group Name:
 FEIN Number: 42-0234980

State of Domicile: Iowa
 Company Type: P & C
 State ID Number:

Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Employers Mutual Casualty Company	\$50.00	09/08/2008	22341777

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Llyweyia Rawlins	09/09/2008	09/09/2008

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Disposition

Disposition Date: 09/09/2008

Effective Date (New): 10/15/2008

Effective Date (Renewal): 10/15/2008

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	Transportation Coverage	Approved	Yes
Form	Named Perils Endorsement	Approved	Yes
Form	Refrigeration Breakdown Endorsement	Approved	Yes
Form	Unattended Vehicle Exclusion	Approved	Yes
Form	Theft Limitation	Approved	Yes
Form	Vehicle Alarm Endorsement	Approved	Yes
Form	Reporting Conditions Endorsement	Approved	Yes
Form	Loading and Unloading Exclusion	Approved	Yes
Form	Transportation Schedule	Approved	Yes
Form	Trip Transit Coverage	Approved	Yes
Form	Schedule of Coverages	Approved	Yes

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Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Transportation Coverage	IM7250	4-04	Endorsement/Amendment/Conditions	Replaced Form #: CM7411 (12-00) Previous Filing #:		IM7250 4-04.pdf
Approved	Named Perils Endorsement	IM7263	4-04	Endorsement/Amendment/Conditions	Replaced Form #: CM7353 (12-99) Previous Filing #:		IM7263 4-04.pdf
Approved	Refrigeration Breakdown Endorsement	IM7261	4-04	Endorsement/Amendment/Conditions			IM7261 4-04.pdf
Approved	Unattended Vehicle Exclusion	IM7267	5-07	Endorsement/Amendment/Conditions			IM7267 5-07.pdf
Approved	Theft Limitation	IM7268	5-07	Endorsement/Amendment/Conditions			IM7268 5-07.pdf
Approved	Vehicle Alarm Endorsement	IM7271	5-07	Endorsement/Amendment/Conditions			IM7271 5-07.pdf
Approved	Reporting Conditions Endorsement	CM7413	2-08	Endorsement/Amendment/Conditions	Replaced Form #: CM7413 (12-00) Previous Filing #:		CM7413_200802.pdf
Approved	Loading and Unloading Exclusion	CM7414	2-08	Endorsement/Amendment/Conditions	Replaced Form #: CM7414 (12-00) Previous Filing #:		CM7414_200802.pdf
Approved	Transportation	CM7410	2-08	Endorsement/Amendment/Conditions	Replaced Form #:		CM7410_20

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	Schedule			nt/Amendm ent/Condi ons	CM7410 (12-00) Previous Filing #:	0802.pdf
Approved	Trip Transit Coverage	IM7252	6-04	Endorseme Replaced nt/Amendm ent/Condi ons	Replaced Form #: CM7421 (2-01) Previous Filing #:	IM7252 4- 04.pdf
Approved	Schedule of Coverages	CM7420	2-08	Endorseme Replaced nt/Amendm ent/Condi ons	Replaced Form #: CM7420 (2-01) Previous Filing #:	CM7420_20 0802.pdf

TRANSPORTATION COVERAGE

AGREEMENT

In return for "your" payment of the required premium, "we" provide the coverage described herein subject to all the "terms" of the Transportation Coverage. This coverage is also subject to the "schedule of coverages" and additional policy conditions relating to assignment or transfer of rights or duties, cancellation, changes or modifications, inspections, and examination of books and records.

Endorsements and schedules may also apply. They are identified on the "schedule of coverages".

Refer to Definitions for words and phrases that have special meaning. These words and phrases are shown in quotation marks or bold type.

DEFINITIONS

1. The words "you" and "your" mean the persons or organizations named as the insured on the declarations.
2. The words "we", "us", and "our" mean the company providing this coverage.
3. "Aircraft" means any one aircraft, airplane, helicopter, dirigible, or any machine capable of flight.
4. "Carrier for hire" means any one vehicle, truck, trailer, semitrailer, or combination of these pulled by one power unit operated by a carrier for hire.
5. "Limit" means the amount of coverage that applies.

6. "Owned vehicle" means any one vehicle, truck, trailer, semitrailer, or combination of these pulled by one power unit owned by "you" or leased by "you" and that is operated by "you".
7. "Perishable stock" means property preserved and maintained under controlled conditions and susceptible to loss or damage if the controlled conditions change.
8. "Pollutant" means:
 - a. any solid, liquid, gaseous, thermal, or radioactive irritant or contaminant, including acids, alkalis, chemicals, fumes, smoke, soot, vapor, and waste. Waste includes materials to be recycled, reclaimed, or reconditioned, as well as disposed of; and
 - b. electrical or magnetic emissions, whether visible or invisible, and sound emissions.
9. "Railroad car" means any one railroad car, boxcar, tank car, flat car, or similar rolling stock including any railroad car transporting property in or on one or more trucks, trailers, semitrailers, or other containers.
10. "Schedule of coverages" means:
 - a. all pages labeled schedule of coverages or schedules which pertain to this coverage; and
 - b. declarations or supplemental declarations which pertain to this coverage.
11. "Specified perils" means the perils of:
 - a. fire;
 - b. lightning; windstorm; hail;
 - c. collision, overturn, or derailment of a transporting conveyance;

- d. collapse of a bridge or culvert; and
- e. theft.

12. "Spoilage" means any detrimental change in physical state of "perishable stock". Detrimental change includes, but is not limited to, thawing of frozen goods, warming of refrigerated goods, solidification of liquid material.

13. "Terminal" means a building where covered property is transferred between vehicles or between vehicles and other transporting conveyances.

The transfer of covered property is limited to:

- a. loading and unloading; and
- b. any temporary storage associated with the transfer of property.

14. "Terms" means all provisions, limitations, exclusions, conditions, and definitions that apply.

15. "Train" means one or more railroad cars, boxcars, tank cars, flat cars, or similar rolling stock connected together and pulled by one or more locomotives.

16. "Transit" means the shipment of covered property that:

- a. begins at the point of shipment to a specific destination;
- b. includes the ordinary reasonable and necessary stops, interruptions, delays, or transfers incidental to the route and method of shipment, including rest periods taken by the driver(s); and
- c. ends upon acceptance of the goods by or on behalf of the consignee at the specified destination.

PROPERTY COVERED

"We" cover the following property unless the property is excluded or subject to limitations.

1. Property In A Terminal --

a. **Coverage** -- "We" cover direct physical loss caused by a covered peril to property described on the "schedule of coverages" while at a "terminal" location.

b. Coverage Limitations --

- 1) "We" only cover described property while:
 - a) at a "terminal" location that is described on the "schedule of coverages" or within 100 feet of the described "terminal"; and
 - b) the property is in due course of "transit".
- 2) If property described on the "schedule of coverages" includes property of others, "we" only cover property of others to the extent of "your" legal liability for direct physical loss caused by a covered peril.

2. Property In Transit --

a. **Coverage** -- "We" cover direct physical loss caused by a covered peril to property described on the "schedule of coverages" while in due course of "transit" including loading and unloading.

b. Coverage Limitations --

- 1) "We" only cover described property while in due course of "transit" when a "limit" for one or more of the following modes of transportation is indicated on the "schedule of coverages":
 - a) Aircraft;
 - b) Owned Vehicle;

- c) Carrier For Hire; or
 - d) Railroad.
- 2) If property described on the "schedule of coverages" includes property of others, "we" only cover property of others to the extent of "your" legal liability for direct physical loss caused by a covered peril.
- 3) "We" only cover loading and unloading if the described property is loaded from or unloaded onto a sidewalk, street, loading dock, or similar area that is adjacent to the indicated mode of transportation.

PROPERTY NOT COVERED

1. **Art, Antiques And Fur** -- "We" do not cover objects of art, antiques, or fur garments.
2. **Carrier For Hire** -- "We" do not cover property of others that "you" are responsible for as:
 - a. a carrier for hire; or
 - b. an arranger of transportation; this includes carloader, consolidator, broker, freight forwarder, or shipping association.
3. **Contraband** -- "We" do not cover contraband or property in the course of illegal transportation or trade.
4. **Exports And Imports** -- "We" do not cover exported or imported property:
 - a. that is covered under any ocean marine cargo policy that anyone has obtained to cover exports or imports; or
 - b. while on an ocean or air conveyance.

5. **Jewelry, Stones And Metals** -- "We" do not cover jewelry, precious or semi-precious stones, gold, silver, platinum, or other precious metals or alloys.
6. **Lease Agreement** -- "We" do not cover property for which "you" are contractually liable under a lease agreement with any transportation carrier.
7. **Live Animals** -- "We" do not cover animals including cattle or poultry unless death is caused or made necessary by a "specified peril".
8. **Mail** -- "We" do not cover mail shipments in the custody of the U.S. Postal Service.
9. **Money And Securities** -- "We" do not cover accounts, bills, currency, food stamps, or other evidences of debt, lottery tickets not held for sale, money, notes, or securities.
10. **Samples** -- "We" do not cover samples while in the custody of a sales representative.
11. **Storage** -- "We" do not cover property held in storage.

COVERAGE EXTENSIONS

Provisions That Apply To Coverage Extensions -- The following Coverage Extensions indicate an applicable "limit". This "limit" may also be shown on the "schedule of coverages".

If a different "limit" is indicated on the "schedule of coverages", that "limit" will apply instead of the "limit" shown below.

However, if no "limit" is indicated for a Coverage Extension, coverage is provided up to the full "limit" for the applicable covered property unless a different "limit" is indicated on the "schedule of coverages".

Unless otherwise indicated, the coverages provided below are part of and not in addition to the applicable "limit" for coverage described under Property Covered.

The "limit" provided under a Coverage Extension cannot be combined or added to the "limit" for any other Coverage Extension or Supplemental Coverage including a Coverage Extension or Supplemental Coverage that is added to this policy by endorsement.

If coinsurance provisions are part of this policy, the following coverage extensions are not subject to and not considered in applying coinsurance conditions.

1. **Debris Removal --**

- a. **Coverage** -- "We" pay the cost to remove the debris of covered property that is caused by a covered peril.
- b. **We Do Not Cover** -- This coverage does not include costs to:
 - 1) extract "pollutants" from land or water; or
 - 2) remove, restore, or replace polluted land or water.
- c. **Limit** -- "We" do not pay any more under this coverage than 25% of the amount "we" pay for the direct physical loss. "We" will not pay more for loss to property and debris removal combined than the "limit" for the damaged property.
- d. **Additional Limit** -- "We" pay up to an additional \$5,000 for debris removal expense when the debris removal expense exceeds 25% of the amount "we" pay for direct physical loss or when the loss to property and debris removal combined exceeds the "limit" for the damaged property.

- e. **You Must Report Your Expenses** -- "We" do not pay any expenses unless they are reported to "us" in writing within 180 days from the date of direct physical loss to covered property.

2. **Emergency Removal --**

- a. **Coverage** -- "We" pay for any direct physical loss to covered property while it is being moved or being stored to prevent a loss caused by a covered peril.
- b. **Time Limitation** -- This coverage applies for up to 365 days after the property is first moved. Also, this coverage does not extend past the date on which this policy expires.

SUPPLEMENTAL COVERAGES

Provisions That Apply To Supplemental Coverages -- The following Supplemental Coverages indicate an applicable "limit". This "limit" may also be shown on the "schedule of coverages".

If a different "limit" is indicated on the "schedule of coverages", that "limit" will apply instead of the "limit" shown below.

However, if no "limit" is indicated for a Supplemental Coverage, coverage is provided up to the full "limit" for the applicable covered property unless a different "limit" is indicated on the "schedule of coverages".

Unless otherwise indicated, a "limit" for a Supplemental Coverage provided below is separate from, and not part of, the applicable "limit" for coverage described under Property Covered.

The "limit" available for coverage described under a Supplemental Coverage:

- a. is the only "limit" available for the described coverage; and

- b. is not the sum of the "limit" indicated for a Supplemental Coverage and the "limit" for coverage described under Property Covered.

The "limit" provided under a Supplemental Coverage cannot be combined or added to the "limit" for any other Supplemental Coverage or Coverage Extension including a Supplemental Coverage or Coverage Extension that is added to this policy by endorsement.

If coinsurance provisions are part of this policy, the following supplemental coverages are not subject to and not considered in applying coinsurance conditions.

1. Pollutant Cleanup And Removal --

- a. **Coverage** -- "We" pay "your" expense to extract "pollutants" from land or water if the discharge, dispersal, seepage, migration, release, or escape of the "pollutants" is caused by a covered peril that occurs during the policy period.
- b. **Time Limitation** -- The expenses to extract "pollutants" are paid only if they are reported to "us" in writing within 180 days from the date the covered peril occurs.
- c. **We Do Not Cover** -- "We" do not pay the cost of testing, evaluating, observing, or recording the existence, level, or effects of "pollutants".

However, "we" pay the cost of testing which is necessary for the extraction of "pollutants" from land or water.

- d. **Limit** -- The most "we" pay for each location is \$10,000 for the sum of all such expenses arising out of a covered peril occurring during each separate 12-month period of this policy.

2. Property You Have Sold --

- a. **Coverage** -- "We" pay for direct physical loss caused by a covered peril to covered property that "you" have sold and are shipping at the owner's risk.
- b. **Coverage Limitation** -- "We" only cover property that "you" have sold when the shipment has been rejected by the owner because:
- 1) the property is damaged; and
 - 2) the owner of the property has refused to pay "you".

3. Rejected Shipments --

- a. **Coverage** -- "We" pay for direct physical loss caused by a covered peril to outgoing shipments of covered property that have been rejected by the consignee, including shipments that are not deliverable.
- b. **Coverage Limitation** -- "We" only cover rejected shipments while the property is:
- 1) in due course of "transit" back to "you"; or
 - 2) awaiting return shipment to "you".
- c. **Time Limitation** -- This supplemental coverage will end ten days after delivery has been attempted or made to the consignee unless the covered property is in due course of "transit" back to "you".

PERILS COVERED

"We" cover risks of direct physical loss unless the loss is limited or caused by a peril that is excluded.

PERILS EXCLUDED

1. "We" do not pay for loss or damage caused directly or indirectly by one or more of the following excluded causes or events. Such loss or damage is excluded regardless of other causes or events that contribute to or aggravate the loss, whether such causes or events act to produce the loss before, at the same time as, or after the excluded causes or events.
 - a. **Civil Authority** -- "We" do not pay for loss caused by order of any civil authority, including seizure, confiscation, destruction, or quarantine of property.

"We" do cover loss resulting from acts of destruction by the civil authority to prevent the spread of fire, unless the fire is caused by a peril excluded under this coverage.
 - b. **Nuclear Hazard** -- "We" do not pay for loss caused by or resulting from a nuclear reaction, nuclear radiation, or radioactive contamination (whether controlled or uncontrolled; whether caused by natural, accidental, or artificial means). Loss caused by nuclear hazard is not considered loss caused by fire, explosion, or smoke. Direct loss by fire resulting from the nuclear hazard is covered.
 - c. **War And Military Action** -- "We" do not pay for loss caused by:
 - 1) war, including undeclared war or civil war; or
 - 2) a warlike action by a military force, including action taken to prevent or defend against an actual or expected attack, by any government, sovereign, or other authority using military personnel or other agents; or
 - 3) insurrection, rebellion, revolution, or unlawful seizure of power including action taken by governmental authority to prevent or defend against any of these.

With regard to any action that comes within the "terms" of this exclusion and involves nuclear reaction, nuclear radiation, or radioactive contamination, this War and Military Action Exclusion will apply in place of the Nuclear Hazard Exclusion.

2. "We" do not pay for loss or damage that is caused by or results from one or more of the following:
 - a. **Contamination Or Deterioration** -- "We" do not pay for loss caused by contamination or deterioration including corrosion; decay; fungus; mildew; mold; rot; rust; or any quality, fault, or weakness in the covered property that causes it to damage or destroy itself.

But if contamination or deterioration results in a "specified peril", "we" do cover the loss or damage caused by that "specified peril".
 - b. **Criminal, Fraudulent, Dishonest, Or Illegal Acts** -- "We" do not pay for loss caused by or resulting from criminal, fraudulent, dishonest, or illegal acts committed alone or in collusion with another by:
 - 1) "you";
 - 2) others who have an interest in the property;
 - 3) others to whom "you" entrust the property;
 - 4) "your" partners, officers, directors, trustees, joint venturers, or "your" members or managers if "you" are a limited liability company; or
 - 5) the employees or agents of 1), 2), 3), or 4) above, whether or not they are at work.

This exclusion does not apply to acts of destruction by "your" employees, but "we" do not pay for theft by employees.

This exclusion does not apply to covered property in the custody of a carrier for hire.

- c. **Loss Of Use** -- "We" do not pay for loss caused by or resulting from loss of use, delay, or loss of market.
- d. **Missing Property** -- "We" do not pay for missing property where the only proof of loss is unexplained or mysterious disappearance of covered property, or shortage of property discovered on taking inventory, or any other instance where there is no physical evidence to show what happened to the covered property.

This exclusion does not apply to covered property in the custody of a carrier for hire.

- e. **Pollutants** -- "We" do not pay for loss caused by or resulting from release, discharge, seepage, migration, dispersal, or escape of "pollutants":
- 1) unless the release, discharge, seepage, migration, dispersal, or escape is caused by a "specified peril"; or
 - 2) except as specifically provided under the Supplemental Coverages - Pollutant Cleanup and Removal.

"We" do cover any resulting loss caused by a "specified peril".

- f. **Spoilage** -- "We" do not pay for loss to "perishable stock" caused by "spoilage".
- g. **Temperature/Humidity** -- "We" do not pay for loss caused by dryness, dampness, humidity, or changes in or extremes of temperature.

But if dryness, dampness, humidity, or changes in or extremes of temperature results in a "specified peril", "we" do cover the loss or damage caused by that "specified peril".

- h. **Voluntary Parting** -- "We" do not pay for loss caused by or resulting from voluntary parting with title to or possession of any property because of any fraudulent scheme, trick, or false pretense.

"We" do cover loss to covered property caused by false bills of lading or shipping receipts that "you" accept in good faith.

- i. **Wear And Tear** -- "We" do not pay for loss caused by wear and tear, marring, or scratching.

But if wear and tear, marring, or scratching results in a "specified peril", "we" do cover the loss or damage caused by that "specified peril".

WHAT MUST BE DONE IN CASE OF LOSS

1. **Notice** -- In case of a loss, "you" must:
 - a. give "us" or "our" agent prompt notice including a description of the property involved ("we" may request written notice); and
 - b. give notice to the police when the act that causes the loss is a crime.
2. **You Must Protect Property** -- "You" must take all reasonable steps to protect covered property at and after an insured loss to avoid further loss.
 - a. **Payment Of Reasonable Costs** -- "We" do pay the reasonable costs incurred by "you" for necessary repairs or emergency measures performed solely to protect covered property from further damage by a peril insured against if a peril insured against has already caused a loss to covered property. "You" must keep an accurate record of such costs. "Our" payment of reasonable costs does not increase the "limit".

- b. **We Do Not Pay** -- "We" do not pay for such repairs or emergency measures performed on property which has not been damaged by a peril insured against.
3. **Proof Of Loss** -- "You" must send "us", within 60 days after "our" request, a signed, sworn proof of loss. This must include the following information:
- a. the time, place, and circumstances of the loss;
 - b. other policies of insurance that may cover the loss;
 - c. "your" interest and the interests of all others in the property involved, including all mortgages and liens;
 - d. changes in title of the covered property during the policy period; and
 - e. estimates, specifications, inventories, and other reasonable information that "we" may require to settle the loss.
4. **Examination** -- "You" must submit to examination under oath in matters connected with the loss as often as "we" reasonably request and give "us" sworn statements of the answers. If more than one person is examined, "we" have the right to examine and receive statements separately and not in the presence of others.
5. **Records** -- "You" must produce records, including tax returns and bank microfilms of all canceled checks relating to value, loss, and expense and permit copies and extracts to be made of them as often as "we" reasonably request.
6. **Damaged Property** -- "You" must exhibit the damaged and undamaged property as often as "we" reasonably request and allow "us" to inspect or take samples of the property.

7. **Volunteer Payments** -- "You" must not, except at "your" own expense, voluntarily make any payments, assume any obligations, pay or offer any rewards, or incur any other expenses except as respects protecting property from further damage.
8. **Abandonment** -- "You" may not abandon the property to "us" without "our" written consent.
9. **Cooperation** -- "You" must cooperate with "us" in performing all acts required by this policy.

VALUATION

1. **Value Of Covered Property** -- The value of covered property is based on the following:
- a. **Invoice** -- The value of covered property is based on the invoice amount plus accrued costs, pre-paid charges, and charges since shipment.
 - b. **Actual Cash Value** -- In the absence of an invoice the value of covered property will be based on the actual cash value at the time of loss (with a deduction for depreciation).
2. **Pair Or Set** -- The value of a lost or damaged article which is part of a pair or set is based on a reasonable proportion of the value of the entire pair or set. The loss is not considered a total loss of the pair or set.
3. **Loss To Parts** -- The value of a lost or damaged part of an item that consists of several parts when it is complete is based on the value of only the lost or damaged part or the cost to repair or replace it.

HOW MUCH WE PAY

1. **Insurable Interest** -- "We" do not cover more than "your" insurable interest in any property.
2. **Deductible** -- "We" pay only that part of "your" loss over the deductible amount indicated on the "schedule of coverages" in any one occurrence.
3. **Loss Settlement Terms** -- Subject to paragraphs 1., 2., 4., and 5. under How Much We Pay:
 - a. **We Pay The Lesser Of** -- "We" pay the lesser of:
 - 1) the amount determined under Valuation;
 - 2) the cost to repair, replace, or rebuild the property with material of like kind and quality to the extent practicable; or
 - 3) the "limit" that applies to the mode of transportation or "terminal" location indicated on the "schedule of coverages".
 - b. **Catastrophe Limit** -- In no event will "we" pay more than the catastrophe "limit" indicated on the "schedule of coverages" regardless if a loss involves:
 - 1) one or more modes of transportation;
 - 2) one or more "terminal" locations; or
 - 3) any combination of modes of transportation or "terminal" locations.
- c. **When A Railroad Is Transporting A Trailer** -- When a railroad is transporting a truck, trailer, or semitrailer, the "limit" for "railroad car" applies. In no event will "we" combine the "limit" for "railroad car" with the "limit" for:
 - 1) "owned vehicle"; or
 - 2) "carrier for hire".
- d. **When A Trailer Is At A Terminal** -- When a truck, trailer, or semitrailer is situated within a "terminal" building or within 100 feet of a "terminal" building, the "limit" for the "terminal" location applies. In no event will "we" combine the "limit" for a "terminal" location with the "limit" for:
 - 1) "owned vehicle"; or
 - 2) "carrier for hire".
4. **Insurance Under More Than One Coverage** -- If more than one coverage of this policy insures the same loss, "we" pay no more than the actual claim, loss, or damage sustained.
5. **Insurance Under More Than One Policy** --
 - a. **Proportional Share** -- "You" may have another policy subject to the same "terms" as this policy. If "you" do, "we" will pay "our" share of the covered loss. "Our" share is the proportion that the applicable "limit" under this policy bears to the "limit" of all policies covering on the same basis.
 - b. **Excess Amount** -- If there is another policy covering the same loss, other than that described above, "we" pay only for the amount of covered loss in excess of the amount due from that other policy, whether "you" can collect on it or not. But "we" do not pay more than the applicable "limit".

LOSS PAYMENT

1. Loss Payment Options --

- a. **Our Options** -- In the event of loss covered by this coverage form, "we" have the following options:
 - 1) pay the value of the lost or damaged property;
 - 2) pay the cost of repairing or replacing the lost or damaged property;
 - 3) rebuild, repair, or replace the property with other property of equivalent kind and quality, to the extent practicable, within a reasonable time; or
 - 4) take all or any part of the property at the agreed or appraised value.
- b. **Notice Of Our Intent To Rebuild, Repair, Or Replace** -- "We" must give "you" notice of "our" intent to rebuild, repair, or replace within 30 days after receipt of a duly executed proof of loss.

2. Your Losses --

- a. **Adjustment And Payment Of Loss** -- "We" adjust all losses with "you". Payment will be made to "you" unless another loss payee is named in the policy.
- b. **Conditions For Payment Of Loss** -- An insured loss will be payable 30 days after:
 - 1) a satisfactory proof of loss is received; and
 - 2) the amount of the loss has been established either by written agreement with "you" or the filing of an appraisal award with "us".

3. Property Of Others --

- a. **Adjustment And Payment Of Loss To Property Of Others** -- Losses to property of others may be adjusted with and paid to:
 - 1) "you" on behalf of the owner; or
 - 2) the owner.
- b. **We Do Not Have To Pay You If We Pay The Owner** -- If "we" pay the owner, "we" do not have to pay "you". "We" may also choose to defend any suits brought by the owners at "our" expense.

OTHER CONDITIONS

1. **Appraisal** -- If "you" and "we" do not agree on the amount of the loss or the value of covered property, either party may demand that these amounts be determined by appraisal.

If either makes a written demand for appraisal, each will select a competent, independent appraiser and notify the other of the appraiser's identity within 20 days of receipt of the written demand. The two appraisers will then select a competent, impartial umpire. If the two appraisers are unable to agree upon an umpire within 15 days, "you" or "we" can ask a judge of a court of record in the state where the property is located to select an umpire.

The appraisers will then determine and state separately the amount of each loss.

The appraisers will also determine the value of covered property items at the time of the loss, if requested.

If the appraisers submit a written report of any agreement to "us", the amount agreed upon will be the amount of the loss. If the appraisers fail to agree within a reasonable time, they will submit only their differences to the umpire. Written agreement so itemized and signed by any two of these three, sets the amount of the loss.

Each appraiser will be paid by the party selecting that appraiser. Other expenses of the appraisal and the compensation of the umpire will be paid equally by "you" and "us".

2. **Benefit To Others** -- Insurance under this coverage shall not directly or indirectly benefit anyone having custody of "your" property.
3. **Conformity With Statute** -- When a condition of this coverage is in conflict with an applicable law, that condition is amended to conform to that law.
4. **Estates** -- This provision applies only if the insured is an individual.
 - a. **Your Death** -- On "your" death, "we" cover the following as an insured:
 - 1) the person who has custody of "your" property until a legal representative is qualified and appointed; or
 - 2) "your" legal representative.

This person or organization is an insured only with respect to property covered by this coverage.
 - b. **Policy Period Is Not Extended** -- This coverage does not extend past the policy period indicated on the declarations.
5. **Misrepresentation, Concealment, Or Fraud** -- This coverage is void as to "you" and any other insured if, before or after a loss:
 - a. "you" or any other insured have willfully concealed or misrepresented:
 - 1) a material fact or circumstance that relates to this insurance or the subject thereof; or

2) "your" interest herein; or

- b. there has been fraud or false swearing by "you" or any other insured with regard to a matter that relates to this insurance or the subject thereof.
6. **Policy Period** -- "We" pay for a covered loss that occurs during the policy period.
 7. **Recoveries** -- If "we" pay "you" for the loss and lost or damaged property is recovered, or payment is made by those responsible for the loss, the following provisions apply:
 - a. "you" must notify "us" promptly if "you" recover property or receive payment;
 - b. "we" must notify "you" promptly if "we" recover property or receive payment;
 - c. any recovery expenses incurred by either are reimbursed first;
 - d. "you" may keep the recovered property but "you" must refund to "us" the amount of the claim paid, or any lesser amount to which "we" agree; and
 - e. if the claim paid is less than the agreed loss due to a deductible or other limiting "terms" of this policy, any recovery will be pro rated between "you" and "us" based on "our" respective interest in the loss.
 8. **Restoration Of Limits** -- A loss "we" pay under this coverage does not reduce the applicable "limits".
 9. **Subrogation** -- If "we" pay for a loss, "we" may require "you" to assign to "us" "your" right of recovery against others. "You" must do all that is necessary to secure "our" rights. "We" do not pay for a loss if "you" impair this right to recover.

"You" may waive "your" right to recover from others in writing before a loss occurs.

10. **Suit Against Us** -- No one may bring a legal action against "us" under this coverage unless:

- a. all of the "terms" of this coverage have been complied with; and
- b. the suit has been brought within two years after "you" first have knowledge of the loss.

If any applicable law makes this limitation invalid, then suit must begin within the shortest period permitted by law.

11. **Territorial Limits** -- "We" cover property while:

- a. at a location within; or
- b. in "transit" between or within

the United States of America, its territories and possessions, Canada, and Puerto Rico.

12. **Carriers For Hire** -- "You" may accept bills of lading or shipping receipts issued by carriers for hire that limit their liability to less than the actual cash value of the covered property.

NAMED PERILS ENDORSEMENT

PERILS COVERED

The Perils Covered provision is deleted and replaced by the following:

"We" cover risks of direct physical loss caused by a "specified peril".

REFRIGERATION BREAKDOWN ENDORSEMENT

(The entries required to complete this endorsement
will be shown below or on the "schedule of coverages".)

REFRIGERATION BREAKDOWN SCHEDULE

	Limit
Any One Conveyance Limit -- The most "we" pay for loss to "perishable stock" on any one conveyance is:	\$ _____
Catastrophe Limit -- The most "we" pay for loss to "perishable stock" in any one occurrence is:	\$ _____
Refrigeration Deductible -- "We" pay only that part of "your" loss over the deductible amount in any one occurrence:	\$ _____

SUPPLEMENTAL COVERAGES

Refrigeration Breakdown --

1. **Coverage** -- "We" cover direct physical loss to covered property consisting of "perishable stock" caused by "spoilage".
2. **Coverage Limitations** -- "We" only cover loss to "perishable stock" caused by "spoilage" when the refrigeration or heating unit of a vehicle transporting covered property has a sudden or accidental breakdown or malfunction.
3. **We Do Not Cover** -- "We" do not pay for loss caused by breakdown or malfunction:
 - a. that results from the failure to maintain adequate fuel levels for the refrigeration or heating unit; or
 - b. of a refrigeration or heating unit if "you" or a service representative do not inspect a vehicle's refrigeration or heating unit at least once each month.
4. **Coverage Condition** -- "You" must maintain a record of each inspection of a refrigeration or heating unit and retain the records of the inspection for at least one year. "You" must provide "us" with all records that relate to a loss and permit copies and abstracts to be made from them.

PERILS EXCLUDED

The exclusion for Spoilage still applies except to the extent that coverage is provided under this endorsement.

UNATTENDED VEHICLE EXCLUSION TRANSPORTATION COVERAGE

PERILS EXCLUDED

The following exclusion is added:

Theft From An Unattended Vehicle --

1. "We" do not pay for loss caused by or resulting from theft from an "owned vehicle" unless at the time of the loss:
 - a. "you" have assigned an employee to guard or otherwise watch over the "owned vehicle" and its contents; and
 - b. the employee is in or on the "owned vehicle" while the vehicle is in "transit" or the vehicle is at a "terminal" or other location for loading and unloading.
2. "We" do not pay for loss caused by or resulting from theft from a vehicle operated by a "carrier for hire" unless at the time of the loss:
 - a. the "carrier for hire" has assigned an employee or hired an owner-operator to guard or otherwise watch over the vehicle and its contents; and
 - b. the "carrier for hire's" employee or owner-operator is in or on the vehicle while the vehicle is in "transit" or the "carrier for hire's" vehicle is at a "terminal" or other location for loading and unloading.

THEFT LIMITATION TRANSPORTATION COVERAGE

(The entries required to complete this endorsement
will be shown below or on the "schedule of coverages".)

THEFT LIMITATION SCHEDULE

PERILS EXCLUDED

Theft -- Except as provided under Limited Theft Coverage, "we" do not pay for loss to covered property caused by or resulting from theft from:

1. an "owned vehicle" or a "carrier for hire's" vehicle;
2. an "aircraft" or "railroad car"; or
3. a "terminal".

SUPPLEMENTAL COVERAGES

Limited Theft Coverage --

1. **Coverage** -- "We" pay for direct physical loss caused by theft of property described in the Theft Limitation Schedule.

2. Coverage Limitation --

- a. **Vehicle, Aircraft, And Railcar Limitation** -- "We" only cover theft of described property that is on or in an "owned vehicle", a "carrier for hire's" vehicle, an "aircraft", or "railroad car" that is transporting the described property.
- b. **Terminal Limitation** -- "We" only cover theft of described property that is located at a "terminal" that:
 - 1) "you" own or operate; or
 - 2) is owned or operated by a "carrier for hire".

3. **Limit** -- The most "we" pay in any one occurrence for theft of property described in the Theft Limitation Schedule is:

\$ _____.

IM 7268 05 07

VEHICLE ALARM ENDORSEMENT

ADDITIONAL DEFINITIONS

Vehicle Alarm -- "Vehicle alarm" means an alarm on an "owned vehicle" that is transporting covered property.

ADDITIONAL CONDITIONS

Vehicle Alarm --

1. **Property In Transit** -- Except while the property is being loaded or unloaded, "you" are required to maintain a "vehicle alarm" on "owned vehicles" that transport covered property, and the "vehicle alarm" must always be activated while the covered property is in "transit".
2. **Property Being Loaded And Unloaded** -- While covered property is being loaded and unloaded, "you" must assign an employee to guard or otherwise watch over the property.

PERILS EXCLUDED

The following exclusion is added to Perils Excluded:

"We" do not pay for loss caused by theft from an "owned vehicle" if:

1. the "vehicle alarm" was not activated while the covered property was in "transit";
2. prior to the theft "you" failed to maintain in complete working order the "vehicle alarm"; or
3. the covered property is being loaded or unloaded and "you" do not assign an employee to guard or otherwise watch over the property.

IM 7271 05 07

**THIS ENDORSEMENT CHANGES THE TRANSPORTATION COVERAGE
PLEASE READ IT CAREFULLY.**

REPORTING CONDITIONS ENDORSEMENT

ADDITIONAL CONDITIONS

Reporting Conditions-The following reporting conditions apply:

1. Premium Computation and Adjustment

The premium will be adjusted as of each monthly or annual adjustment period and will be computed using the rate indicated on the "declarations".

"we" will compare the total computed premium to the deposit premium. If it is more than the deposit premium, "you" will pay "us" the difference. If it is less than the deposit premium "we" will pay "you" the difference subject to the minimum premium indicated on the "declarations".

If "your" coverage is canceled, "you" must report the total value of all annual sales or values shipped up to and including the date of cancellation, and pay any additional premium due.

2. **Reports-** The following provisions apply to reports that are submitted and may affect How Much We Pay:

- a. within 30 days after the end of each reporting period indicated on the "declarations" "you" must report to "us" the total value of annual values shipped, or the annual sales if so indicated during the reporting period indicated on the "declarations".
- b. If "you" have failed to submit the required reports of value as of the time of a loss, "we" will not pay "you" more than 90% of the "limit"; and
- c. "we" will not pay more than the applicable "limit" regardless of any reported value used in computing the premium.

**THIS ENDORSEMENT CHANGES THE TRANSPORTATION AND TRIP TRANSIT COVERAGE
PLEASE READ IT CAREFULLY.**

LOADING AND UNLOADING EXCLUSION

ADDITIONAL EXCLUSION

Loading and Unloading—“We” do not pay for loss caused by a covered peril to covered property while it is being loaded into or unloaded from a mode of transportation indicated on the “declarations”.

**POLICY
NUMBER:**

TRANSPORTATION SCHEDULE

Named Insured _____

Effective Date of This Form _____

If Different from Policy Effective Date _____

Description of Covered Property: _____

Scheduled Limits

Modes of Transportation

Any one aircraft..... \$ _____

Any one owned vehicle..... \$ _____

Any one carrier for hire..... \$ _____

Any one railroad car..... \$ _____

Any one train..... \$ _____

Catastrophe Limit..... \$ _____

Terminal Locations

_____ \$ _____

Coverage Extensions

Additional Debris Removal..... \$ _____

Emergency Removal..... \$ _____

Supplemental Coverages

Pollutant Cleanup and Removal..... \$ _____

Property You Have Sold..... \$ _____

Rejected Shipments..... \$ _____

Theft Limitation

(Description) _____

Theft Limitation Limit..... \$ _____

Deductible – All Causes of Loss..... \$ _____

Non-Reporting Premium..... \$ _____

Reporting Form–Deposit Premium..... \$ _____

Rate..... _____

Reporting Frequency – M or A

Adjustment Frequency – M or A

Minimum Premium..... \$ _____

Value Reported: Annual Sales or Values Shipped

Other Provisions: _____

TRIP TRANSIT COVERAGE

AGREEMENT

In return for "your" payment of the required premium, "we" provide the coverage described herein subject to all the "terms" of the Trip Transit Coverage. This coverage is also subject to the "schedule of coverages" and additional policy conditions relating to assignment or transfer of rights or duties, cancellation, changes or modifications, inspections, and examination of books and records.

Endorsements and schedules may also apply. They are identified on the "schedule of coverages".

Refer to Definitions for words and phrases that have special meaning. These words and phrases are shown in quotation marks or bold type.

DEFINITIONS

1. The words "you" and "your" mean the persons or organizations named as the insured on the declarations.
2. The words "we", "us", and "our" mean the company providing this coverage.
3. "Aircraft" means any one aircraft, airplane, helicopter, dirigible, or any machine capable of flight.
4. "Carrier for hire" means any one vehicle, truck, trailer, semitrailer, or combination of these pulled by one power unit operated by a carrier for hire.
5. "Limit" means the amount of coverage that applies.

6. "Owned vehicle" means any one vehicle, truck, trailer, semitrailer, or combination of these pulled by one power unit owned by "you" or leased by "you" and that is operated by "you".
7. "Perishable stock" means property preserved and maintained under controlled conditions and susceptible to loss or damage if the controlled conditions change.
8. "Pollutant" means:
 - a. any solid, liquid, gaseous, thermal, or radioactive irritant or contaminant, including acids, alkalis, chemicals, fumes, smoke, soot, vapor, and waste. Waste includes materials to be recycled, reclaimed, or reconditioned, as well as disposed of; and
 - b. electrical or magnetic emissions, whether visible or invisible, and sound emissions.
9. "Railroad car" means any one railroad car, boxcar, tank car, flat car, or similar rolling stock including any railroad car transporting property in or on one or more trucks, trailers, semitrailers, or other containers.
10. "Schedule of coverages" means:
 - a. all pages labeled schedule of coverages or schedules which pertain to this coverage; and
 - b. declarations or supplemental declarations which pertain to this coverage.
11. "Specified perils" means the perils of:
 - a. fire;
 - b. lightning; windstorm; hail;
 - c. collision, overturn, or derailment of a transporting conveyance;

- d. collapse of a bridge or culvert; and
 - e. theft.
12. "Spoilage" means any detrimental change in physical state of "perishable stock". Detrimental change includes, but is not limited to, thawing of frozen goods, warming of refrigerated goods, solidification of liquid material.
13. "Terms" means all provisions, limitations, exclusions, conditions, and definitions that apply.
14. "Train" means one or more railroad cars, boxcars, tank cars, flat cars, or similar rolling stock connected together and pulled by one or more locomotives.
15. "Transit" means the shipment of covered property that:
- a. begins at the point of shipment to a specific destination;
 - b. includes the ordinary reasonable and necessary stops, interruptions, delays, or transfers incidental to the route and method of shipment, including rest periods taken by the driver(s); and
 - c. ends upon acceptance of the goods by or on behalf of the consignee at the specified destination.

PROPERTY COVERED

"We" cover the following property unless the property is otherwise excluded or subject to limitations.

Property In Transit --

1. **Coverage** -- "We" cover direct physical loss caused by a covered peril to property described on the "schedule of coverages" while in due course of "transit" including loading and unloading.

2. Coverage Limitations --

- a. "We" only cover described property while in due course of "transit" when:
 - 1) a "limit" for one or more of the following modes of transportation is indicated on the "schedule of coverages":
 - a) Aircraft;
 - b) Owned Vehicle;
 - c) Carrier For Hire; or
 - d) Railroad; and
 - 2) a shipment is described on the "schedule of coverages".
- b. If property described on the "schedule of coverages" includes property of others, "we" only cover property of others to the extent of "your" legal liability for direct physical loss caused by a covered peril.
- c. "We" only cover loading and unloading if the described property is loaded from or unloaded onto a sidewalk, street, loading dock, or similar area that is adjacent to the indicated mode of transportation.

PROPERTY NOT COVERED

1. **Art, Antiques And Fur** -- "We" do not cover objects of art, antiques, or fur garments.
2. **Carrier For Hire** -- "We" do not cover property of others that "you" are responsible for as:
 - a. a carrier for hire; or
 - b. an arranger of transportation; this includes carloader, consolidator, broker, freight forwarder, or shipping association.
3. **Contraband** -- "We" do not cover contraband or property in the course of illegal transportation or trade.

4. **Exports And Imports** -- "We" do not cover exported or imported property:
 - a. that is covered under any ocean marine cargo policy that anyone has obtained to cover exports or imports; or
 - b. while on an ocean or air conveyance.
5. **Jewelry, Stones And Metals** -- "We" do not cover jewelry, precious or semi-precious stones, gold, silver, platinum, or other precious metals or alloys.
6. **Lease Agreement** -- "We" do not cover property for which "you" are contractually liable under a lease agreement with any transportation carrier.
7. **Live Animals** -- "We" do not cover animals including cattle or poultry unless death is caused or made necessary by a "specified peril".
8. **Mail** -- "We" do not cover mail shipments in the custody of the U.S. Postal Service.
9. **Money And Securities** -- "We" do not cover accounts, bills, currency, food stamps, or other evidences of debt, lottery tickets not held for sale, money, notes, or securities.
10. **Samples** -- "We" do not cover samples while in the custody of a sales representative.
11. **Storage** -- "We" do not cover property held in storage.

COVERAGE EXTENSIONS

Provisions That Apply To Coverage Extensions -- The following Coverage Extensions indicate an applicable "limit". This "limit" may also be shown on the "schedule of coverages".

If a different "limit" is indicated on the "schedule of coverages", that "limit" will apply instead of the "limit" shown below.

However, if no "limit" is indicated for a Coverage Extension, coverage is provided up to the full "limit" for the applicable covered property unless a different "limit" is indicated on the "schedule of coverages".

Unless otherwise indicated, the coverages provided below are part of and not in addition to the applicable "limit" for coverage described under Property Covered.

The "limit" provided under a Coverage Extension cannot be combined or added to the "limit" for any other Coverage Extension or Supplemental Coverage including a Coverage Extension or Supplemental Coverage that is added to this policy by endorsement.

If coinsurance provisions are part of this policy, the following coverage extensions are not subject to and not considered in applying coinsurance conditions.

1. **Consolidation And Packing** -- "We" cover loss caused by a covered peril to covered property while it is at the premises of others for the purpose of consolidation, packing, or packaging.
2. **Debris Removal** --
 - a. **Coverage** -- "We" pay the cost to remove the debris of covered property that is caused by a covered peril.
 - b. **We Do Not Cover** -- This coverage does not include costs to:
 - 1) extract "pollutants" from land or water; or
 - 2) remove, restore, or replace polluted land or water.

- c. **Limit** -- "We" do not pay any more under this coverage than 25% of the amount "we" pay for the direct physical loss. "We" will not pay more for loss to property and debris removal combined than the "limit" for the damaged property.
- d. **Additional Limit** -- "We" pay up to an additional \$5,000 for debris removal expense when the debris removal expense exceeds 25% of the amount "we" pay for direct physical loss or when the loss to property and debris removal combined exceeds the "limit" for the damaged property.
- e. **You Must Report Your Expenses** -- "We" do not pay any expenses unless they are reported to "us" in writing within 180 days from the date of direct physical loss to covered property.

3. **Emergency Removal** --

- a. **Coverage** -- "We" pay for any direct physical loss to covered property while it is being moved or being stored to prevent a loss caused by a covered peril.
- b. **Time Limitation** -- This coverage applies for up to 365 days after the property is first moved. Also, this coverage does not extend past the date on which this policy expires.

SUPPLEMENTAL COVERAGES

Provisions That Apply To Supplemental Coverages -- The following Supplemental Coverages indicate an applicable "limit". This "limit" may also be shown on the "schedule of coverages".

If a different "limit" is indicated on the "schedule of coverages", that "limit" will apply instead of the "limit" shown below.

However, if no "limit" is indicated for a Supplemental Coverage, coverage is provided up to the full "limit" for the applicable covered property unless a different "limit" is indicated on the "schedule of coverages".

Unless otherwise indicated, a "limit" for a Supplemental Coverage provided below is separate from, and not part of, the applicable "limit" for coverage described under Property Covered.

The "limit" available for coverage described under a Supplemental Coverage:

- a. is the only "limit" available for the described coverage; and
- b. is not the sum of the "limit" indicated for a Supplemental Coverage and the "limit" for coverage described under Property Covered.

The "limit" provided under a Supplemental Coverage cannot be combined or added to the "limit" for any other Supplemental Coverage or Coverage Extension including a Supplemental Coverage or Coverage Extension that is added to this policy by endorsement.

If coinsurance provisions are part of this policy, the following supplemental coverages are not subject to and not considered in applying coinsurance conditions.

Pollutant Cleanup And Removal --

- 1. **Coverage** -- "We" pay "your" expense to extract "pollutants" from land or water if the discharge, dispersal, seepage, migration, release, or escape of the "pollutants" is caused by a covered peril that occurs during the policy period.
- 2. **Time Limitation** -- The expenses to extract "pollutants" are paid only if they are reported to "us" in writing within 180 days from the date the covered peril occurs.

3. **We Do Not Cover** -- "We" do not pay the cost of testing, evaluating, observing, or recording the existence, level, or effects of "pollutants".

However, "we" pay the cost of testing which is necessary for the extraction of "pollutants" from land or water.

4. **Limit** -- The most "we" pay for each location is \$10,000 for the sum of all such expenses arising out of a covered peril occurring during each separate 12-month period of this policy.

PERILS COVERED

"We" cover risks of direct physical loss unless the loss is limited or caused by a peril that is excluded.

PERILS EXCLUDED

1. "We" do not pay for loss or damage caused directly or indirectly by one or more of the following excluded causes or events. Such loss or damage is excluded regardless of other causes or events that contribute to or aggravate the loss, whether such causes or events act to produce the loss before, at the same time as, or after the excluded causes or events.
- a. **Civil Authority** -- "We" do not pay for loss caused by order of any civil authority, including seizure, confiscation, destruction, or quarantine of property.

"We" do cover loss resulting from acts of destruction by the civil authority to prevent the spread of fire, unless the fire is caused by a peril excluded under this coverage.

- b. **Nuclear Hazard** -- "We" do not pay for loss caused by or resulting from a nuclear reaction, nuclear radiation, or radioactive contamination (whether controlled or uncontrolled; whether caused by natural, accidental, or artificial means). Loss caused by nuclear hazard is not considered loss caused by fire, explosion, or smoke. Direct loss by fire resulting from the nuclear hazard is covered.
- c. **War And Military Action** -- "We" do not pay for loss caused by:
- 1) war, including undeclared war or civil war; or
 - 2) a warlike action by a military force, including action taken to prevent or defend against an actual or expected attack, by any government, sovereign, or other authority using military personnel or other agents; or
 - 3) insurrection, rebellion, revolution, or unlawful seizure of power including action taken by governmental authority to prevent or defend against any of these.

With regard to any action that comes within the "terms" of this exclusion and involves nuclear reaction, nuclear radiation, or radioactive contamination, this War and Military Action Exclusion will apply in place of the Nuclear Hazard Exclusion.

2. "We" do not pay for loss or damage that is caused by or results from one or more of the following:
- a. **Contamination Or Deterioration** -- "We" do not pay for loss caused by contamination or deterioration including corrosion; decay; fungus; mildew; mold; rot; rust; or any quality, fault, or weakness in the covered property that causes it to damage or destroy itself.

But if contamination or deterioration results in a "specified peril", "we" do cover the loss or damage caused by that "specified peril".

- b. **Criminal, Fraudulent, Dishonest, Or Illegal Acts** -- "We" do not pay for loss caused by or resulting from criminal, fraudulent, dishonest, or illegal acts committed alone or in collusion with another by:
- 1) "you";
 - 2) others who have an interest in the property;
 - 3) others to whom "you" entrust the property;
 - 4) "your" partners, officers, directors, trustees, joint venturers, or "your" members or managers if "you" are a limited liability company; or
 - 5) the employees or agents of 1), 2), 3), or 4) above, whether or not they are at work.

This exclusion does not apply to acts of destruction by "your" employees, but "we" do not pay for theft by employees.

This exclusion does not apply to covered property in the custody of a carrier for hire.

- c. **Loss Of Use** -- "We" do not pay for loss caused by or resulting from loss of use, delay, or loss of market.
- d. **Missing Property** -- "We" do not pay for missing property where the only proof of loss is unexplained or mysterious disappearance of covered property, or shortage of property discovered on taking inventory, or any other instance where there is no physical evidence to show what happened to the covered property.

This exclusion does not apply to covered property in the custody of a carrier for hire.

- e. **Pollutants** -- "We" do not pay for loss caused by or resulting from release, discharge, seepage, migration, dispersal, or escape of "pollutants":
- 1) unless the release, discharge, seepage, migration, dispersal, or escape is caused by a "specified peril"; or
 - 2) except as specifically provided under the Supplemental Coverages - Pollutant Cleanup and Removal.

"We" do cover any resulting loss caused by a "specified peril".

- f. **Spoilage** -- "We" do not pay for loss to "perishable stock" caused by "spoilage".
- g. **Temperature/Humidity** -- "We" do not pay for loss caused by humidity, dampness, dryness, or changes in or extremes of temperature.
- h. **Voluntary Parting** -- "We" do not pay for loss caused by or resulting from voluntary parting with title to or possession of any property because of any fraudulent scheme, trick, or false pretense.

But if dryness, dampness, humidity, or changes in or extremes of temperature results in a "specified peril", "we" do cover the loss or damage caused by that "specified peril".

"We" do cover loss to covered property caused by false bills of lading or shipping receipts that "you" accept in good faith.

- i. **Wear And Tear** -- "We" do not pay for loss caused by wear and tear, marring, or scratching.

But if wear and tear, marring, or scratching results in a "specified peril", "we" do cover the loss or damage caused by that "specified peril".

WHAT MUST BE DONE IN CASE OF LOSS

1. **Notice** -- In case of a loss, "you" must:
 - a. give "us" or "our" agent prompt notice including a description of the property involved ("we" may request written notice); and
 - b. give notice to the police when the act that causes the loss is a crime.
 2. **You Must Protect Property** -- "You" must take all reasonable steps to protect covered property at and after an insured loss to avoid further loss.
 - a. **Payment Of Reasonable Costs** -- "We" do pay the reasonable costs incurred by "you" for necessary repairs or emergency measures performed solely to protect covered property from further damage by a peril insured against if a peril insured against has already caused a loss to covered property. "You" must keep an accurate record of such costs. "Our" payment of reasonable costs does not increase the "limit".
 - b. **We Do Not Pay** -- "We" do not pay for such repairs or emergency measures performed on property which has not been damaged by a peril insured against.
 3. **Proof Of Loss** -- "You" must send "us", within 60 days after "our" request, a signed, sworn proof of loss. This must include the following information:
 - a. the time, place, and circumstances of the loss;
 - b. other policies of insurance that may cover the loss;
 - c. "your" interest and the interests of all others in the property involved, including all mortgages and liens;
 - d. changes in title of the covered property during the policy period; and
 - e. estimates, specifications, inventories, and other reasonable information that "we" may require to settle the loss.
 4. **Examination** -- "You" must submit to examination under oath in matters connected with the loss as often as "we" reasonably request and give "us" sworn statements of the answers. If more than one person is examined, "we" have the right to examine and receive statements separately and not in the presence of others.
 5. **Records** -- "You" must produce records, including tax returns and bank microfilms of all canceled checks relating to value, loss, and expense and permit copies and extracts to be made of them as often as "we" reasonably request.
 6. **Damaged Property** -- "You" must exhibit the damaged and undamaged property as often as "we" reasonably request and allow "us" to inspect or take samples of the property.
 7. **Volunteer Payments** -- "You" must not, except at "your" own expense, voluntarily make any payments, assume any obligations, pay or offer any rewards, or incur any other expenses except as respects protecting property from further damage.
 8. **Abandonment** -- "You" may not abandon the property to "us" without "our" written consent.
 9. **Cooperation** -- "You" must cooperate with "us" in performing all acts required by this policy.
-

VALUATION

1. **Value Of Covered Property** -- The value of covered property is based on the following:
 - a. **Invoice** -- The value of covered property is based on the invoice amount plus accrued costs, pre-paid charges, and charges since shipment.

- b. **Actual Cash Value** -- In the absence of an invoice the value of covered property will be based on the actual cash value at the time of loss (with a deduction for depreciation).
- 2. **Pair Or Set** -- The value of a lost or damaged article which is part of a pair or set is based on a reasonable proportion of the value of the entire pair or set. The loss is not considered a total loss of the pair or set.
- 3. **Loss To Parts** -- The value of a lost or damaged part of an item that consists of several parts when it is complete is based on the value of only the lost or damaged part or the cost to repair or replace it.

HOW MUCH WE PAY

- 1. **Insurable Interest** -- "We" do not cover more than "your" insurable interest in any property.
 - 2. **Deductible** -- "We" pay only that part of "your" loss over the deductible amount indicated on the "schedule of coverages" in any one occurrence.
 - 3. **Loss Settlement Terms** -- Subject to paragraphs 1., 2., 4., and 5. under How Much We Pay:
 - a. **We Pay The Lesser Of** -- "We" pay the lesser of:
 - 1) the amount determined under Valuation;
 - 2) the cost to repair, replace, or rebuild the property with material of like kind and quality to the extent practicable; or
 - 3) the "limit" that applies to the mode of transportation indicated on the "schedule of coverages".
- b. **Catastrophe Limit** -- In no event will "we" pay more than the catastrophe "limit" indicated on the "schedule of coverages" regardless if a loss involves:
 - 1) one or more modes of transportation; or
 - 2) any combination of modes of transportation.
 - c. **When A Railroad Is Transporting A Trailer** -- When a railroad is transporting a truck, trailer, or semitrailer, the "limit" for "railroad car" applies. In no event will "we" combine the "limit" for "railroad car" with the "limit" for:
 - 1) "owned vehicle"; or
 - 2) "carrier for hire".
- 4. **Insurance Under More Than One Coverage** -- If more than one coverage of this policy insures the same loss, "we" pay no more than the actual claim, loss, or damage sustained.
 - 5. **Insurance Under More Than One Policy** --
 - a. **Proportional Share** -- "You" may have another policy subject to the same "terms" as this policy. If "you" do, "we" will pay "our" share of the covered loss. "Our" share is the proportion that the applicable "limit" under this policy bears to the "limit" of all policies covering on the same basis.
 - b. **Excess Amount** -- If there is another policy covering the same loss, other than that described above, "we" pay only for the amount of covered loss in excess of the amount due from that other policy, whether "you" can collect on it or not. But "we" do not pay more than the applicable "limit".

LOSS PAYMENT

1. Loss Payment Options --

- a. **Our Options** -- In the event of loss covered by this coverage form, "we" have the following options:
 - 1) pay the value of the lost or damaged property;
 - 2) pay the cost of repairing or replacing the lost or damaged property;
 - 3) rebuild, repair, or replace the property with other property of equivalent kind and quality, to the extent practicable, within a reasonable time; or
 - 4) take all or any part of the property at the agreed or appraised value.
- b. **Notice Of Our Intent To Rebuild, Repair, Or Replace** -- "We" must give "you" notice of "our" intent to rebuild, repair, or replace within 30 days after receipt of a duly executed proof of loss.

2. Your Losses --

- a. **Adjustment And Payment Of Loss** -- "We" adjust all losses with "you". Payment will be made to "you" unless another loss payee is named in the policy.
- b. **Conditions For Payment Of Loss** -- An insured loss will be payable 30 days after:
 - 1) a satisfactory proof of loss is received, and
 - 2) the amount of the loss has been established either by written agreement with "you" or the filing of an appraisal award with "us".

3. Property Of Others --

- a. **Adjustment And Payment Of Loss To Property Of Others** -- Losses to property of others may be adjusted with and paid to:
 - 1) "you" on behalf of the owner; or
 - 2) the owner.
- b. **We Do Not Have To Pay You If We Pay The Owner** -- If "we" pay the owner, "we" do not have to pay "you". "We" may also choose to defend any suits brought by the owners at "our" expense.

OTHER CONDITIONS

1. **Appraisal** -- If "you" and "we" do not agree on the amount of the loss or the value of covered property, either party may demand that these amounts be determined by appraisal.

If either makes a written demand for appraisal, each will select a competent, independent appraiser and notify the other of the appraiser's identity within 20 days of receipt of the written demand. The two appraisers will then select a competent, impartial umpire. If the two appraisers are unable to agree upon an umpire within 15 days, "you" or "we" can ask a judge of a court of record in the state where the property is located to select an umpire.

The appraisers will then determine and state separately the amount of each loss.

The appraisers will also determine the value of covered property items at the time of the loss, if requested.

If the appraisers submit a written report of any agreement to "us", the amount agreed upon will be the amount of the loss. If the appraisers fail to agree within a reasonable time, they will submit only their differences to the umpire. Written agreement so itemized and signed by any two of these three, sets the amount of the loss.

Each appraiser will be paid by the party selecting that appraiser. Other expenses of the appraisal and the compensation of the umpire will be paid equally by "you" and "us".

2. **Benefit To Others** -- Insurance under this coverage shall not directly or indirectly benefit anyone having custody of "your" property.
3. **Conformity With Statute** -- When a condition of this coverage is in conflict with an applicable law, that condition is amended to conform to that law.
4. **Estates** -- This provision applies only if the insured is an individual.
 - a. **Your Death** -- On "your" death, "we" cover the following as an insured:
 - 1) the person who has custody of "your" property until a legal representative is qualified and appointed; or
 - 2) "your" legal representative.

This person or organization is an insured only with respect to property covered by this coverage.
 - b. **Policy Period Is Not Extended** -- This coverage does not extend past the policy period indicated on the declarations.
5. **Misrepresentation, Concealment, Or Fraud** -- This coverage is void as to "you" and any other insured if, before or after a loss:
 - a. "you" or any other insured have willfully concealed or misrepresented:

- 1) a material fact or circumstance that relates to this insurance or the subject thereof; or
- 2) "your" interest herein; or

- b. there has been fraud or false swearing by "you" or any other insured with regard to a matter that relates to this insurance or the subject thereof.
6. **Policy Period** -- "We" pay for a covered loss that occurs during the policy period.
 7. **Recoveries** -- If "we" pay "you" for the loss and lost or damaged property is recovered, or payment is made by those responsible for the loss, the following provisions apply:
 - a. "you" must notify "us" promptly if "you" recover property or receive payment;
 - b. "we" must notify "you" promptly if "we" recover property or receive payment;
 - c. any recovery expenses incurred by either are reimbursed first;
 - d. "you" may keep the recovered property but "you" must refund to "us" the amount of the claim paid, or any lesser amount to which "we" agree; and
 - e. if the claim paid is less than the agreed loss due to a deductible or other limiting "terms" of this policy, any recovery will be pro rated between "you" and "us" based on "our" respective interest in the loss.
 8. **Restoration Of Limits** -- A loss "we" pay under this coverage does not reduce the applicable "limits".
 9. **Subrogation** -- If "we" pay for a loss, "we" may require "you" to assign to "us" "your" right of recovery against others. "You" must do all that is necessary to secure "our" rights. "We" do not pay for a loss if "you" impair this right to recover.

"You" may waive "your" right to recover from others in writing before a loss occurs.

10. **Suit Against Us** -- No one may bring a legal action against "us" under this coverage unless:

- a. all of the "terms" of this coverage have been complied with; and
- b. the suit has been brought within two years after "you" first have knowledge of the loss.

If any applicable law makes this limitation invalid, then suit must begin within the shortest period permitted by law.

11. **Territorial Limits** -- "We" cover property while:

- a. at a location within; or
- b. in "transit" between or within

the United States of America, its territories and possessions, Canada, and Puerto Rico.

12. **Carriers For Hire** -- "You" may accept bills of lading or shipping receipts issued by carriers for hire that limit their liability to less than the actual cash value of the covered property.

IM 7252 04 04

POLICY
NUMBER:

TRIP TRANSIT SCHEDULE

Named Insured _____

Effective Date of This Form _____

If Different from Policy Effective Date _____

Covered Property consists of:

Date of Shipment: _____ **until** _____

Shipped from: _____

Shipped to: _____

Coverage Limits

Catastrophe Limit – The most “we” pay for loss in any one occurrence..... \$ _____

Modes of Transportation

Any one aircraft..... \$ _____

Any one carrier for hire..... \$ _____

Any one owned vehicle..... \$ _____

Any one railroad car..... \$ _____

Coverage Extensions

Additional Debris Removal Expenses..... \$ _____

Emergency Removal..... \$ _____

Supplemental Coverages

Pollutant Cleanup and Removal..... \$ _____

Deductible – All Causes of Loss..... \$ _____

Non-Reporting Premium..... \$ _____

Other Provisions: _____

SERFF Tracking Number: *EMCC-125806538* *State:* *Arkansas*
Filing Company: *Employers Mutual Casualty Company* *State Tracking Number:* *EFT \$50*
Company Tracking Number: *AR-CIM-2008-04*
TOI: *09.0 Inland Marine* *Sub-TOI:* *09.0000 Inland Marine Sub-TOI Combinations*
Product Name: *Uncontrolled Inland Marine*
Project Name/Number: /

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: EMCC-125806538 State: Arkansas
Filing Company: Employers Mutual Casualty Company State Tracking Number: EFT \$50
Company Tracking Number: AR-CIM-2008-04
TOI: 09.0 Inland Marine Sub-TOI: 09.0000 Inland Marine Sub-TOI Combinations
Product Name: Uncontrolled Inland Marine
Project Name/Number: /

Supporting Document Schedules

Satisfied -Name: Uniform Transmittal Document-
Property & Casualty

Review Status: Approved 09/09/2008

Comments:

Attachment:

pctd.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: New Business Renewal Business f. State Filing #: g. SERFF Filing #: h. Subject Codes
---	---

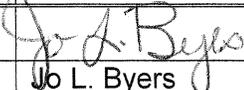
3. Group Name	Group NAIC #
EMC Insurance Companies	062

4. Company Name(s)	Domicile	NAIC #	FEIN #
Employers Mutual Casualty Company	IA	21415	42-0234980

5. Company Tracking Number	AR-CIM-2008-04
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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
	Jo L. Byers P. O. Box 712 Des Moines, IA 50306-0712	Filings Analyst	800-247-2128 ext. 2707	515-345-2223	Jo.L.Byers@EMCIns.com

7. Signature of authorized filer	
8. Please print name of authorized filer	Jo L. Byers

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

9.	Type of Insurance (TOI)	Uncontrolled Inland Marine
10.	Sub-Type of Insurance (Sub-TOI)	Uncontrolled Inland Marine
11.	State Specific Product code(s)(if applicable)[See State Specific Requirements]	
12.	Company Program Title (Marketing title)	Uncontrolled Inland Marine
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: 10/15/08 Renewal: 10/15/08

Property & Casualty Transmittal Document---

15.	Reference Filing?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
16.	Reference Organization (if applicable)	AAIS
17.	Reference Organization # & Title	AAIS-2007-63, AAIS-2004-9, AAIS-2004-28
18.	Company's Date of Filing	9/8/08
19.	Status of filing in domicile	<input checked="" type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

20.	This filing transmittal is part of Company Tracking #	AR-CIM-2008-04
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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 captioned company is a member of American Association of Insurance Services (AAIS) and submits for filing a form revision to be applicable to policies written on or after October 15, 2008.

We are adopting AAIS's revision found in reference numbers AAIS-2007-63, AAIS-2004-9, and AAIS-2004-28. As a result, we have revised our forms for the Transportation and Trip Transit Coverages to coincide with AAIS. These revisions will allow us to compete in the market.

Currently, we have several independent forms filed for these programs. With our adoption, these forms will be replaced with AAIS forms. The differences are explained in the attached form memorandum along with the revised and withdrawn forms.

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]
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Check #: N/A
Amount: \$50.00

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

*****Refer to 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 #		AR-CIM-2008-04		
2.	This filing corresponds to rate/rule filing number <small>(Company tracking number of rate/rule filing, if applicable)</small>				
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	Reporting Conditions Endorsement	CM7413 (2-08)	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	CM7413 (12-00)	
02	Loading and Unloading Exclusion	CM7414 (2-08)	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	CM7414 (12-00)	
03	Transportation Schedule	CM7410 (2-08)	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	CM7410 (12-00)	
04	Schedule of Coverages	CM7420 (2-08)	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	CM7420 (2-01)	
05	Transportation Coverage	IM7250 (4-04)	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	CM7411 (12-00)	
06	Named Perils Endorsement	IM7263 (4-04)	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	CM7353 (12-99)	
07	Refrigerator Breakdown Endorsement	IM7261 (4-04)	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
08	Unattended Vehicle Exclusion	IM7267 (5-07)	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
09	Theft Limitation	IM7268 (5-07)	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
10	Vehicle Alarm Endorsements	IM7271 (5-07)	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		

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 #	AR-CIM-2008-04			
2.	This filing corresponds to rate/rule filing number <small>(Company tracking number of rate/rule filing, if applicable)</small>				
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	Trip Transit Coverage	IM7252 (6-04)	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	CM7421 (2-01)	
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		