

SERFF Tracking Number: REGU-125989019 State: Arkansas
Filing Company: SPARTA Insurance Company State Tracking Number: EFT \$50
Company Tracking Number: SPARTA-IM-IH-09
TOI: 09.0 Inland Marine Sub-TOI: 09.0005 Other Commercial Inland Marine
Product Name: Commercial Inland Marine Form Filing
Project Name/Number: /

Filing at a Glance

Company: SPARTA Insurance Company

Product Name: Commercial Inland Marine Form SERFF Tr Num: REGU-125989019 State: Arkansas

Filing

TOI: 09.0 Inland Marine

SERFF Status: Closed

State Tr Num: EFT \$50

Sub-TOI: 09.0005 Other Commercial Inland Marine

Co Tr Num: SPARTA-IM-IH-09

State Status: Fees verified and received

Filing Type: Form

Co Status:

Reviewer(s): Betty Montesi,
Llyweyia Rawlins

Author: Jason Graciolett

Disposition Date: 01/15/2009

Date Submitted: 01/14/2009

Disposition Status: Approved

Effective Date Requested (New): On Approval

Effective Date (New): 01/15/2009

Effective Date Requested (Renewal): On Approval

Effective Date (Renewal):
01/15/2009

State Filing Description:

General Information

Project Name:

Status of Filing in Domicile: Not Filed

Project Number:

Domicile Status Comments:

Reference Organization:

Reference Number:

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 01/15/2009

State Status Changed: 01/15/2009

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

SPARTA Insurance Company (SPARTA), a member of Insurance Services Office (ISO), is submitting this filing for its use of various ISO Handbook Inland Marine forms. These non-controlled Inland Marine forms have not been filed by ISO in your state.

We ask that this filing become effective for all policies effective upon approval.

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Company and Contact

Filing Contact Information

(This filing was made by a third party - insuranceregulatoryconsultantsllc)
 Jason Graciolett, Analyst jasongraciolett@irccllc.com
 50 Broad Street (212) 571-3989 [Phone]
 New York, NY 10004

Filing Company Information

SPARTA Insurance Company CoCode: 20613 State of Domicile: Massachusetts
 CityPlace II Group Code: Company Type: Stock Company
 185 Asylum Street
 Hartford, CT 06103 Group Name: N/A State ID Number:
 (860) 275-6523 ext. [Phone] FEIN Number: 04-1027270

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: AR is \$50 per forms filing.
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
SPARTA Insurance Company	\$50.00	01/14/2009	25033800

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Llyweyia Rawlins	01/15/2009	01/15/2009

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Disposition

Disposition Date: 01/15/2009

Effective Date (New): 01/15/2009

Effective Date (Renewal): 01/15/2009

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
Supporting Document	Filing Authorization	Approved	Yes
Form	VALUE REPORTING FORM	Approved	Yes
Form	MINIMUM EARNED PREMIUM	Approved	Yes
Form	EARTHQUAKE EXCLUSION	Approved	Yes
Form	WATER EXCLUSION	Approved	Yes
Form	ADDITIONAL COVERED PROPERTY	Approved	Yes
Form	ADDITIONAL PROPERTY NOT COVERED	Approved	Yes
Form	LOSS PAYABLE	Approved	Yes
Form	THEFT FROM UNATTENDED VEHICLE EXCLUSION	Approved	Yes
Form	SUPPLEMENTAL DECLARATIONS	Approved	Yes
Form	CONTRACTORS EQUIPMENT COVERAGE FORM	Approved	Yes
Form	CONTRACTORS EQUIPMENT DECLARATIONS	Approved	Yes
Form	TOOLS AND CLOTHING BELONGING TO YOUR EMPLOYEES	Approved	Yes
Form	MISCELLANEOUS ITEMS BLANKET COVERAGE	Approved	Yes
Form	RENTAL REIMBURSEMENT	Approved	Yes
Form	REPLACEMENT COST	Approved	Yes
Form	COMPUTER SYSTEMS COVERAGE FORM	Approved	Yes
Form	COMPUTER SYSTEMS DECLARATIONS	Approved	Yes
Form	GROSS RECEIPTS REPORTING FORM	Approved	Yes
Form	INSTALLATION DECLARATIONS	Approved	Yes
Form	INSTALLATION COVERAGE FORM	Approved	Yes
Form	PERSONAL PORTABLE COMPUTERS	Approved	Yes

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Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	VALUE REPORTING FORM	IH 99 08 07 99	07 99	Endorsement/Amendment/Conditions New		0.00	IH 99 08 07 99.pdf
Approved	MINIMUM EARNED PREMIUM	IH 99 16 07 99	07 99	Endorsement/Amendment/Conditions New		0.00	IH 99 16 07 99.pdf
Approved	EARTHQUAKE EXCLUSION	IH 99 17 04 05	04 05	Endorsement/Amendment/Conditions New		0.00	IH 99 17 04 05.pdf
Approved	WATER EXCLUSION	IH 99 18 04 05	04 05	Endorsement/Amendment/Conditions New		0.00	IH 99 18 04 05.pdf
Approved	ADDITIONAL COVERED PROPERTY	IH 99 19 07 99	07 99	Endorsement/Amendment/Conditions New		0.00	IH 99 19 07 99.pdf
Approved	ADDITIONAL PROPERTY NOT COVERED	IH 99 20 07 99	07 99	Endorsement/Amendment/Conditions New		0.00	IH 99 20 07 99.pdf
Approved	LOSS PAYABLE	IH 99 22 04 03	04 03	Endorsement/Amendment/Conditions New		0.00	IH 99 22 04 03.pdf
Approved	THEFT FROM UNATTENDED VEHICLE EXCLUSION	IH 99 23 12 02	12 02	Endorsement/Amendment/Conditions New		0.00	IH 99 23 12 02.pdf
Approved	SUPPLEMENTA	IH DS 90 04 05	04 05	Declaration New		0.00	IH DS 90 04

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	L	04 05		s/Schedule		05.pdf
	DECLARATIONS					
Approved	CONTRACTORS EQUIPMENT COVERAGE FORM	IH 00 68 12 03	12 03	Policy/CoveNew rage Form	0.00	IH 00 68 12 03.pdf
Approved	CONTRACTORS EQUIPMENT DECLARATIONS	IH DS 68 12 05	12 05	Declaration New s/Schedule	0.00	IH DS 68 12 05.pdf
Approved	TOOLS AND CLOTHING BELONGING TO YOUR EMPLOYEES	IH 68 01 12 00	12 00	Endorseme New nt/Amendm ent/Condi tions	0.00	IH 68 01 12 00.pdf
Approved	MISCELLANEOU S ITEMS BLANKET COVERAGE	IH 68 02 07 99	07 99	Endorseme New nt/Amendm ent/Condi tions	0.00	IH 68 02 07 99.pdf
Approved	RENTAL REIMBURSEME NT	IH 68 03 07 99	07 99	Endorseme New nt/Amendm ent/Condi tions	0.00	IH 68 03 07 99.pdf
Approved	REPLACEMENT COST	IH 99 07 04 03	04 03	Endorseme New nt/Amendm ent/Condi tions	0.00	IH 99 07 04 03.pdf
Approved	COMPUTER SYSTEMS COVERAGE FORM	IH 00 75 12 02	12 02	Policy/CoveNew rage Form	0.00	IH 00 75 12 02.pdf
Approved	COMPUTER SYSTEMS DECLARATIONS	IH DS 75 12 02	12 02	Declaration New s/Schedule	0.00	IH DS 75 12 02.pdf
Approved	GROSS RECEIPTS REPORTING FORM	IH 99 11 12 01	12 01	Endorseme New nt/Amendm ent/Condi tions	0.00	IH 99 11 12 01.pdf

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Approved	INSTALLATION	IH DS 73	12 06	Declaration New	0.00	IH DS 73 12
	DECLARATIONS	12 06		s/Schedule		06.pdf
Approved	INSTALLATION	IH 00 73	12 08	Policy/CoveNew	0.00	IH 00 73 12
	COVERAGE	12 08		rage Form		08.pdf
	FORM					
Approved	PERSONAL	IH 75 02	12 00	Endorseme New	0.00	IH 75 02 12
	PORTABLE	12 00		nt/Amendm		00.pdf
	COMPUTERS			ent/Condi		
				ons		

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

VALUE REPORTING FORM

This endorsement modifies insurance provided under this policy.

One or more of the following symbols will be shown in the Declarations in place of a Coinsurance percentage: DR, WR, MR, QR, PR. For an explanation of these symbols, refer to "Reporting Period" under Section D. Definitions

A. Coverage

The following is added to Property Not Covered.

Covered Property does not include property at fairs or exhibitions.

B. Reporting

For Covered Property to which this endorsement applies:

1. Reports Of Values

- a. You must file a report with us following each "reporting period" and at expiration, in accordance with Paragraph **b.** or **c.** below, showing the values of Covered Property separately at each location. Each report must show the values that existed on the dates required by the "reporting period"; these dates are the report dates.
- b. If this policy is a renewal of a value reporting form policy we previously issued, you must file a report with us within 30 days of the end of each "reporting period" and at expiration.
- c. If coverage was not previously issued by us on a value reporting form basis and:
 - (1) Reporting Period symbol DR (Daily), WR (Weekly) or MR (Monthly) is shown in the Declarations, you must:
 - (a) File the first report with us within 60 days of the end of the first "reporting period";
 - (b) File the second report with us within 30 days of the end of the second "reporting period", concurrent with submission of the first report; and
 - (c) File each subsequent report with us within 30 days of the end of each subsequent "reporting period" and at expiration.

- (2) Reporting Period symbol QR (Quarterly) is shown in the Declarations and the inception date of the policy falls in March, June, September or December, you must:

- (a) File the first report with us within 60 days of the end of the first "reporting period"; and
- (b) File each subsequent report with us within 30 days of the end of each subsequent "reporting period" and at expiration.

- (3) Reporting Period symbol QR (Quarterly) is shown in the Declarations and the inception date of the policy does **not** fall in March, June, September or December, you must file a report with us within 30 days of the end of each "reporting period" and at expiration.

- (4) Reporting Period symbol PR (Policy Year) is shown in the Declarations, you must file a report with us within 30 days of the end of each "reporting period" and at expiration.

- d. You may not correct inaccurate reports after loss or damage.

2. Full Reporting

The following Coinsurance provision applies and replaces any Coinsurance provision in the Coverage Form if the Coverage Form contains a coinsurance provision:

COINSURANCE

If your report of values for a location where loss or damage occurs, for the last "reporting period" before loss or damage, shows less than the full value of the Covered Property at that location on the report date, we will pay only a proportion of the loss. The proportion of loss payable, prior to application of the deductible, will not be greater than:

- a. The values you reported for the location where the loss or damage occurred, divided by;

- b. The value of the Covered Property at that location on the report dates.

For locations you acquire after the last report of values, we will not pay a greater proportion of loss, prior to the application of the deductible, than the proportion determined by the values you reported for all locations, divided by the value of Covered Property at that location on the report dates.

Example of Underreporting

Values reported:	\$ 90,000
Actual values on the report dates were:	\$ 120,000
Deductible:	\$ 500
Amount of loss:	\$ 60,000
Step a: $\$90,000 \div \$120,000 = .75$	
Step b: $.75 \times \$60,000 = \$45,000$	
Step c: $\$45,000 - \$500 = \$44,500$	
The most we will pay is \$44,500. The remaining \$15,500 is not covered.	

3. Reports In Excess Of Limit Of Insurance

If you report values of Covered Property that exceed the Limit of Insurance:

- a. We will determine final premium based on all the values you report; and
- b. In the event of loss or damage, we will not pay more than the Limit of Insurance applicable to the Covered Property.

4. Failure To Submit Reports

If at the time of loss or damage you have failed to submit:

- a. The first required report of values:
 - (1) We will not pay more than 75% of the amount we would otherwise have paid; and
 - (2) We will only pay for loss or damage at locations shown in the Declarations.
- b. Any required report of values after the first required report:
 - (1) We will not pay more for loss or damage at any location than the amount we would have paid based on the values you last reported for that location; and

- (2) We will only pay for loss or damage at locations reported in your last report filed before the loss.

C. Premium Adjustment

For Covered Property to which this endorsement applies:

- 1. The premium charged at the inception of each policy year is a deposit premium. Additional premiums are due as premiums previously deposited are exhausted. We will determine the final premium for this insurance after the policy year, or expiration, based on the average of your reports of value.
- 2. Based on the difference between the advance premium and the final premium, for each policy year, we will:
 - a. Charge additional premium; or
 - b. Return excess premium.

D. Definitions

"Reporting Period" means the period of time for which new reports of value are due, as shown by a symbol in the Declarations. If the symbol is:

- 1. DR (Daily), reports must show values as of each day; but the "reporting period" ends on the last day of the month.
- 2. WR (Weekly), reports must show values as of the last day of each week; but the "reporting period" ends on the last day of the month.
- 3. MR (Monthly), reports must show values as of the last day of the month; and the "reporting period" ends on the last day of each month.
- 4. QR (Quarterly), reports must show values as of the last day of each month; but the "reporting period" ends on the last day of:
 - a. March;
 - b. June;
 - c. September; and
 - d. December.
- 5. PR (Policy Year), reports must show values as of the last day of each month; but the "reporting period" ends on the policy anniversary date.

POLICY NUMBER:

COMMERCIAL INLAND MARINE
IH 99 16 07 99

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

MINIMUM EARNED PREMIUM

This endorsement modifies insurance provided under this policy.

The minimum earned premium for this policy will be
\$ _____, unless we cancel the policy.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EARTHQUAKE EXCLUSION

This endorsement modifies insurance provided under the following:

ANNUAL TRANSIT COVERAGE FORM
COMMERCIAL FINE ARTS COVERAGE FORM
COMPUTER SYSTEMS COVERAGE FORM
CONTRACTORS EQUIPMENT COVERAGE FORM
DIFFERENCE IN CONDITIONS COVERAGE FORM
MACHINERY AND EQUIPMENT COVERAGE FORM
MISCELLANEOUS ARTICLES COVERAGE FORM
MOTOR TRUCK CARGO CARRIERS COVERAGE FORM
MOTOR TRUCK CARGO OWNERS COVERAGE FORM
PATTERNS AND DIES COVERAGE FORM
RADIO AND TELEVISION TOWERS AND EQUIPMENT COVERAGE FORM
RAILROAD ROLLING STOCK COVERAGE FORM
SALESPERSONS SAMPLES COVERAGE FORM
SCIENTIFIC AND MEDICAL DIAGNOSTIC EQUIPMENT COVERAGE FORM
TANK STORAGE COVERAGE FORM
TRIP TRANSIT COVERAGE FORM
WAREHOUSE OPERATORS LEGAL LIABILITY COVERAGE FORM

The following exclusion is added to Section **B.**, Paragraph **1.**:

Earthquake, but we will pay for direct loss or damage caused by resulting fire, explosion or theft if these causes of loss would be covered under this Coverage Form.

This exclusion does not apply to property in transit.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

WATER EXCLUSION

This endorsement modifies insurance provided under the following:

ANNUAL TRANSIT COVERAGE FORM
COMMERCIAL FINE ARTS COVERAGE FORM
COMPUTER SYSTEMS COVERAGE FORM
CONTRACTORS EQUIPMENT COVERAGE FORM
DIFFERENCE IN CONDITIONS COVERAGE FORM
MACHINERY AND EQUIPMENT COVERAGE FORM
MISCELLANEOUS ARTICLES COVERAGE FORM
MOTOR TRUCK CARGO CARRIERS COVERAGE FORM
MOTOR TRUCK CARGO OWNERS COVERAGE FORM
PATTERNS AND DIES COVERAGE FORM
RADIO AND TELEVISION TOWERS AND EQUIPMENT COVERAGE FORM
RAILROAD ROLLING STOCK COVERAGE FORM
SALESPERSONS SAMPLES COVERAGE FORM
SCIENTIFIC AND MEDICAL DIAGNOSTIC EQUIPMENT COVERAGE FORM
TANK STORAGE COVERAGE FORM
TRIP TRANSIT COVERAGE FORM
WAREHOUSE OPERATORS LEGAL LIABILITY COVERAGE FORM

The following exclusion is added to Section **B.**, Paragraph **1.**:

Water damage caused directly or indirectly by flood, surface water, waves, tides, tidal waves, overflow of any body of water, or their spray, all whether driven by wind or not. But we will pay for direct loss or damage caused by resulting fire, explosion or theft if these causes of loss would be covered under this Coverage Form.

This exclusion does not apply to property in transit.

POLICY NUMBER:

COMMERCIAL INLAND MARINE
IH 99 19 07 99

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ADDITIONAL COVERED PROPERTY

This endorsement modifies insurance provided under this policy:

The following is deleted from **Property Not Covered** and added to **Covered Property**:

SCHEDULE*

Paragraph Reference	Description Of Property
* Information required to complete this Schedule, if not shown on this endorsement, will be shown in the Declarations.	

POLICY NUMBER:

COMMERCIAL INLAND MARINE
IH 99 20 07 99

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ADDITIONAL PROPERTY NOT COVERED

This endorsement modifies insurance provided under this policy.

The following is added to **Property Not Covered**:

SCHEDULE*

Description Of Property
* Information required to complete this Schedule, if not shown on this endorsement, will be shown in the Declarations.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

LOSS PAYABLE

This endorsement modifies insurance provided under the following:

- BUILDERS RISK COVERAGE FORM
- COMMERCIAL FINE ARTS COVERAGE FORM
- COMPUTER SYSTEMS COVERAGE FORM
- CONTRACTORS EQUIPMENT COVERAGE FORM
- DIFFERENCE IN CONDITIONS COVERAGE FORM
- FINE ARTS DEALERS AND GALLERIES COVERAGE FORM
- INSTALLATION COVERAGE FORM
- INSTALLMENT SALES AND LEASED PROPERTY COVERAGE FORM
- MACHINERY AND EQUIPMENT COVERAGE FORM
- MOTOR TRUCK CARGO OWNERS COVERAGE FORM
- RADIO AND TELEVISION TOWERS AND EQUIPMENT COVERAGE FORM
- SCIENTIFIC AND MEDICAL DIAGNOSTIC EQUIPMENT COVERAGE FORM

SCHEDULE*

Prem. No.	Bldg. No.	Description Of Property	Loss Payable
*Information required to complete this Schedule, if not shown on this endorsement, will be shown in the Declarations.			

PROVISIONS

For Covered Property in which both you and a Loss Payee shown in the Schedule or in the Declarations have an insurable interest, we will:

- A. Adjust losses with you; and
- B. Pay any claim for loss or damage jointly to you and the Loss Payee, as interest may appear.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

THEFT FROM UNATTENDED VEHICLE EXCLUSION

This endorsement modifies insurance provided under the following:

ANNUAL TRANSIT COVERAGE FORM
COMMERCIAL FINE ARTS COVERAGE FORM
COMPUTER SYSTEMS COVERAGE FORM
DIFFERENCE IN CONDITIONS COVERAGE FORM
INSTALLATION COVERAGE FORM
INSTALLMENT SALES AND LEASED PROPERTY COVERAGE FORM
MOTOR TRUCK CARGO OWNERS COVERAGE FORM
RADIO AND TELEVISION TOWERS AND EQUIPMENT COVERAGE FORM
SCIENTIFIC AND MEDICAL DIAGNOSTIC EQUIPMENT COVERAGE FORM
TRIP TRANSIT COVERAGE FORM
WAREHOUSE OPERATORS LEGAL LIABILITY COVERAGE FORM

The following is added to **Section B. Exclusions:**

We will not pay for loss or damage caused by or resulting from theft from any unattended vehicle unless at the time of theft its windows, doors and compartments were closed and locked and there are visible signs that the theft was the result of forced entry.

SUPPLEMENTAL DECLARATIONS

Indicate by a checkmark the Coverage Form to which this Declarations applies.

- ANNUAL TRANSIT COVERAGE FORM
- BUILDERS RISK COVERAGE FORM
- COMMERCIAL FINE ARTS COVERAGE FORM
- COMPUTER SYSTEMS COVERAGE FORM
- CONTRACTORS EQUIPMENT COVERAGE FORM
- DIFFERENCE IN CONDITIONS COVERAGE FORM
- INSTALLATION COVERAGE FORM
- MACHINERY AND EQUIPMENT COVERAGE FORM
- MISCELLANEOUS ARTICLES COVERAGE FORM
- RADIO AND TELEVISION TOWERS AND EQUIPMENT COVERAGE FORM
- TANK STORAGE COVERAGE FORM
- WAREHOUSE OPERATORS LEGAL LIABILITY COVERAGE FORM

Limits Of Insurance	
Description Of Property:	
_____	\$ _____
_____	\$ _____
Usually Located At:	

Description Of Property:	
_____	\$ _____
_____	\$ _____
Usually Located At:	

Description Of Property:	
_____	\$ _____
_____	\$ _____
Usually Located At:	

CONTRACTORS EQUIPMENT COVERAGE FORM

Various provisions in this policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is and is not covered.

Throughout this policy, the words "you" and "your" refer to the Named Insured shown in the Declarations. The words "we", "us" and "our" refer to the Company providing this insurance.

Other words and phrases that appear in quotation marks have special meaning. Refer to Section F. Definitions.

A. Coverage

We will pay for direct physical loss of or damage to Covered Property from any of the Covered Causes of Loss.

1. Covered Property

Covered Property, as used in this Coverage Form, means the following property described in the Declarations:

- a. Your contractor's equipment; and
- b. Similar property of others in your care, custody or control.

2. Property Not Covered

Covered Property does not include:

- a. Automobiles, motor trucks, trailers or other vehicles licensed for use on public roads;
- b. Aircraft or watercraft;
- c. Plans, blueprints, designs or specifications;
- d. Property while waterborne, except while on ferries operating on the navigable waters of the Continental United States and Canada (other than to or from Alaska);
- e. Property while underground or under water;
- f. Property that you loan, lease or rent to others;
- g. Contraband, or property in the course of illegal transportation or trade; or
- h. Tools and clothing belonging to your employees.

3. Covered Causes Of Loss

Covered Causes of Loss means Risks Of Direct Physical Loss Or Damage to Covered Property except those causes of loss listed in the Exclusions.

4. Additional Coverages

a. Additionally Acquired Property

If during the policy period you acquire additional property of a type already covered by this Coverage Form, we will cover such equipment for up to 60 days, but not beyond the end of the policy period.

The most we will pay for loss or damage is the lesser of:

- (1) 25% of the total Limit of Insurance shown in the Declarations for all scheduled equipment; or
- (2) \$50,000

You will report values of such property to us within 60 days from the date you take possession and will pay any additional premium due. If you do not report such property, coverage will cease automatically 60 days after the date the property is acquired or at the end of the policy period, whichever occurs first.

The Coinsurance Additional Condition does not apply to this coverage.

This Additional Coverage does not increase the applicable Limit of Insurance shown in the Declarations.

b. Debris Removal

- (1) We will pay your expenses to remove debris of Covered Property caused by or resulting from a Covered Cause of Loss that occurs during the policy period. The expenses will be paid only if they are reported to us in writing within 180 days of the date of direct physical loss or damage.
- (2) The most we will pay under this Additional Coverage is 25% of:
 - (a) The amount we pay for the direct physical loss or damage to Covered Property; plus
 - (b) The deductible in this policy applicable to that loss or damage.

(3) Payment under this Additional Coverage will not increase the applicable Limit of Insurance, but if:

- (a) The sum of direct physical loss or damage and debris removal expense exceeds the Limit of Insurance; or
- (b) The debris removal expense exceeds the amount payable under the 25% limitation;

we will pay up to an additional \$5,000 in any one occurrence under this Additional Coverage.

(4) This Additional Coverage does not apply to costs to:

- (a) Extract "pollutants" from land or water; or
- (b) Remove, restore or replace polluted land or water.

c. Preservation Of Property

If it is necessary to move Covered Property to preserve it from loss or damage by a Covered Cause of Loss, we will pay for any direct physical loss or damage to that property:

- (1) While it is being moved or while temporarily stored at another location; and
- (2) Only if the loss or damage occurs within 30 days after the property is first moved.

This Additional Coverage does not increase the Limit of Insurance.

d. Pollutant Clean Up And Removal

We will 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 or results from a Covered Cause of Loss that occurs during the policy period. The expenses will be paid only if they are reported to us in writing within 180 days of the date on which the Covered Cause of Loss occurs.

This Additional Coverage does not apply to costs to test for, monitor or assess the existence, concentration or effects of "pollutants". But we will pay for testing which is performed in the course of extracting the "pollutants" from the land or water.

The most we will pay under this Additional Coverage is \$10,000 for the sum of all covered expenses arising out of Covered Causes of Loss occurring during each separate 12 month period of this policy.

The limit for this Additional Coverage is in addition to the Limit of Insurance.

B. Exclusions

1. We will not pay for loss or damage caused directly or indirectly by any of the following. Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss or damage.

a. Governmental Action

Seizure or destruction of property by order of governmental authority.

But we will pay for loss or damage caused by or resulting from acts of destruction ordered by governmental authority and taken at the time of a fire to prevent its spread if the fire would be covered under this Coverage Form.

b. Nuclear Hazard

- (1) Any weapon employing atomic fission or fusion; or
- (2) Nuclear reaction or radiation, or radioactive contamination from any other cause. But if nuclear reaction or radiation, or radioactive contamination results in fire, we will pay for the direct loss or damage caused by that fire if the fire would be covered under this Coverage Form.

c. War And Military Action

- (1) War, including undeclared or civil war;
- (2) Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or
- (3) Insurrection, rebellion, revolution, usurped power or action taken by governmental authority in hindering or defending against any of these.

Exclusions **B.1.a.** through **B.1.c.** apply whether or not the loss event results in widespread damage or affects a substantial area.

2. We will not pay for loss or damage caused by or resulting from any of the following:

a. Delay, loss of use, loss of market or any other consequential loss.

b. Dishonest or criminal act committed by:

- (1) You, any of your partners, employees, directors, trustees, or authorized representatives;

- (2) A manager or a member if you are a limited liability company;
- (3) Anyone else with an interest in the property, or their employees or authorized representatives; or
- (4) Anyone else to whom the property is entrusted for any purpose.

This exclusion applies whether or not such persons are acting alone or in collusion with other persons or such acts occur during the hours of employment.

This exclusion does not apply to Covered Property that is entrusted to others who are carriers for hire or to acts of destruction by your employees. But theft by employees is not covered.

c. Work upon the property.

But if work upon the property results in fire or explosion, we will pay for direct loss or damage caused by that fire or explosion if the fire or explosion would be covered under this Coverage Form.

d. Artificially generated current creating a short circuit or other electric disturbance within an article covered under this Coverage Form.

But if artificially generated current, as described above, results in fire or explosion, we will pay for direct loss or damage caused by that fire or explosion if the fire or explosion would be covered under this Coverage Form.

This exclusion only applies to loss or damage to that article in which the disturbance occurs.

- e. Voluntary parting with any property by you or anyone entrusted with the property if induced to do so by any fraudulent scheme, trick, device or false pretense.**
- f. Unauthorized instructions to transfer property to any person or to any place.**
- g. Neglect of an insured to use all reasonable means to save and preserve property from further damage at and after the time of loss.**

3. We will not pay for loss or damage caused by or resulting from any of the following. But if loss or damage by a Covered Cause of Loss results, we will pay for the loss or damage caused by that Covered Cause of Loss.

- a. Wear and tear, depreciation.**
- b. Any quality in the property that causes it to damage or destroy itself, hidden or latent defect, gradual deterioration.**
- c. Insects, vermin, rodents.**

- d. Corrosion, rust.**
- e. Mechanical breakdown or failure of the Covered Property.**

C. Limits Of Insurance

The most we will pay for loss or damage in any one occurrence is the applicable Limit of Insurance shown in the Declarations.

D. Deductible

We will not pay for loss or damage in any one occurrence until the amount of the adjusted loss or damage before applying the applicable Limits of Insurance exceeds the Deductible shown in the Declarations. We will then pay the amount of the adjusted loss or damage in excess of the Deductible, up to the applicable Limit of Insurance.

E. Additional Conditions

The following conditions apply in addition to the Commercial Inland Marine Conditions and the Common Policy Conditions:

1. Coverage Territory

- a. We cover property wherever located within:

 - (1) The United States of America (including its territories and possessions);
 - (2) Puerto Rico; and
 - (3) Canada.**
- b. We also cover property being shipped by air within and between points in Paragraph a.**

2. Coinsurance

If a Coinsurance percentage is shown in the Declarations, the following condition applies:

We will not pay the full amount of any loss or damage if the value of an item of Covered Property at the time of loss or damage times the Coinsurance percentage is greater than the Limit of Insurance for the item.

Instead, we will determine the most we will pay using the following steps:

- a. Multiply the value of the item of Covered Property at the time of loss or damage by the Coinsurance percentage;**
- b. Divide the Limit of Insurance of the property by the figure determined in Step a.;**
- c. Multiply the total amount of loss or damage, before the application of any deductible, by the figure determined in Step b.; and**
- d. Subtract the deductible from the figure determined in Step c.**

We will pay the amount determined in Step **d.** or the Limit of Insurance, whichever is less. For the remainder, you will either have to rely on other insurance or absorb the loss yourself.

This provision does not apply to blanket property or rented equipment.

F. Definitions

"Pollutants" means any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed.

CONTRACTORS EQUIPMENT DECLARATIONS

COMPANY NAME AREA	PRODUCER NAME AREA
--------------------------	---------------------------

LIMITS OF INSURANCE	
SCHEDULED EQUIPMENT:	
1. _____	\$ _____
2. _____	\$ _____
3. _____	\$ _____
4. _____	\$ _____
5. _____	\$ _____
BLANKET EQUIPMENT CONSISTING OF:	

_____	\$ _____
ALL COVERED PROPERTY IN ANY ONE OCCURRENCE	\$ _____

COINSURANCE (IF APPLICABLE) _____ %
--

<p>THE DEDUCTIBLE IS \$ _____, EXCEPT THE DEDUCTIBLE ON THE BOOM WHILE THE BOOM IS IN OPERATION OR BEING PREPARED FOR OPERATION IS THE GREATER OF:</p> <p>1. 10% OF THE LIMIT OF INSURANCE FOR THAT ITEM; OR</p> <p>2. \$ _____</p>
--

If this is a reporting form policy, the values to be reported include the values of leased or rented equipment. Yes No

RATES AND PREMIUMS

Nonreporting

Covered equipment except equipment you borrow, lease or rent \$ _____

Equipment you borrow, lease or rent \$ _____

Reporting

Deposit Premium \$ _____

Minimum Premium \$ _____

Reporting Period _____

Premium Adjustment Period _____

Premium Base _____

Rates \$ _____ per \$100

SPECIAL PROVISIONS (if any)

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

TOOLS AND CLOTHING BELONGING TO YOUR EMPLOYEES

This endorsement modifies insurance provided under the following:

CONTRACTORS EQUIPMENT COVERAGE FORM

A. Schedule*

Limits Of Insurance	
\$ _____	Per Employee
\$ _____	Per Any One Loss
Deductible Applicable To This Endorsement \$ _____	
* Information required to complete this Schedule, if not shown on this endorsement, will be shown in the Declarations.	

B. Provisions

1. Section **A. Coverage** is amended as follows:
 - a. The following is added to Paragraph **A.1.**:
Tools and clothing belonging to your employees in your care, custody or control, subject to the Limits of Insurance shown in the Schedule.
 - b. Paragraph **A.2.h.** does not apply.
2. The Coinsurance Additional Condition does not apply to this endorsement.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

MISCELLANEOUS ITEMS BLANKET COVERAGE

This endorsement modifies insurance provided under the following:

CONTRACTORS EQUIPMENT COVERAGE FORM

A. Schedule*

Limits Of Insurance	
\$ _____	Per Item
\$ _____	Per Any One Loss
Deductible Applicable To This Endorsement \$ _____	
* Information required to complete this Schedule, if not shown on this endorsement, will be shown in the Declarations.	

B. Provisions

1. Section **A. Coverage** is amended as follows:

The following is added to Paragraph **A.1.**:

Miscellaneous items of contractors equipment:

a. Of yours or others in your care, custody or control; and

b. Not specifically scheduled in the Declarations or covered by this Coverage Form; subject to the Limits of Insurance shown in the Schedule.

2. The Coinsurance Additional Condition does not apply to this endorsement.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

RENTAL REIMBURSEMENT

This endorsement modifies insurance provided under the following:

CONTRACTORS EQUIPMENT COVERAGE FORM

A. Schedule*

Limits Of Insurance	
\$ _____	Per Day
\$ _____	Per Any One Loss
* Information required to complete this Schedule, if not shown on this endorsement, will be shown in the Declarations.	

B. Provisions

1. We will pay you the actual rental expenses up to the limits of insurance shown in the Schedule for renting equipment when all of the following apply:
 - a. You have a loss to Covered Property;
 - b. The equipment is necessary to continue as much as possible the normal operations or work in process; and
 - c. You do not have the equivalent, idle equipment available.
2. Payment is limited to expense incurred during the period starting 72 hours after the covered loss occurs and ending when the Covered Property has been:
 - a. Replaced;
 - b. Restored to service; or
 - c. Is no longer needed;
 whichever occurs first.
 Our payment will not be limited by the expiration date of this policy.
3. You and we agree that the Covered Property involved in the loss will be repaired promptly.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

REPLACEMENT COST

This endorsement modifies insurance under the following:

CONTRACTORS EQUIPMENT COVERAGE FORM
MACHINERY AND EQUIPMENT COVERAGE FORM
MISCELLANEOUS ARTICLES COVERAGE FORM

SCHEDULE*

Replacement cost valuation applies only to the following item number(s):

_____, _____, _____, _____, _____, _____
_____, _____, _____, _____, _____, _____

*Information required to complete this Schedule, if not shown on this endorsement, will be shown in the Declarations.

The **Valuation Commercial Inland Marine Condition** is replaced by the following:

A. If replaced, the value of Covered Property will be the cost of replacing that property with similar property without depreciation, but not more than the Limit of Insurance shown in the Declarations.

B. If not replaced, the value of that property will be the least of the following:

1. Actual cash value of that property;

2. Cost of reasonably restoring that property to its condition immediately before loss or damage; or

3. Cost of replacing that property with functionally equivalent property.

C. In the event of loss, the value of property will be determined at the time of the loss.

COMPUTER SYSTEMS COVERAGE FORM

Various provisions in this policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is and is not covered.

Throughout this policy, the words "you" and "your" refer to the Named Insured shown in the Declarations. The words "we", "us" and "our" refer to the Company providing this insurance.

Other words and phrases that appear in quotation marks have special meaning. Refer to Section F. Definitions.

A. Coverage

We will pay for direct physical loss of or damage to Covered Property from any of the Covered Causes of Loss.

1. Covered Property, as used in this Coverage Form, means:
 - a. "Computer Equipment", "Data" and "Media" owned by you; and
 - b. Similar property of others in your care, custody or control.

2. Property Not Covered

Covered Property does not include:

- a. Property leased or rented to others while away from your premises described in the Declarations;
- b. Accounts, bills, evidences of debt, valuable papers, abstracts, records, deeds, manuscripts or other documents, unless converted to "data" and then only in that form;
- c. Portable personal computers, including laptops and notebooks;
- d. Contraband, or property in the course of illegal transportation or trade; or
- e. Stock in Trade.

3. Covered Causes Of Loss

Covered Causes of Loss means Risks Of Direct Physical Loss Or Damage to Covered Property except those causes of loss listed in the Exclusions.

4. Additional Coverages

a. Additional Acquired Premises

If during the policy period you acquire an additional premises, we will provide coverage for Covered Property at such premises for up to 60 days. The most we will pay for loss or damage is the lesser of:

- (1) 25% of the total Limit of Insurance shown in the Declarations for all individually listed and described items; or
- (2) \$100,000.

You will report the values of such property to us within 60 days from the date you take possession and will pay any additional premium due. If you do not report such property, coverage will cease automatically 60 days after the date you take possession of the property or at the end of the policy period, whichever occurs first.

b. Debris Removal

- (1) We will pay your expenses to remove debris of Covered Property caused by or resulting from a Covered Cause of Loss that occurs during the policy period. The expenses will be paid only if they are reported to us in writing within 180 days of the date of direct physical loss or damage.
- (2) The most we will pay under this Additional Coverage is 25% of:
 - (a) The amount we pay for direct physical loss or damage to Covered Property; plus
 - (b) The deductible in this policy applicable to that loss or damage;but this limitation does not apply to any additional debris removal limit provided in the Limits of Insurance Section.

c. Preservation Of Property

If it is necessary to move Covered Property from the premises to preserve it from loss or damage by a Covered Cause of Loss, we will pay for any direct loss or damage to that property:

- (1) While it is being moved or while temporarily stored at another premises; and
- (2) Only if the loss or damage occurs within 30 days after the property is first moved.

d. Recharging The Fire Suppression System

We will pay up to \$10,000 to recharge the fire suppression system protecting your premises if the system, for any reason, discharges.

e. Virus, Harmful Code Or Similar Instruction

- (1) Under this Additional Coverage, electronic data means information, facts or computer programs stored as or on, created or used on, or transmitted to or from computer software (including systems and applications software), on hard or floppy disks, CD-ROMs, tapes, drives, cells, data processing devices or any other repositories of computer software which are used with electronically controlled equipment. The term computer programs, referred to in the foregoing description of electronic data, means a set of related electronic instructions which direct the operations and functions of a computer or device connected to it, which enable the computer or device to receive, process, store, retrieve or send data.
- (2) Subject to the provisions of this Additional Coverage:
 - (a) We will pay for the cost to replace or restore electronic data which has been destroyed or corrupted by a virus, harmful code or similar instruction; and
 - (b) Subject to the provisions of the Business Income Coverage Form, if applicable, you may extend insurance that applies to a suspension of "operations" caused by an interruption in computer operations due to destruction or corruption of electronic data due to a virus, harmful code or similar instruction;

introduced into or enacted on a computer system (including electronic data) or a network to which it is connected, designed to damage or destroy any part of the system or disrupt its normal operation. But there is no coverage for loss or damage caused by or resulting from manipulation of a computer system (including electronic data) by any employee, including a temporary or leased employee, or by an entity retained by you or for you to inspect, design, install, modify, maintain, repair or replace that system.

- (3) To the extent that electronic data is not replaced or restored, the loss will be valued at the cost of replacement of the media on which the electronic data was stored, with blank media of substantially identical type.
- (4) With respect to Business Income coverage, if applicable, this Additional Coverage – Virus, Harmful Code Or Similar Instruction does not apply to loss sustained after the end of the "period of restoration", even if the amount of insurance applicable in Paragraph (5) below has not been exhausted.
- (5) Unless a higher Limit of Insurance for this coverage is shown in the Declarations, the most we will pay under this Additional Coverage – Virus, Harmful Code Or Similar Instruction is \$5,000 for all loss or damage sustained in any one policy year, regardless of the number of occurrences of loss or damage or the number of premises, locations or computer systems involved. If loss payment on the first occurrence does not exhaust this amount, then the balance is available for subsequent loss or damage sustained in but not after that policy year. With respect to an occurrence which begins in one policy year and continues or results in additional loss or damage in a subsequent policy year(s), all loss or damage is deemed to be sustained in the policy year in which the occurrence began.

The \$5,000 (or higher) Limit of Insurance applies separately to direct physical loss or damage and to Business Income loss, if applicable.

5. Optional Coverage – Extra Expense

- a. If a Limit of Insurance is shown in the Declarations, we will pay the actual and necessary Extra Expense you sustain due to direct physical loss of or damage to:
 - (1) Covered Property at your premises or in transit;
 - (2) The building in which the Covered Property is located if the building is damaged to an extent that prevents access to the Covered Property;
 - (3) The air conditioning system that specifically services your "Computer Equipment"; or
 - (4) The electrical system that specifically services your data operation if the damage to the system occurs inside, or within 100 feet of, the building housing your "Computer Equipment".
- b. Extra Expense means the following necessary expenses you incur during the "Period of Restoration" that you would not have incurred if there had been no direct physical loss or damage to property:
 - (1) Expenses to avoid or minimize the suspension of business and to continue your business operations at:
 - (a) The described premises; and
 - (b) Replacement premises or temporary premises. These expenses include relocation expenses and costs to equip and operate the replacement or temporary locations;
 - (2) Expenses to minimize the suspension of your business if you cannot continue business operations; or
 - (3) Expenses to:
 - (a) Repair or replace any Covered Property; or
 - (b) Research, replace or restore the lost information stored on Covered Property;to the extent it reduces the amount of loss that otherwise would have been payable under this Optional Coverage.
- c. The most we will pay for loss or damage under this coverage is the applicable Limit of Insurance shown in the Declarations.

B. Exclusions

1. We will not pay for loss or damage caused directly or indirectly by any of the following. Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss or damage.

a. Governmental Action

Seizure or destruction of property by order of governmental authority.

But we will pay for loss or damage caused by or resulting from acts of destruction ordered by governmental authority and taken at the time of a fire to prevent its spread if the fire would be covered under this Coverage Form.

b. Nuclear Hazard

- (1) Any weapon employing atomic fission or fusion; or
- (2) Nuclear reaction or radiation, or radioactive contamination from any other cause. But if nuclear reaction or radiation, or radioactive contamination results in fire, we will pay for the direct loss or damage caused by that fire if the fire would be covered under this Coverage Form.

c. War And Military Action

- (1) War, including undeclared or civil war;
- (2) Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or
- (3) Insurrection, rebellion, revolution, usurped power or action taken by governmental authority in hindering or defending against any of these.

Exclusions **B.1.a.** through **B.1.c.** apply whether or not the loss event results in widespread damage or affects a substantial area.

2. We will not pay for loss or damage caused by or resulting from any of the following:
 - a. Delay, loss of use, loss of market or any other consequential loss.
 - b. Dishonest or criminal act committed by:
 - (1) You, any of your partners, employees, directors, trustees, or authorized representatives;
 - (2) A manager or a member if you are a limited liability company;

- (3) Anyone else with an interest in the property, or their employees or authorized representatives; or
- (4) Anyone else to whom the property is entrusted for any purpose.

This exclusion applies whether or not such persons are acting alone or in collusion with other persons or such acts occur during the hours of employment.

This exclusion does not apply to Covered Property that is entrusted to others who are carriers for hire or to acts of destruction by your employees. But theft by employees is not covered.

- c. Unauthorized instructions to transfer property to any person or to any place.
- d. Virus, harmful code or similar instruction introduced into or enacted on a computer system (including "data") or a network to which it is connected, designed to damage or destroy any part of the system or disrupt its normal operation.

This exclusion applies except to the extent coverage is provided under Additional Coverage **A.4.e. Virus, Harmful Code Or Similar Instruction.**

- e. Work upon the property.

But if work upon the property results in fire or explosion, we will pay for direct loss or damage caused by that fire or explosion if the fire or explosion would be covered under this Coverage Form.

- f. Neglect of an insured to use all reasonable means to save and preserve property from further damage at and after the time of loss.

- 3. We will not pay for loss or damage caused by or resulting from any of the following. But if loss or damage by a Covered Cause of Loss results, we will pay for the loss or damage caused by that Covered Cause of Loss.

- a. Wear and tear, depreciation.
- b. Any quality in the property that causes it to damage or destroy itself, hidden or latent defect, gradual deterioration.
- c. Insects, vermin or rodents.
- d. Corrosion or rust.

- 4. We will not pay for any Extra Expense loss caused by:

- a. Programming errors; or
- b. Incorrect instructions.

C. Limits Of Insurance

The most we will pay for loss or damage in any one occurrence is the applicable Limit of Insurance shown in the Declarations.

Payments under the Debris Removal Additional Coverage will not increase the applicable Limit of Insurance; but if:

- 1. The sum of direct physical loss or damage and debris removal expense exceeds the Limit of Insurance; or
- 2. The debris removal expense exceeds the amount payable under the 25% limitation in Debris Removal Additional Coverage;

we will pay up to an additional \$10,000 in any one occurrence under the Debris Removal Additional Coverage.

D. Deductible

We will not pay for loss or damage in any one occurrence until the amount of the adjusted loss or damage before applying the applicable Limits of Insurance exceeds the Deductible shown in the Declarations. We will then pay the amount of the adjusted loss or damage in excess of the Deductible, up to the applicable Limit of Insurance.

E. Additional Conditions

- 1. The **Valuation** General Condition in the Commercial Inland Marine Conditions is replaced by the following:

- a. The value of "computer equipment" will be:

- (1) The cost of replacing the equipment with new property functionally identical to the damaged equipment if replaced; or
- (2) Actual cash value if the property is not repaired or replaced.

In the event of partial damage to an item of "computer equipment", we will not pay more than the cost of reasonably restoring the property to its condition immediately prior to the loss.

- b. The value of "data" will be the actual cost to reproduce. If the "data" is not replaced or reproduced, we will pay the cost of the value of the "media" with no stored "data".
- c. The value of "media" will be the cost to repair or replace the "media" with substantially identical property.

2. The following conditions apply in addition to the Commercial Inland Marine Conditions and the Common Policy Conditions:

a. Coverage Territory

(1) We cover property wherever located within:

(a) The United States of America (including its territories and possessions);

(b) Puerto Rico; and

(c) Canada.

(2) We also cover property being shipped by air within and between points in Paragraph (1).

b. Coinsurance

If a Coinsurance percentage is shown in the Declarations, the following condition applies:

With respect to "computer equipment", we will not pay the full amount of any loss or damage if the value of "computer equipment" at the location where the loss occurred at the time of loss or damage times the Coinsurance percentage shown in the Declarations is greater than the applicable Limit of Insurance for "computer equipment".

Instead, we will determine the most we will pay using the following steps:

(1) Multiply the value of "computer equipment" at the time of loss or damage by the Coinsurance percentage;

(2) Divide the Limit of Insurance of the property by the figure determined in Step (1);

(3) Multiply the total amount of loss or damage, before the application of any deductible, by the figure determined in Step (2); and

(4) Subtract the deductible from the figure determined in Step (3).

We will pay the amount determined in Step (4) or the Limit of Insurance, whichever is less. For the remainder, you will either have to rely on other insurance or absorb the loss yourself.

F. Definitions

1. "Computer Equipment" means:

a. Your programmable electronic equipment that is used to store, retrieve and process data. It includes their component parts and air conditioning, fire suppression equipment and electrical equipment used exclusively in your computer operations; and

b. Associated peripheral equipment that provides communication including input and output functions such as printing or auxiliary functions such as data transmission.

It does not include "data" and "media".

2. "Data" means:

a. Data stored on "media"; and

b. Programming records used for electronic data processing or electronically controlled equipment.

3. "Media" means electronic data processing, recording or storage media such as software, films, tapes, discs, drums or cells.

4. "Period of Restoration" means the period of time that:

a. Begins with the date of loss caused by or resulting from a Covered Cause of Loss at a covered location; and

b. Ends on the date when the property at the covered location should be repaired, rebuilt or replaced with reasonable speed and similar quality.

COMPUTER SYSTEMS DECLARATIONS

COMPANY NAME AREA	PRODUCER NAME AREA
--------------------------	---------------------------

LIMITS OF INSURANCE		
PROPERTY AT DESCRIBED PREMISES	COMPUTER EQUIPMENT	MEDIA AND DATA
_____	\$ _____	\$ _____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
PROPERTY AT ANY ONE UNNAMED PREMISES EXCEPT AN ADDITIONALLY ACQUIRED PREMISES	\$ _____	\$ _____
PROPERTY IN TRANSIT OR OTHERWISE AWAY FROM THE DESCRIBED PREMISES EXCEPT AN ADDITIONALLY ACQUIRED PREMISES	\$ _____	
ALL COVERED PROPERTY IN ANY ONE OCCURRENCE	\$ _____	

COINSURANCE	_____ %
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DEDUCTIBLE	\$ _____
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OPTIONAL COVERAGES:

EXTRA EXPENSE

Limit Of Insurance \$ _____

VIRUS, HARMFUL CODE OR SIMILAR INSTRUCTION

Revised Limit For Property Damage \$ _____

Revised Limit For Business Income (if applicable) \$ _____

RATES AND PREMIUMS

Rates _____

Premium \$ _____

SPECIAL PROVISIONS (if any)

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

GROSS RECEIPTS REPORTING FORM

This endorsement modifies insurance provided under the following:

BAILEES CUSTOMERS COVERAGE FORM
MOTOR TRUCK CARGO CARRIERS COVERAGE FORM
RIGGERS LIABILITY COVERAGE FORM
WAREHOUSE OPERATORS LEGAL LIABILITY COVERAGE FORM

One or more of the following symbols will be shown in the Declarations: DR, WR, MR, QR, PR. For an explanation of these symbols, refer to "Reporting Period" under Section C. Definitions.

A. Reporting

For Covered Property to which this endorsement applies:

1. Reports Of Gross Receipts

- a. You must file a report with us following each "reporting period" and at expiration, in accordance with Paragraph **b.** or **c.** below, showing your "gross receipts".

(1) Bailees Customers Coverage Form

If this endorsement modifies insurance provided under the Bailees Customers Coverage Form, the reports must show your "gross receipts" for Covered Property at your premises.

(2) Motor Truck Cargo Carriers Coverage Form

If this endorsement modifies insurance provided under the Motor Truck Cargo Carriers Form, the reports must show your "gross receipts" for the Covered Property you:

- (a) Deliver using your own trucks or trailers; and
(b) Have any carrier deliver for you.

(3) Riggers Liability Coverage Form

If this endorsement modifies insurance provided under the Riggers Liability Coverage Form, the reports must show your "gross receipts" for Covered Property for your "rigging" operations projects.

(4) Warehouse Operators Legal Liability Coverage Form

If this endorsement modifies insurance provided under the Warehouse Operators Legal Liability Coverage Form, the reports must show your "gross receipts" for Covered Property at your warehouse.

Each report must show your "gross receipts" for the period that existed during the dates required by the "reporting period". These dates are the report dates.

- b. If this policy is a renewal of a "gross receipts" reporting form policy we previously issued, you must file a report with us within 30 days of the end of each "reporting period" and at expiration.
- c. If coverage was not previously issued by us on a "gross receipts" reporting form basis and:
- (1) Reporting Period symbol DR (Daily), WR (Weekly) or MR (Monthly) is shown in the Declarations, you must:
- (a) File the first report with us within 60 days of the end of the first "reporting period";
- (b) File the second report with us within 30 days of the end of the second "reporting period", concurrent with submission of the first report; and
- (c) File each subsequent report with us within 30 days of the end of each subsequent "reporting period" and at expiration.

- (2) Reporting Period symbol QR (Quarterly) is shown in the Declarations and the inception date of the policy falls in March, June, September or December, you must:
 - (a) File the first report with us within 60 days of the end of the first "reporting period"; and
 - (b) File each subsequent report with us within 30 days of the end of each subsequent "reporting period" and at expiration.
- (3) Reporting Period symbol QR (Quarterly) is shown in the Declarations and the inception date of the policy does **not** fall in March, June, September or December, you must file a report with us within 30 days of the end of each "reporting period" and at expiration.
- (4) Reporting Period symbol PR (Policy Year) is shown in the Declarations, you must file a report with us within 30 days of the end of each "reporting period" and at expiration.

d. You may not correct inaccurate reports after loss or damage.

2. Failure To Submit Reports

If at the time of loss or damage you have failed to submit:

- a. The first required report of your "gross receipts", we will not pay more than 75% of the amount we would otherwise have paid.
- b. Any required report of your "gross receipts" after the first required report, we will not pay more for loss or damage than the amount we would have paid based on the gross receipts you last reported.

3. Reporting Less Than The Total Amount Required

If your last report before any loss is for less than the total amount required to be reported, we will pay only that portion of the loss that the amounts you reported bear to the actual total amount as of the last report.

B. Premium Adjustment

For Covered Property to which this endorsement applies:

- 1. The premium charged at the inception of each policy year is a deposit premium. Additional premiums are due as deposit premiums are exhausted. We will determine the final premium for this insurance after the policy year, or expiration of this policy, based on your total reports of "gross receipts".

- 2. Based on the difference between the advance premium and the final premium, for each policy year, we will:
 - a. Charge additional premium; or
 - b. Return excess premium.

C. Definitions

- 1. "Gross Receipts" means:

a. Bailees Customers Coverage Form

The total amount of receipts that you are entitled to for the repairing, renovating, dyeing, cleaning, laundering, pressing and transporting of Covered Property, regardless of whether you or another carrier originated the transportation.

b. Motor Truck Cargo Carriers Coverage Form

The total amount of receipts that you are entitled to for the packing, loading, unloading and transporting of Covered Property, regardless of whether you or another carrier originated the transportation.

c. Riggers Liability Coverage Form

The total amount of receipts that you are entitled to for your handling of Covered Property as a "rigging" contractor.

d. Warehouse Operators Legal Liability Coverage Form

The total amount of receipts that you are entitled to for the packing, loading, unloading and transporting of Covered Property, regardless of whether you or another carrier originated the transportation.

- 2. "Reporting Period" means the period of time for which new reports of your "gross receipts" are due, as shown by a symbol in the Declarations. If the symbol is:

- a. DR (Daily), reports must show the "gross receipts" for each day; but the "reporting period" ends on the last day of the month.
- b. WR (Weekly), reports must show the "gross receipts" for each week; but the "reporting period" ends on the last day of the month.
- c. MR (Monthly), reports must show the "gross receipts" for each month; and the "reporting period" ends on the last day of each month.
- d. QR (Quarterly), reports must show the "gross receipts" for each month; but the "reporting period" ends on the last day of:

(1) March;

(2) June;

- (3) September; and
- (4) December.
- e. PR (Policy Year), reports must show the "gross receipts" as of the last day of each month; but the "reporting period" ends on the policy anniversary date.

INSTALLATION DECLARATIONS

COMPANY NAME AREA	PRODUCER NAME AREA
--------------------------	---------------------------

Covered Property Being Installed At:
Consisting Principally Of:

LIMITS OF INSURANCE		
While At Any One Job Site; and	\$	
At Any Location Other Than A Job Site	\$	
Property In Transit	\$	
Optional Coverages:		
Earthquake	Soft Costs	Water Damage
\$	\$	\$
Fungi, Wet Rot And Dry Rot		
Revised Limit: \$		
Business Income/Extra Expense – Revised Number Of Days:		
Separate Locations Option:		
<input type="checkbox"/> Yes <input type="checkbox"/> No		
If Yes, describe the separate locations:		
All Covered Property In Any One Occurrence: \$		

Coinsurance:	%
---------------------	---

Deductible			
Earthquake	Soft Costs	Water Damage	All Other Losses
	\$	\$	\$

Rates And Premiums – Nonreporting
Basic Premium: \$

Rates And Premiums – Reporting		
Deposit Premium	Minimum Premium	Rates Per \$100
\$	\$	\$
Reporting Period	Premium Adjustment Period	Premium Base

Special Provisions (if any):

INSTALLATION COVERAGE FORM

Various provisions in this policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is and is not covered.

Throughout this policy the words "you" and "your" refer to the Named Insured shown in the Declarations. The words "we", "us" and "our" refer to the Company providing this insurance.

Other words and phrases that appear in quotation marks have special meaning. Refer to Section F. Definitions.

A. Coverage

We will pay for direct physical loss of or damage to Covered Property from any of the Covered Causes of Loss.

1. Covered Property

Covered Property, as used in this coverage form, means property situated as specified in the Declarations for installation at any described premises.

2. Property Not Covered

Covered Property does not include:

- a. Property on your premises unless intended to be installed at any described job site;
- b. Plans, blueprints;
- c. Accounts, bills, currency, deeds, evidences of debt, money, notes, securities, stamps, letters of credit;
- d. Property that has been sold under a deferred payment sales agreement after installation is complete;
- e. Tools and equipment owned by you or any subcontractor;
- f. Contraband, or property in the course of illegal transportation or trade;
- g. Property which is accepted by the purchaser; or
- h. Property in which your interest has ceased.

3. Covered Causes Of Loss

Covered Causes of Loss means Risks Of Direct Physical Loss Or Damage to Covered Property except those causes of loss listed in the Exclusions.

4. Additional Coverages

a. Debris Removal

- (1) We will pay your expenses to remove debris of Covered Property caused by or resulting from a Covered Cause of Loss that occurs during the policy period. The expenses will be paid only if they are reported to us in writing within 180 days of the date of direct physical loss or damage.
- (2) The most we will pay under this Additional Coverage is the lesser of 25% of:
 - (a) The amount we pay for the direct physical loss or damage to Covered Property; plus the deductible in this policy applicable to that loss or damage; or
 - (b) The applicable Limit of Insurance for Covered Property:
 - (i) At the job site;
 - (ii) At a location other than the job site; or
 - (iii) In transit;where the loss occurs, plus the deductible in this policy applicable to that loss or damage.But this limitation does not apply to any additional debris removal limit provided in the Limits Of Insurance Section.
- (3) This Additional Coverage does not apply to costs to:
 - (a) Extract "pollutants" from land or water; or
 - (b) Remove, restore or replace polluted land or water.

b. Pollutant Cleanup And Removal

We will pay your expense to extract "pollutants" from land or water at the described premises if the discharge, dispersal, seepage, migration, release or escape of the "pollutants" is caused by or results from a Covered Cause of Loss that occurs during the policy period. The expenses will be paid only if they are reported to us in writing within 180 days of the date on which the Covered Cause of Loss occurs.

This Additional Coverage does not apply to costs to test for, monitor or assess the existence, concentration or effects of "pollutants". But we will pay for testing which is performed in the course of extracting "pollutants" from the land or water.

The most we will pay under this Additional Coverage for each described premises is \$10,000 for the sum of all covered expenses arising out of Covered Causes of Loss occurring during each separate 12-month period of this policy.

c. Preservation Of Property

If it is necessary to move Covered Property from the described premises to preserve it from loss or damage by a Covered Cause of Loss, we will pay for any direct physical loss or damage to that property:

- (1) While it is being moved or while temporarily stored at another location; and
- (2) Only if the loss or damage occurs within 30 days after the property is first moved.

d. Fire Department Service Charge

When the fire department is called to save or protect Covered Property from a Covered Cause of Loss, we will pay up to \$1,000 for your liability for fire department service charges:

- (1) Assumed by contract or agreement prior to loss; or
- (2) Required by local ordinance.

No Deductible applies to this Additional Coverage.

e. Limited Coverage For "Fungi", Wet Rot And Dry Rot

- (1) The coverage described in Paragraphs (2) and (5) only applies when "fungi", or wet or dry rot is the result of one or more of the Covered Causes of Loss, except fire or lightning, that occur during the policy period and only if all reasonable means were used to save and preserve the property from further damage at the time of and after the time of the occurrence.

- (2) We will pay for loss or damage to Covered Property by "fungi", or wet or dry rot. As used in this Limited Coverage, the term loss or damage means:

- (a) Direct physical loss or damage to Covered Property caused by "fungi", or wet or dry rot, including the cost of removal of the "fungi", or wet or dry rot;
- (b) The cost to tear out and replace any part of the building or other property as needed to gain access to the "fungi", or wet or dry rot; and
- (c) The cost of testing performed after removal, repair, replacement or restoration of the damaged property is completed, provided there is a reason to believe that "fungi", or wet or dry rot is present.

- (3) Unless a higher Limit of Insurance for this coverage is shown in the Declarations, the most we will pay is \$15,000 for loss or damage to Covered Property. Regardless of the number of claims, this Limit of Insurance is the most we will pay for the total of all loss or damage arising out of all occurrences of Covered Causes of Loss (other than fire or lightning) which take place in a 12-month period (starting with the beginning of the present annual policy period). With respect to a particular occurrence of loss which results in "fungi", or wet or dry rot, we will not pay more than a total of \$15,000 even if the "fungi", or wet or dry rot continues to be present or active, or recurs, in a later policy period.

If the Declarations indicate that the Separate Locations Option applies, then the amount of coverage (\$15,000, unless a higher amount is shown in the Declarations) is made applicable to separate locations as described in the Declarations. For each location so described, the amount of coverage is an annual aggregate limit, subject to the terms set forth above in this Paragraph (3).

- (4) The coverage provided under this Limited Coverage does not increase the applicable Limit of Insurance on any Covered Property. If a particular occurrence results in loss or damage by "fungi", or wet or dry rot, and other loss or damage, we will not pay more, for the total of all loss or damage, than the applicable Limit of Insurance on the affected Covered Property.

If there is covered loss or damage to Covered Property, not caused by "fungi", or wet or dry rot, loss payment will not be limited by the terms of this Limited Coverage, except to the extent that "fungi", or wet or dry rot causes an increase in the loss. Any such increase in the loss will be subject to the terms of this Limited Coverage.

- (5) The following, (5)(a) or (5)(b), applies only if Business Income and/or Extra Expense Coverage applies and only if the suspension of "operations" satisfies all terms and conditions of the applicable Business Income and/or Extra Expense Coverage Form.
- (a) If the loss which resulted in "fungi", or wet or dry rot does not in itself necessitate a suspension of "operations" but such suspension is necessary due to loss or damage to property caused by "fungi", or wet or dry rot, then our payment under Business Income and/or Extra Expense is limited to the amount of loss and/or expense sustained in a period of not more than 30 days, or the number of days shown in the Declarations. The days need not be consecutive.
- (b) If a covered suspension of "operations" was caused by loss or damage other than "fungi", or wet or dry rot but remediation of "fungi", or wet or dry rot prolongs the "period of restoration", we will pay for loss and/or expense sustained during the delay (regardless of when such a delay occurs during the "period of restoration"), but such coverage is limited to 30 days, or the number of days shown in the Declarations. The days need not be consecutive.

5. Coverage Options

a. Earthquake

If a Limit of Insurance for Earthquake is shown in the Declarations, the Earthquake Exclusion in the Exclusions Section is deleted. All earthquake shocks that occur within a 168-hour period will constitute a single earthquake occurrence. The expiration of this insurance will not reduce the 168-hour period.

This Coverage Option is included within the Limits of Insurance applicable to the Covered Property at the premises where the loss occurred.

b. Water Damage

If a Limit of Insurance for Water Damage is shown in the Declarations, the Water Exclusion in the Exclusions Section is deleted.

This Coverage Option is included within the Limits of Insurance applicable to the Covered Property at the premises where the loss occurred.

B. Exclusions

1. We will not pay for loss or damage caused directly or indirectly by any of the following. Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss or damage.

a. Ordinance Or Law

- (1) The enforcement of any ordinance or law:
- (a) Regulating the construction, use or repair of any property; or
 - (b) Requiring the tearing down of any property, including the cost of removing its debris.
- (2) This exclusion applies whether the loss or damage results from:
- (a) An ordinance or law that is enforced even if the property has not been damaged; or
 - (b) The increased costs incurred to comply with an ordinance or law in the course of construction, repair, renovation, remodeling or demolition of property, or removal of its debris, following a physical loss or damage to that property.

b. Earthquake

But if earthquake, as described above, results in fire, explosion or theft, we will pay for the direct loss or damage caused by that fire, explosion or theft if these causes of loss would be covered under this coverage form.

c. Governmental Action

Seizure or destruction of property by order of governmental authority.

But we will pay for loss or damage caused by or resulting from acts of destruction ordered by governmental authority and taken at the time of a fire to prevent its spread if the fire would be covered under this coverage form.

d. Nuclear Hazard

- (1) Any weapon employing atomic fission or fusion; or
- (2) Nuclear reaction or radiation, or radioactive contamination from any other cause. But if nuclear reaction or radiation, or radioactive contamination results in fire, we will pay for the direct loss or damage caused by that fire if the fire would be covered under this coverage form.

e. War And Military Action

- (1) War, including undeclared or civil war;
- (2) Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or
- (3) Insurrection, rebellion, revolution, usurped power or action taken by governmental authority in hindering or defending against any of these.

f. Water

- (1) 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); or
- (2) Waterborne material carried or otherwise moved by any of the water referred to in Paragraph (1).

This exclusion applies regardless of whether any of the above, in Paragraphs (1) and (2), is caused by an act of nature or is otherwise caused. An example of a situation to which this exclusion applies is the situation where a dam, levee, seawall or other boundary or containment system fails in whole or in part, for any reason, to contain the water.

But if any of the above, in Paragraphs (1) and (2), results in fire, explosion or theft, we will pay for the direct loss or damage caused by that fire, explosion or theft if these causes of loss would be covered under this coverage form.

g. Fungi, Wet Rot And Dry Rot

Presence, growth, proliferation, spread or any activity of "fungi", or wet or dry rot.

But if "fungi", or wet or dry rot results in a Covered Cause of Loss, we will pay for the loss or damage caused by that Covered Cause of Loss.

This exclusion does not apply:

- (1) When "fungi", or wet or dry rot results from fire or lightning; or
- (2) To the extent that coverage is provided in the Additional Coverage – Limited Coverage For "Fungi", Wet Rot And Dry Rot with respect to loss or damage by a cause of loss other than fire or lightning.

h. Virus, Bacterium Or Other Microorganism

Any virus, bacterium or other microorganism that induces or is capable of inducing physical distress, illness or disease.

However, this exclusion does not apply to loss or damage caused by or resulting from "fungi", wet rot or dry rot. Such loss or damage is addressed in the previous exclusion.

The terms of this exclusion, or the inapplicability of this exclusion to a particular loss, does not serve to create coverage for any loss that would otherwise be excluded under this Coverage Part.

This exclusion applies to all coverage under all forms and endorsements that comprise this Coverage Part, including but not limited to forms or endorsements that cover business income, extra expense or action of civil authority.

Exclusions **B.1.a.** through **B.1.h.** apply whether or not the loss event results in widespread damage or affects a substantial area.

2. We will not pay for loss or damage caused by or resulting from any of the following:

- a. Delay, loss of use, loss of market or any other consequential loss.
- b. Unexplained disappearance.
- c. Shortage found upon taking inventory.
- d. Dishonest or criminal act committed by:
 - (1) You, any of your partners, employees, directors, trustees, or authorized representatives;
 - (2) A manager or a member if you are a limited liability company;
 - (3) Anyone else with an interest in the property, or their employees or authorized representatives; or
 - (4) Anyone else to whom the property is entrusted for any purpose.

This exclusion applies whether or not such persons are acting alone or in collusion with other persons or such acts occur during the hours of employment.

This exclusion does not apply to Covered Property that is entrusted to others who are carriers for hire or to acts of destruction by your employees. But theft by employees is not covered.

- e. Artificially generated electrical current, including electric arcing, that disturbs electrical devices, appliances or wires.

But if artificially generated electrical current results in fire, we will pay for the direct loss or damage caused by that fire if the fire would be covered under this coverage form.
- f. Unauthorized instructions to transfer property to any person or to any place.
- g. Neglect of an insured to use all reasonable means to save and preserve property from further damage at and after the time of loss.

3. We will not pay for loss or damage caused by or resulting from any of the following. But if loss or damage by a Covered Cause of Loss results, we will pay for the loss or damage caused by that Covered Cause of Loss.

- a. Wear and tear, depreciation.
- b. Any quality in the property that causes it to damage or destroy itself, hidden or latent defect, gradual deterioration.
- c. Mechanical breakdown.
- d. Insects, vermin or rodents.
- e. Rust or other corrosion, dampness, extremes of temperature.

C. Limits Of Insurance

The most we will pay for loss or damage in any one occurrence is the applicable Limit of Insurance shown in the Declarations.

Payments under the following Additional Coverages will not increase the applicable Limit of Insurance:

- 1. Preservation Of Property; or
- 2. Debris Removal. But if:
 - a. The sum of direct physical loss or damage and debris removal expense exceeds the Limit of Insurance; or
 - b. The debris removal expense exceeds the amount payable under the 25% limitation in the Debris Removal Additional Coverage;we will pay up to an additional \$10,000 in any one occurrence under the Debris Removal Additional Coverage.

Payments under the other Additional Coverages are in addition to the Limit of Insurance.

D. Deductible

We will not pay for loss or damage in any one occurrence until the amount of the adjusted loss or damage before applying the applicable Limit of Insurance exceeds the Deductible shown in the Declarations. We will then pay the amount of the adjusted loss or damage in excess of the Deductible, up to the applicable Limit of Insurance.

E. Additional Conditions

1. The **Valuation** General Condition in the Commercial Inland Marine Conditions is replaced by the following:

The value of property will be the lesser of the following amounts:

- a. The cost of reasonably restoring that property to its condition immediately before the loss; or
- b. The cost of replacing that property with substantially identical property.

In the event of loss or damage, the value of the property will be determined as of the time of loss or damage.

2. The following conditions apply in addition to the Commercial Inland Marine Conditions and the Common Policy Conditions:

a. Coverage Territory

- (1) We cover property wherever located within:
 - (a) The United States of America (including its territories and possessions);

(b) Puerto Rico; and

(c) Canada.

- (2) We also cover property being shipped by air within and between points in Paragraph (1).

b. Coinsurance

If a Coinsurance percentage is shown in the Declarations, the following condition applies:

We will not pay the full amount of any loss or damage if the value of the Covered Property at the time and location of the loss or damage times the Coinsurance percentage shown in the Declarations is greater than the Limit of Insurance for all Covered Property at that location.

Instead, we will determine the most we will pay using the following steps:

- (1) Multiply the value of the Covered Property at the time and location of the loss or damage by the Coinsurance percentage;
- (2) Divide the Limit of Insurance for the Covered Property at the location by the figure determined in Step (1);

- (3) Multiply the total amount of loss or damage at the location, before the application of any deductible, by the figure determined in Step (2); and

- (4) Subtract the deductible from the figure determined in Step (3).

We will pay the amount determined in Step (4) or the applicable limit of insurance, whichever is less. For the remainder, you will either have to rely on other insurance or absorb the loss yourself.

F. Definitions

1. "Fungi" means any type or form of fungus, including mold or mildew and any mycotoxins, spores, scents or by-products produced or released by fungi.
2. "Pollutants" means any solid, liquid, gaseous, or thermal irritant or contaminant including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. Waste includes material to be recycled, reconditioned or reclaimed.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

PERSONAL PORTABLE COMPUTERS

This endorsement modifies insurance provided under the following:

COMPUTER SYSTEMS COVERAGE FORM

SCHEDULE*

<p>1. Limits Of Insurance</p> <p>a. \$ _____ Each Portable Personal Computer</p> <p>b. \$ _____ Any One Loss</p> <p>2. Deductible applicable to this endorsement \$ _____</p>
<p>* Information required to complete this Schedule, if not shown on this endorsement, will be shown in the Declarations.</p>

PROVISIONS

Section **A. Coverage** is amended as follows:

The following is added to Paragraph **A.1. Covered Property**:

c. Personal Portable Computer

(1) Portable personal computers, known as laptops or notebooks, and including "data" and "media"; and

(2) Related auxiliary equipment;

that you own or is in your care, custody or control and subject to the Limits of Insurance and Deductible shown in the Schedule.

Paragraph **A.2.c.** is deleted.

With respect to coverage provided by this endorsement, Section **E. Additional Conditions** is amended as follows:

1. We cover the property described in Paragraph **A.1.c.**, wherever located.
2. The Coinsurance Additional Condition does not apply to this endorsement.

SERFF Tracking Number: *REGU-125989019*

State: *Arkansas*

Filing Company: *SPARTA Insurance Company*

State Tracking Number: *EFT \$50*

Company Tracking Number: *SPARTA-IM-IH-09*

TOI: *09.0 Inland Marine*

Sub-TOI: *09.0005 Other Commercial Inland Marine*

Product Name: *Commercial Inland Marine Form Filing*

Project Name/Number: */*

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: REGU-125989019

State: Arkansas

Filing Company: SPARTA Insurance Company

State Tracking Number: EFT \$50

Company Tracking Number: SPARTA-IM-IH-09

TOI: 09.0 Inland Marine

Sub-TOI: 09.0005 Other Commercial Inland Marine

Product Name: Commercial Inland Marine Form Filing

Project Name/Number: /

Supporting Document Schedules

Satisfied -Name: Uniform Transmittal Document-
Property & Casualty

Review Status:

Approved

01/15/2009

Comments:

Attachments:

AR - NAIC 1.pdf

AR - NAIC 2.pdf

AR - NAIC 3.pdf

Satisfied -Name: Filing Authorization

Review Status:

Approved

01/15/2009

Comments:

Attachment:

SPARTA Filing Authorization Letter.pdf

SERFF Tracking Number: *REGU-125989019* *State:* *Arkansas*
Filing Company: *SPARTA Insurance Company* *State Tracking Number:* *EFT \$50*
Company Tracking Number: *SPARTA-IM-IH-09*
TOI: *09.0 Inland Marine* *Sub-TOI:* *09.0005 Other Commercial Inland Marine*
Product Name: *Commercial Inland Marine Form Filing*
Project Name/Number: /

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Filing Company: *SPARTA Insurance Company* *State Tracking Number:* *EFT \$50*
Company Tracking Number: *SPARTA-IM-IH-09*
TOI: *09.0 Inland Marine* *Sub-TOI:* *09.0005 Other Commercial Inland Marine*
Product Name: *Commercial Inland Marine Form Filing*
Project Name/Number: /

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Filing Company: *SPARTA Insurance Company* *State Tracking Number:* *EFT \$50*
Company Tracking Number: *SPARTA-IM-IH-09*
TOI: *09.0 Inland Marine* *Sub-TOI:* *09.0005 Other Commercial Inland Marine*
Product Name: *Commercial Inland Marine Form Filing*
Project Name/Number: /

Attachment "AR - NAIC 3.pdf" could not be reproduced here for the following reason: trailer not found.



LETTER OF FILING AUTHORIZATION

This letter will certify that Insurance Regulatory Consultants, LLC (IRC) has given full authorization to submit filings on behalf of **SPARTA Insurance Company**. This authorization extends to all correspondence regarding the filings.

Brian P. Mulroy
Name

January 1, 2009
Date

EVP & CUO
Title

SPARTA Insurance Company
Company Name

A handwritten signature in black ink, appearing to read "Brian P. Mulroy", is written over a horizontal line.

Signature

(860) 275-6523
Telephone Number

**SPARTA Insurance Company; NAIC #: 000-20613; FEIN#: 04-1027270
Commercial Inland Marine Form Filing
Company Filing Designation Number: SPARTA-IM-IH-09**