

SERFF Tracking Number: GCCW-125417180 State: Arkansas  
First Filing Company: General Casualty Company of Wisconsin, ... State Tracking Number: EFT \$50  
Company Tracking Number: 020108 10488A  
TOI: 09.0 Inland Marine Sub-TOI: 09.0000 Inland Marine Sub-TOI Combinations  
Product Name: Arkansas Commercial Inland Marine Forms 020108 10488A  
Project Name/Number: Arkansas Commercial Inland Marine Forms 020108 10488A/020108 10488A

## Filing at a Glance

Companies: General Casualty Company of Wisconsin, Regent Insurance Company

Product Name: Arkansas Commercial Inland Marine Forms 020108 10488A SERFF Tr Num: GCCW-125417180 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: 020108 10488A

State Status: Fees verified and received

Combinations

Filing Type: Form

Co Status:

Reviewer(s): Betty Montesi, Llyweyia Rawlins, Brittany Yielding

Author: Andrea Burkeland

Disposition Date: 01/31/2008

Date Submitted: 01/08/2008

Disposition Status: Approved

Effective Date Requested (New): 02/01/2008

Effective Date (New): 02/01/2008

Effective Date Requested (Renewal): 04/01/2008

Effective Date (Renewal):

04/01/2008

State Filing Description:

## General Information

Project Name: Arkansas Commercial Inland Marine Forms 020108 10488A

Status of Filing in Domicile: Authorized

Project Number: 020108 10488A

Domicile Status Comments:

Reference Organization: N/A

Reference Number: N/A

Reference Title: N/A

Advisory Org. Circular: N/A

Filing Status Changed: 01/31/2008

State Status Changed: 01/15/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

Dear Commissioner,

Attached is a Forms Filing for Inland Marine forms in our two companies, General Casualty Company of Wisconsin and Regent Insurance Company. We are filing to update our company generated forms, since our filings have not been kept up to date in the past. The attached lists include all previously filed forms with their status – some are being withdrawn

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as out of date, or replaced. We are attaching copies of only those forms shown as "NEW" or "Replacement". We would like this filing to be effective February 1, 2008 for New Business and April 1, 2008 for Renewal business.

Please review the attached lists along with the sample forms. We hope you will be able to approve our filings, but please advise if you have any questions or need any additional information.

Sincerely,

Andrea A. Burkeland  
 Systems Support Specialist

## Company and Contact

### Filing Contact Information

Andrea Burkeland, Rate Development Technician  
 One General Drive  
 Sun Prairie, WI 53596  
 andrea.burkeland@generalcasualty.com  
 (608) 825-5566 [Phone]

### Filing Company Information

General Casualty Company of Wisconsin  
 One General Drive  
 CoCode: 24414  
 Group Code: 796  
 State of Domicile: Wisconsin  
 Company Type: Property & Casualty

Sun Prairie, WI 53596  
 (608) 837-4440 ext. [Phone]  
 Group Name:  
 FEIN Number: 39-0301590  
 State ID Number:

Regent Insurance Company  
 One General Drive  
 CoCode: 24449  
 Group Code: 796  
 State of Domicile: Wisconsin  
 Company Type: Property & Casualty

Sun Prairie, WI 53596  
 (608) 837-4440 ext. [Phone]  
 Group Name:  
 FEIN Number: 39-6062860  
 State ID Number:

## Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
General Casualty Company of Wisconsin	\$50.00	01/08/2008	17390074
Regent Insurance Company	\$0.00	01/08/2008	

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved	Llyweyia Rawlins	01/31/2008	01/31/2008

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## Disposition

Disposition Date: 01/31/2008  
Effective Date (New): 02/01/2008  
Effective Date (Renewal): 04/01/2008  
Status: Approved  
Comment:

Rate data does NOT apply to filing.

### Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing	0.000%
Overall Percentage Rate Impact For This Filing	0.000%
Effect of Rate Filing-Written Premium Change For This Program	\$0
Effect of Rate Filing - Number of Policyholders Affected	0

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Supporting Document	Forms Filing List GCW	Approved	Yes
Supporting Document	Forms Filing List REG	Approved	Yes
Form	Builders' Risk Coverage Form	Approved	Yes
Form	Builders' Risk Declarations-Schedule of Construction Sites	Approved	Yes
Form	Builders' Risk Reporting Endorsement	Approved	Yes
Form	Soft Costs And Rental Income Coverage (Builders' Risk)	Approved	Yes
Form	Cold Storage Plant Coverage Form	Approved	Yes
Form	Cold Storage Locker Plant Reporting Endorsement	Approved	Yes
Form	Scheduled Contractors Equipment Coverage	Approved	Yes
Form	Blanket Contractors Equipment Coverage	Approved	Yes
Form	Contractors Equipment Declarations	Approved	Yes
Form	Schedule of Equipment-Actual Cash Value Valuation Declarations	Approved	Yes
Form	Blanket Contractors Equipment Declarations	Approved	Yes
Form	Well Drillers-Vehicle Coverage For Well Drilling Rigs	Approved	Yes
Form	Exhibition Floater-Owner's Coverage Form	Approved	Yes
Form	Exhibition Floater-Loaned Property Coverage Form	Approved	Yes
Form	Fine Arts Dealer Coverage Form	Approved	Yes
Form	Fine Arts Dealer Declarations	Approved	Yes
Form	Fine Arts Floater Coverage Form	Approved	Yes
Form	Museum Fine Arts Floater Coverage Form	Approved	Yes
Form	Installation Floater Coverage Form	Approved	Yes
Form	Installation Floater Declarations-Schedule of installation Sites	Approved	Yes

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<b>Form</b>	Installment Sales Floater Coverage Form	Approved	Yes
<b>Form</b>	Miscellaneous Property Coverage Form	Approved	Yes
<b>Form</b>	Parcel Post Coverage Form-Open Form	Approved	Yes
<b>Form</b>	Parcel Post Return And/Or Incoming Shipments Clause Endorsement	Approved	Yes
<b>Form</b>	Pattern Floater Coverage Form	Approved	Yes
<b>Form</b>	Salespersons Samples Floater Coverage Form	Approved	Yes
<b>Form</b>	Special Dealers Floater Coverage Form	Approved	Yes
<b>Form</b>	Blanket Tool Floater Coverage	Approved	Yes
<b>Form</b>	Tool Floater Declarations	Approved	Yes
<b>Form</b>	Warehouseman's Legal Liability Coverage Form	Approved	Yes
<b>Form</b>	Commercial Inland Marine Policy Jacket	Approved	Yes
<b>Form</b>	Schedule of Equipment-Replacement Cost Valuation Declarations Page 1 (Contractors Equipment)	Approved	Yes
<b>Form</b>	Schedule of Equipment-Replacement Cost Valuation Declarations Page 2 (Contractors Equipment)	Approved	Yes
<b>Form</b>	Theft Exclusion (Contractors Equipment)	Approved	Yes
<b>Form</b>	Vandalism Exclusion (Contractors Equipment)	Approved	Yes
<b>Form</b>	Boom Restriction (Contractors Equipment)	Approved	Yes
<b>Form</b>	Waterborne Coverage (Contractors Equipment)	Approved	Yes
<b>Form</b>	Property Loaned to Others (Contractors Equipment)	Approved	Yes
<b>Form</b>	Property Leased to Others (Contractors Equipment)	Approved	Yes
<b>Form</b>	Coinsurance Waiver	Approved	Yes
<b>Form</b>	Loss of Income (Contractors Equipment)	Approved	Yes
<b>Form</b>	Excessive Load Capacity Coverage (Contractors Equipment)	Approved	Yes



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 Project Name/Number: Arkansas Commercial Inland Marine Forms 020108 10488A/020108 10488A

## Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Builders' Risk Coverage Form	CM 70 60	05 00	Policy/Coverage Form Replaced	Replaced Form #:0.00 CM 70 60 07 86 Previous Filing #:		CM 70 60 05 00.pdf
Approved	Builders' Risk Declarations-Schedule of Construction Sites	CM 70 61	05 00	Declaration s/Schedule Replaced	Replaced Form #:0.00 CM 70 61 07 86 Previous Filing #:		CM 70 61 05 00.pdf
Approved	Builders' Risk Reporting Endorsement	CM 70 70	05 00	Endorsement/Amendment/Conditions Replaced	Replaced Form #:0.00 CM 70 70 05 00 Previous Filing #:		CM 70 70 05 00.pdf
Approved	Soft Costs And Rental Income Coverage (Builders' Risk)	CM 70 71	05 00	Endorsement/Amendment/Conditions Replaced	Replaced Form #:0.00 CM 70 71 07 86 Previous Filing #:		CM 70 71 05 00.pdf
Approved	Cold Storage Plant Coverage Form	CM 71 20	06 01	Policy/Coverage Form Replaced	Replaced Form #:0.00 CM 71 20 07 86 Previous Filing #:		CM 71 20 06 01.pdf
Approved	Cold Storage Locker Plant Reporting Endorsement	CM 71 30	06 01	Endorsement/Amendment/Conditions Replaced	Replaced Form #:0.00 CM 71 30 06 01 Previous Filing #:		CM 71 30 06 01.pdf
Approved	Scheduled Contractors Equipment Coverage	CM 71 50	05 00	Policy/Coverage Form Replaced	Replaced Form #:0.00 CM 71 50 07 86 Previous Filing #:		CM 71 50 05 00.pdf
Approved	Blanket Contractors Equipment Coverage	CM 71 52	05 00	Policy/Coverage Form Replaced	Replaced Form #:0.00 CM 71 52 05 00, CM 71 51 07 86 Previous Filing #:		CM 71 52 05 00.pdf
Approved	Contractors Equipment	CM 71 53	05 00	Declaration s/Schedule Replaced	Replaced Form #:0.00 CM 71 53 07 86		CM 71 53 05 00.pdf

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 Product Name: Arkansas Commercial Inland Marine Forms 020108 10488A  
 Project Name/Number: Arkansas Commercial Inland Marine Forms 020108 10488A/020108 10488A

	Declarations			Previous Filing #:	
Approved	Schedule of Equipment-Actual Cash Value Valuation Declarations	CM 71 54 05 00	Declaration Replaced s/Schedule	Replaced Form #:0.00 CM 71 54 07 86 Previous Filing #:	CM 71 54 05 00.pdf
Approved	Blanket Contractors Equipment Declarations	CM 71 55 05 00	Declaration Replaced s/Schedule	Replaced Form #:0.00 CM 71 55 07 86 Previous Filing #:	CM 71 55 05 00.pdf
Approved	Well Drillers-Vehicle Coverage For Well Drilling Rigs	CM 71 64 05 00	Policy/Coverage Replaced Form	Replaced Form #:0.00 CM 71 64 03 88 Previous Filing #:	CM 71 64 05 00.pdf
Approved	Exhibition Floater-Owner's Coverage Form	CM 72 70 06 01	Policy/Coverage Replaced Form	Replaced Form #:0.00 CM 72 70 07 86 Previous Filing #:	CM 72 70 06 01.pdf
Approved	Exhibition Floater-Loaned Property Coverage Form	CM 72 71 06 01	Policy/Coverage Replaced Form	Replaced Form #:0.00 CM 72 71 07 86 Previous Filing #:	CM 72 71 06 01.pdf
Approved	Fine Arts Dealer Coverage Form	CM 73 00 06 01	Policy/Coverage Replaced Form	Replaced Form #:0.00 CM 73 00 07 86 Previous Filing #:	CM 73 00 06 01.pdf
Approved	Fine Arts Dealer Declarations	CM 73 01 06 01	Declaration Replaced s/Schedule	Replaced Form #:0.00 Previous Filing #:	CM 73 01 06 01.pdf
Approved	Fine Arts Floater Coverage Form	CM 74 50 06 01	Policy/Coverage Replaced Form	Replaced Form #:0.00 CM 74 50 07 86 Previous Filing #:	CM 74 50 06 01.pdf
Approved	Museum Fine Arts Floater Coverage Form	CM 75 10 06 01	Policy/Coverage Replaced Form	Replaced Form #:0.00 CM 75 10 07 86 Previous Filing #:	CM 75 10 06 01.pdf
Approved	Installation Floater Coverage Form	CM 73 30 05 00	Policy/Coverage Replaced Form	Replaced Form #:0.00 CM 73 30 07 86 Previous Filing #:	CM 73 30 05 00.pdf
Approved	Installation Floater	CM 73 32 05 00	Declaration Replaced s/Schedule	Replaced Form #:0.00 CM 73 32 07 86	CM 73 32 05 00.pdf

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 Product Name: Arkansas Commercial Inland Marine Forms 020108 10488A  
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Declarations- Schedule of installation Sites			Previous Filing #:		
Approved	Installment Sales Floater Coverage Form	CM 73 60 06 01	Policy/Cove rage Form	Replaced Form #:0.00 CM 73 60 Previous Filing #:	CM 73 60 06 01.pdf
Approved	Miscellaneous Property Coverage Form	CM 74 20 06 01	Policy/Cove rage Form	Replaced Form #:0.00 CM 74 20 07 86 Previous Filing #:	CM 74 20 06 01.pdf
Approved	Parcel Post Coverage Form- Open Form	CM 75 70 06 01	Policy/Cove rage Form	Replaced Form #:0.00 CM 75 70 07 86 Previous Filing #:	CM 75 70 06 01.pdf
Approved	Parcel Post Return And/Or Incoming Shipments Clause Endorsement	CM 75 80 06 01	Endorseme nt/Amendm ent/Condi tions	Replaced Form #:0.00 CM 75 80 07 86 Previous Filing #:	CM 75 80 06 01.pdf
Approved	Pattern Floater Coverage Form	CM 76 00 06 01	Policy/Cove rage Form	Replaced Form #:0.00 CM 76 00 07 86 Previous Filing #:	CM 76 00 06 01.pdf
Approved	Salespersons Samples Floater Coverage Form	CM 76 90 06 01	Policy/Cove rage Form	Replaced Form #:0.00 CM 76 90 07 86 Previous Filing #:	CM 76 90 06 01.pdf
Approved	Special Dealers Floater Coverage Form	CM 77 50 06 01	Policy/Cove rage Form	Replaced Form #:0.00 CM 77 50 07 86 Previous Filing #:	CM 77 50 06 01.pdf
Approved	Blanket Tool Floater Coverage	CM 78 10 05 00	Policy/Cove rage Form	Replaced Form #:0.00 CM 78 10 07 86 Previous Filing #:	CM 78 10 05 00.pdf
Approved	Tool Floater Declarations	CM 78 12 05 00	Declaration s/Schedule	Replaced Form #:0.00 CM 78 12 07 86 Previous Filing #:	CM 78 12 05 00.pdf
Approved	Warehouseman's Legal Liability Coverage Form	CM 78 70 06 01	Policy/Cove rage Form	Replaced Form #:0.00 CM 78 70 07 86 Previous Filing #:	CM 78 70 06 01.pdf
Approved	Commercial Inland Marine	CM 79 20 04 00	Other Replaced	Replaced Form #:0.00 CM 79 20 03 92	CM 79 20 04 00.pdf

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	Policy Jacket			Previous Filing #:	
Approved	Schedule of Equipment-Replacement Cost Valuation Declarations Page 1 (Contractors Equipment)	CM 71 56 05 00	Declaration New s/Schedule	0.00	CM 71 56 05 00 Page 1.pdf
Approved	Schedule of Equipment-Replacement Cost Valuation Declarations Page 2 (Contractors Equipment)	CM 71 56 05 00	Declaration New s/Schedule	0.00	CM 71 56 05 00 Page 2.pdf
Approved	Theft Exclusion (Contractors Equipment)	CM 71 70 05 00	Endorseme New nt/Amendm ent/Condi tions	0.00	CM 71 70 05 00.pdf
Approved	Vandalism Exclusion (Contractors Equipment)	CM 71 71 05 00	Endorseme New nt/Amendm ent/Condi tions	0.00	CM 71 71 05 00.pdf
Approved	Boom Restriction (Contractors Equipment)	CM 71 72 05 00	Endorseme New nt/Amendm ent/Condi tions	0.00	CM 71 72 05 00.pdf
Approved	Waterborne Coverage (Contractors Equipment)	CM 71 73 05 00	Endorseme New nt/Amendm ent/Condi tions	0.00	CM 71 73 05 00.pdf
Approved	Property Loaned to Others (Contractors Equipment)	CM 71 74 05 00	Endorseme New nt/Amendm ent/Condi tions	0.00	CM 71 74 05 00.pdf
Approved	Property Leased	CM 71 75 05 00	Endorseme New	0.00	CM 71 75 05

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	to Others (Contractors Equipment)		nt/Amendm ent/Condi ons		00.pdf
Approved	Coinsurance Waiver	CM 71 76 05 00	Endorseme New nt/Amendm ent/Condi ons	0.00	CM 71 76 05 00.pdf
Approved	Loss of Income (Contractors Equipment)	CM 71 77 05 00	Endorseme New nt/Amendm ent/Condi ons	0.00	CM 71 77 05 00.pdf
Approved	Excessive Load Capacity Coverage (Contractors Equipment)	CM 71 78 05 00	Endorseme New nt/Amendm ent/Condi ons	0.00	CM 71 78 05 00.pdf
Approved	Well Drillers Underground Equipment Coverage	CM 70 86 04 05	Endorseme New nt/Amendm ent/Condi ons	0.00	CM 70 86 04 05.pdf
Approved	Installation Floater Reporting Endorsement	CM 73 33 05 00	Endorseme New nt/Amendm ent/Condi ons	0.00	CM 73 33 05 00.pdf
Approved	Inland Marine Coverage Part Declarations	CM 79 17 02 96	Declaration New s/Schedule	0.00	CM 79 17 02 96.pdf
Approved	Annual Premium Adjustment Endorsement (Contractors Equipment)	CM 71 60 07 86	Endorseme Withdrawn nt/Amendm ent/Condi ons	Replaced Form #:0.00 Previous Filing #:	
Approved	Replacement Cost Endorsement (Contractors Equipment)	CM 71 61 07 86	Endorseme Withdrawn nt/Amendm ent/Condi ons	Replaced Form #:0.00 Previous Filing #:	
Approved	Contractors	CM 71 62 07 86	Endorseme Withdrawn	Replaced Form #:0.00	

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	Additional		nt/Amendm	
	Protection		ent/Condi	Previous Filing #:
	Endorsement		ons	
Approved	Well Drillers	CM 71 63 03 87	Endorseme Withdrawn	Replaced Form #:0.00
	Equipment		nt/Amendm	
	Recovery		ent/Condi	Previous Filing #:
	Expense		ons	
	Endorsement			



## BUILDERS RISK COVERAGE FORM

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

Throughout this Coverage Part the words "you" and "your" refer to the Named Insured shown in the Declarations, and any other person or organization qualifying as a Named Insured under this Coverage Part. 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 loss 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 building or structure described in the Declarations while in the course of construction, erection or fabrication, including:

- a. Materials, supplies, machinery, equipment and fixtures which will become a permanent part of the building or structure;
- b. Foundations, underground pipes, drains and pilings;
- c. The cost of excavation, grading or filling;
- d. Temporary structures built or assembled on site, including cribbing, scaffolding and construction forms;
- e. If included in the limit of insurance, sidewalks, curbs, driveways, parking lots, signs and lights; and
- f. Similar property of others while in your care, custody and control.

Covered Property also includes labor costs necessary to restore lost or damaged Covered Property to its condition prior to the loss or damage.

#### 2. Property Not Covered

Covered Property does not include:

- a. Aircraft or watercraft;
- b. Automobiles, trucks, trailers, or any other vehicle whether or not it needs to be licensed;
- c. Contraband, or property in the course of illegal transportation or trade;
- d. Existing building or structures to which additions, alterations, improvements or repairs are being made;
- e. Land, land value and land restorations;
- f. Landscaping including trees, shrubs, plants or lawns, except as provided in the **Coverage Extensions**;
- g. Accounts, bills, currency, deeds, securities, money, notes or other evidences of debt;
- h. Drawings, plans, blueprints, designs or specifications;
- i. Property at any premises you own, lease or occupy other than the construction site(s) described in the Declarations, except as provided in the **Additional Coverages**.

#### 3. Covered Causes Of Loss

Covered Causes of Loss means Risks Of Direct Physical Loss unless the loss or damage is excluded in section B., **EXCLUSIONS**;

#### 4. Additional Coverages

Payment under the following Additional Coverages will not increase the applicable limit of insurance unless otherwise indicated.

##### a. Collapse

We will pay for direct physical loss or damage to Covered Property, caused by collapse of a building or any part of a building insured under this policy, if the collapse is caused by one or more of the following:

- (1) The "specified causes of loss" or breakage of building glass, all only as insured against in this policy;

- (2) Hidden decay;
- (3) Hidden insect or vermin damage;
- (4) Weight of people or personal property;
- (5) Weight of rain that collects on a roof;
- (6) Use of defective material or methods in construction, remodeling or renovation if the collapse occurs during the course of the construction, remodeling or renovation.

Collapse does not include settling Cracking, shrinkage, bulging or expansion.

**b. Debris Removal**

- (1) We will pay your expense 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 earlier of:
  - (a) The date of direct physical loss or damage; or
  - (b) The end of the policy period.
- (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 of 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 Paragraph (4) below.
- (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.
- (4) 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% Debris Removal Coverage limitation in Paragraph (2) above;

we will pay up to an additional \$10,000 (or any larger additional limit shown in the Declarations) for each location in any one occurrence under the Debris Removal Additional Coverage.

**c. Preservation of Property**

If it is necessary to move Covered Property from the construction site location described in the Declarations 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 it is temporarily stored at another location; and
- (2) Only if the loss or damage occurs within 30 days after the property is first moved.

**d. Storage Locations**

If a limit of insurance is designated in the Declarations for Storage Locations, we will pay for loss or damage resulting from a Covered Cause of Loss to Covered Property while stored at any location other than the construction site.

**e. Transit**

If a limit of insurance is designated in the Declarations for Transit, we will pay for loss or damage resulting from a Covered Cause of Loss to Covered Property while in transit to the construction site.

**f. 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 \$2,500 for your liability for fire department service charges:

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

No Deductible applies to this Additional Coverage.

The limit provided by this Additional Coverage is in addition to the Limits of Insurance shown in the Declarations.

**g. Pollutant Clean Up 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.

The most we will pay for each location 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 provided by this Additional Coverage is in addition to the Limits of Insurance shown in the Declarations.

**5. Coverage Extensions**

The following Coverage Extensions are in addition to Limits of Insurance shown in the Declarations.

**a. Valuable Papers and Records**

We will pay up to \$10,000 for loss or damage to "valuable papers and records" that you own, or that are in your care, custody or control caused by or resulting from a Covered Cause of Loss at a location described in the Declarations. This Coverage Extension includes the cost to research lost information on "valuable papers and records" for which duplicates do not exist.

**b. Sod, Trees, Shrubs and Plants**

You may extend the insurance provided by this Coverage Form to apply to loss or damage or damage to sod, trees, shrubs and plants outside of buildings on the described premises if the loss or damage is caused by or results from any of the following causes of loss:

- (1) Fire;
- (2) Lightning;
- (3) Explosion;
- (4) Riot or Civil Commotion; or
- (5) Aircraft.

The most we will pay for loss or damage under this extension is \$5,000 but not more than \$250 for any one tree, shrub or plant. These limits apply to any one occurrence, regardless of the types or number of items lost or damaged in that occurrence.

**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**

The enforcement of any ordinance or law:

- (1) Regulating the construction, use or repair of any property; or
- (2) Requiring the tearing down of any property, including the cost of removing its debris.

**b. Earth Movement**

- (1) Any earth movement (other than sinkhole collapse), such as an earthquake, landslide, mine subsidence or earth sinking, rising or shifting. But if earth movement results in fire or explosion, we will pay for the loss or damage caused by that fire or explosion.
- (2) Volcanic eruption, explosion or effusion. But if volcanic eruption, explosion or effusion results in fire, building glass breakage or volcanic action, we will pay for the loss or damage caused by that fire, building glass breakage or volcanic action.

Volcanic action means direct loss or damage resulting from the eruption of a volcano when the loss or damage is caused by:

- (a) Airborne volcanic blast or airborne shock waves;
- (b) Ash, dust, or particulate matter; or
- (c) Lava flow.

All volcanic eruptions that occur within any 168-hour period will constitute a single occurrence.

Volcanic action does not include the cost to remove ash, dust or particulate matter that does not cause direct physical loss or damage of Covered Property.

This exclusion does not apply if a limit of insurance for Earthquake is shown on the Declarations.

This exclusion does not apply to property in transit.

**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 policy.

**d. Nuclear Hazard**

Nuclear reaction or radiation, or radioactive contamination, however caused.

But if nuclear reaction or radiation, or radioactive contamination, results in fire, we will pay for the loss or damage caused by that fire.

**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. Flood**

(1) Flood, surface water, waves, tides, tidal waves, overflow of any body of water, or their spray, all whether driven by wind or not;

(2) Mudslide or mudflow.

But if Flood, as described in **B.1.f.(1)** through **B.1.f.(2)**, results in fire, explosion or sprinkler leakage, we will pay for the loss or damage caused by that fire, explosion or sprinkler leakage.

This exclusion does not apply if a limit of insurance for Flood is shown on the Declarations.

This exclusion does not apply to property in transit.

**g. Ground Water**

(1) Water that backs up or overflows from a sewer, drain or sump; or

(2) Water under the ground surface pressing on, or flowing or seeping through:

(a) Foundations, walls, floors or paved surfaces;

(b) Basements, whether paved or not; or

(c) Doors, windows or other openings.

But if Ground Water, as described in **B.1.g.(1)** through **B.1.g.(2)**, results in fire, explosion or sprinkler leakage, we will pay for the loss or damage caused by that fire, explosion or sprinkler leakage.

This exclusion does not apply if a limit of insurance for Ground Water is shown on the Declarations.

This exclusion does not apply to property in transit.

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

a. Unexplained disappearance.

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

b. Shortage found upon taking inventory.

c. (1) Wear and tear;

(2) Rust, corrosion, fungus, decay, deterioration, hidden or latent defect or any quality in property that causes it to damage or destroy itself;

(3) Smog;

- (4) Settling, cracking, shrinking or expansion;
- (5) Nesting or infestation, or discharge or release of waste products or secretions, by insects, birds, rodents or other animals;
- (6) Mechanical breakdown, including rupture or bursting caused by centrifugal force;
- (7) Dampness or dryness of atmosphere; or
- (8) Changes in or extremes of temperature.

But if an excluded cause of loss that is listed in **B.2.c.(1)** through **B.2.c.(8)** results in a "specified cause of loss" or building glass breakage, we will pay for the loss or damage caused by that "specified cause of loss" or building glass breakage.

- d. Rain, snow, sleet, ice, sand or dust to property in the open.
- e. Delay, loss of use or loss of market.
- f. 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 loss or damage caused by fire.

- g. Dishonest or criminal acts by you, anyone else with an interest in the property, or any of your or their partners, employees, directors, trustees, authorized representatives or anyone to whom you entrust the property for any purpose:
  - (1) Acting alone or in collusion with others;
  - (2) Whether or not occurring during the hours of employment.

This exclusion does not apply to acts of destruction by your employees; but theft by employees is not covered.

This exclusion does not apply to carriers for hire.

- h. Voluntary parting with any property by you or anyone else to whom you have entrusted the property if induced to do so by any fraudulent scheme, trick, device or false pretense.

- i. Explosion of steam boilers, steam pipes, steam engines or steam turbines owned or leased by you, or operated under your control. But if explosion of steam boilers, steam pipes, steam engines or steam turbines results in fire or combustion explosion, we will pay for the loss or damage caused by that fire or combustion explosion. We will also pay for loss or damage caused by or resulting from the explosion of gases or fuel within the furnace of any fired vessel or within the flues or passages through which the gases of combustion pass.

- j. Water, other liquids, powder or molten material that leaks or flows from plumbing, heating, air conditioning or other equipment (except fire protective systems) caused by or resulting from freezing, unless:
  - (1) You do your best to maintain heat in the building or structure; or
  - (2) You drain the equipment and shut off the supply if the heat is not maintained.

- (1) You do your best to maintain heat in the building or structure; or
- (2) You drain the equipment and shut off the supply if the heat is not maintained.

- k. Discharge, dispersal, seepage, migration, release or escape of "pollutants" unless the discharge, dispersal, seepage, migration, release or escape is itself caused by any of the "specified causes of loss". But if the discharge, dispersal, seepage, migration, release or escape of "pollutants" results in a "specified cause of loss", we will pay for the loss or damage caused by that "specified cause 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. Weather conditions. But this exclusion only applies if weather conditions contribute in any way with a cause or event excluded in paragraph 1. above to produce the loss or damage.
- b. Acts or decisions, including the failure to act or decide, of any person, group, organization or governmental body.

- c. Faulty, inadequate or defective:
  - (1) Planning, zoning, development, surveying, siting;
  - (2) Design, specifications, workmanship, repair, construction, renovation, remodeling, grading, compaction;
  - (3) Materials used in repair, construction, renovation or remodeling; or
  - (4) Maintenance;
 Of part or all of any property on or off the described premises.

- d. Collapse except as provided in the Collapse Additional Coverage of this Coverage Form.

**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 loss or damage exceeds the deductible shown in the Declarations. We will then pay the amount of the 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. Mortgageholders**

- a. The term mortgageholder includes trustee.
- b. We will pay for covered loss of or damage to buildings or structures to each mortgageholder shown in the Declarations in their order of precedence, as interests may appear.
- c. The mortgageholder has the right to receive loss payment even if the mortgageholder has started foreclosure or similar action on the building or structure.
- d. If we deny your claim because of your acts or because you have failed to comply with the terms of this Coverage Part, the mortgageholder will still have the right to receive loss payment if the mortgageholder:

- (1) Pays any premium due under this Coverage Part at our request if you have failed to do so;
- (2) Submits a signed, sworn proof of loss within 60 days after receiving notice from us of your failure to do so; and
- (3) Has notified us of any change in ownership, occupancy or substantial change in risk known to the mortgageholder.

All of the terms of this Coverage Part will then apply directly to the mortgageholder.

- e. If we pay the mortgageholder for any loss or damage and deny payment to you because of your acts or because you have failed to comply with the terms of this Coverage Part:

- (1) The mortgageholder's rights under the mortgage will be transferred to us to the extent of the amount we pay; and
- (2) The mortgageholder's rights to recover the full amount of the mortgageholder's claim will not be impaired.

At our option, we may pay to the mortgageholder the whole principal on the mortgage plus any accrued interest. In this event, your mortgage and note will be transferred to us and you will pay your remaining mortgage debt to us.

- f. If we cancel this policy, we will give written notice to the mortgageholder at least:
  - (1) 10 days before the effective date of cancellation if we cancel for your nonpayment of premium; or
  - (2) 30 days if we cancel for any other reason.
- g. If we elect not to renew this policy, we will give written notice to the mortgageholder at least 10 days before the expiration date of this policy.

**2. Coverage Territory**

We cover property wherever located within:

- a. The United States of America;

- b. Puerto Rico; and
- c. Canada.

### 3. Coinsurance

We will not pay a greater share of any loss or damage than the proportion that the Limit of Insurance bears to the value on the date of completion of the building described in the Declarations.

### 4. When Coverage Ceases

The insurance provided by this Coverage Form will end when one of the following first occurs:

- a. This policy expires or is cancelled;
- b. The property is accepted by the purchaser;
- c. Your interest in the property ceases;
- d. You abandon the construction with no intention to complete it;
- e. Unless we specify otherwise in writing:
  - (1) 90 days after construction is complete; or
  - (2) 60 days after any building described in the Declarations is:
    - (a) Occupied in whole or in part; or
    - (b) Put to its intended use.

## F. DEFINITIONS

- 1. "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.
- 2. "Specified Causes of Loss" means the following: Fire; lightning; explosion; wind-storm or hail; smoke; aircraft or vehicles; riot or civil commotion; vandalism; leakage from fire extinguishing equipment; sinkhole collapse; volcanic action; falling objects; weight of snow, ice or sleet; water damage.

- a. Sinkhole collapse means the sudden sinking or collapse of land into underground empty spaces created by the action of water on limestone or dolomite. This cause of loss does not include:
  - (1) The cost of filling sinkholes; or
  - (2) Sinking or collapse of land into man-made underground cavities.

- b. Falling objects does not include loss or damage to:
  - (1) Personal property in the open; or
  - (2) The interior of a building or structure, or property inside a building or structure, unless the roof or an outside wall of the building or structure is first damaged by a falling object.

- c. Water damage means accidental discharge or leakage of water or steam as the direct result of the breaking apart or cracking of any part of a system or appliance (other than a sump system including its related equipment and parts) containing water or steam.

- 3. "Valuable papers and records" means inscribed, printed, or written:
  - a. Documents;
  - b. Manuscripts; and
  - c. Records;

including abstracts, books, deeds, drawings, films, maps or mortgages.

- But "valuable papers and records" does not mean:
- a. Money or Securities;
  - b. Converted Data;
  - c. Programs or instructions used in your data processing operations, including the materials on which the data is recorded.

But "valuable papers and records" does not mean:

- a. Money or Securities;
- b. Converted Data;
- c. Programs or instructions used in your data processing operations, including the materials on which the data is recorded.

POLICY NUMBER	POLICY PERIOD	COVERAGE IS PROVIDED IN THE	AGENCY
NAMED INSURED AND ADDRESS		AGENT	

BUILDERS RISK DECLARATIONS  
SCHEDULE OF CONSTRUCTION SITES

LOC. NO.	PREMISES DESCRIPTION	LIMIT OF INSURANCE
		\$
		\$
		\$

OTHER LIMITS OF INSURANCE (APPLICABLE ONLY IF A LIMIT IS SHOWN)

- \$ \_\_\_\_\_ DEBRIS REMOVAL ADDITIONAL LIMIT
- \$ \_\_\_\_\_ STORAGE LOCATIONS
- \$ \_\_\_\_\_ TRANSIT
- \$ \_\_\_\_\_ EARTHQUAKE
- \$ \_\_\_\_\_ FLOOD
- \$ \_\_\_\_\_ GROUND WATER

DEDUCTIBLE

- \$ \_\_\_\_\_ EACH OCCURRENCE
- \$ \_\_\_\_\_ EACH EARTHQUAKE
- \$ \_\_\_\_\_ EACH FLOOD

DEPOSIT PREMIUM: \$ \_\_\_\_\_  
ESTIMATED PREMIUM FOR THIS COVERAGE FORM: \$ \_\_\_\_\_



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

## **BUILDERS RISK REPORTING ENDORSEMENT**

This endorsement modifies insurance provided under the following:

### **BUILDERS RISK COVERAGE FORM**

The reporting option and reporting period selected are indicated by an (X) on the Builders Risk Declarations.

#### **A. COMPLETED VALUE REPORTING**

1. You must:
  - a. Keep an accurate record of all Covered Property at all construction sites as of the last day of each reporting period.
  - b. Submit to us within 30 days following the last day of each reporting period a report showing:
    - (1) The value of all Covered Property upon completion;
    - (2) The location of the Covered Property; and
    - (3) The type of construction.

2. **Full Reporting.** The Coinsurance **ADDITIONAL CONDITION** is replaced by the following:

We will not pay more for any loss than the proportion the value last reported before the loss bears to the estimated value as of the date of completion.

#### **B. VALUE REPORTING**

1. You must:
  - a. Keep an accurate record of the total value of all Covered Property at all construction sites as of the last day of each reporting period.
  - b. Submit to us with 30 days following the last day of each reporting period a report showing the total values determined in **a.** above.

2. **Full Reporting.** The Coinsurance **ADDITIONAL CONDITION** is replaced by the following:

We will not pay more for any loss than the proportion the value last reported before the loss bears to the actual cash value of the Covered Property on the effective date of the report.

**Item C. PREMIUM ADJUSTMENT and Item D. ADDITIONAL REPORTING CONDITIONS apply to both Sections A and B above.**

#### **C. PREMIUM ADJUSTMENT**

1. The premium charged for this coverage is a deposit premium.
2. For each report we will determine the reporting period premium based on the reporting period rate shown on the Builders Risk Declarations.
3. We will apply this reporting period premium against the deposit premium.
4. Once the deposit premium has been fully earned, we will charge you additional premium as determined in **C.2.** above.

#### **D. ADDITIONAL REPORTING CONDITIONS**

1. If, at the time of loss:
  - a. You have failed to file with us reports of value as required, we will not pay more than the value stated in the last report filed before the loss.
  - b. You have not filed any reports, we will not pay more than 90% of the amount we would have otherwise paid.
2. We will not pay more than our Limit of Insurance even if the values reported exceed that limit.

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

## **SOFT COSTS AND RENTAL INCOME COVERAGE**

This endorsement modifies insurance provided under the following:

### **BUILDERS RISK COVERAGE FORM**

This coverage only applies when indicated by an (X) on the Builders Risk Coverage Declarations.

#### **A. COVERAGE**

##### **1. "Soft Costs"**

We will pay for the actual and necessary "Soft Costs" expense you sustain as a result of delay in the completion of any building or structure covered by this endorsement. The delay must be directly caused by loss or damage covered under the Builder's Risk Coverage Form to which this endorsement is attached.

This coverage only applies to premises for which a Limit of Insurance, applicable to "Soft Costs", is listed in the Declarations or Schedule.

##### **2. "Rental Income"**

We will pay for the actual loss of "Rental Income" you sustain as a result of delay in the completion of any building or structure covered by this endorsement. The delay must be directly caused by loss or damage covered under the Builder's Risk Coverage Form to which this endorsement is attached.

This coverage only applies to premises for which a Limit of Insurance, applicable to "Rental Income", is listed in the Declarations or Schedule.

##### **3. Additional Coverages**

###### **a. Civil Authority**

We will pay for the actual and necessary "Soft Costs" expenses or "Rental Income" loss sustained when caused by action of civil authority that:

- (1)** Prohibits access to the described premises; and

- (2)** Is taken in response to direct physical loss or damage to property, other than property at a premises listed in the Declarations, due to a Covered Cause of Loss.

This coverage will apply for a period of up to three consecutive weeks.

###### **b. Expenses to Reduce Loss**

We will pay any necessary expenses (other than expenses to extinguish a fire) to minimize the "Soft Costs" expenses incurred or the "Rental Income" loss sustained that would be covered under this endorsement. We will pay for such expenses to the extent that they reduce the amount of loss that would otherwise be payable under this endorsement.

#### **B. EXCLUSIONS**

The following additional exclusions apply to coverage provided under this endorsement:

We will not pay for:

- 1.** Any increase in loss of "Soft Costs" or "Rental Income" caused by or resulting from:
  - a.** Delay in rebuilding, repairing or replacing the property due to interference at the location of the rebuilding, repair or replacement by strikers or other persons involved in any way with a labor dispute.
  - b.** Suspension, lapse or cancellation of any license, lease or contract. But if the suspension, lapse or cancellation is directly caused by a delay in completion due to loss or damage covered under the Builder's Risk Coverage Form, we will cover your resulting "Soft Costs" expense and the resulting loss of your "Rental Income".

c. The enforcement of any ordinance or law that:

(1) Regulates the construction, repair or use, or requires the demolition of any property; or

(2) Requires any insured or others to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of "pollutants".

2. Any loss of "Soft Costs" or "Rental Income" caused by or resulting from the time required to rebuild, repair or replace the property due to:

a. Adverse weather conditions;

b. Reductions in the size of your work force;

c. Improvements necessary to correct faulty, inadequate or defective design, specifications, construction or renovation of any building or structure covered by this endorsement.

3. Any other consequential loss.

### C. LIMITS OF INSURANCE

The most we will pay for "Soft Costs" expense or loss of "Rental Income" is the applicable limit shown in the Declarations.

The Maximum Limit For Any 30 Days is the most we will pay for "Soft Costs" expense or loss of "Rental Income" in any period of 30 consecutive days.

The Total Limit is the most we will pay for "Soft Costs" expense or loss of "Rental Income" in any one occurrence.

### D. WAITING PERIOD DEDUCTIBLE

Unless otherwise stated in the Declarations, coverage under this endorsement is subject to a Waiting Period Deductible of 5 (five) days. We will pay only if the delay in completion exceeds this Waiting Period Deductible. We will then pay only those covered "Soft Costs" expenses or loss of "Rental Income" incurred after the Waiting Period Deductible.

The Waiting Period Deductible begins when construction of the building or structure would have been completed if there had been no loss or damage covered under the Builders Risk Coverage Form.

### E. ADDITIONAL CONDITIONS

The following Additional Conditions apply to this endorsement:

#### 1. Actions to Minimize Loss

In the event of a covered loss under the Builders Risk Coverage Form, you must:

a. Resume your construction operations as quickly as possible;

b. Do everything reasonably possible to minimize "Soft Costs" expenses or loss of "Rental Income"; and

c. Allow us access to the site where the loss occurred for the purpose of negotiating with contractors, manufacturers or other involved parties.

#### 2. Loss Determination

a. The amount of "Soft Costs" expense and "Rental Income" loss will be determined based on relevant sources of information, including:

(1) Your financial records and accounting procedures;

(2) Bills, invoices and other vouchers;

(3) Deeds, liens or contracts; and

(4) Construction records and project progress reports.

If you benefit from a delay, we will take this into account in determining the amount of the loss.

b. The amount "Rental Income" will be determined based on:

(1) The Net "Rental Income" of similar rental properties before the direct physical loss occurred; and

(2) The likely Net "Rental Income" of the property if no direct physical loss had occurred.

c. We will reduce the amount we will pay for "Soft Costs" expenses or loss of "Rental Income" to the extent you can resume construction or renovation, in whole or in part, by making use of any property at the described construction premises or elsewhere.

## F. DEFINITIONS

The following additional Definitions apply to this endorsement:

1. "Soft Costs" mean:
  - a. Additional interest expense on money you borrow to finance construction or reconstruction;
  - b. Additional real estate or property taxes;
  - c. Additional advertising or promotional expenses;
  - d. Additional commissions, legal and accounting costs and fees and administrative expenses incurred as a result of a necessary renegotiation of a lease or leases;
  - e. Additional architectural fees, building inspection fees and charges, and administrative expenses;
  - f. Additional rental expense or lease expense for construction equipment.
2. "Rental Income" means net rental income (net profit or loss before income taxes) that would have been earned or incurred had no direct physical loss occurred.

# COLD STORAGE LOCKER PLANT 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.

## 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 lawful goods of others in your care, custody or control for processing and storage consisting principally of:

- a. Meat;
- b. Game;
- c. Fish;
- d. Poultry;
- e. Fruit;
- f. Vegetables; and
- g. All property of a similar nature.

Covered Property will include only property at your locker plants described in the Declarations or during transportation to and from your locker plants.

### 2. PROPERTY NOT COVERED

Covered Property does not include contraband, or property in the course of illegal transportation or 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** section.

### 4. ADDITIONAL COVERAGES

#### a. Collapse

We will pay for direct loss or damage caused by or resulting from risks of direct physical loss or damage involving collapse of all or part of a building or structure caused by one or more of the following:

- (1) Fire; lightning; windstorm; hail; explosion; smoke; aircraft; vehicles; riot; civil commotion; vandalism; leakage from fire extinguishing equipment; sinkhole collapse; volcanic action; breakage of building glass; falling objects; weight of snow, ice or sleet; water damage; earthquake; all only as insured against in this Coverage Form;
- (2) Hidden decay;
- (3) Hidden insect or vermin damage;
- (4) Weight of people or personal property;
- (5) Weight of rain that collects on a roof;
- (6) Use of defective materials or methods in construction, remodeling or renovation if the collapse occurs during the course of the construction, remodeling or renovation.

This Additional Coverage does not increase the **LIMITS OF INSURANCE** provided in this Coverage Form.

#### b. 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 10 days after the property is first moved.

## 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.

#### 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.** Processing or work upon the property.  
But we will pay for direct loss or damage caused by resulting fire or explosion if these causes of loss would be covered under this Coverage Form.
- 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 the 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.** Refrigerant leakage.

But we will pay for loss or damage from refrigerants resulting from the bursting of a refrigerant containing system.

- d.** 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.
- e.** Unauthorized instructions to transfer property to any person or to any place.
- f.** Unexplained disappearance.
- g.** Shortage found upon taking inventory.

**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.** Weather conditions. But this exclusion only applies if weather conditions contribute in any way with a cause or event excluded in paragraph **1.** above to produce the loss or damage.
- b.** Acts or decisions, including the failure to act or decide, of any person, group, organization or governmental body.
- c.** Faulty, inadequate or defective:
  - (1) Planning, zoning, development, surveying, siting;
  - (2) Design, specifications, workmanship, repair, construction, renovation, remodeling, grading, compaction;
  - (3) Materials used in repair, construction renovation, or remodeling; or
  - (4) Maintenance;  
of part or all of any property wherever located.
- d.** Collapse except as provided in the **Collapse** Additional Coverage of this Coverage Form.
- e.** Wear and tear, any quality in the property that causes it to damage or destroy itself, hidden or latent defect, gradual deterioration; mechanical breakdown; insects, vermin, rodents; corrosion, rust, dampness, cold or heat.

**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**

We cover property wherever located within:

- a. The United States of America;
- b. Puerto Rico; and
- c. Canada.

##### **2. Rented Lockers**

If the actual total number of rented lockers at the time of loss or damage is greater than the number of rented lockers shown in the Declarations, you will incur a penalty.

The penalty is that we will pay only the proportion of any loss or damage that the number of rented lockers shown in the Declarations bears to the actual total number of rented lockers as of the time of loss or damage.

##### **3. Protective Safeguards**

You must maintain the protective safeguards stated by you to be in effect at a location when this coverage began.

If you fail to keep the protective safeguards:

- a. In working condition at a location; and
- b. In operation when you are closed to business;

coverage for which the protective safeguards applies is automatically suspended at that location. This suspension will last until equipment or services are back in operation.

THIS ENDORSEMENT CHANGES THE POLICY PLEASE READ IT CAREFULLY.

## COLD STORAGE LOCKER PLANT REPORTING ENDORSEMENT

This endorsement modifies insurance provided under the following:

COLD STORAGE LOCKER COVERAGE FORM

When indicated in the Declarations, the following changes apply:

The following condition is added to the **ADDITIONAL CONDITIONS** section of the Coverage Form:

#### 4. Reports and Premium

- a. Reports. You will report to us the total number of rented lockers within 30 days after the end of each month.
- b. Rates and Premium.
  - (1) Premium Computation. We will compute the premium using the rates shown in the Declarations and the reported number of rented lockers each month.
  - (2) Premium Adjustment.
    - (a) We will apply the computed premium to the Deposit Premium until it is used up. You will pay us all premiums that exceed the Deposit Premium.

- (b) If this coverage is cancelled, you will report the total number of rented lockers as of the date of cancellation. We will compute the premium for less than a full policy term on a pro rata basis.

#### c. Minimum Premium.

You must pay at least the minimum annual premium shown in the Declarations.

The following replaces paragraph **2. Rented Lockers** in the **ADDITIONAL CONDITIONS** section:

#### 2. Rented Lockers

If as of the time of loss or damage, your last report prior to loss or damage reports fewer rented lockers than you are required to report, we will pay only that proportion of the loss or damage that the reported number of rented lockers bears to total number of rented lockers as of the time of the last report.

# SCHEDULED CONTRACTORS EQUIPMENT COVERAGE

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.

Words and phrases that appear in quotation marks have special meaning. Refer to section **G — DEFINITIONS**.

## A. COVERAGE

We will pay for direct physical loss of or damage to Covered Property scheduled on the Schedule of Equipment – Replacement Cost Valuation Declarations or the Schedule of Equipment – Actual Cash Value Valuation Declarations caused by or resulting from any of the Covered Causes of Loss.

### 1. Covered Property

Covered Property, as used in this Coverage, means:

- a. Your contractors equipment;
- b. Your tools, accessories and spare parts used in conjunction with **A.1.a.** above; or
- c. Property of others in your care, custody, or control.

### 2. Property Not Covered

Covered property does not include:

- a. Aircraft or watercraft;
- b. Automobiles, motor trucks, trailers, and similar conveyances designed for highway use and used for over the road transportation of people or cargo. However this does not include:
  - (1) Self-propelled vehicles designed and used primarily to carry mounted equipment; or
  - (2) Vehicles designed for highway use that are unlicensed and not operated on public roads;
- c. Contraband, or property in the course of illegal transportation or trade;
- d. Plans, blueprints, mechanical drawings, designs or specifications;
- e. Property you have leased or rented to others;
- f. Property you have loaned to others;

- g. Property while in caissons or underwater, or while being used in underground mining, tunneling or similar operations, unless specifically described as being used for these operations;
- h. Property that is or will become a permanent part of any building or structure;
- i. Property while stored or operated underground in connection with any mining operation;
- j. Property while airborne or waterborne or being loaded or unloaded from a watercraft. However, we will cover property while being transported on any regular ferry incidental to other modes of transportation;
- k. Your employee's tools except as provided for in the Employees Tools Additional Coverage;
- l. Furniture, fixtures and office supplies, except as covered by the Office Trailers and Contents Additional Coverage;
- m. Property leased from others, unless specifically scheduled on the Schedule of Equipment – Replacement Cost Valuation Declarations, Schedule of Equipment – Actual Cash Value Valuation Declarations or provided for in the Equipment Leased or Rented from Others Coverage Extension; or
- n. Property borrowed from others, unless specifically scheduled on the Schedule of Equipment – Replacement Cost Valuation Declarations, Schedule of Equipment – Actual Cash Value Valuation Declarations or provided for in the Equipment Borrowed from Others Coverage Extension.

### 3. Covered Causes of Loss

Covered Causes of Loss means Risks of Direct Physical Loss to Covered Property, unless the loss is excluded in section **B., EXCLUSIONS**.

### 4. Additional Coverages

#### a. Employees Tools

We will pay for loss or damage to tools owned by your employees. Coverage applies only when the tools are located on the jobsite or in transit to and from the jobsite in your vehicles.

The most we will pay for loss or damage is \$5,000 for any one occurrence. Subject to:

- (1) A \$1,000 limit for any one employee; and
- (2) A \$250 limit per item.

If an increased limit of insurance is purchased, the above \$5,000 Limit of Insurance is replaced by the Employees Tools Limit of Insurance shown in the Contractors Equipment Declarations.

This Additional Coverage is not subject to the Limits of Insurance.

**b. Office Trailers and Contents**

We will pay for loss or damage resulting from a covered cause of loss to office trailers and their contents owned by you. This Additional Coverage applies to office trailers and their contents only when located at a jobsite or while in transit.

The most we will pay for loss or damage in any one occurrence is \$10,000.

If an increased limit of insurance is purchased, the above \$10,000 Limit of Insurance is replaced by the Office Trailers and Contents Limit of Insurance shown in the Contractors Equipment Declarations.

This Additional Coverage is not subject to the Limits of Insurance.

**c. Debris Removal**

- (1) We will pay your expense 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 earlier of:
  - (a) The date of direct physical loss or damage; or
  - (b) The end of the policy period.

- (2) The most we will pay under this Additional Coverage is 25% of:
  - (a) The amount we pay for the direct physical loss of 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 paragraph (4) below.

- (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.

**(4) 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% Debris Removal coverage limitation in paragraph (2) above;

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

If an increased limit of insurance is purchased, the above \$10,000 Limit of Insurance is replaced by the Debris Removal Limit of Insurance shown in the Contractors Equipment Declarations.

**d. Reward Expense**

- (1) We will pay for reward expenses you have incurred leading to the successful return of undamaged stolen Covered Property to a law enforcement agency. Reward payments must be documented before they are reimbursed. Regardless of the number of persons receiving a reward, our liability under this Additional Coverage shall not be increased.
- (2) The most we will pay is the lesser of:
  - (a) \$5,000; or
  - (b) 25% of the covered loss.

This Additional Coverage is not subject to the Limits of Insurance.

**e. Collapse**

- (1) We will pay for direct physical loss or damage to Covered Property, caused by collapse of a building or any part of a building, if the collapse is caused by one or more of the following:
  - (a) The "specified cause of loss", all only as insured against in this coverage form;
  - (b) Hidden decay;
  - (c) Hidden insect or vermin damage;
  - (d) Weight of people or personal property;
  - (e) Weight of rain that collects on a roof;

(f) Use of defective material or methods in construction, remodeling or renovation if the collapse occurs during the course of the construction, remodeling or renovation. However, if the collapse occurs after construction, remodeling or renovation is complete and is caused in part by a cause of loss listed in e.(1)(a) through e.(1)(e), we will pay for the loss or damage even if use of defective material or methods in construction, remodeling or renovation, contributes to the collapse.

(2) If the direct physical loss or damage does not involve collapse of a building or any part of a building, we will pay for loss or damage to Covered Property caused by the collapse of personal property only if the collapse was caused by a cause of loss listed in e.(1)(a) through e.(1)(f) above.

(3) Collapse does not include settling, cracking, shrinkage, bulging or expansion.

**f. 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.

This Additional Coverage is not subject to the Limits of Insurance.

**5. Coverage Extensions**

**a. Newly Acquired Property**

(1) If during the policy period you acquire additional property of the type already covered by this coverage, you may extend coverage to apply to such property.

(2) The most we will pay for loss or damage under this Coverage Extension is the lessor of:

(a) The actual cash value of the acquired property; or

(b) 25% of the Total Contractors Equipment Limit of Insurance shown on the Contractors Equipment Declarations.

If an increased percentage is purchased, the above 25 Percent is replaced by the Newly Acquired Property Percentage shown in the Contractors Equipment Declarations.

(3) This Coverage Extension will end when any of the following first occurs:

(a) This policy expires or is cancelled;

(b) 30 days after the date of acquisition of the newly acquired property; or

(c) You report values of the newly acquired property to us.

We will charge you additional premium based on values reported from the date of purchase.

This Coverage Extension is not subject to the Limits of Insurance.

**b. Equipment Leased or Rented from Others**

You may extend the insurance that applies to Covered Property to cover loss or damage to equipment leased or rented from others caused by or resulting from any of the Covered Causes of Loss.

The most we will pay under this Coverage Extension is \$5,000.

If an increased limit of insurance is purchased, the above \$5,000 Limit of Insurance is replaced by the Equipment Leased or Rented from Others Limit of Insurance shown in the Contractors Equipment Declarations.

This Coverage Extension is not subject to the Limits of Insurance.

**c. Equipment Borrowed from Others**

You may extend the insurance that applies to Covered Property to cover loss or damage to equipment borrowed from others caused by or resulting from any of the Covered Causes of Loss.

The most we will pay under this Coverage Extension is \$5,000.

If an increased limit of insurance is purchased, the above \$5,000 Limit of Insurance is replaced by the Equipment Borrowed from Others Limit of Insurance shown in the Contractors Equipment Declarations.

This Coverage Extension is not subject to the Limits of Insurance.

**d. Waiver of Depreciation (Partial Losses)**

We will not deduct for depreciation on the adjustment of any partial loss that does not exceed 10% of the Actual Cash Value of the item at the time of loss.

**e. Recharging of Fire Extinguishing Equipment**

You may extend the insurance provided by this policy to apply to expenses you incur for the recharging of fire extinguishers or fire extinguishing systems. This Coverage Extension applies to recharging expenses:

- (1) For extinguishing equipment that is mounted or installed on Covered Property; and
- (2) When the extinguishing equipment is discharged to fight a fire involving Covered Property.

The most we will pay under this Coverage Extension is \$1,000.

This Coverage Extension is not subject to the Limits 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.

**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 policy.

**b. Nuclear Hazard**

Nuclear reaction or radiation, or radioactive contamination, however caused.

But if nuclear reaction or radiation, or radioactive contamination, results in fire, we will pay for the loss or damage caused by that fire.

**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.

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

**a. Consequential Losses**

Delay, loss of use or loss of market.

**b. Dishonesty**

Dishonest or criminal acts by you, anyone else with an interest in the property, or any of your or their partners, employees, directors, trustees, authorized representatives or anyone to whom you entrust the property for any purpose:

- (1) Acting alone or in collusion with others;
- (2) Whether or not occurring during the hours of employment.

This exclusion does not apply to acts of destruction by your employees (including leased employees); but theft by employees (including leased employees) is not covered.

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

**c. False Pretense**

Voluntary parting with any property by you or anyone else to whom you have entrusted the property if induced to do so by any fraudulent scheme, trick, device or false pretense.

**d. Pollution**

We will not pay for loss or damage caused by or resulting from the discharge, dispersal, seepage, migration, release or escape of "pollutants" unless the discharge, dispersal, seepage, migration, release or escape is itself caused by any of the "specified causes of loss". But if the discharge, dispersal, seepage, migration, release or escape of "pollutants" results in a "specified cause of loss", we will pay for the loss or damage caused by that "specified cause of loss".

**e. Other Types of Loss**

- (1) Wear and tear;
- (2) Rust, corrosion, fungus, decay, deterioration, hidden or latent defect or any quality in property that causes it to damage or destroy itself;
- (3) Weight of a load, when it exceeds the designed capacity of any Covered Property to lift, move or support the load from any position;

- (4) Your neglect to use all reasonable means to save and preserve Covered Property from impending loss or damage during and after the occurrence of loss;
- (5) Loss of or damage to tires and tubes in or on a unit from:
  - (a) Theft, unless the entire unit is stolen; or
  - (b) Damage due and confined to blow-out, bruises, cuts or other causes inherent in the use of the unit. However, if the loss is a result of another Covered Cause of Loss, we will pay for the damage;
- (6) Unexplained disappearance;
- (7) Shortage found upon taking inventory;
- (8) Mechanical or electrical breakdown or failure. But we will pay for direct loss caused by resulting fire or explosion;
- (9) Repairing, adjusting, servicing or maintenance operations. But we will pay for direct loss caused by resulting fire or explosion; or
- (10) The following causes of loss to covered property:
  - (a) Dampness or dryness of atmosphere;
  - (b) Changes in or extremes of temperature;
  - (c) Freezing; or
  - (d) Marring or scratching;
- (11) Collapse, except as provided in the Additional Coverage for Collapse.

But if an excluded cause of loss that is listed in **B.2.e.(1)**, **B.2.e.(2)**, **B.2.e.(8)**, **B.2.e.(9)**, **B.2.e.(10)** or **B.2.e.(11)** results in a Covered Cause of loss, we will pay for the loss or damage caused by that Covered Cause of loss.

### C. LIMITS OF INSURANCE

The most we will pay for loss in any one occurrence is the applicable Limit of Insurance shown on the Schedule of Equipment – Replacement Cost Valuation Declarations or the Schedule of Equipment – Actual Cash Value Valuation Declarations.

### D. DEDUCTIBLE

- 1. We will not pay for loss or damage in any one occurrence until the amount of loss or damage exceeds the applicable Scheduled Equipment Deductible or Unscheduled Equipment Deductible shown in the Contractors Equipment Declarations. The lessor of the Scheduled Equipment Deductible or Unscheduled Equipment Deductible will be used to satisfy the requirements of the larger Deductible. We will then pay the amount of loss or damage in excess of the applicable Deductibles up to the applicable Limit of Insurance.
- 2. Regardless of the amount of the Deductibles shown in the Contractors Equipment Declarations, the most we will deduct from any loss or damage, under the:
  - a. Employees Tools Additional Coverage is \$100 per employee claim;
  - b. Office Trailers and Contents Additional Coverage is \$250; and
  - c. Newly Acquired Property Coverage Extension is \$250.

But these Additional Coverage Deductibles will not increase the Deductibles shown in the Contractors Equipment Declarations. These Deductibles will be used to satisfy the requirements of the applicable Deductibles shown in the Contractors Equipment Declarations.
- 3. No Deductible applies to the following:
  - a. Additional Coverages;
    - (1) Reward Expense Coverage;
    - (2) Fire Department Service Charge; and
  - b. The Recharging of Fire Extinguishing Equipment Coverage Extension.

### E. ADDITIONAL CONDITIONS

The following additional conditions apply.

#### 1. COINSURANCE

All Covered Property must be insured for an amount that is at least 80% of the total value of the Covered Property at the time of the loss or you will incur a penalty.

The penalty is that we will pay only the proportion of any loss that the Limit of Insurance shown for each item bears to 80% of the value of the item at the time of the loss. If this coverage insures two or more items, this condition will apply to each item separately.

## 2. COVERAGE TERRITORY

We cover property wherever located within:

- a. The United States of America;
- b. Puerto Rico; and
- c. Canada.

## 3. IMPAIRMENT OF RECOVERY

We will not pay for loss or damage if you have made any agreement or make any agreement that relieves another person or organization from any liability which law or custom may impose upon them.

## F. OPTIONAL COVERAGES

If shown as applicable in the Contractors Equipment Declarations, the following Optional Coverages also apply. These coverages are subject to the terms and conditions applicable to contractors equipment coverage in this policy, except as provided below.

### 1. Rental Reimbursement

- a. We will reimburse you for rental expenses you incur when it is necessary to rent equipment to replace Covered Property which has been damaged by a Covered Cause of Loss. We will reimburse you only when the Covered Property has been damaged to the extent that it must be withdrawn from normal use.
- b. We will not reimburse you:
  - (1) When other equipment owned or controlled by you can be used to continue operations.
  - (2) When the rented equipment is not similar and used for the same purpose as the replaced equipment.
  - (3) For the rental expense of any equipment unless you make every reasonable effort to repair, replace, or rebuild the inoperable equipment after the loss occurs.
- c. This Rental Reimbursement optional coverage:
  - (1) Begins 48 hours after the loss. Sundays and legal holidays are not to be included in this 48 hour period; and
  - (2) Ends when the insured property is repaired, replaced or restored to service regardless of the expiration date of the policy.
- d. The most we will reimburse you is the applicable Limits of Insurance for Rental Reimbursement shown in the Contractors Equipment Declarations.

This optional coverage applies only to owned equipment individually scheduled on the Schedule of Equipment – Replacement Cost Valuation Declarations or the Schedule of Equipment – Actual Cash Value Valuation Declarations.

No deductible applies to this optional coverage.

### 2. Replacement Cost Coverage

Paragraph F. **VALUATION** of the **GENERAL CONDITIONS** in the **COMMERCIAL INLAND MARINE CONDITIONS** form is deleted and replaced by:

The value of property will be determined as follows:

- a. Contractors Equipment items that are individually scheduled on the Schedule of Equipment – Replacement Cost Valuation Declarations will be valued at replacement cost without deduction for depreciation.

Replacement cost is limited to the cost of repair or replacement with similar equipment and used for the same purpose. Payment shall not exceed the amount you spend to repair or replace the damaged or destroyed property.

Paragraph G. **Pairs, Sets or Parts** of the **LOSS CONDITIONS** in the **COMMERCIAL INLAND MARINE CONDITIONS** does not apply to items valued at replacement cost.

Paragraph A.5.d. **Waiver of Depreciation (Partial Losses)** does not apply to items valued at replacement cost.

- b. Contractors Equipment items that are individually scheduled on the Schedule of Equipment – Actual Cash Value Valuation Declarations will be valued at the least of the following:
  - (a) The actual cash value of that property at the time of loss or damage;
  - (b) The cost of reasonably restoring that property to its condition immediately before loss or damage; or
  - (c) The cost of replacing that property with substantially identical property.
- c. Covered Property that is not individually scheduled on the Schedule of Equipment – Replacement Cost Valuation Declarations or the Schedule of Equipment – Actual Cash Value Valuation Declarations will be valued at the least of the following:
  - (b) The actual cash value of that property at the time of loss or damage;

- (b) The cost of reasonably restoring that property to its condition immediately before loss or damage; or
- (c) 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.

### 3. Percentage Deductible

Section **D. DEDUCTIBLE** is deleted and replaced by the following:

#### **DEDUCTIBLE**

- a. We will not pay for loss or damage in any one occurrence until the amount of loss or damage exceeds the Percentage Deductible shown in the Contractors Equipment Declarations. We will then pay the amount of loss or damage in excess of the Percentage Deductible up to the applicable Limit of Insurance.

The Deductible amount is determined by applying the percentage indicated in the Contractors Equipment Declarations to the limit of the covered property that is involved in the loss. If a loss involves two or more items, the percentage indicated in the Contractors Equipment Declarations will apply only to the covered property with the highest limit.

The Percentage Deductible will not exceed the Maximum Deductible amount and will not be less than the Minimum Deductible amount indicated in the Contractors Equipment Declarations.

- b. Regardless of the amount of the Deductible shown in the Contractors Equipment Declarations, the most we will deduct from any loss or damage, under the:
  - (1) Employees Tools Additional Coverage is \$100 per employee claim;
  - (2) Office Trailers and Contents Additional Coverage is \$250; and
  - (3) Newly Acquired Property Coverage Extension is \$250.

But these Additional Coverage Deductibles will not increase the Percentage Deductible shown in the Contractors Equipment Declarations. These Deductibles will be

used to satisfy the requirements of the Percentage Deductible shown in the Contractors Equipment Declarations.

- c. No deductible applies to the following:
  - (1) Additional Coverages:
    - (a) Reward Expense Coverage;
    - (b) Fire Department Service Charge; and
  - (2) The Recharging of Fire Extinguishing Equipment Coverage Extension.

### G. DEFINITIONS

- 1. "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.
- 2. "Specified Causes of Loss" means the following:
  - Fire; lightning; explosion; windstorm or hail; smoke; aircraft or vehicles; riot or civil commotion; vandalism; leakage from fire extinguishing equipment; sinkhole collapse; volcanic action; falling objects; weight of snow, ice or sleet; water damage.
    - a. Sinkhole collapse means the sudden sinking or collapse of land into underground empty spaces created by the action of water on limestone or dolomite. This cause of loss does not include:
      - (1) The cost of filling sinkholes; or
      - (2) Sinking or collapse of land into man-made underground cavities.
    - b. Falling objects does not include loss of or damage to:
      - (1) Personal property in the open; or
      - (2) The interior of a building or structure, or property inside a building or structure, unless the roof or an outside wall of the building or structure is first damaged by a falling object.
    - c. Water damage means accidental discharge or leakage of water or steam as the direct result of the breaking apart or cracking of any part of a system or appliance (other than a sump system including its related equipment and parts) containing water or steam.

# BLANKET CONTRACTORS EQUIPMENT COVERAGE

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.

Words and phrases that appear in quotation marks have special meaning. Refer to section **G — DEFINITIONS**.

## A. COVERAGE

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

### 1. Covered Property

Covered Property, as used in this Coverage, means:

- a. Your contractors equipment;
- b. Your tools, accessories and spare parts used in conjunction with **A.1.a.** above; or
- c. Property of others in your care, custody, or control.

### 2. Property Not Covered

Covered property does not include:

- a. Aircraft or watercraft;
- b. Automobiles, motor trucks, trailers, and similar conveyances designed for highway use and used for over the road transportation of people or cargo. However this does not include:
  - (1) Self-propelled vehicles designed and used primarily to carry mounted equipment; or
  - (2) Vehicles designed for highway use that are unlicensed and not operated on public roads;
- c. Contraband, or property in the course of illegal transportation or trade;
- d. Plans, blueprints, mechanical drawings, designs or specifications;
- e. Property you have leased or rented to others;
- f. Property you have loaned to others;

- g. Property while in caissons or underwater, or while being used in underground mining, tunneling or similar operations, unless specifically described as being used for these operations;
- h. Property that is or will become a permanent part of any building or structure;
- i. Property while stored or operated underground in connection with any mining operation;
- j. Property while airborne or waterborne or being loaded or unloaded from a watercraft. However, we will cover property while being transported on any regular ferry incidental to other modes of transportation;
- k. Your employee's tools except as provided for in the Employees Tools Additional Coverage; or
- l. Furniture, fixtures and office supplies, except as covered by the Office Trailers And Contents Additional Coverage.

### 3. Covered Causes of Loss

Covered Causes of Loss means Risks of Direct Physical Loss to Covered Property, unless the loss is excluded in section **B., EXCLUSIONS**.

### 4. Additional Coverages

#### a. Employees Tools

We will pay for loss or damage to tools owned by your employees. Coverage applies only when the tools are located on the jobsite or in transit to and from the jobsite in your vehicles.

The most we will pay for loss or damage is \$5,000 for any one occurrence. Subject to:

- (1) A \$1,000 limit for any one employee; and
- (2) A \$250 limit per item.

If an increased limit of insurance is purchased, the above \$5,000 Limit of Insurance is replaced by the Employees Tools Limit of Insurance shown in the Blanket Contractors Equipment Declarations.

This Additional Coverage is not subject to the Limits of Insurance.

**b. Office Trailers and Contents**

We will pay for loss or damage resulting from a covered cause of loss to office trailers and their contents owned by you. This Additional Coverage applies to office trailers and their contents only when located at a jobsite or while in transit.

The most we will pay for loss or damage in any one occurrence is \$10,000.

If an increased limit of insurance is purchased, the above \$10,000 Limit of Insurance is replaced by the Office Trailers and Contents Limit of Insurance shown in the Blanket Contractors Equipment Declarations.

This Additional Coverage is not subject to the Limits of Insurance.

**c. Debris Removal**

(1) We will pay your expense 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 earlier of:

- (a) The date of direct physical loss or damage; or
- (b) The end of the policy period.

(2) The most we will pay under this Additional Coverage is 25% of:

- (a) The amount we pay for the direct physical loss of 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 paragraph (4) below.

(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.

(4) 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% Debris Removal coverage limitation in paragraph (2) above;

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

If an increased limit of insurance is purchased, the above \$10,000 Limit of Insurance is replaced by the Debris Removal Limit of Insurance shown in Blanket Contractors Equipment Declarations.

**d. Reward Expense**

(1) We will pay for reward expenses you have incurred leading to the successful return of undamaged stolen Covered Property to a law enforcement agency. Reward payments must be documented before they are reimbursed. Regardless of the number of persons receiving a reward, our liability under this

Additional Coverage shall not be increased.

(2) The most we will pay is the lesser of:

- (a) \$5,000; or
- (b) 25% of the covered loss.

No Deductible applies to this Additional Coverage.

This Additional Coverage is not subject to the Limits of Insurance.

**e. Collapse**

(1) We will pay for direct physical loss or damage to Covered Property, caused by collapse of a building or any part of a building, if the collapse is caused by one or more of the following:

- (a) The "specified cause of loss", all only as insured against in this coverage form;
- (b) Hidden decay;
- (c) Hidden insect or vermin damage;
- (d) Weight of people or personal property;
- (e) Weight of rain that collects on a roof;
- (f) Use of defective material or methods in construction, remodeling or renovation if the collapse occurs during the course of the construction, remodeling or renovation. However, if the collapse occurs after construction, remodeling or renovation is complete and is caused in part by a cause of loss listed in e.(1)(a) through e.(1)(e),

we will pay for the loss or damage even if use of defective material or methods in construction, remodeling or renovation, contributes to the collapse.

- (2) If the direct physical loss or damage does not involve collapse of a building or any part of a building, we will pay for loss or damage to Covered Property caused by the collapse of personal property only if the collapse was caused by a cause of loss listed in **e.(1)(a)** through **e.(1)(f)** above.
- (3) Collapse does not include settling, cracking, shrinkage, bulging or expansion.

**f. 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.

This Additional Coverage is not subject to the Limits of Insurance.

**5. Coverage Extensions**

**a. Recharging of Fire Extinguishing Equipment**

You may extend the insurance provided by this policy to apply to expenses you incur for the recharging of fire extinguishers or fire extinguishing systems. This Coverage Extension applies to recharging expenses:

- (1) For extinguishing equipment that is mounted or installed on Covered Property; and
- (2) When the extinguishing equipment is discharged to fight a fire involving Covered Property.

The most we will pay under this Coverage Extension is \$1,000.

This Coverage Extension is not subject to the Limits of Insurance.

**b. Waiver of Depreciation (Partial Losses)**

We will not deduct for depreciation on the adjustment of any partial loss that does not exceed 10% of the Actual Cash Value of the item at the time of loss.

**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.

**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 policy.

**b. Nuclear Hazard**

Nuclear reaction or radiation, or radioactive contamination, however caused.

But if nuclear reaction or radiation, or radioactive contamination, results in fire, we will pay for the loss or damage caused by that fire.

**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.

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

**a. Consequential Losses**

Delay, loss of use or loss of market.

**b. Dishonesty**

Dishonest or criminal acts by you, anyone else with an interest in the property, or any of your or their partners, employees, directors, trustees, authorized representatives or anyone to whom you entrust the property for any purpose:

- (1) Acting alone or in collusion with others;
- (2) Whether or not occurring during the hours of employment.

This exclusion does not apply to acts of destruction by your employees (including leased employees); but theft by employees (including leased employees) is not covered.

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

**c. False Pretense**

Voluntary parting with any property by you or anyone else to whom you have entrusted the property if induced to do so by any fraudulent scheme, trick, device or false pretense.

#### d. Pollution

We will not pay for loss or damage caused by or resulting from the discharge, dispersal, seepage, migration, release or escape of "pollutants" unless the discharge, dispersal, seepage, migration, release or escape is itself caused by any of the "specified causes of loss". But if the discharge, dispersal, seepage, migration, release or escape of "pollutants" results in a "specified cause of loss", we will pay for the loss or damage caused by that "specified cause of loss".

#### e. Other Types of Loss

- (1) Wear and tear;
- (2) Rust, corrosion, fungus, decay, deterioration, hidden or latent defect or any quality in property that causes it to damage or destroy itself;
- (3) Weight of a load, when it exceeds the designed capacity of any Covered Property to lift, move or support the load from any position;
- (4) Your neglect to use all reasonable means to save and preserve Covered Property from impending loss or damage during and after the occurrence of loss;
- (5) Loss of or damage to tires and tubes in or on a unit from:
  - (a) Theft, unless the entire unit is stolen; or
  - (b) Damage due and confined to blow-out, bruises, cuts or other causes inherent in the use of the unit. However, if the loss is a result of another Covered Cause of Loss, we will pay for the damage;
- (6) Unexplained disappearance;
- (7) Shortage found upon taking inventory;
- (8) Mechanical or electrical breakdown or failure. But we will pay for direct loss caused by resulting fire or explosion;
- (9) Repairing, adjusting, servicing or maintenance operations. But we will pay for direct loss caused by resulting fire or explosion; or
- (10) The following causes of loss to covered property:

- (a) Dampness or dryness of atmosphere;
- (b) Changes in or extremes of temperature;
- (c) Freezing; or
- (d) Marring or scratching;

(11) Collapse, except as provided in the Additional Coverage for Collapse.

But if an excluded cause of loss that is listed in **B.2.e.(1)**, **B.2.e.(2)**, **B.2.e.(8)**, **B.2.e.(9)**, **B.2.e.(10)** or **B.2.e.(11)** results in a Covered Cause of loss, we will pay for the loss or damage caused by that Covered Cause of loss.

#### C. LIMITS OF INSURANCE

The most we will pay for loss in any one occurrence is the Catastrophic Limit of Insurance, but no more than the Per Item Limit of Insurance for any one item, shown in the Blanket Contractors Equipment Declarations.

#### D. DEDUCTIBLE

1. We will not pay for loss or damage in any one occurrence until the amount of loss or damage exceeds the Equipment Deductible shown in the Blanket Contractors Equipment Declarations. We will then pay the amount of loss or damage in excess of the Equipment Deductible up to the applicable Limit of Insurance.
2. Regardless of the amount of the Equipment Deductible shown in the Blanket Contractors Equipment Declarations, the most we will deduct from any loss or damage, under the:
  - a. Employees Tools Additional Coverage is \$100 per employee claim; and
  - b. Office Trailers and Contents Additional Coverage is \$250.

But these Additional Coverage Deductibles will not increase the Equipment Deductible shown in the Blanket Contractors Equipment Declarations. These Deductibles will be used to satisfy the requirements of the Equipment Deductible shown in the Blanket Contractors Equipment Declarations.

3. No Deductible applies to the following:

a. Additional Coverages:

- (1) Reward Expense Coverage;
- (2) Fire Department Service Charge; and

- b. The Recharging of Fire Extinguishing Equipment Coverage Extension.

## E. ADDITIONAL CONDITIONS

The following additional conditions apply.

### 1. COINSURANCE

All Covered Property must be insured for at least 80% of the total values at the time of the loss or you will incur a penalty.

The penalty is that we will pay only the proportion of any loss that the Catastrophic Limit of Insurance shown in the Blanket Contractors Equipment Declarations for Covered Property bears to 80% of the total values of all Covered Property as of the time of the loss.

### 2. COVERAGE TERRITORY

We cover property wherever located within:

- a. The United States of America;
- b. Puerto Rico; and
- c. Canada.

### 3. IMPAIRMENT OF RECOVERY

We will not pay for loss or damage if you have made any agreement or make any agreement that relieves another person or organization from any liability which law or custom may impose upon them.

## F. OPTIONAL COVERAGES

If shown as applicable in the Blanket Contractors Equipment Declarations, the following Optional Coverages also apply. These coverages are subject to the terms and conditions applicable to contractors equipment coverage in this policy, except as provided below.

### 1. Rental Reimbursement

- a. We will reimburse you for rental expenses you incur when it is necessary to rent equipment to replace Covered Property which has been damaged by a covered Cause of Loss. We will reimburse you only when the Covered Property has been damaged to the extent that it must be withdrawn from normal use.
- b. We will not reimburse you:
  - (1) When other equipment owned or controlled by you can be used to continue operations.
  - (2) When the rented equipment is not similar and used for the same purpose as the replaced equipment.
  - (3) For the rental expense of any equipment unless you make every reasonable effort to repair, replace, or rebuild the inoperable equipment after the loss occurs.

- c. This Rental Reimbursement optional coverage:

- (1) Begins 48 hours after the loss. Sundays and legal holidays are not to be included in this 48 hour period; and
- (2) Ends when the insured property is repaired, replaced or restored to service regardless of the expiration date of the policy.

- d. The most we will reimburse you is the applicable Limits of Insurance for Rental Reimbursement shown in the Blanket Contractors Equipment Declarations.

This Optional Coverage applies to owned equipment only.

No deductible applies to this Optional Coverage.

### 2. Replacement Cost Coverage

Paragraph F. VALUATION of the General Conditions in the COMMERCIAL INLAND MARINE CONDITIONS form is deleted and replaced by:

The value of property will be determined as follows:

- a. Owned Covered Property will be valued at replacement cost without deduction for depreciation.

Replacement cost is limited to the cost of repair or replacement with similar equipment and used for the same purpose. Payment shall not exceed the amount you spend to repair or replace the damage or destroy property.

Paragraph G. Pairs, Sets Or Parts of the LOSS CONDITIONS in the COMMERCIAL INLAND MARINE CONDITIONS does not apply to items valued at replacement cost.

Paragraph A.5.b. Waiver of Depreciation (Partial Losses) does not apply to items valued at replacement cost.

- b. Covered Property of others will be valued at the least of the following:
  - (a) The actual cash value of that property at the time of loss or damage;
  - (b) The cost of reasonably restoring that property to its condition immediately before loss or damage; or
  - (c) The cost of replacing that property with substantially identical property.

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

### 3. Percentage Deductible

Section **D. DEDUCTIBLE** is deleted and replaced by the following:

#### **DEDUCTIBLE**

- a. We will not pay for loss or damage in any one occurrence until the amount of loss or damage exceeds the Percentage Deductible shown in the Blanket Contractors Equipment Declarations. We will then pay the amount of loss or damage in excess of the Percentage Deductible up to the applicable Limit of Insurance.

The Percentage Deductible amount is determined by applying the percentage indicated in the Blanket Contractors Equipment Declarations to the value of the covered property that is involved in the loss. If a loss involves two or more items, the percentage indicated in the Blanket Contractors Equipment Declarations will apply only to the covered property with the highest value.

The Percentage Deductible will not exceed the Maximum Deductible amount and will not be less than the Minimum Deductible amount indicated in the Blanket Contractors Equipment Declarations.

- b. Regardless of the amount of Percentage Deductible shown in the Blanket Contractors Equipment Declarations, the most we will deduct from any loss or damage, under the:

(1) Employees Tools Additional Coverage is \$100 per employee claim; and

(2) Office Trailers and Contents Additional Coverage is \$250

But these Additional Coverage Deductibles will not increase the Percentage Deductible shown in the Blanket Contractors Equipment Declarations. These Deductibles will be used to satisfy the requirements of the Percentage Deductible shown in the Blanket Contractors Equipment Declarations.

- c. No deductible applies to the following:

- (1) Additional Coverages:

(a) Reward Expense Coverage;

(b) Fire Department Service Charge; and

- (2) The Recharging of Fire Extinguishing Equipment Coverage Extension.

#### **G. DEFINITIONS**

1. "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.

2. "Specified Causes of Loss" means the following:

Fire; lightning; explosion; windstorm or hail; smoke; aircraft or vehicles; riot or civil commotion; vandalism; leakage from fire extinguishing equipment; sinkhole collapse; volcanic action; falling objects; weight of snow, ice or sleet; water damage.

- a. Sinkhole collapse means the sudden sinking or collapse of land into underground empty spaces created by the action of water on limestone or dolomite. This cause of loss does not include:

(1) The cost of filling sinkholes; or

(2) Sinking or collapse of land into man-made underground cavities.

- b. Falling objects does not include loss of or damage to:

(1) Personal property in the open; or

(2) The interior of a building or structure, or property inside a building or structure, unless the roof or an outside wall of the building or structure is first damaged by a falling object.

- c. Water damage means accidental discharge or leakage of water or steam as the direct result of the breaking apart or cracking of any part of a system or appliance (other than a sump system including its related equipment and parts) containing water or steam.

POLICY NUMBER	POLICY PERIOD	COVERAGE IS PROVIDED IN THE	AGENCY
NAMED INSURED AND ADDRESS		AGENT	

### CONTRACTORS EQUIPMENT DECLARATIONS

TOTAL CONTRACTORS EQUIPMENT LIMIT OF INSURANCE \$  
 (SEE SCHEDULE FOR INDIVIDUAL LISTING OF EQUIPMENT)

THE FOLLOWING DEDUCTIBLES APPLY ONLY WHEN INDICATED BY AN ( X )  
 DEDUCTIBLES:

- ( ) PERCENTAGE DEDUCTIBLE:
  - MINIMUM DEDUCTIBLE \$
  - MAXIMUM DEDUCTIBLE \$
  - PERCENTAGE DEDUCTIBLE %
- ( ) SCHEDULED EQUIPMENT DEDUCTIBLE \$
- ( ) UNSCHEDULED EQUIPMENT DEDUCTIBLE \$

THE FOLLOWING INCREASED LIMITS APPLY ONLY WHEN INDICATED BY AN ( X )  
 COVERAGES

- ( ) DEBRIS REMOVAL \$
- ( ) EMPLOYEES TOOLS \$
- ( ) OFFICE TRAILERS AND CONTENTS \$
- ( ) EQUIPMENT BORROWED FROM OTHERS \$
- ( ) EQUIPMENT LEASED OR RENTED FROM OTHERS \$

THE FOLLOWING INCREASED PERCENTAGE APPLIES ONLY WHEN INDICATED BY AN ( X )  
 COVERAGE

- ( ) NEWLY ACQUIRED PROPERTY %

THE FOLLOWING OPTIONAL COVERAGES APPLY ONLY WHEN INDICATED BY AN ( X )

- ( ) RENTAL REIMBURSEMENT
  - LIMITS OF INSURANCE
  - PER DAY PER ITEM \$
  - AGGREGATE PER POLICY YEAR \$
- ( ) REPLACEMENT COST COVERAGE

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TOTAL ANNUAL PREMIUM THIS POLICY \$





POLICY NUMBER	POLICY PERIOD	COVERAGE IS PROVIDED IN THE	AGENCY
NAMED INSURED AND ADDRESS		AGENT	

BLANKET CONTRACTORS EQUIPMENT DECLARATIONS

CATASTROPHIC LIMIT OF INSURANCE \$  
 PER ITEM LIMIT OF INSURANCE \$

THE FOLLOWING DEDUCTIBLES APPLY ONLY WHEN INDICATED BY AN ( X )

DEDUCTIBLES:

( ) EQUIPMENT DEDUCTIBLE \$  
 ( ) PERCENTAGE DEDUCTIBLE:  
     MINIMUM DEDUCTIBLE \$  
     MAXIMUM DEDUCTIBLE \$  
     PERCENTAGE DEDUCTIBLE %

THE FOLLOWING INCREASED LIMITS APPLY ONLY WHEN INDICATED BY AN ( X )  
 COVERAGES

( ) DEBRIS REMOVAL \$  
 ( ) EMPLOYEES TOOLS \$  
 ( ) OFFICE TRAILERS AND CONTENTS \$

THE FOLLOWING OPTIONAL COVERAGES APPLY ONLY WHEN INDICATED BY AN ( X )

( ) RENTAL REIMBURSEMENT LIMITS OF INSURANCE  
     PER DAY PER ITEM \$  
     AGGREGATE PER POLICY YEAR \$  
 ( ) REPLACEMENT COST COVERAGE

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TOTAL ANNUAL PREMIUM THIS POLICY \$

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

## **WELL DRILLERS – VEHICLE COVERAGE FOR WELL DRILLING RIGS**

This endorsement modifies insurance provided under the following:

BLANKET CONTRACTORS EQUIPMENT COVERAGE  
SCHEDULED CONTRACTORS EQUIPMENT COVERAGE

Paragraph **A.2.b. PROPERTY NOT COVERED** is deleted and replaced by the following:

- b.** Automobiles, motor trucks, trailers, and similar conveyances designed for highway use and used for over the road transportation of people or cargo. However this does not include:
  - (1)** Self-propelled vehicles designed and used primarily to carry mounted equipment;
  - (2)** Vehicles designed for highway use that are unlicensed and not operated on public roads; or
  - (3)** Vehicles maintained primarily to provide mobility to permanently mounted water well drilling rigs.

## EXHIBITION FLOATER — OWNER'S 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.

### 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 your property as described in the Declarations:

- a. On exhibition at the location scheduled in the Declarations; or
- b. While in transit between your premises and the place of exhibition scheduled in the Declarations.

#### 2. PROPERTY NOT COVERED

Covered Property does not include contraband, or property in the course of illegal transportation or trade.

#### 3. COVERED CAUSES OF LOSS

Covered Causes of Loss means RISK OF DIRECT PHYSICAL LOSS OR DAMAGE to Covered Property except those causes of loss listed in the **EXCLUSIONS** section.

#### 4. ADDITIONAL COVERAGE — COLLAPSE

We will pay for direct loss or damage caused by or resulting from risks of direct physical loss or damage involving collapse of all or part of a building or structure caused by one or more of the following:

- a. Fire; lightning; windstorm; hail; explosion; smoke; aircraft; vehicles; riot; civil commotion; vandalism; leakage from fire extinguishing equipment; sinkhole collapse; volcanic action; breakage of building glass; falling objects; weight of snow, ice or sleet; water damage; earthquake; all only as insured against in this Coverage Form;

- b. Hidden decay;
- c. Hidden insect or vermin damage;
- d. Weight of people or personal property;
- e. Weight of rain that collects on a roof;
- f. Use of defective materials or methods in construction, remodeling or renovation if the collapse occurs during the course of the construction, remodeling or renovation.

This Additional Coverage does not increase the Limits of Insurance provided in this Coverage Form.

### 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.

#### 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. Processing or work upon the property.

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

- c. 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.

- d. Breakage of fragile articles.

But we will pay for such loss or damage caused directly by fire, lightning, explosion, windstorm, vandalism, falling aircraft, rioters, strikers, collapse of buildings, theft or attempted theft, or by accident to the vehicle carrying the property if these causes of loss would be covered under this Coverage Form.

- e. Artificially generated current creating a short circuit or other electrical disturbances within an article covered under this Coverage Form.

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

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

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

- g. 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.

- h. Unauthorized instructions to transfer property to any person or to any place.

- 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. Weather conditions. But this exclusion only applies if weather conditions contribute in any way with a cause or event excluded in paragraph 1. above to produce the loss or damage.

- b. Acts or decisions, including the failure to act or decide, of any person, group, organization or governmental body.

- c. Faulty, inadequate or defective:

- (1) Planning, zoning, development, surveying, siting;

- (2) Design, specifications, workmanship, repair, construction, renovation, remodeling, grading, compaction;

- (3) Materials used in repair, construction, renovation, or remodeling; or

- (4) Maintenance;

of part or all of property wherever located.

- d. Collapse except as provided in the **ADDITIONAL COVERAGE — COLLAPSE** section of this Coverage Form.

- e. Wear and tear, any quality in the property that causes it to damage or destroy itself, hidden or latent defect, gradual deterioration, depreciation; mechanical breakdown; insects, vermin, rodents; corrosion, rust dampness, cold or heat.

### 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**

We cover property wherever located within:

- a.** The United States of America;
- b.** Puerto Rico; and
- c.** Canada.

### **2. Coinsurance**

All Covered Property must be insured for its total value as of the time of loss or damage or you will incur a penalty.

The penalty is that we will pay only the proportion of any loss or damage that the Limit of Insurance shown in the Declarations for all Covered Property at all locations bears to the total value of all property at all locations as of the time of loss.

## EXHIBITION FLOATER — LOANED PROPERTY 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.

### 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 as described in the Declarations loaned to you:

- a. On exhibition at your premises scheduled in the Declarations; or
- b. While in transit when you are legally liable.

#### 2. PROPERTY NOT COVERED

Covered Property does not include contraband, or property in the course of illegal transportation or 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** section.

#### 4. ADDITIONAL COVERAGE — COLLAPSE

We will pay for direct loss or damage caused by or resulting from risks of direct physical loss or damage involving collapse of all or part of a building or structure caused by one or more of the following:

- a. Fire; lightning; windstorm; hail; explosion; smoke; aircraft; vehicles; riot; civil commotion; vandalism; leakage from fire extinguishing equipment; sinkhole collapse; volcanic action; breakage of building glass; falling objects; weight of snow, ice or sleet; water damage; earthquake; all only as insured against in this Coverage Form;
- b. Hidden decay;
- c. Hidden insect or vermin damage;
- d. Weight of people or personal property;

- e. Weight of rain that collects on a roof;
- f. Use of defective materials or methods in construction, remodeling or renovation if the collapse occurs during the course of the construction, remodeling or renovation.

This Additional Coverage does not increase the **LIMITS OF INSURANCE** provided in this Coverage Form.

### 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.

#### 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. Processing or work upon the property.

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

- c. 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.

- d. Breakage of fragile articles.

But we will pay for such loss or damage caused directly by fire, lightning, explosion, windstorm, vandalism, falling aircraft, rioters, strikers, collapse of buildings, theft or attempted theft, or by accident to the vehicle carrying the property if these causes of loss would be covered under this Coverage Form.

- e. Artificially generated current creating a short circuit or other electrical disturbances within an article covered under this Coverage Form.

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

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

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

- h. Unauthorized instructions to transfer property to any person or to any place.

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. Weather conditions. But this exclusion only applies if weather conditions contribute in any way with a cause or event excluded in paragraph 1. above to produce the loss or damage.

- b. Acts or decisions, including the failure to act or decide, of any person, group, organization or governmental body.

- c. Faulty, inadequate or defective:

- (1) Planning, zoning, development, surveying, siting;

- (2) Design, specifications, workmanship, repair, construction, renovation, remodeling, grading, compaction;

- (3) Materials used in repair, construction, renovation, or remodeling; or

- (4) Maintenance;

of part or all of property wherever located.

- d. Collapse except as provided in the **ADDITIONAL COVERAGE — COLLAPSE** section of this Coverage Form.

- e. Wear and tear, any quality in the property that causes it to damage or destroy itself, hidden or latent defect, gradual deterioration, depreciation; mechanical breakdown; insects, vermin, rodents; corrosion, rust dampness, cold or heat.

### C. LIMITS OF INSURANCE

The most we will pay:

- 1. For loss or damage to any one item is the Limit of Insurance for Any One item shown in the Declarations; or

- 2. For loss or damage in any one occurrence is the applicable Limit of Insurance shown in the Declarations.

### C. 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**

We cover property wherever located within:

- a.** The United States of America;
- b.** Puerto Rico; and
- c.** Canada.

### **2. Coinsurance**

All Covered Property must be insured for its total value as of the time of loss or damage or you will incur a penalty.

The penalty is that we will pay only the proportion of any loss or damage that the Limit of Insurance shown in the Declarations for all Covered Property at all locations bears to the total value of all property at all locations as of the time of loss.

## FINE ARTS DEALER 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.

### A. COVERAGE

We will pay for direct physical loss 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 antiques and objects of art of all types that are either:

- a. Owned by you; or
- b. The property of others for which you are legally liable.

#### 2. PROPERTY NOT COVERED

Covered Property does not include:

- a. Property in transit by:
  - (1) Mail unless sent by U.S. Postal Service, Registered Mail or First Class Mail.
  - (2) Express carriers.
  - (3) Railroads, waterborne or air carriers.  
But we do not cover shipments under receipt of their passenger parcel transportation or baggage services.
  - (4) Motor carriers.  
But we do cover shipments:
    - (a) By a carrier operating exclusively as a merchant's parcel delivery service;
    - (b) By armored car service; or
    - (c) By parcel transportation or baggage services of passenger bus lines.
- b. Property sold on installment or deferred sales agreements once the property leaves your custody;
- c. Property while at any exhibition:
  - (1) Promoted or financially assisted by any public authority or any trade association;

(2) At any fairgrounds; or

(3) At any national or international exposition.

But we will pay for direct loss or damage to Covered Property at exhibitions specifically listed in the Declarations.

d. Contraband, or property in the course of illegal transportation or 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** section.

#### 4. ADDITIONAL COVERAGE — COLLAPSE

We will pay for direct loss or damage caused by or resulting from risks of direct physical loss or damage involving collapse of all or part of a building or structure caused by one or more of the following:

- a. Fire; lightning; windstorm; hail; explosion; smoke; aircraft; vehicles; riot; civil commotion; vandalism; leakage from fire extinguishing equipment; sinkhole collapse; volcanic action; breakage of building glass; falling objects; weight of snow, ice or sleet; water damage; earthquake; all only as insured against in this Coverage Form;
- b. Hidden decay;
- c. Hidden insect or vermin damage;
- d. Weight of people or personal property;
- e. Weight of rain that collects on a roof;
- f. Use of defective materials or methods in construction, remodeling or renovation if the collapse occurs during the course of the construction, remodeling or renovation.

This Additional Coverage does not increase the Limits of Insurance provided in this Coverage Form.

#### 5. COVERAGE EXTENSION

##### Theft Damage to Buildings.

We will pay for loss or damage caused directly by theft or attempted theft to:

- a. That part of any building containing Covered Property; or
- b. Equipment within the building used to maintain or service the building;

only if you own the building or are legally responsible for the damage.

But, we will not pay for loss or damage:

1. Caused by fire; or
2. To glass or to lettering or art work on glass.

This Coverage Extension is included within the Limit of Insurance applicable to the Covered Property at the premises where the loss or damage occurs.

## 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.

### a. Earth Movement

- (1) Any earth movement (other than sinkhole collapse), such as an earthquake, landslide, or earth sinking, rising or shifting. But if loss or damage by fire or explosion results, we will pay for that resulting loss.

- (2) Volcanic eruption, explosion or effusion. But if loss or damage by fire, building glass breakage or volcanic action results, we will pay for that resulting loss.

Volcanic actions means direct loss or damage resulting from the eruption of a volcano when the loss is caused by:

- (a) Airborne volcanic blast or airborne shock waves;
- (b) Ash, dust or particulate matter; or
- (c) Lava flow.

All volcanic eruptions that occur within any 72 hour period will constitute a single occurrence.

Volcanic action does not include the cost to remove ash, dust or particulate matter that does not cause direct physical loss or damage to the described property.

This exclusion does not apply to property in transit.

### b. 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.

### c. 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.

### d. 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.

### e. Water

Flood, surface water, waves, tides, tidal waves, overflow of any body of water or their spray, all whether driven by wind or not.

But if water, 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.

This exclusion only applies to property at your premises.

2. We will not pay for a 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. 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.

d. Processing or work upon the property.

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

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

f. Unexplained disappearance.

g. Shortage found upon taking inventory.

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

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

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

i. Theft or attempted theft while the Covered Property is left unattended in or on any vehicle.

But we will pay for loss or damage if:

(1) The Covered Property is in a fully enclosed body or compartment in or on the vehicle; and

(2) The doors and windows of the enclosed body or compartment were securely locked at the time of loss or damage; and

(3) There are visible signs of forced entry into the body or compartment.

A vehicle left in a garage will be considered unattended.

j. Breakage of fragile articles.

But we will pay for such loss or damage caused directly by fire, lightning, explosion, windstorm, vandalism, aircraft, rioters, strikers, theft or attempted theft, or by accident to the vehicle carrying the property if these causes of loss would be covered under this Coverage Form.

k. Unauthorized instructions to transfer property to any person or to any place.

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. Weather conditions. But this exclusion only applies if weather conditions contribute in any way with a cause or event excluded in paragraph 1. Above to produce the loss or damage.

b. Acts or decisions, including the failure to act or decide, of any person, group, organization or governmental body.

c. Faulty, inadequate or defective:

(1) Planning, zoning, development, surveying, siting;

(2) Design, specifications, workmanship, repair, construction, renovation, remodeling, grading, compaction;

(3) Materials used in repair, construction, renovation or remodeling; or

(4) Maintenance;

of part or all of any property wherever located.

d. Collapse except as provided in the section of **ADDITIONAL COVERAGE – COLLAPSE** this Coverage Form.

e. Wear and tear, any quality in the property that causes it to damage or destroy itself, hidden or latent defect, gradual deterioration; mechanical breakdown; insects, vermin, rodents; corrosion, rust, dampness, cold or heat.

### 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

We cover property wherever located within:

a. The United States of America;

b. Puerto Rico; and

c. Canada.

#### 2. VALUATION

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

a. The value of property you own will be the least of the following amounts:

- (1) The actual cost to you;
- (2) The lowest figure put on the property in your inventories, stock books, stock papers or lists existing as of the time of loss; or
- (3) The cost of replacing that property with substantially identical property.

b. The value of property in your care, custody or control will be the least of the following amounts:

- (1) The actual cost to the owner;
- (2) The amount agreed upon by you and the owner prior to the loss or damage; or
- (3) The cost of replacing that property with substantially identical property.

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

### 3. COINSURANCE

All Covered Property must be insured for its total value as of the time of loss or damage or you will incur a penalty.

The penalty is that we will pay only the proportion of any loss or damage that the Limit of Insurance shown in the Declarations for all Covered Property at all locations bears to the total value of all property at all locations as of the time of loss.

### 4. RECORDS

You will keep accurate records of your business and retain them for three years after the policy ends.

These records will consist of:

- a. An itemized inventory of your stock in trade;
- b. Records of all purchases and sales whether cash or credit;
- c. Records of the property of other in your care, custody or control;
- d. A detailed listing of travelers stock; and
- e. Records of property you send to others for any purpose.

You will also take a physical inventory of all your stock in trade at least every 12 months.

POLICY NUMBER	POLICY PERIOD	COVERAGE IS PROVIDED IN THE		AGENCY
NAMED INSURED AND ADDRESS			AGENT	

FINE ARTS DEALER DECLARATIONS

PROPERTY AT SPECIFIED LOCATIONS:

ADDRESS

LIMIT OF INSURANCE

\$  
\$  
\$  
\$  
\$

PROPERTY AT OTHER LOCATIONS: LIMIT OF INSURANCE PER LOCATION \$

PROPERTY IN TRANSIT: LIMIT OF INSURANCE PER CONVEYANCE \$

LIMIT OF INSURANCE FOR ANY ONE OCCURRENCE \$

DEDUCTIBLE \$

ESTIMATED PREMIUM THIS COVERAGE FORM \$

## FINE ARTS FLOATER 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.

### 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 antiques and objects of art of all types scheduled in the Declarations.

2. **PROPERTY NOT COVERED**

Covered Property does not include:

a. Property while at any exhibition:

(1) At any fairgrounds; or

(2) At any national or international exposition.

b. Contraband, or property in the course of illegal transportation or 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** section.

4. **ADDITIONAL COVERAGE — COLLAPSE**

We will pay for direct loss or damage caused by or resulting from risks of direct physical loss or damage involving collapse of all or part of a building or structure caused by one or more of the following:

a. Fire; lightning; windstorm; hail; explosion; smoke; aircraft; vehicles; riot; civil commotion; vandalism; leakage from fire extinguishing equipment; sinkhole collapse; volcanic action; breakage of building glass; falling objects; weight of snow, ice or sleet; water damage; earthquake, all only as insured against in this Coverage Form;

b. Hidden decay;

c. Hidden insect or vermin damage;

d. Weight of people or personal property;

e. Weight of rain that collects on a roof;

f. Use of defective materials or methods in construction, remodeling or renovation if the collapse occurs during the course of the construction, remodeling or renovation.

This Additional Coverage does not increase the Limits of Insurance provided in this Coverage Form.

### 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.

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. Any repairing, restoration, retouching process or actual work on the property.
  - b. Breakage of fragile articles.

But we will pay for such loss or damage caused directly by fire, lightning, explosion, windstorm, vandalism, aircraft, rioters, strikers, theft or attempted theft, or by accident to the vehicle carrying the property if these causes of loss would be covered under this Coverage Form.
  - c. 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.
  - d. Unauthorized instructions to transfer property to any person or to any place.
  - e. Insufficient or defective packing.
3. We will not pay for a 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 that resulting loss or damage.
  - a. Weather Conditions. But this exclusion only applies if weather conditions contribute in any way with a cause or event excluded in paragraph 1. above to produce the loss or damage.
  - b. Acts or decisions, including the failure to act or decide, of any person, group, organization or governmental body.
  - c. Faulty, inadequate or defective:
    - (1) Planning, zoning, development, surveying, siting;
    - (2) Design, specifications, workmanship, repair, construction, renovation, remodeling, grading, compaction;
    - (3) Materials used in repair, construction, renovation or remodeling; or
    - (4) Maintenance;of part or all of any property wherever located.
  - d. Collapse except as provided in the **ADDITIONAL COVERAGE — COLLAPSE** section of the Covered Form.
  - e. Wear and tear, any quality in the property that causes it to damage or destroy itself, hidden or latent defect, gradual deterioration; mechanical breakdown; insects, vermin, rodents; corrosion, rust, dampness, cold or heat.

## 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

We cover property wherever located within:

- a. The United States of America;
- b. Puerto Rico; and
- c. Canada.

### 2. VALUATION

The following is added to Commercial Inland Marine General Condition **F. Valuation**:

The value of each item of property that is specifically declared and described in the Declarations is the Applicable Limit of Insurance shown in the Declarations for that item.

### 3. ADDITIONAL ACQUIRED PROPERTY

If during the policy period you acquire additional property of a type already covered by this form, we will cover such property for up to 90 days. The most we will pay in a loss or damage is an amount equal to the total Limit of Insurance for all Covered Property shown in the Declarations times the Percentage of Newly Acquired Property Covered shown in the Declarations.

You will report such property within 90 days from the date acquired and will pay any additional premium due. If you do not report such property, coverage will cease automatically 90 days after the date the property is acquired.

# MUSEUM FINE ARTS FLOATER 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.

## 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 your:

- a. Objects of art and works of art;
- b. Antiques;
- c. Books;
- d. Manuscripts and other reference materials of rarity, historical value or artistic merit;
- e. Copies and reproductions; and
- f. Similar property of others:
  - (1) For which you are legally liable;
  - (2) That you are instructed to insure; or
  - (3) For which you may assume liability prior to loss.

### 2. PROPERTY NOT COVERED

Covered Property does not include:

- a. Property located at:
  - (1) Fairgrounds;
  - (2) National or international expositions.  
But we will pay for direct loss or damage to Covered Property at locations specifically scheduled in the Declarations.
- b. Furniture and fixtures in use which are not works of art;
- c. Improvements and betterments to buildings;
- d. Contraband, or property in the course of illegal transportation or 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** section.

## 4. ADDITIONAL COVERAGE — COLLAPSE

We will pay for direct loss or damage caused by or resulting from risks of direct physical loss or damage involving collapse of all or part of a building or structure caused by one or more of the following

- a. Fire; lightning; windstorm; hail; explosion; smoke; aircraft; vehicles; riot; civil commotion; vandalism; leakage from fire extinguishing equipment; sinkhole collapse; volcanic action; breakage of building glass; falling objects; weight of snow, ice or sleet; water damage; earthquake; all only as insured against in this Coverage Form.
- b. Hidden decay;
- c. Hidden insect or vermin damage;
- d. Weight of people or personal property;
- e. Weight of rain that collects on a roof;
- f. Use of defective materials or methods in construction, remodeling or renovation if the collapse occurs during the course of the construction, remodeling or renovation.

This Additional Coverage does not increase the Limits of Insurance provided in this Coverage Form.

## 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.

### a. Governmental Action

Seizure or destruction of property by order of governmental authority.

But we will pay for 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 a loss or damage caused by or resulting from any of the following:**

- a.** Any repairing, restoration or retouching process or actual work on the property.
- 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.** 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.
  - d.** Unauthorized instructions to transfer property to any person or to any place.
  - e.** Insufficient or defective packing.
- 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 that resulting loss or damage.**

- a.** Weather conditions. But this exclusion only applies if weather conditions contribute in any way with a cause or event excluded in paragraph **1.** above to produce loss or damage.
- b.** Acts or decisions, including the failure to act or decide, of any person, group, organization or government body.
- c.** Faulty, inadequate or defective:
  - (1) Planning, zoning, development, surveying, siting;
  - (2) Design, specifications, workmanship, repair, construction, renovation, remodeling, grading, compaction;
  - (3) Materials used in repair, construction, renovation, or remodeling; or
  - (4) Maintenance; of part or all of any property wherever located.
- d.** Collapse except as provided in the **ADDITIONAL COVERAGE — COLLAPSE** section of this Coverage Form.
- e.** Wear and tear, any quality in the property that causes it to damage or destroy itself, hidden or latent defect, gradual deterioration; mechanical breakdown; insects, vermin, rodents; corrosion, rust, dampness, cold or heat.

**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**

We cover property wherever located within:

- a.** The United States of America;
- b.** Puerto Rico; and
- c.** Canada.

## 2. VALUATION

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

The value of Covered Property will be the least of the following amounts:

**a.** Your property.

- (1) The value put on the property in the records you maintain;
- (2) The actual loss or damage sustained; or
- (3) The cost of replacing that property with substantially identical property.

**b.** Property of others.

- (1) The value you and the owner agreed upon prior to loss or damage; or
- (2) If no agreement was made, a value will be agreed upon by you and us at the time of loss.

## 3. RECORDS

You will keep accurate records of all Covered Property.

These records will consist of:

- a.** A complete inventory on all Covered Property; and
- b.** A list of all property out on exhibition.

## INSTALLATION FLOATER COVERAGE FORM

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

Throughout this Coverage Part the words "you" and "your" refer to the Named Insured shown in the Declarations, and any other person or organization qualifying as a Named Insured under this Coverage Part. 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 loss 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 machinery, equipment, materials, fixtures and supplies which you have contracted to install that is either:

- a. Owned by you; or
- b. Property of others for which you are legally liable;

Covered Property also includes labor costs necessary to restore lost or damaged Covered Property to its condition prior to the loss or damage.

#### 2. Property Not Covered

Covered Property does not include:

- a. Tools, equipment, machinery and any other similar property not intended to become part of the installation;
- b. Buildings, sheds, structures, other real property or land. However we do cover property described in **1.** above that is in connection with any building or structure.
- c. Contraband, or property in the course of illegal transportation or trade;

- d. Property at any premises you own, lease or occupy except as provided in the Storage Locations Additional Coverage;
- e. Accounts, bills, currency deeds, evidences of debt, money, notes, securities, tickets or other similar valuables;
- f. Plans, blueprints, mechanical drawings, designs, specifications, or similar property;
- g. Landscaping including trees, shrubs, plants or lawns, except as provided in the Coverage Extensions;
- h. Property while waterborne except while in transit in the custody of a carrier for hire.

#### 3. Covered Causes Of Loss

Covered Causes of Loss means Risks Of Direct Physical Loss unless the loss or damage is excluded in section **B., EXCLUSIONS;**

#### 4. Additional Coverages

Payment under the following Additional Coverages will not increase the applicable limit of insurance unless otherwise indicated.

##### a. Collapse

We will pay for direct physical loss or damage to Covered Property, caused by collapse of a building or any part of a building insured under this policy, if the collapse is caused by one or more of the following:

- (1) The "specified causes of loss" or breakage of building glass, all only as insured against in this policy;
- (2) Hidden decay;
- (3) Hidden insect or vermin damage; Weight of people or personal property;
- (4) Weight of rain that collects on a roof;
- (5) Use of defective material or methods in construction, remodeling or renovation if the collapse occurs during the course of the construction, remodeling or renovation.

Collapse does not include settling Cracking, shrinkage, bulging or expansion.

**b. Debris Removal**

(1) We will pay your expense 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 earlier of:

- (a) The date of direct physical loss or damage ; or
- (b) The end of the policy period.

(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 of 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 Paragraph (4) below.

(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.

(4) 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% Debris Removal Coverage limitation in Paragraph (2) above;

we will pay up to an additional \$10,000 (or any larger additional limit shown in the Declarations) for each location in any one occurrence under the Debris Removal Additional Coverage.

**c. Preservation of Property**

If it is necessary to move Covered Property from the construction site location described in the Declarations 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 it is temporarily stored at another location; and
- (2) Only if the loss or damage occurs within 30 days after the property is first moved.

**d. Storage Locations**

If a limit of insurance is designated in the Declarations for Storage Locations, we will pay for loss or damage resulting from a Covered Cause of Loss to Covered Property while stored at any location other than the installation site.

**e. Pollutant Clean Up 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.

The most we will pay for each location 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 provided by this Additional Coverage is in addition to the Limits of Insurance shown in the Declarations.

**5. Coverage Extensions**

The following Coverage Extensions are in addition to Limits of Insurance shown in the Declarations

**a. Valuable Papers and Records**

We will pay up to \$10,000 for loss or damage to "valuable papers and records" that you own, or that are in your care, custody or control caused by or resulting from a Covered Cause of Loss at a location described in the Declarations. This Coverage Extension includes the cost to research lost information on "valuable papers and records" for which duplicates do not exist.

**b. Sod, Trees, Shrubs and Plants**

You may extend the insurance provided by this Coverage Form to apply to loss or damage to sod, trees, shrubs and plants outside of buildings on the described premises if the loss or damage is caused by or results from any of the following causes of loss:

- (1) Fire;
- (2) Lightning;
- (3) Explosion;
- (4) Riot or Civil Commotion; or
- (5) Aircraft.

The most we will pay for loss or damage under this extension is \$5,000 but not more than \$250 for any one tree, shrub or plant. These limits apply to any one occurrence, regardless of the types or number of items lost or damaged in that occurrence.

**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. Earth Movement**

- (1) Any earth movement (other than sink-hole collapse), such as an earthquake, landslide, mine subsidence or earth sinking, rising or shifting. But if earth movement results in fire or explosion, we will pay for the loss or damage caused by that fire or explosion.
- (2) Volcanic eruption, explosion or effusion. But if volcanic eruption, explosion or effusion results in fire, building glass

breakage or volcanic action, we will pay for the loss or damage caused by that fire, building glass breakage or volcanic action.

Volcanic action means direct loss or damage resulting from the eruption of a volcano when the loss or damage is caused by:

- (a) Airborne volcanic blast or airborne shock waves;
- (b) Ash, dust, or particulate matter; or
- (c) Lava flow.

All volcanic eruptions that occur within any 168-hour period will constitute a single occurrence.

Volcanic action does not include the cost to remove ash, dust or particulate matter that does not cause direct physical loss or damage of Covered Property.

This exclusion does not apply to property in transit.

**b. 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 policy.

**c. Nuclear Hazard**

Nuclear reaction or radiation, or radioactive contamination, however caused.

But if nuclear reaction or radiation, or radioactive contamination, results in fire, we will pay for the loss or damage caused by that fire.

**d. 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.

**e. Water**

- (1) Flood, surface water, waves, tides, tidal waves, overflow of any body of water, or their spray, all whether driven by wind or not;
- (2) Water that backs up or overflows from a sewer, drain or sum; or
- (3) Water under the ground surface pressing on, or flowing or seeping through:
  - (a) Foundations, walls, floors or paved surfaces;
  - (b) Basements, whether paved or not; or
  - (c) Doors, windows or other openings.

But if Water as described in **f.(1)** through **f.(3)** results in fire, explosion or sprinkler leakage, we will pay for the loss or damage caused by that fire, explosion or sprinkler leakage.

This exclusion does not apply to property in transit.

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

**a. Unexplained disappearance.**

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

**b. Shortage found upon taking inventory.**

**c. (1) Wear and tear;**

- (2) Rust, corrosion, fungus, decay, deterioration, hidden or latent defect or any quality in property that causes it to damage or destroy itself;

**(3) Smog;**

- (4) Settling, cracking, shrinking or expansion;

- (5) Nesting or infestation, or discharge or release of waste products or secretions, by insects, birds, rodents or other animals;

- (6) Mechanical breakdown, including rupture or bursting caused by centrifugal force; or

- (7) Dampness or dryness of atmosphere;
- (8) Changes in or extremes of temperature; or

But if an excluded cause of loss that is listed in **B.2.c.(1)** through **B.2.c.(8)** results in a "specified cause of loss" or building glass breakage, we will pay for the loss or damage caused by that "specified cause of loss" or building glass breakage.

**d. Delay, loss of use or loss of market.**

- 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 loss or damage caused by fire.

- f. Dishonest or criminal acts by you, anyone else with an interest in the property, or any of your or their partners, employees, directors, trustees, authorized representatives or anyone to whom you entrust the property for any purpose:**

- (1) Acting alone or in collusion with others;
- (2) Whether or not occurring during the hours of employment.

This exclusion does not apply to acts of destruction by your employees; but theft by employees is not covered.

This exclusion does not apply to carriers for hire.

- g. Voluntary parting with any property by you or anyone else to whom you have entrusted the property if induced to do so by any fraudulent scheme, trick, device or false pretense;**

- h. Water, other liquids, powder or molten material that leaks or flows from plumbing, heating, air conditioning or other equipment (except fire protective systems) caused by or resulting from freezing, unless:**

- (1) You do your best to maintain heat in the building or structure; or
- (2) You drain the equipment and shut off the supply if the heat is not maintained.

- i. Unauthorized instructions to transfer property to any person or to any place.
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. Weather conditions. But this exclusion only applies if weather conditions contribute in any way with a cause or event excluded in paragraph 1. above to produce the loss or damage.
  - b. Acts or decisions, including the failure to act or decide, of any person, group, organization or governmental body.
  - c. Faulty, inadequate or defective:
    - (1) Planning, zoning, development, surveying, siting;
    - (2) Design, specifications, workmanship, repair, construction, renovation, remodeling, grading, compaction;
    - (3) Materials used in repair, construction, renovation or remodeling; or
    - (4) Maintenance;
      - Of part or all of any property wherever located.
  - d. Collapse except as provided in the Collapse Additional Coverage of this Coverage Form.

**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 loss or damage exceeds the deductible shown in the Declarations. We will then pay the amount of the 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**

We cover property wherever located within:

- a. The United States of America;
- b. Puerto Rico; and
- c. Canada.

**2. Coinsurance**

We will not pay a greater share of any loss or damage than the proportion that the Aggregate Limit of Insurance bears to the value of all property at all locations at the time of loss or damage.

If the Agreed Value Coverage Option is indicated by an (X) in the Declarations, this Additional Condition does not apply.

**3. When Coverage Ceases**

The insurance provided by this Coverage Form will end when one of the following first occurs:

- a. This policy expires or is cancelled;
- b. The property is accepted by the purchaser;
- c. Your interest in the property ceases;
- d. You abandon the installation with no intention to complete it;
- e. The installation project has been completed for more than 30 days.

**F. DEFINITIONS**

- 1. "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.

2. "Specified Causes of Loss" means the following: Fire; lightning; explosion; windstorm or hail; smoke; aircraft or vehicles; riot or civil commotion; vandalism; leakage from fire extinguishing equipment; sinkhole collapse; volcanic action; falling objects; weight of snow, ice or sleet; water damage.
  - a. Sinkhole collapse means the sudden sinking or collapse of land into underground empty spaces created by the action of water on limestone or dolomite. This cause of loss does not include:
    - (1) The cost of filling sinkholes; or
    - (2) Sinking or collapse of land into man-made underground cavities.
  - b. Falling objects does not include loss or damage to:
    - (1) Personal property in the open; or
    - (2) The interior of a building or structure, or property inside a building or structure, unless the roof or an outside wall of the building or structure is first damaged by a falling object.
  - c. Water damage means accidental discharge or leakage of water or steam as the direct result of the breaking apart or cracking of any part of a system or appliance (other than a sump system including its related equipment and parts) containing water or steam.
3. "Valuable papers and records" means inscribed, printed, or written:
  - a. Documents;
  - b. Manuscripts; and
  - c. Records;
 including abstracts, books, deeds, drawings, films, maps or mortgages.  
 But "valuable papers and records" does not mean:
  - a. Money or securities;
  - b. Converted Data;
  - c. Programs or instructions used in your data processing operations, including the materials on which the data is recorded.

POLICY NUMBER	POLICY PERIOD	COVERAGE IS PROVIDED IN THE	AGENCY
NAMED INSURED AND ADDRESS		AGENT	

INSTALLATION FLOATER DECLARATIONS  
SCHEDULE OF INSTALLATION SITES

LOC. NO.	LOCATION AND PREMISES DESCRIPTION

LIMITS OF INSURANCE

\$ AT ANY ONE INSTALLATON SITE(S) DESCRIBED ABOVE  
 \$ WHILE IN TRANSIT  
 \$ AGGREGATE IN ANY ONE OCCURRENCE  
 \$ STORAGE LOCATIONS ADDITIONAL COVERAGE

DEDUCTIBLE

\$ EACH OCCURRENCE

COVERAGE OPTIONS – APPLICABLE ONLY WHEN INDICATED BY AN ( X )

( ) AGREED VALUE

( ) REPORTING FORM

REPORTING PERIOD: ( ) MONTHLY ( ) ANNUAL

PREMIUM ADJUSTMENT PERIOD: ( ) MONTHLY ( ) ANNUAL

RATE PER \$100 OF REPORTED RECEIPTS VALUES: \$

REPORTING FORM DEPOSIT PREMIUM: \$

REPORTING FORM MINIMUM ANNUAL PREMIUM \$

ESTIMATED PREMIUM FOR THIS COVERAGE FORM \$

# INSTALLMENT SALES FLOATER 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.

## 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 as described in the Declarations which is either:

- a. Sold by you on deferred payment or conditional sales agreements, including property sold prior to the effective date shown in the Declarations;
- b. Property you lease, loan, rent or send out on approval.  
But we will not cover property you lease, loan, rent or send out on approval for a period of time greater than that shown in the Declarations.
- c. Property in transit by Railroads, Public Truckmen, or your vehicles.

### 2. COVERAGES 1, 2, 3, AND 4 — INTERESTS COVERED

- a. Coverage 1 and 2.  
When Coverage 1 or 2 is indicated in the Declarations, we will pay for your interest only in Covered Property sold on deferred payments or conditional sales agreements.
- b. Coverage 3.  
When Coverage 3 is indicated in the Declarations, we will pay for your interest and the interest of the purchaser in Covered Property sold on deferred payments or conditional sales agreements.

### c. Coverage 4.

When Coverage 4 is indicated in the Declarations, we will pay for your interest only in Coverage Property you lease, loan, rent or send out on approval.

### 3. PROPERTY NOT COVERED

Covered Property does not include:

- a. Property in or on premises you own, lease or occupy.  
But we will pay for loss or damage to Covered Property temporarily at your premises solely for repair or adjustment.
- b. Television antennas.  
But we will pay for loss or damage from fire or collision, upset or overturning of a transporting conveyance while in transit.
- c. Contraband, or property in the course of illegal transportation or trade.

### 4. 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** section.

### 5. ADDITIONAL COVERAGE — COLLAPSE

We will pay for direct loss or damage caused by or resulting from risks of direct physical loss or damage involving collapse of all or part of a building or structure caused by one or more of the following

- a. Fire, lightning; windstorm; hail; explosion; smoke; aircraft; vehicles; riot; civil commotion; vandalism; leakage from fire extinguishing equipment; sinkhole collapse; volcanic action; breakage of building glass; falling objects; weight of snow, ice or sleet; water damage; earthquake; all only as insured against in this Coverage Form;
- b. Hidden decay;
- c. Hidden insect or vermin damage;
- d. Weight of people or personal property;
- e. Weight of rain that collects on a roof;

- f. Use of defective materials or methods in construction, remodeling or renovation if the collapse occurs during the course of the construction, remodeling or renovation.

This Additional Coverage does not increase the **LIMITS OF INSURANCE** provided in this Coverage Form.

## 6. COVERAGE EXTENSION ERRORS AND OVERSIGHT

If due to error or oversight the value of any Covered Property was not recorded properly, we will pay the actual value of that property in the event of its loss or damage. You will notify us promptly after you discover any error or oversight. You will also record the correct value.

## 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.

### 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.

## d. Water

Flood, surface water, waves, tides, tidal waves, overflow of any body of water or their spray, all whether driven by wind or not.

But if water, 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.

This exclusion only applies to property at your premises.

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

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

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

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

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

- b. Delay, loss or use, loss of market or any other consequential loss.

- c. 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.

- d. Breakage of fragile articles.  
But we will pay for such loss or damage caused directly by fire, lightning, explosion, windstorm, vandalism, aircraft, rioters, strikers, theft or attempted theft, or by accident to the vehicle carrying the property if these causes of loss would be covered under this Coverage Form.
  - e. Neglect of an insured to use all reasonable means to save and preserve property from further damage at and after the time of loss.
  - f. 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.
  - g. Unauthorized instructions to transfer property to any person or to any place.
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. Weather conditions. But this exclusion only applies if weather conditions contribute in any way with a cause or event excluded in paragraph 1. Above to produce the loss or damage.
  - b. Acts or decisions, including the failure to act or decide, of any person, group, organization or government body.
  - c. Faulty, inadequate or defective:
    - (1) Planning, zoning, development, surveying, siting;
    - (2) Design, specifications, workmanship, repair, construction, renovation, remodeling, grading, compaction;
    - (3) Materials used in repair, construction, renovation, or remodeling; or
    - (4) Maintenance;
      - of part or all of any property wherever located.
  - d. Collapse except as provided in the **ADDITIONAL COVERAGE — COLLAPSE** section of this Coverage Form.
  - e. Wear and tear, any quality in the property that causes it to damage or destroy itself, hidden or latent defect, gradual deterioration, depreciation; mechanical breakdown; insects, vermin, rodents; corrosion, rust, dampness, cold or heat.

**C. LIMITS OF INSURANCE**

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

- 2. Coverage 1 and 2.

The most we will pay for loss or damage to any one item is the unpaid balance due on any deferred payment or conditional sales agreement.

**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**

We cover property wherever located within:

- a. The United States of America;
- b. Puerto Rico; and
- c. Canada.

**2. Records**

You will keep accurate records of your business and retain them for three years after the policy ends.

- a. For Coverages 1, 2, and 3, these records will consist of:
  - (1) All Covered Property;
  - (2) The name and address of each purchaser or customer;
  - (3) The original purchase price; and
  - (4) The balance due on all Covered Property not paid for.
- b. For Coverage 4, these records will consist of the total value of Covered Property you lease, loan, rent or send out on approval.

**3. Reports and Premium**

- a. Reports. Within 30 days after the end of each month, you will report the following to us:
  - (1) Coverages 1 and 2.  
You will report to us the full amount of any unpaid balances on Covered Property sold on deferred payments.
  - (2) Coverage 3  
You will report to us the full value of Covered Property sold on deferred payments.
  - (3) Coverage 4  
You will report to us the full value of Covered Property you lease, loan, rent or send out for approval.

**b. Rates and Premium.**

- (1) Premium Computation.** We will compute the premium using the rates shown in the Declarations and the reported amount of values each month.
- (2) Premium Adjustment.**
  - (a)** We will apply the computed premium to the Deposit Premium until it is used up. You will pay us all premiums that exceed the Deposit Premium.
  - (b)** If this coverage is cancelled, you will report the required values as of the date of cancellation. We will compute the premium for less than a full policy term on a pro rata basis.

**c. Minimum Premium.**

You must pay at least a \$100 minimum annual premium.

**d. Failure to submit reports.**

Coverage 1, 2, 3, and 4.

If you have failed to submit the required reports, our liability will not exceed the amounts included in your last report.

**4. Cancellation**

The following is added to the Cancellation Common Policy Condition:

In the event of cancellation, this Coverage Form applies to all Covered Property placed in transit prior to the date and time of cancellation until it reaches the final destination.

**5. When Coverage Ceases**

The insurance provided by this Coverage Form will end when one of the following first occurs:

- a.** This policy expires or is cancelled; or
- b.** The purchaser fully pays any outstanding balance.

**6. Special Agreements**

You must not enter into any special agreements releasing or limiting the liability of any truckmen or other carrier without our agreement by endorsement to this Coverage Form.

**7. Duties In The Event Of Loss**

Coverage 2.

The following is added to commercial Inland Marine Loss Condition **C. Duties in the Event of Loss:**

You must make no agreement to release the purchaser or other party in possession of Covered Property from payment of any unpaid balance because of any loss or damage covered under this Coverage Form.

**8. Loss Payment**

Coverage 2.

The following replaces Commercial Inland Marine Condition **E. Loss Payment:**

We will pay or make good any loss or damage covered under this Coverage Form within 30 days after:

- a.** You have made all reasonable efforts to collect the unpaid balance and we reach agreement with you;
- b.** The entry of final judgment; or
- c.** The filing of an appraisal award.

We will not be liable for any part of a loss that has been paid or made good by others.

**9. Recoveries**

Coverage 2.

The following replaces Commercial Inland Marine Condition **H. Recovered Property:**

- a.** We will not make payment under this Coverage Form if the value of salvage equals or exceeds the amount of the unpaid balance due on the Coverage Property.
- b.** In the event the value of salvage does not equal or exceed the amount of the unpaid balance due on the Covered Property, any recovery or salvage on a loss will accrue entirely to our benefit until the sum paid by us has been made up.

**10. Transfer of Rights of Recovery Against Others to Us**

Coverage 2.

The following is added to Commercial Inland Marine Condition **J. Transfer of Rights of Recovery Against Others to Us:**

The transfer of Rights of Recovery will include the assignment of the installment sales or conditional sales agreement to us.

# MISCELLANEOUS PROPERTY 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.

## 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 scheduled in the Declarations either:

- a. Owned by you; or
- b. Property of others in your care, custody or control and for which you are liable.

### 2. PROPERTY NOT COVERED

Covered Property does not include:

- a. Automobiles or similar conveyances;
- b. Plans, blueprints, mechanical drawings, designs, specifications or similar property;
- c. Underground property or property while located underground;
- d. Accounts, bills, currency, deeds, evidences of debt, money, notes, securities, jewelry, objects of art, or similar property;
- e. Contraband, or property in the course of illegal transportation or 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** section.

### 4. ADDITIONAL COVERAGE — COLLAPSE

We will pay for direct loss or damage caused by or resulting from risks of direct physical loss or damage involving collapse of all or part of a building or structure caused by one or more of the following:

- a. Fire; lightning; windstorm; hail; explosion; smoke; aircraft; vehicles; riot; civil commotion; vandalism; leakage from fire extinguishing equipment; sinkhole collapse; volcanic action; breakage of building glass; falling objects; weight of snow, ice or sleet; water damage; earthquake; all only as insured against in this Coverage Form;
- b. Hidden decay;
- c. Hidden insect or vermin damage;
- d. Weight of people or personal property;
- e. Weight of rain that collects on a roof;
- f. Use of defective materials or methods in construction, remodeling or renovation if the collapse occurs during the course of the construction, remodeling or renovation.

This Additional Coverage does not increase the Limits of Insurance provided in this Coverage Form.

## 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.

### 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.

**d. Water**

Flood, surface water, waves, tides, tidal waves, overflow of any body of water, or their spray, all whether driven by wind or not.

But if water, 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.

This exclusion only applies to property at your premises.

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

- 2. We will not pay for a loss or damage caused by or resulting from any of the following:
  - a. Unexplained disappearance.
  - b. Shortage found upon taking inventory.
  - c. Breakage, marring, chipping or scratching.  
But we will pay for such loss or damage caused directly by fire, lightning, explosion, windstorm, earthquake, flood, vandalism, aircraft, rioters, strikers, theft or attempted theft, or by accident to the vehicle carrying the property if these causes of loss would be covered under this Coverage Form.
  - d. Processing or work upon the property.  
But we will pay for direct loss or damage caused by resulting fire or explosion if these causes of loss would be covered under this Coverage Form
  - e. 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.

- f. Insufficient or defective packing.
- g. Artificially generated current creating a short circuit or other electrical disturbance within an article covered under this Coverage Form.  
But we will pay for direct loss or damage caused by resulting fire or explosion if these causes of loss would be covered under this Coverage Form.  
This exclusion only applies to loss or damage to that article in which the disturbance occurs.
- h. Delay, loss of market, loss of use or other consequential loss.
- i. 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.
- j. Unauthorized instructions to transfer property to any person or to any place.
- 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. Weather conditions. But this exclusion only applies if weather conditions contribute in any way with a cause or event excluded in paragraph 1. above to produce the loss or damage.
  - b. Acts or decisions, including the failure to act or decide, of any person, group, organization or government body.
  - c. Faulty, inadequate or defective:
    - (1) Planning, zoning, development, surveying, siting;
    - (2) Design, specifications, workmanship, repair, construction, renovation, remodeling, grading, compaction;
    - (3) Materials used in repair, construction, renovation, or remodeling; or
    - (4) Maintenance;

of part or all of any property wherever located.

- d. Collapse except as provided in the **ADDITIONAL COVERAGE — COLLAPSE** section of this Coverage Form.
- e. Wear and tear, any quality in the property that causes it to damage or destroy itself, hidden or latent defect, gradual deterioration; mechanical breakdown; insects, vermin, rodents; corrosion, rust, dampness, cold or heat.

**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**

We cover property wherever located within:

- a. The United States of America;
- b. Puerto Rico; and
- c. Canada.

**2. Coinsurance**

All Covered Property must be insured for at least its total value as of the time of loss times the coinsurance percentage shown in the Declarations or you will incur a penalty.

The penalty is that we will pay only the proportion of any loss that the Limit of Insurance shown in the Declarations for all Covered Property at all locations bears to the total value of all property at all locations as of the time of loss times the coinsurance percentage shown in the Declarations.

## PARCEL POST COVERAGE FORM — OPEN 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.

### 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 incidental to your business while in transit by Parcel Post, Registered Mail or Unregistered Mail.

#### 2. WHEN COVERAGE APPLIES

We cover property in the care, custody or control of a government postal service.

- a. Delivered to the addressee at the address stated on the Declaration of Shipment form;
- b. Delivered at the proper address in the event of non-delivery by reason of error in address or removal of addressee; or
- c. Returned to the premises of the sender in the event of non-delivery.

But we do not cover property at the premises of any mail receiving agency.

#### 3. PROPERTY NOT COVERED

Covered Property does not include

- a. Accounts, bills, currency, deeds, evidences of debt, money, notes or securities;
- b. Property shipped on consignment, memorandum or approval.

But we will pay for loss or damage to property shipped:

- (1) To fulfill an order or request;
- (2) To parties you have sold property to before.
- c. Green fruits, butter, eggs, lard or other articles that are perishable in their own nature.

But we will pay for loss or damage resulting from fire, theft, pilferage and non-arrival.

- d. Contraband, or property in the course of illegal transportation or trade.

#### 4. 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** section.

### B. EXCLUSIONS

1. We will not pay for a 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.

#### 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. Non-arrival of any package or contents of such package which:
    - (1) Is incorrectly or insufficiently addressed;
    - (2) Is improperly or insecurely wrapped, packed or fastened; or
    - (3) The postage is not fully prepaid.
  - b. Shipment destined to transients at hotels.  
But we will pay for loss or damage to property shipped:
    - (1) By Registered Mail or Government Insured Parcel Post; or
    - (2) To your sales people or employees.
  - c. Packages bearing descriptive labels or the outside of which tends to describe the nature of the contents.  
But we will pay for loss or damage to shipments which:
    - (1) The United States Postal Laws and Regulations permit shipment at a reduced rate when the package is marked book or books; or
    - (2) Are required to have a Description of the contents by the United States Postal Laws and regulations, or federal, state, county or municipal regulations.
  - d. Packages that are not marked Return Requested.
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. Weather Conditions. But this exclusion only applies if weather conditions contribute in any way with a cause or event excluded in paragraph 1. above to produce the loss or damage.
  - b. Acts or decisions, including the failure to act or decide, of any person, group, organization or governmental body.
  - c. Faulty, inadequate or defective:
    - (1) Planning, zoning, development, surveying, siting;
    - (2) Design, specifications, workmanship, repair, construction, renovation, remodeling, grading, compaction;
    - (3) Materials used in repair, construction, renovation or remodeling; or

- (4) Maintenance;  
of part or all of any property wherever located.
- d. Collapse.
- e. Wear and tear, any quality in the property that causes it to damage or destroy itself, hidden or latent defect, gradual deterioration; mechanical breakdown; insects, vermin, rodents; corrosion, rust, dampness, cold or heat.

#### **C. LIMITS OF INSURANCE**

The most we will pay for any loss or damage is:

1. \$100 for any one package shipped by ordinary Parcel Post or Unregistered Mail; or
2. \$500 for any one package shipped by Registered Mail or Government Insured Parcel Post.

#### **D. ADDITIONAL CONDITIONS**

The following conditions apply in addition to the COMMERCIAL INLAND MARINE CONDITIONS and the COMMON POLICY CONDITIONS.

##### **1. Coverage Territory**

We cover property wherever located within:

- a. The United States of America;
- b. Puerto Rico; and
- c. Canada.

##### **2. Records**

You will keep accurate records of all mailings of Covered Property. You must record each mailing prior to loss or damage.

These records will consist of:

- a. A description of the Covered Property, its destination and the type of mail you used; and
- b. The value of the property contained in each shipping package covered by this Coverage Form.

##### **3. Reports and Premium**

a. Reports. Within 30 days after the end of each reporting period shown in the Declarations, you will report to us the total value of all property covered by this Coverage Form sent during the preceding reporting period.

b. Rates and Premium.

- (1) Premium Computation. We will compute the premium for each reporting period using the rates shown in the Declarations.
- (2) Premium Adjustment.

(a) If an annual reporting period is shown in the Declarations, we will apply 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.

(b) If any other reporting period is shown in the Declarations, we will apply the computed premium to the Deposit Premium until it is used up. You will pay us all premiums that exceed the Deposit Premium. We will make these premium adjustments for each reporting period.

**(3) Minimum Premium.**

You must pay at least the minimum annual premium shown in the Declarations.

**c. If this Coverage Form is cancelled:**

(1) You will report promptly to us the total values of all property covered by this Coverage Form sent up to the date and time of cancellation. We will compute the premium as provided above.

(2) You must pay a Minimum Premium of at least 1/12<sup>th</sup> of the minimum annual premium shown in the Declarations for each month or part of a month that this coverage applies during the Policy Period.

**4. Government Insurance**

Covered Property you ship by Government Insured Parcel Post must be insured with the Government for not less than:

a. 50% of the actual value of any package valued at \$100 or less; or

b. \$50 on any package value of more than \$100.

**5. Compliance With Postal Regulations**

All Covered Property must be shipped in strict accordance with the General Parcel Post Act of the United States, such Act dated August 24, 1912 and any amendments to the Act.

You must also comply with the regulations for the conduct of the Parcel Post System as prescribed by the Postmaster General.

**6. Duties in the Event of Loss**

The following is added to Commercial Inland Marine Loss Condition **C. Duties in the Event of Loss:**

Your statement of loss will also include:

a. The original wrapper of the package, if obtainable;

b. The government receipt on shipments by Registered Mail or Government Insured Parcel Post;

c. Proof of value of the package shipped.

**7. Cancellation**

The following is added to the **Cancellation** Common Policy Condition:

In the event of cancellation, this Coverage Form applies to all mailings of Covered Property made up to the date and time of cancellation.

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

## **PARCEL POST RETURN AND/OR INCOMING SHIPMENTS CLAUSE ENDORSEMENT**

This endorsement modifies insurance provided under the following:

PARCEL POST COVERAGE FORM – OPEN FORM

**A.** We will also pay for loss to:

1. Returned shipments of property originally shipped by you; and
2. Incoming shipments of property owned or purchased by you or in which you have an interest.

**B.** The following is added to **ADDITIONAL CONDITIONS 2. Records:**

You will keep a record of all returned or incoming shipments. The records are to include:

1. The value of each shipment;
2. The name and address of the shipper or consignee; and
3. The class of mail used for the shipment.

This information is to be recorded as soon as possible after you become aware of any return or incoming shipment.

**C.** The following is added to **ADDITIONAL CONDITIONS 3. Reports and Premium:**

1. Reports. You will report to us the total value of any returned or incoming shipments received during the preceding reporting period.
2. Rates and Premium. The premium for returned or incoming shipments will be handled in the same manner as your outgoing shipments using the rates shown in the Declarations.

# PATTERN FLOATER 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.

## 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 patterns, molds, dies and forms:

- a. Owned by you; or
- b. The property of others for which you are legally liable.

While located away from any premises you own, lease or rent.

### 2. PROPERTY NOT COVERED

Covered Property does not include:

- a. Property while located in or on any premises you own, lease or rent;
- b. Automobiles or similar conveyances;
- c. Plans, blueprints, designs, specifications or similar valuable papers;
- d. Underground property or property while located underground;
- e. Contraband, or property in the course of illegal transportation or 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** section.

### 4. ADDITIONAL COVERAGE — COLLAPSE

We will pay for direct loss or damage caused by or resulting from risks of direct physical loss or damage involving collapse of all or part of a building or structure caused by one or more of the following:

- a. Fire; lightning; windstorm; hail; explosion; smoke; aircraft; vehicles; riot; civil commotion; vandalism; leakage from fire extinguishing equipment; sinkhole collapse; volcanic action; breakage of building glass; falling objects; weight of snow, ice or sleet; water damage; earthquake all only as insured against in this Coverage Form;
- b. Hidden decay;
- c. Hidden insect or vermin damage;
- d. Weight of people or personal property;
- e. Weight of rain that collects on a roof;
- f. Use of defective materials or methods in construction, remodeling or renovation if the collapse occurs during the course of the construction, remodeling or renovation.

This Additional Coverage does not increase the **LIMITS OF INSURANCE** provided in this Coverage Form.

## B. EXCLUSIONS

- 1. We will not pay for a 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.

### 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.

**d. Water**

- (1) Flood, surface water, waves, tides, tidal waves, overflow of any body of water, or their spray, all whether driven by wind or not.  
But this exclusion does not apply to property in transit.
- (2) Mudslide or mudflow;
- (3) Water that backs up from a sewer or drain; or
- (4) Water under the ground surface pressing on, or flowing or seeping through:
  - (a) Foundations, walls, floors or paved surfaces;
  - (b) Basements, whether paved or not; or
  - (c) Doors, windows or other openings.

But if water, 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.

This exclusion only applies to property at your premises

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

- 2. We will not pay for a loss or damage caused by or resulting from any of the following:
  - a. Shortage found upon taking inventory.
  - b. Unexplained disappearance.
  - c. Breakage, marring, chipping or scratching.

But we will pay for such loss or damage caused directly by fire, lightning, explosion, windstorm, hail, earthquake, or collision, derailment or overturn of transporting conveyance or being struck by a vehicle or aircraft.

- d. Any process or actual work on the property.  
But we will pay for direct loss or damage caused by resulting fire or explosion if these causes of loss would be covered under this Coverage Form.
- e. 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.

- f. Rough handling.
- g. Improper stowage or insufficient packing.
- h. Artificially generated current creating a short circuit or other electrical disturbance within an article covered under this Coverage Form.  
But we will pay for direct loss or damage caused by fire if fire would be covered under this Coverage Form.  
This exclusion only applies to loss or damage to that article in which the disturbance occurs.
- i. Delay, loss of profit, loss of use or loss of market or any other consequential loss.
- j. 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.
- k. Unauthorized instructions to transfer property to any person or to any place.

- 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. Weather conditions. But this exclusion only applies if weather conditions contribute in any way with a cause or event excluded in paragraph 1. above to produce the loss or damage.
- b. Acts or decisions, including the failure to act or decide, of any person, group, organization or government body.
- c. Faulty, inadequate or defective:
  - (1) Planning, zoning, development, surveying, siting;
  - (2) Design, specifications, workmanship, repair, construction, renovation, remodeling, grading, compaction;
  - (3) Materials used in repair, construction, renovation, or remodeling; or
  - (4) Maintenance;
    - of part or all of any property wherever located.
- d. Collapse except as provided in the **ADDITIONAL COVERAGE — COLLAPSE** section of this Coverage Form.
- e. Wear and tear, any quality in the property that causes it to damage or destroy itself, hidden or latent defect, gradual deterioration; mechanical breakdown; insects, vermin, rodents; corrosion, rust, dampness, cold or heat.

**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**

We cover property wherever located within:

- a. The United States of America;
- b. Puerto Rico; and
- c. Canada.

**2. Coinsurance**

All Covered Property must be insured for its total value as of the time of loss or damage or you will incur a penalty.

The penalty is that we will pay only the proportion of any loss or damage that the Limit of Insurance shown in the Declarations for all Covered Property at all locations bears to the total value of all property at all locations as of the time of loss.

# SALESPERSONS SAMPLES FLOATER 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 samples of merchandise including containers owned by you which are:

- a. In the custody of your "salespeople" scheduled in the Declarations while they are:
  - (1) Traveling on your behalf; and
  - (2) In the actual pursuit of your business.
- b. Shipments by Air Express to and from the "salespeople".

At least 20% of the value of air shipments must be declared to the Express Company.

### 2. PROPERTY NOT COVERED

Covered Property does not include:

- a. Property while located in or on any premises you own, lease or rent;
- b. Property located in or on any premises where your "salespeople" have permanent offices or salesrooms or where you carry specific insurance;
- c. Contraband, or property in the course of illegal transportation or 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** section.

### 4. ADDITIONAL COVERAGE — COLLAPSE

We will pay for direct loss or damage caused by or resulting from risks of direct physical loss or damage involving collapse of all or part of a building or structure caused by one or more of the following:

- a. Fire; lightning; windstorm; hail; explosion; smoke; aircraft; vehicles; riot; civil commotion; vandalism; leakage from fire extinguishing equipment; sinkhole collapse; volcanic action; breakage of building glass; falling objects; weight of snow, ice or sleet; water damage; earthquake; all only as insured against in this Coverage Form;
- b. Hidden decay;
- c. Hidden insect or vermin damage;
- d. Weight of people or personal property;
- e. Weight of rain that collects on a roof;
- f. Use of defective materials or methods in construction, remodeling or renovation if the collapse occurs during the course of the construction, remodeling or renovation.

This Additional Coverage does not increase the Limits of Insurance provided in this Coverage Form.

## 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.

### 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 a loss or damage caused by or resulting from any of the following:
  - a. Shortage found upon taking inventory.
  - b. Unexplained disappearance.
  - c. Breakage, denting, marring, or scratching.  
But we will pay for such loss or damage caused directly by fire, lightning, explosion, windstorm, cyclone, tornado, earthquake, flood, theft or attempted theft; or collision, derailment or overturn of a transporting conveyance, or while in the custody of transportation companies.
  - d. 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.  
But this exclusion does not apply to property in the custody of a carrier for hire.
  - e. Theft from any garage.
  - f. Delay, loss of profit, loss of use or loss of market.
  - g. 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 unauthorized 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.

- h. 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.

- i. Unauthorized instructions to transfer property to any person or to any place.

- 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. Weather conditions. But this exclusion only applies if weather conditions contribute in any way with a cause or event excluded in paragraph 1. above to produce "loss".

- b. Acts or decisions, including the failure to act or decide, of any person, group, organization or government body.

- c. Faulty, inadequate or defective:

- (1) Planning, zoning, development, surveying, siting;

- (2) Design, specifications, workmanship, repair, construction, renovation, remodeling, grading, compaction;

- (3) Materials used in repair, construction, renovation, or remodeling; or

- (4) Maintenance;

of part or all of any property wherever located.

- d. Collapse except as provided in the **ADDITIONAL COVERAGE — COLLAPSE** section of this Coverage Form.

- e. Wear and tear, any quality in the property that causes it to damage or destroy itself, hidden or latent defect, gradual deterioration; mechanical breakdown; dampness, cold or heat.

### 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**

We cover property wherever located within:

- a. The United States of America;
- b. Puerto Rico; and
- c. Canada.

**2. Coinsurance**

All Covered Property must be insured for its total value as of the time of loss or damage or you will incur a penalty.

The penalty is that we will pay only the proportion of any loss or damage that the Limit of Insurance shown in the Declarations for all Covered Property at all locations bears to the total value of all property at all locations as of the time of loss or damage.

**3. Impairment of Recovery**

We will not pay for any loss or damage if you have made any agreement or make any agreement that relieves another person or organization from any liability which law or custom may impose upon them.

**F. DEFINITIONS**

- 1. "Salespeople" includes your principles, officers or officials when acting as salespeople.

## SPECIAL DEALERS FLOATER 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.

### 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:

- a. Property you own while in the custody of your customers for approval, trial, demonstration, loan, lease or rent; or on your customers' premises for installation;
- b. Property of others in your care, custody or control while in or on your premises; or at your direction at the premises of someone else for repairs or adjustment;
- c. Property in transit;
- d. Portable tools, equipment and spare parts, used for installation, repairing, adjusting, servicing or maintenance while away from your premises.

#### 2. PROPERTY NOT COVERED

Covered Property does not include contraband or property in the course of illegal transportation or 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** section.

#### 4. ADDITIONAL COVERAGE — COLLAPSE

We will pay for direct loss or damage caused by or resulting from risks of direct physical loss or damage involving collapse of all or part of a building or structure caused by one or more of the following:

- a. Fire; lightning; windstorm; hail; explosion; smoke; aircraft; vehicles; riot; civil commotion; vandalism; leakage from fire extinguishing equipment; sinkhole collapse; volcanic action; breakage of building glass; falling objects; weight of snow, ice or sleet; water damage; earthquake; all only as insured against in this Coverage Form.
- b. Hidden decay;
- c. Hidden insect or vermin damage;
- d. Weight of people or personal property;
- e. Weight of rain that collects on a roof;
- f. Use of defective materials or methods in construction, remodeling or renovation if the collapse occurs during the course of the construction, remodeling or renovation.

This Additional Coverage does not increase the Limits of Insurance provided in this Coverage Form.

### 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.

#### 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. 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.

- b. Shortage found upon taking inventory.**
- c. Unexplained disappearance.**
- d. 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.**
- e. Artificially generated current creating a short circuit or other electrical disturbance within an article covered under this Coverage Form.**

**f. Processing or work upon the property.**

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

- g. 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.**
- h. Unauthorized instructions to transfer property to any person or to any place.**

But we will pay for direct loss or damage caused by fire if fire would be covered under this Coverage Form.

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

**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. Weather conditions.** But this exclusion only applies if weather conditions contribute in any way with a cause or event excluded in paragraph **1.** above to produce the loss or damage.
- b. Acts or decisions, including the failure to act or decide, of any person, group, organization or governmental body.**
- c. Faulty, inadequate or defective:**
  - (1) Planning, zoning, development, surveying, siting;
  - (2) Design, specifications, workmanship, repair, construction, renovation, remodeling, grading, compaction;
  - (3) Materials used in repair, construction, renovation or remodeling; or
  - (4) Maintenance;  
of part or all of any property wherever located.
- c. Collapse except as provided in the **ADDITIONAL COVERAGE — COLLAPSE** section of this Coverage Form.**
- d. Wear and tear, any quality in the property that causes it to damage or destroy itself, hidden or latent defect; gradual deterioration; depreciation; mechanical breakdown; insects, vermin, rodents; corrosion, rust dampness, cold or heat.**

**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**

We cover property wherever located within:

- a. The United States of America;
- b. Puerto Rico; and
- c. Canada.

**2. VALUATION**

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

- a. **Unsold Property.** The value of unsold property will be the least of the following amounts:

- (1) The actual cash value of that property.
- (2) The cost of reasonably restoring that property to its condition immediately before loss; or
- (3) The cost of replacing that property with substantially identical property.

b. **Sold Property.** The value of property sold but not yet delivered will be your net selling price after all allowances and discounts.

c. **Property of Others.** The value of property in your care, custody or control will be the least of:

- (1) The amount for which you are liable, plus the value of labor and materials you have added; or
- (2) Actual cash value, including labor and materials you have added.

**3. COINSURANCE**

All Covered Property must be insured for at least 80% of its total value as of the time of loss or damage or you will incur a penalty.

The penalty is that we will pay only the proportion of any loss or damage that the Limit of Insurance shown in the Declarations, for all Covered Property, at all locations, bears, to 80% of the total value of all property, at all locations, as of the time of loss or damage.

## BLANKET TOOL FLOATER COVERAGE

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.

Words and phrases that appear in quotation marks have special meaning. Refer to section **G** —

### DEFINITIONS.

#### A. COVERAGE

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

##### 1. Covered Property

Covered Property, as used in this Coverage, means:

- a. Your tools of a mobile nature that you use in your contracting, installation, erection, repair, or moving operations or projects; or
- b. Tools of others in your care, custody, or control;

##### 2. Property Not Covered

Covered property does not include:

- a. Aircraft or watercraft;
- b. Automobiles, motor trucks, trailers, and similar conveyances designed for highway use and used for over the road transportation of people or cargo. However this does not include:
  - (1) Self-propelled vehicles designed and used primarily to carry mounted equipment; or
  - (2) Vehicles designed for highway use that are unlicensed and not operated on public roads;
- c. Contraband, or property in the course of illegal transportation or trade;
- d. Plans, blueprints, mechanical drawings, designs or specifications;
- e. Property you have leased or rented to others;
- f. Property you have loaned to others;

- g. Property while in caissons or underwater, or while being used in underground mining, tunneling or similar operations, unless specifically described as being used for these operations;
- h. Your employee's tools except as provided for in the Employees Tools Additional Coverage;
- i. Property while stored or operated underground in connection with any mining operation;
- j. Property while airborne or waterborne or being loaded or unloaded from a watercraft. However, we will cover property while being transported on any regular ferry incidental to other modes of transportation; or
- k. Furniture, fixtures and office supplies.

##### 3. Covered Causes of Loss

Covered Causes of Loss means Risks of Direct Physical Loss to Covered Property, unless the loss is excluded in section **B.**, **EXCLUSIONS**.

##### 4. Additional Coverages

###### a. Employees Tools

We will pay for loss or damage to tools owned by your employees. Coverage applies only when the tools are located on the jobsite or in transit to and from the jobsite in your vehicles.

The most we will pay for loss or damage is \$2,500 for any one occurrence. Subject to:

- (1) A \$1,000 limit for any one employee; and
- (2) A \$250 limit per item.

If an increased limit of insurance is purchased, the above \$2,500 Limit of Insurance is replaced by the Employees Tools Limit of Insurance shown in the Tool Floater Declarations.

This Additional Coverage is not subject to the Limits of Insurance.

###### b. Reward Expense

- (1) We will pay for reward expenses you have incurred leading to the successful return of undamaged stolen Covered Property to a law enforcement agency.

Reward payments must be documented before they are reimbursed. Regardless of the number of persons receiving a reward, our liability under this Additional Coverage shall not be increased.

- (2) The most we will pay is the lesser of:
- (a) \$5,000; or
  - (b) 25% of the covered loss.

This Additional Coverage is not subject to the Limits of Insurance.

**c. Collapse**

- (1) We will pay for direct physical loss or damage to Covered Property, caused by collapse of a building or any part of a building, if the collapse is caused by one or more of the following:
- (a) The "specified cause of loss", all only as insured against in this coverage form;
  - (b) Hidden decay;
  - (c) Hidden insect or vermin damage;
  - (d) Weight of people or personal property;
  - (e) Weight of rain that collects on a roof;
  - (f) Use of defective material or methods in construction, remodeling or renovation if the collapse occurs during the course of the construction, remodeling or renovation. However, if the collapse occurs after construction, remodeling or renovation is complete and is caused in part by a cause of loss listed in **e.(1)(a)** through **e.(1)(e)**, we will pay for the loss or damage even if use of defective material or methods in construction, remodeling or renovation, contributes to the collapse.
- (2) If the direct physical loss or damage does not involve collapse of a building or any part of a building, we will pay for loss or damage to Covered Property caused by the collapse of personal property only if the collapse was caused by a cause of loss listed in **e.(1)(a)** through **e.(1)(f)** above.
- (3) Collapse does not include settling, cracking, shrinkage, bulging or expansion.

**5. Coverage Extension**

**a. Waiver of Depreciation (Partial Losses)**

We will not deduct for depreciation on the adjustment of any partial loss that does not exceed 10% of the Actual Cash Value of the item at the time of loss.

**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.

**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 policy.

**b. Nuclear Hazard**

Nuclear reaction or radiation, or radioactive contamination, however caused.

But if nuclear reaction or radiation, or radioactive contamination, results in fire, we will pay for the loss or damage caused by that fire.

**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.

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

**a. Consequential Losses**

Delay, loss of use or loss of market.

**b. Dishonesty**

Dishonest or criminal acts by you, anyone else with an interest in the property, or any of your or their partners, employees, directors, trustees, authorized representatives or anyone to whom you entrust the property for any purpose:

- (1) Acting alone or in collusion with others;
- (2) Whether or not occurring during the hours of employment.

This exclusion does not apply to acts of destruction by your employees (including leased employees); but theft by employees (including leased employees) is not covered.

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

**c. False Pretense**

Voluntary parting with any property by you or anyone else to whom you have entrusted the property if induced to do so by any fraudulent scheme, trick, device or false pretense.

**d. Pollution**

We will not pay for loss or damage caused by or resulting from the discharge, dispersal, seepage, migration, release or escape of "pollutants" unless the discharge, dispersal, seepage, migration, release or escape is itself caused by any of the "specified causes of loss". But if the discharge, dispersal, seepage, migration, release or escape of "pollutants" results in a "specified cause of loss", we will pay for the loss or damage caused by that "specified cause of loss".

**e. Other Types of Loss**

- (1) Wear and tear;
- (2) Rust, corrosion, fungus, decay, deterioration, hidden or latent defect or any quality in property that causes it to damage or destroy itself;
- (3) Weight of a load, when it exceeds the designed capacity of any Covered Property to lift, move or support the load from any position;
- (4) Your neglect to use all reasonable means to save and preserve Covered Property from impending loss or damage during and after the occurrence of loss;
- (5) Loss of or damage to tires and tubes in or on a unit from:
  - (a) Theft, unless the entire unit is stolen; or
  - (b) Damage due and confined to blow-out, bruises, cuts or other causes inherent in the use of the unit. However, if the loss is a result of another Covered Cause of Loss, we will pay for the damage;

- (6) Unexplained disappearance;
- (7) Shortage found upon taking inventory;
- (8) Mechanical or electrical breakdown or failure. But we will pay for direct loss caused by resulting fire or explosion;
- (9) Repairing, adjusting, servicing or maintenance operations. But we will pay for direct loss caused by resulting fire or explosion; or
- (10) The following causes of loss to covered property:
  - (a) Dampness or dryness of atmosphere;
  - (b) Changes in or extremes of temperature;
  - (c) Freezing; or
  - (d) Marring or scratching;
- (11) Collapse, except as provided in the Additional Coverage for Collapse.

But if an excluded cause of loss that is listed in **B.2.e.(1)**, **B.2.e.(2)**, **B.2.e.(8)**, **B.2.e.(9)**, **B.2.e.(10)** or **B.2.e.(11)** results in a Covered Cause of loss, we will pay for the loss or damage caused by that Covered Cause of loss.

**C. LIMITS OF INSURANCE**

The most we will pay for loss in any one occurrence is the Total Tools Limit of Insurance, but no more than the Per Tool Limit of Insurance for any one item, shown in the Tool Floater Declarations.

**D. DEDUCTIBLE**

- 1. We will not pay for loss or damage in any one occurrence until the amount of loss or damage exceeds the Tools Deductible shown in the Tool Floater Declarations. We will then pay the amount of loss or damage in excess of the Tools Deductible up to the applicable Limit of Insurance.
- 2. Regardless of the amount of the Tools Deductible shown in the Tool Floater Declarations, the most we will deduct from any loss or damage, under the Employees Tools Additional Coverage is \$100 per employee claim.  
  
But this Additional Coverage Deductible will not increase the Tools Deductible shown in the Tool Floater Declarations. This Additional Coverage Deductible will be used to satisfy the requirements of the Tools Deductible shown in the Tool Floater Declarations.
- 3. No Deductible applies to the Reward Expense Coverage Additional Coverage.

## E. ADDITIONAL CONDITIONS

The following additional conditions apply.

### 1. COINSURANCE

All Covered Property must be insured for at least 80% of the total values of the Covered Property at the time of the loss or you will incur a penalty.

The penalty is that we will pay only the proportion of any loss that the Total Tools Limit of Insurance shown in the Tool Floater Declarations for Covered Property bears to 80% of the total values of all Covered Property as of the time of the loss.

### 2. COVERAGE TERRITORY

We cover property wherever located within:

- a. The United States of America;
- b. Puerto Rico; and
- c. Canada.

### 3. IMPAIRMENT OF RECOVERY

We will not pay for loss or damage if you have made any agreement or make any agreement that relieves another person or organization from any liability which law or custom may impose upon them.

## F. OPTIONAL COVERAGES

If shown as applicable in the Tool Floater Declarations, the following Optional Coverages also apply. These coverages are subject to the terms and conditions applicable to tools coverage in this policy, except as provided below.

### 1. Rental Reimbursement

- a. We will reimburse you for rental expenses you incur when it is necessary to rent a tool to replace Covered Property which has been damaged by a Covered Cause of Loss. We will reimburse you only when the Covered Property has been damaged to the extent that it must be withdrawn from normal use.
- b. We will not reimburse you:
  - (1) When other tools owned or controlled by you can be used to continue operations.
  - (2) When the rented tool is not similar and used for the same purpose as the replaced tool.
  - (3) For the rental expense of any tool unless you make every reasonable effort to repair, replace, or rebuild the inoperable tool after the loss occurs.
- c. This Rental Reimbursement optional coverage :

(1) Begins 48 hours after the loss. Sundays and legal holidays are not to be included in this 48 hour period; and

(2) Ends when the insured property is repaired, replaced or restored to service regardless of the expiration date of the policy.

d. The most we will reimburse you is the applicable Limits of Insurance for Rental Reimbursement shown in the Tool Floater Declarations.

This Optional Coverage applies to owned tools only.

No deductible applies to this Optional Coverage.

### 2. Percentage Deductible

Section **D. DEDUCTIBLE** is deleted and replaced by the following:

#### DEDUCTIBLE

a. We will not pay for loss or damage in any one occurrence until the amount of loss or damage exceeds the Percentage Deductible shown in the Tool Floater Declarations. We will then pay the amount of loss or damage in excess of the Percentage Deductible up to the applicable Limit of Insurance.

The Percentage Deductible amount is determined by applying the percentage indicated in the Tool Floater Declarations to the value of the covered property that is involved in the loss. If a loss involves two or more items, the percentage indicated in the Tool Floater Declarations will apply only to the covered property with the highest value.

The Percentage Deductible will not exceed the Maximum Deductible amount and will not be less than the Minimum Deductible amount indicated in the Tool Floater Declarations.

b. Regardless of the amount of the Tools Deductible shown in the Tool Floater Declarations, the most we will deduct from any loss or damage, under the Employees Tools Additional Coverage is \$100 per employee claim.

But this Additional Coverage Deductible will not increase the Tools Deductible shown in the Tool Floater Declarations.

This Additional Coverage Deductible will be used to satisfy the requirements of the Tools Deductible shown in the Tool Floater Declarations.

- c. No Deductible applies to the Reward Expense Coverage Additional Coverage.

**G. DEFINITIONS**

- 1. "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 re-claimed.
- 2. "Specified Causes of Loss" means the following:

Fire; lightning; explosion; windstorm or hail; smoke; aircraft or vehicles; riot or civil commotion; vandalism; leakage from fire extinguishing equipment; sinkhole collapse; volcanic action; falling objects; weight of snow, ice or sleet; water damage.

- a. Sinkhole collapse means the sudden sinking or collapse of land into underground empty spaces created by the action of water on limestone or dolomite. This cause of loss does not include:

- (1) The cost of filling sinkholes; or
  - (2) Sinking or collapse of land into man-made underground cavities.
- b. Falling objects does not include loss of or damage to:
    - (1) Personal property in the open; or
    - (2) The interior of a building or structure, or property inside a building or structure, unless the roof or an outside wall of the building or structure is first damaged by a falling object.
  - c. Water damage means accidental discharge or leakage of water or steam as the direct result of the breaking apart or cracking of any part of a system or appliance (other than a sump system including its related equipment and parts) containing water or steam.

POLICY NUMBER	POLICY PERIOD	COVERAGE IS PROVIDED IN THE	AGENCY
NAMED INSURED AND ADDRESS			AGENT

TOOL FLOATER DECLARATIONS

TOTAL TOOLS LIMIT OF INSURANCE \$  
 PER TOOL LIMIT OF INSURANCE \$

THE FOLLOWING DEDUCTIBLES APPLY ONLY WHEN INDICATED BY AN ( X )

DEDUCTIBLES:

( ) PERCENTAGE DEDUCTIBLE:  
     MINIMUM DEDUCTIBLE \$  
     MAXIMUM DEDUCTIBLE \$  
     PERCENTAGE DEDUCTIBLE %  
 ( ) TOOLS DEDUCTIBLE \$

THE FOLLOWING INCREASED LIMIT APPLIES ONLY WHEN INDICATED BY AN ( X )

COVERAGE LIMIT OF INSURANCE  
 ( ) EMPLOYEES TOOLS \$

THE FOLLOWING OPTIONAL COVERAGE APPLIES ONLY WHEN INDICATED BY AN ( X )

( ) RENTAL REIMBURSEMENT LIMITS OF INSURANCE  
     PER DAY PER ITEM \$  
     AGGREGATE PER POLICY YEAR \$

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TOTAL ANNUAL PREMIUM THIS POLICY \$

# WAREHOUSEMAN'S LEGAL LIABILITY 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 those sums that you become legally obligated to pay as damages because of direct physical loss of or damage to Covered Property caused by accident and arising out of any Covered Cause of Loss. We have the right and duty to defend any "suit" seeking those damages. But:

- a. The amount we will pay for damages is limited as described in section **C. LIMITS OF INSURANCE**;
- b. We may investigate and settle any claim or "suit" at our discretion; and
- c. Our right and duty to defend ends when we have used up the Limit of Insurance in the payment of judgments or settlements.

### 1. COVERED PROPERTY

Covered Property, as used in this Coverage Form, means property of others while in your care, custody or control as a warehouseman or bailee.

However, only property located in or on the "premises" scheduled in the Declarations will be considered Covered Property.

### 2. PROPERTY NOT COVERED

Covered Property does not include:

- a. Accounts, bills, currency, deeds, evidences of debt, money, notes, securities, bullion;
- b. Jewelry, watches, precious stones, pearls;
- c. Furs, or garments trimmed with fur;
- d. Manuscripts, mechanical drawings, blueprints, documents, rare books, records, photographs or other valuable papers;
- e. Contraband, or property in the course of illegal transportation or 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** section.

### 4. ADDITIONAL COVERAGE — COLLAPSE

We will pay for direct loss or damage caused by or resulting from risks of direct physical loss or damage involving collapse of all or part of a building or structure caused by one or more of the following:

- a. Fire; lightning; windstorm; hail; explosion; smoke; aircraft; vehicles; riot; civil commotion; vandalism; leakage from fire extinguishing equipment; sinkhole collapse; volcanic action; breakage of building glass; falling objects; weight of snow, ice or sleet; water damage; earthquake; all only as insured against in this Coverage Form;
- b. Hidden decay;
- c. Hidden insect or vermin damage;
- d. Weight of people or personal property;
- e. Weight of rain that collects on a roof;
- f. Use of defective materials or methods in construction, remodeling or renovation if the collapse occurs during the course of the construction, remodeling or renovation.

This Additional Coverage does not increase the **LIMITS OF INSURANCE** provided in this Coverage Form.

## 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.

### 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. 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.

- b. We will not defend any claim or "suit", or pay damages that you are legally liable to pay, solely by reason of your assumption of liability in a contract or agreement.**
- c. Breakdown, failure or improper operation of any refrigerating machinery or equipment;**
- d. Liability for your interest as a lessor.**

- 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. Processing or work upon covered property.**  
But we will pay for direct loss or damage caused by resulting fire or explosion if these causes of loss would be covered under this Coverage Form.

- h. Shortage found upon taking inventory.**

- i. Unexplained disappearance.**

**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. Weather Conditions.** But this exclusion only applies if weather conditions contribute in any way with a cause or event excluded in paragraph **1.** above to produce the loss or damage.

- b. Acts or decisions, including the failure to act or decide, of any person, group, organization or governmental body.**

- c. Faulty, inadequate or defective:**

- (1) Planning, zoning, development, surveying, siting;**

- (2) Design, specifications, workmanship, repair, construction, renovation, remodeling, grading, compaction;**

- (3) Materials used in repair, construction, renovation or remodeling; or**

- (4) Maintenance;**

- of part or all of any property wherever located.

- d. Collapse except as provided in the **ADDITIONAL COVERAGE — COLLAPSE** section of the Covered Form.**

- e. Wear and tear, any quality in the property that causes it to damage or destroy itself, hidden or latent defect, gradual deterioration; mechanical breakdown; insects, vermin, rodents; corrosion, rust, dampness, cold or heat.**

**C. LIMITS OF INSURANCE**

The most we will pay for loss or damage to Covered Property at a location is the applicable Aggregate Limit of Insurance for that location shown in the Declarations. We will not pay more than the Aggregate Limit in a policy term regardless of the number of losses or "suits".

#### **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**

We cover property wherever located within:

- a. The United States of America;
- b. Puerto Rico; and
- c. Canada.

##### **2. Reports and Premium**

- a. Reports. You will report to us the full amount of your "Gross Receipts", whether collected or not within 30 days after the end of each policy period.
- b. Rates and Premium.
  - (1) Premium Computation. We will compute the premium using the rates per \$1,000 of "Gross Receipts" shown in the Declarations and the reported amount of "Gross Receipts".
  - (2) Premium Adjustment. 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.
  - (3) If this coverage is cancelled, you will report the amount of "gross receipts" as of the date of cancellation. We will compute the premium on a pro rata basis.

#### **3. Warranties by You**

You must report any exceptions to the following statements to us:

- a. You have had no claim for any loss or damage of the kind covered by this Coverage Form during the last five years;
- b. You have not had any company cancel a policy providing coverage similar to the coverage provided by this Coverage Form;
- c. You do not have any other policy in force that provides the coverage similar to the coverage provided by this Coverage Form.

#### **F. DEFINITIONS**

1. "Suit" includes an arbitration proceeding to which you must submit or submit with our consent.
2. "Gross Receipts" means the charges for storage, handling, cleaning, processing, loading, unloading and packing in your premises. But Gross Receipts does not include the charges for packing, handling and transit away from your premises and income from leasing or renting space to others.
3. "Premises" means that portion of any building described in the Declarations which is occupied by you as a public storage warehouse, including loading platforms attached.

General Casualty Company of Wisconsin

One General Drive  
Sun Prairie, WI 53596  
Telephone 608-837-4440

## Commercial Inland Marine Policy

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Insured Name  
Address 1  
Address 2  
City State Zip Code

---

**Your Independent Agent is:**

Agent Name  
Address1  
City State Zip Code  
Phone number: (XXX) XXX-XXX

**Our Regional Office:**

Address 1  
City State Zip Code  
Phone Number:  
Fax Number:

A member of the  
"Winterthur" Swiss Insurance Group

# Commercial Inland Marine Policy Quick Reference

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In return for the payment of the premium, and subject to all the terms of this policy, we agree with you to provide the insurance as stated in this policy.

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<b>Policy Period</b>	This policy period begins at 12:01 a.m. standard time at the named insured's mailing address on the date shown in the Declarations.
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## **This Commercial Inland Marine Policy consists of several items as described below:**

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<b>Declaration Pages</b>	The Declarations list the named insured, policy period, the coverages provided and the limits of insurance. They also show the forms and endorsements that apply to this policy.
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<b>Coverage Forms</b>	The Coverage Forms describe the nature and extent of coverage provided. They also include any conditions that apply specifically to the Coverage Forms.
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<b>Additional Provisions or Exclusions</b>	This policy may be modified by additional provisions or exclusions. When this happens, the forms which contain those provisions or exclusions will be found after the Coverage Forms. The form numbers will also appear on the Declarations.
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<b>Commercial Inland Marine Conditions and Common Policy Conditions</b>	These forms list most of the conditions to which you and we are subject. These conditions apply to all Coverage Forms attached to this policy.
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**This quick reference is not part of the Commercial Inland Marine Policy and does not provide coverage. Please read the Commercial Inland Marine Policy itself for actual contractual provisions.**

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In witness whereof, the Company designated on the Declaration page has caused this policy to be signed by its president and secretary, but this policy shall not be valid unless completed by the attachment hereto of a Declaration page and countersigned on the aforesaid Declaration page by a duly authorized representative of the company.



President, General Casualty Insurance Companies



Secretary, General Casualty Insurance Companies





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

## **THEFT EXCLUSION**

This endorsement modifies insurance provided under the following:

BLANKET CONTRACTORS EQUIPMENT COVERAGE  
BLANKET TOOL FLOATER COVERAGE  
SCHEDULED CONTRACTORS EQUIPMENT COVERAGE

The following is added to section **B. EXCLUSIONS**, paragraph **2.**:

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

### **Theft**

But we will pay for loss or damage that occurs due to looting at the time and place of a riot or civil commotion.

But if theft results in a Covered Cause of Loss, we will pay for the loss or damage caused by that Covered Cause of Loss.

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

## **VANDALISM EXCLUSION**

This endorsement modifies insurance provided under the following:

BLANKET CONTRACTORS EQUIPMENT COVERAGE  
BLANKET TOOL FLOATER COVERAGE  
SCHEDULED CONTRACTORS EQUIPMENT COVERAGE

- A.** The following is added to section **B. EXCLUSIONS**, paragraph **2.**:

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

**Vandalism**

Vandalism, meaning willful and malicious damage to, or destruction of, the covered property.

But if vandalism results in a Covered Cause of Loss, we will pay for the loss or damage caused by that Covered Cause of Loss.

- B.** Vandalism is deleted from the "specified causes of loss".

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

## **BOOM RESTRICTION**

This endorsement modifies insurance provided under the following:

BLANKET CONTRACTORS EQUIPMENT COVERAGE  
SCHEDULED CONTRACTORS EQUIPMENT COVERAGE

Paragraph **A.2. Property Not Covered** is amended to include:

Covered property does not include Crane booms that exceed 25 feet in length.

However, we will cover booms that exceed 25 feet in length for loss or damage caused by "Named Causes of Loss".

"Named Causes of Loss" means the following:

Fire, lightning; explosion; windstorm or hail; smoke; aircraft or vehicles; riot or civil commotion; vandalism; leakage from fire extinguishing equipment; sinkhole collapse; volcanic action.

Sinkhole collapse means the sudden sinking or collapse of land into underground empty spaces created by the action of water on limestone or dolomite. This cause of loss does not include:

1. The cost of filling sinkholes; or
2. Sinking or collapse of land into man-made underground cavities.

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

## **WATERBORNE COVERAGE**

This endorsement modifies insurance provided under the following:

BLANKET CONTRACTORS EQUIPMENT COVERAGE  
SCHEDULED CONTRACTORS EQUIPMENT COVERAGE

Paragraph **2.j.** of section **A. COVERAGE** is delete  
and replaced by the following:

Covered property does not include:

- i. Property while airborne.

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

## **PROPERTY LOANED TO OTHERS**

This endorsement modifies insurance provided under the following:

BLANKET CONTRACTORS EQUIPMENT COVERAGE  
SCHEDULED CONTRACTORS EQUIPMENT COVERAGE

### **SCHEDULE**

Limit for Property Loaned to Others:

\$ any one item

\$ any one occurrence

Paragraph **A.5. Coverage Extensions** is amended to include:

#### **Property Loaned to Others**

- (1)** You may extend the insurance that applies to Covered Property to cover loss or damage to your equipment loaned to others caused by or resulting from any of the Covered Causes of Loss.
- (2)** The most we will pay under this Coverage Extension is the applicable limit of insurance shown in the property loaned to others Schedule above.
- (3)** Paragraph **2.f.** of section **A. COVERAGE** does not apply to this Coverage Extension.

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

## **PROPERTY LEASED OR RENTED TO OTHERS**

This endorsement modifies insurance provided under the following:

BLANKET CONTRACTORS EQUIPMENT COVERAGE  
SCHEDULED CONTRACTORS EQUIPMENT COVERAGE

### **SCHEDULE**

Limit for Property Leased or Rented to Others:

\$ any one item

\$ any one occurrence

Paragraph **A.5. Coverage Extensions** is amended to include:

#### **Property Leased or Rented to Others**

- (1)** You may extend the insurance that applies to Covered Property to cover loss or damage to your equipment you lease or rent to others caused by or resulting from any of the Covered Causes of Loss.
- (2)** The most we will pay under this Coverage Extension is the applicable limit of insurance shown in the Property Leased or Rented to Others Schedule above.
- (3)** Paragraph **2.e.** of section **A. COVERAGE** does not apply to this Coverage Extension.

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

## **COINSURANCE WAIVER**

This endorsement modifies insurance provided under the following:

BLANKET CONTRACTORS EQUIPMENT COVERAGE  
BLANKET TOOL FLOATER COVERAGE  
SCHEDULED CONTRACTORS EQUIPMENT COVERAGE

Paragraph 1. of section E. **ADDITIONAL  
CONDITIONS** is deleted.

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

## LOSS OF INCOME

This endorsement modifies insurance provided under the following:

BLANKET CONTRACTORS EQUIPMENT COVERAGE  
SCHEDULED CONTRACTORS EQUIPMENT COVERAGE

### SCHEDULE

Occurrence Limit of Insurance \$.....

Paragraph **A.4. Additional Coverages** is amended to include:

#### Loss of Income

- (1) We will pay for loss of Income you sustain during the "period of restoration" due to direct physical loss or damage to Covered Property caused by a Covered Cause of Loss.
- (2) "Period of Restoration", with respect to this Additional Coverage, means the period of time that:
  - (a) Begins with the date of direct physical loss or damage to Covered Property caused by or resulting from any Covered Cause of Loss; and
  - (b) Ends on the date when the Covered Property should be repaired, rebuilt or replaced with reasonable speed and similar quality."Period of Restoration" does not include any increased period required due to the enforcement of any ordinance or law that:
  - (a) Regulates the construction, use or repair, or requires the tearing down of any property; or
  - (b) Requires any insured or others to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to or assess the effects of pollutants.

The expiration date of this coverage will not cut short the "period of restoration".

- (3) If you do not repair, rebuild or replace Covered Property as quickly as possible, we will pay based on the length of time it would have taken to repair, rebuild or replace Covered Property as quickly as possible. If a loss can be reduced by resuming partial operations, or by using Covered Property from another location, you must do so.
- (4) Income means the:
  - (a) Net Income (Net Profit or Loss before income taxes) that would have been earned or incurred if no physical loss or damage had occurred, but not including any Net Income that would likely have been earned as a result of an increase in the volume of business due to favorable business conditions caused by the impact of the Covered Cause of Loss on customers or on other businesses; and
  - (b) Continuing normal operating expenses incurred, including payroll.
- (5) We will only pay for loss of Income that you sustain, during the "period of restoration" and that occurs within 12 consecutive months after the date of direct physical loss or damage.
- (6) The most we will pay for loss or damage under this Additional Coverage is the Limit of Insurance shown in the Schedule above.

No deductible applies to this Additional Coverage.

This Additional Coverage is not subject to the Limits of Insurance.

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

## **EXCESSIVE LOAD CAPACITY COVERAGE**

This endorsement modifies insurance provided under the following:

BLANKET CONTRACTORS EQUIPMENT COVERAGE  
SCHEDULED CONTRACTORS EQUIPMENT COVERAGE

Paragraph **2.e.(3)** of section **B. EXCLUSIONS** is  
deleted.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

# WELL DRILLERS UNDERGROUND EQUIPMENT COVERAGE

This endorsement modifies insurance provided under the following:

BLANKET CONTRACTORS EQUIPMENT COVERAGE  
SCHEDULED CONTRACTORS EQUIPMENT COVERAGE

### SCHEDULE

LIMIT OF INSURANCE	\$
--------------------	----

Section 4. **Additional Coverages** is amended to include the following:

**g. Underground Equipment**

- (1) We will pay your expenses to extract Covered Property from below the surface of the ground.  
But if the Covered Property is not recoverable, we will also pay for direct physical loss to that Covered Property.
- (2) Covered Property as used in this **Additional Coverage** means your drill bits, stems, adaptors, hammers, fittings, cameras and other well servicing equipment when located at a job site and while below the surface of the ground.
- (3) The most we will pay under this **Additional Coverage** in any one occurrence is the lesser of the:
  - (a) Limit of Insurance shown in the schedule above, or
  - (b) Value of unrecoverable Covered Property plus your expenses to extract the Covered Property from below the surface of the ground.

- (4) The following is added to section **D. DEDUCTIBLE.**

Regardless of the amount of the deductible, the most we will deduct from any loss or damage covered by this **Additional Coverage** is the greater of:

- (a) \$1,000, or
- (b) 10% of the Limit of Insurance shown in the schedule above.

- (5) Paragraph 2.i. of section **A. COVERAGE** is deleted and replaced by the following:

- (i) Drill bits, stems, adaptors, fittings and other miscellaneous drilling accessories while underground except as provided for in the **Underground Equipment Additional Coverage.**

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

## **INSTALLATION FLOATER REPORTING ENDORSEMENT**

This endorsement modifies insurance provided under the following:

### **INSTALLATION FLOATER COVERAGE FORM**

The reporting option and reporting period selected are indicated by an (X) on the Installation Floater Declarations.

#### **A. VALUE REPORTING**

You must:

1. Keep an accurate record of the total value of all receipts (collected and uncollected) from your installation projects as of the last day of each reporting period. Receipts include the amounts you earn from materials, labor, reasonable overhead and profit, and delivery charges that are part of your installation projects.
2. Submit to us within 30 days following the last day of each reporting period a report showing the total values determined in **a.** above.

#### **B. PREMIUM ADJUSTMENT**

1. The premium charged for this coverage is a deposit premium.
2. For each report we will determine the reporting period premium based on the rate shown on the Installation Floater Declarations.
3. We will apply this reporting period premium against the deposit premium.

When the annual premium adjustment period is shown in 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 Item **D.** Minimum Premium.

4. Once the deposit premium has been fully earned, we will charge you additional premium as determined in **B.2.** above.

#### **C. ADDITIONAL REPORTING CONDITIONS**

1. If, at the time of loss:
  - a. You have failed to file with us reports of value as required, we will not pay more than the value stated in the last report filed before the loss.
  - b. You have not filed any reports, we will not pay more than 90% of the amount we would have otherwise paid.
  - c. Your last report prior to the loss is less than the amount you are required to report, we will pay only the proportion of the loss that the reported amount bears to the total amount of all Covered Property as of the time of the last report.
2. We will not pay more than our Limit of Insurance even if the values reported exceed that limit.

#### **D. MINIMUM PREMIUM**

You must pay at least the minimum annual premium shown in the Declarations.





*SERFF Tracking Number:* GCCW-125417180      *State:* Arkansas  
*First Filing Company:* General Casualty Company of Wisconsin, ...      *State Tracking Number:* EFT \$50  
*Company Tracking Number:* 020108 10488A  
*TOI:* 09.0 Inland Marine      *Sub-TOI:* 09.0000 Inland Marine Sub-TOI Combinations  
*Product Name:* Arkansas Commercial Inland Marine Forms 020108 10488A  
*Project Name/Number:* Arkansas Commercial Inland Marine Forms 020108 10488A/020108 10488A

## **Rate Information**

Rate data does NOT apply to filing.

SERFF Tracking Number: GCCW-125417180 State: Arkansas  
First Filing Company: General Casualty Company of Wisconsin, ... State Tracking Number: EFT \$50  
Company Tracking Number: 020108 10488A  
TOI: 09.0 Inland Marine Sub-TOI: 09.0000 Inland Marine Sub-TOI Combinations  
Product Name: Arkansas Commercial Inland Marine Forms 020108 10488A  
Project Name/Number: Arkansas Commercial Inland Marine Forms 020108 10488A/020108 10488A

## Supporting Document Schedules

**Satisfied -Name:** Uniform Transmittal Document-Property & Casualty **Review Status:** Approved 01/31/2008

**Comments:**

**Attachment:**

Property and Casualty Transmittal Document.pdf

**Satisfied -Name:** Forms Filing List GCW **Review Status:** Approved 01/31/2008

**Comments:**

**Attachment:**

Forms Filing list GCW 1207.pdf

**Satisfied -Name:** Forms Filing List REG **Review Status:** Approved 01/31/2008

**Comments:**

**Attachment:**

Forms Filing list REG 1207.pdf



<b>16. Reference Organization</b> (if applicable)	N/A
<b>17. Reference Organization # &amp; Title</b>	N/A
<b>18. Company's Date of Filing</b>	1/7/2008
<b>19. Status of filing in domicile</b>	<input type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input checked="" type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

### Property & Casualty Transmittal Document—

<b>20. This filing transmittal is part of Company Tracking #</b>	020108 10488A
--	---------------

<b>21. Filing Description</b> [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
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Dear Commissioner,

Attached is a Forms Filing for Inland Marine forms in our two companies, General Casualty Company of Wisconsin and Regent Insurance Company. We are filing to update our company generated forms, since our filings have not been kept up to date in the past. The attached lists include all previously filed forms with their status – some are being withdrawn as out of date, or replaced. We are attaching copies of only those forms shown as “NEW” or “Replacement”. We would like this filing to be effective February 1, 2008 for New Business and April 1, 2008 for Renewal business.

Please review the attached lists along with the sample forms. We hope you will be able to approve our filings, but please advise if you have any questions or need any additional information.

Sincerely,

Andrea Burkeland  
Systems Support Specialist

<b>22. Filing Fees</b> (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]
---

**Check #:**

**Amount:**

EFT \$50.00

**Refer to each state's checklist for additional state specific requirements or instructions on**

**calculating fees.**

**\*\*\*Refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)**

## Arkansas

Independent filings for Commercial Inland Marine Policy Exception Pages

Form #	Ed Date	Title	Optional?	Premium Bearing	Status
CM 7060	07 86	Builders' Risk Coverage Form – Special	No	Yes	Obsolete – Withdraw
CM 7061	07 86	Builders Risk Declarations	No	No	Obsolete – Withdraw
CM 7070	07 86	Builders Risk Reporting Endorsement	Yes	Yes	Obsolete – Withdraw
CM 7071	07 86	Builders' Risk Increased Cost of Reconstruction Endorsement	Yes	Yes	Obsolete – Withdraw
CM 7120	07 86	Cold Storage Locker Plant Coverage Form	No	Yes	Obsolete – Withdraw
CM 7130	07 86	Cold Storage Locker Plant Reporting Endorsement	Yes	Yes	Obsolete – Withdraw
CM 7150	07 86	Contractors Equipment Coverage Form – Special	Yes	Yes	Obsolete – Withdraw
CM 7151	07 86	Contractors Equipment Coverage Form – Standard	Yes	Yes	Obsolete – Withdraw
CM 7152	07 86	Blanket Contractors Equipment Coverage Form – Special	Yes	Yes	Obsolete – Withdraw
CM 7153	07 86	Contractors Equipment Declarations	No	No	Obsolete – Withdraw
CM 7154	07 86	Contractors Equipment – Supplemental Schedule	Yes	No	Obsolete – Withdraw
CM 7155	07 86	Contractors Equipment – Blanket – Declarations	Yes	No	Obsolete – Withdraw
CM 7160	07 86	Annual Premium Adjustment Endorsement (Contractors Equipment)	Yes	Yes	Obsolete – Withdraw
CM 7161	07 86	Replacement Cost Endorsement (Contractors Equipment)	Yes	No	Obsolete – Withdraw
CM 7162	07 86	Contractors Additional Protection Endorsement	Yes	No	Obsolete – Withdraw
CM 7163	03 87	Well Drillers Equipment Recovery	Yes	Yes	Obsolete –

		Expense Endorsement			Withdraw
CM 7164	03 88	Well Drillers – Vehicle Coverage For Drilling Rigs	Yes	Yes	Obsolete – Withdraw
CM 7270	07 86	Exhibition Floater – Owners’ Coverage Form – Special	No	Yes	Obsolete – Withdraw
CM 7271	07 86	Exhibition Floater – Loaned Property Coverage Form – Special	No	Yes	Obsolete – Withdraw
CM 7300	07 86	Fine Arts Dealer Coverage Form	No	Yes	Obsolete – Withdraw
CM 7450	07 86	Fine Arts Floater Coverage Form	No	Yes	Obsolete – Withdraw
CM 7510	07 86	Museum Fine Arts Floater Coverage Form	No	Yes	Obsolete – Withdraw
CM 7330	07 86	Installation Floater Coverage Form – Special	No	Yes	Obsolete – Withdraw
CM 7331	07 86	Installation Floater Coverage Form – Standard	No	Yes	Obsolete – Withdraw
CM 7332	07 86	Installation Floater Declarations	No	No	Obsolete – Withdraw
CM 7340	07 86	Reporting Endorsement (Installation Floater)	Yes	No	Obsolete – Withdraw
CM 7360	07 86	Installment Sales Floater Coverage Form – Special	No	Yes	Obsolete – Withdraw
CM 7420	07 86	Miscellaneous Property Coverage Form – Special	No	Yes	Obsolete – Withdraw
CM 7570	07 86	Parcel Post Coverage Form – Open Form	No	Yes	Obsolete – Withdraw
CM 7580	07 86	Parcel Post Return and/or Incoming Shipment Clause Endorsement	Yes	No	Obsolete – Withdraw
CM 7600	07 86	Pattern Floater Coverage Form – Special	No	Yes	Obsolete – Withdraw
CM 7690	07 86	Salesman’s Samples Floater Coverage Form	No	Yes	Obsolete – Withdraw
CM 7750	07 86	Special Dealers Floater Coverage Form	No	Yes	Obsolete – Withdraw
CM 7810	07 86	Tool Floater Coverage Form – Special	No	Yes	Obsolete – Withdraw
CM 7812	07 86	Tool Floater Declarations	No	No	Obsolete – Withdraw
CM 7870	07 86	Warehousemen’s Legal Liability	No	Yes	Obsolete –

		Coverage Form			Withdraw
CM 7920	03 92	Inland Marine Policy Jacket	No	No	Obsolete – Withdraw
CM 7000	07 86	Bailees Customer's Property Coverage Form – Special	No	Yes	Current
CM 7001	07 86	Bailees' Customers Property Coverage Form – Standard	No	Yes	Current
CM 7002	07 86	Bailees' Customers' Property Declarations	No	No	Current
CM 7010	10 91	Bailees' Customers' Flat Annual Premium Endorsement	Yes	No	Current
CM 7011	07 86	Bailees' Customers' Storage Extension Endorsement	Yes	Yes	Current
CM 7121	07 86	Cold Storage Locker Plant Declarations	No	No	Current
CM 7210	07 86	Difference In Conditions Coverage Form	No	Yes	Current
CM 7211	07 86	Difference In Conditions Declarations – Page 1	No	No	Current
CM 7212	07 86	Difference In Conditions Declarations – Page 2	No	No	Current
CM 7213	07 86	Difference In Conditions Declarations – Page 3	No	No	Current
CM 7220	07 86	Difference In Conditions Reporting Form Endorsement	Yes	No	Current
CM 7221	07 86	Difference In Conditions Flood Endorsement	Yes	Yes	Current
CM 7222	07 86	Difference In Conditions Earthquake Endorsement	Yes	Yes	Current
CM 7223	07 86	Difference In Conditions Replacement Cost Coverage	Yes	No	Current
CM 7240	07 86	Electronic Data Processing Equipment Coverage form	No	Yes	Current
CM 7241	07 86	Electronic Data Processing Media Coverage Form	No	Yes	Current
CM 7242	07 86	Electronic Data Processing Extra Expense Coverage Form	No	Yes	Current
CM 7243	07 86	Electronic Data Processing Business Interruption Coverage Form	No	Yes	Current
CM 7244	07 86	Electronic Data Processing Declarations	No	No	Current

CM 7245	07 86	Electronic Data Processing – Additional Declarations – Page 1	Yes	No	Current
CM 7246	07 86	Electronic Data Processing – Additional Declarations – Page 2	Yes	No	Current
CM 7247	07 86	Electronic Data Processing – Additional Declarations – Page 3	Yes	No	Current
CM 7248	07 86	Electronic Data Processing – Additional Declarations – Page 4	Yes	No	Current
CM 7251	07 86	Electronic Data Processing Extension Endorsement	Yes	Yes	Current
CM 7272	07 86	Exhibition Floater Declarations	No	No	Current
CM 7301	07 86	Fire Arts Dealers Declarations	No	No	Current
CM 7451	07 86	Fine Arts Floater Declarations	No	No	Current
CM 7511	07 86	Museum Fine Arts Floater Declarations	No	No	Current
CM 7520	07 86	Museum Fine Arts Floater Reporting Endorsement	Yes	No	Current
CM 7361	07 86	Installment Sales Floater Coverage Form – Standard	No	Yes	Current
CM 7362	07 86	Installment Sales Floater Declarations	No	No	Current
CM 7390	07 86	Minicomputer Form	No	Yes	Current
CM 7391	07 86	Minicomputer Coverage Declarations	No	No	Current
CM 7400	07 86	Minicomputer Special Coverage Endorsement	Yes	Yes	Current
CM 7421	07 86	Miscellaneous Property Coverage Form – Standard	No	Yes	Current
CM 7422	07 86	Miscellaneous Property Declarations	No	No	Current
CM 7480	07 86	Motor Truck Cargo Coverage Form – Special	No	Yes	Current
CM 7481	07 86	Motor Truck Cargo Coverage Form – Standard	No	Yes	Current
CM 7482	07 86	Motor Truck Cargo Declarations	No	No	Current
CM 7483	07 86	Motor Truck Cargo – Additional Declarations	No	No	Current
CM 7490	07 86	Motor Truck Cargo – Terminal Endorsement	Yes	Yes	Current
CM 7491	07 86	Motor Truck Cargo – Gross Receipts Payment of Premium	Yes	Yes	Current

		Plan			
CM 7492	07 86	Motor Truck Cargo – Theft Extension Endorsement	Yes	Yes	Current
CM 7493	07 86	Motor Truck Cargo Theft Coverage – Locked Vehicle Endorsement	Yes	Yes	Current
CM 7494	07 86	Motor Truck Cargo – Refrigeration Breakdown Endorsement	Yes	Yes	Current
CM 7571	07 86	Parcel Post Declarations	No	No	Current
CM 7601	07 86	Pattern Floater Coverage Form – Standard	No	Yes	Current
CM 7602	07 86	Pattern Floater Declarations	No	No	Current
CM 7630	07 86	Radio-TV Communication Equipment Coverage Form – Special	No	Yes	Current
CM 7631	07 86	Radio-TV Communication Equipment Coverage Form – Standard	No	Yes	Current
CM 7632	07 86	Radio-TV Communication Equipment Declarations	No	No	Current
CM 7640	07 86	Radio-TV Communication Equipment Off Premises Transmission Lines Endorsement	Yes	Yes	Current
CM 7641	07 86	Radio-TV Broadcasters Business Interruption Endorsement	Yes	Yes	Current
CM 7691	07 86	Salesmen’s Floater Declarations	No	No	Current
CM 7751	07 86	Special Dealers Floater Declarations	No	No	Current
CM 7811	07 86	Tool Floater Coverage Form – Standard	No	Yes	Current
CM 7840	07 86	Transportation Coverage Form – Owner’s Goods On Owner’s Vehicles – Special	No	Yes	Current
CM 7841	07 86	Transportation Coverage Form – Owner’s Goods on Owner’s Vehicles – Standard	No	Yes	Current
CM 7844	07 86	Transportation Coverage Form – Railroad and Public Truckmen – Special	No	Yes	Current
CM 7845	07 86	Transportation coverage Form – Railroad and Public Truckmen – Standard	No	Yes	Current
CM 7848	07 86	Transportation – Owners –	No	No	Current

		Declarations			
CM 7849	07 86	Transportation – Railroad and Public Truckmen Declarations	No	No	Current
CM 7850	07 86	Locked Vehicle Endorsement	Yes	No	Current
CM 7851	07 86	Transportation Gross Receipts Endorsement	Yes	No	Current
CM 7842	07 86	Trip Transit Coverage Form – Special	No	Yes	Current
CM 7843	07 86	Trip Transit Coverage Form - Standard	No	Yes	Current
CM 7846	07 86	Comprehensive Transit – Location Floater Coverage Form – Special	No	Yes	Current
CM 7847	05 91	Comprehensive Transit Declarations	No	No	Current
CM 7852	05 91	Trip Transit Declarations	No	No	Current
CM 7871	07 86	Warehousemen’s Legal Liability Declarations	No	No	Current
CM 7900	07 86	Inland Marine Policy Declarations	No	No	Current
CM 8003	07 86	Loss Payee Clause	Yes	No	Current
CM 7060	05 00	Builders’ Risk Coverage Form	No	Yes	Replacement
CM 7061	05 00	Builders’ Risk Declarations – Schedule of Construction Sites	No	No	Replacement
CM 7070	05 00	Builders’ Risk Reporting Endorsement	Yes	No	Replacement
CM 7071	05 00	Soft Costs And Rental Income Coverage (Builders’ Risk)	Yes	No	Replacement
CM 7120	06 01	Cold Storage Plant Coverage Form	No	Yes	Replacement
CM 7130	06 01	Cold Storage Locker Plant Reporting Endorsement	Yes	No	Replacement
CM 7150	05 00	Scheduled Contractors Equipment Coverage	No	Yes	Replacement
CM 7152	05 00	Blanket Contractors Equipment Coverage	No	Yes	Replacement
CM 7153	05 00	Contractors Equipment Declarations	No	No	Replacement
CM 7154	05 00	Schedule of Equipment – Actual Cash Value Valuation Declarations	No	No	Replacement
CM 7155	05 00	Blanket Contractors Equipment Declarations	No	No	Replacement

CM 7164	05 00	Well Drillers – Vehicle Coverage For Well Drilling Rigs	Yes	No	Replacement
CM 7270	06 01	Exhibition Floater – Owner's Coverage Form	No	Yes	Replacement
CM 7271	06 01	Exhibition Floater – Loaned Property Coverage Form	No	Yes	Replacement
CM 7300	06 01	Fine Arts Dealer Coverage form	No	Yes	Replacement
CM 7301	06 01	Fine Arts Dealer Declarations	No	No	Replacement
CM 7450	06 01	Fine Arts Floater Coverage Form	No	Yes	Replacement
CM 7510	06 01	Museum Fine Arts Floater Coverage Form	No	Yes	Replacement
CM 7330	05 00	Installation Floater Coverage Form	No	Yes	Replacement
CM 7332	05 00	Installation Floater Declarations – Schedule of Installation Sites	No	No	Replacement
CM 7360	06 01	Installment Sales Floater Coverage Form	No	Yes	Replacement
CM 7420	06 01	Miscellaneous Property Coverage form	No	Yes	Replacement
CM 7570	06 01	Parcel Post Coverage Form – Open Form	No	Yes	Replacement
CM 7580	06 01	Parcel Post Return And/Or Incoming Shipments Clause Endorsement	Yes	No	Replacement
CM 7600	06 01	Pattern Floater Coverage Form	No	Yes	Replacement
CM 7690	06 01	Salespersons Samples Floater Coverage Form	No	Yes	Replacement
CM 7750	06 01	Special Dealers Floater Coverage Form	No	Yes	Replacement
CM 7810	05 00	Blanket Tool Floater Coverage	No	Yes	Replacement
CM 7812	05 00	Tool Floater Declarations	No	No	Replacement
CM 7870	06 01	Warehouseman's Legal Liability Coverage Form	No	Yes	Replacement
CM 7920	04 00	Commercial Inland Marine Policy Jacket	No	No	Replacement
CM 7156	05 00	Schedule of Equipment – Replacement Cost Valuation Declarations (Contractors Equipment)	Yes	No	New
CM 7170	05 00	Theft Exclusion (Contractors Equipment)	Yes	No	New

CM 7171	05 00	Vandalism Exclusion (Contractors Equipment)	Yes	No	New
CM 7172	05 00	Boom Restriction (Contractors Equipment)	Yes	No	New
CM 7173	05 00	Waterborne Coverage (Contractors Equipment)	Yes	Yes	New
CM 7174	05 00	Property Loaned to Others (Contractors Equipment)	Yes	No	New
CM 7175	05 00	Property Leased To Others (Contractors Equipment)	Yes	No	New
CM 7176	05 00	Coinsurance Waiver	Yes	No	New
CM 7177	05 00	Loss Of Income (Contractors Equipment)	Yes	No	New
CM 7178	05 00	Excessive Load Capacity Coverage (Contractors Equipment)	Yes	No	New
CM 7086	04 05	Well Drillers Underground Equipment Coverage	Yes	Yes	New
CM 7333	05 00	Installation Floater Reporting Endorsement	Yes	No	New
CM 7917	02 96	Inland Marine Coverage Part Declarations	No	No	New

## Arkansas

Independent filings for Commercial Inland Marine Policy Exception Pages

Form #	Ed Date	Title	Optional?	Premium Bearing	Status
CM 7060	07 86	Builders' Risk Coverage Form – Special	No	Yes	Obsolete – Withdraw
CM 7061	07 86	Builders Risk Declarations	No	No	Obsolete – Withdraw
CM 7070	07 86	Builders Risk Reporting Endorsement	Yes	Yes	Obsolete – Withdraw
CM 7071	07 86	Builders' Risk Increased Cost of Reconstruction Endorsement	Yes	Yes	Obsolete – Withdraw
CM 7120	07 86	Cold Storage Locker Plant Coverage Form	No	Yes	Obsolete – Withdraw
CM 7130	07 86	Cold Storage Locker Plant Reporting Endorsement	Yes	Yes	Obsolete – Withdraw
CM 7150	07 86	Contractors Equipment Coverage Form – Special	Yes	Yes	Obsolete – Withdraw
CM 7151	07 86	Contractors Equipment Coverage Form – Standard	Yes	Yes	Obsolete – Withdraw
CM 7152	07 86	Blanket Contractors Equipment Coverage Form – Special	Yes	Yes	Obsolete – Withdraw
CM 7153	07 86	Contractors Equipment Declarations	No	No	Obsolete – Withdraw
CM 7154	07 86	Contractors Equipment – Supplemental Schedule	Yes	No	Obsolete – Withdraw
CM 7155	07 86	Contractors Equipment – Blanket – Declarations	Yes	No	Obsolete – Withdraw
CM 7160	07 86	Annual Premium Adjustment Endorsement (Contractors Equipment)	Yes	Yes	Obsolete – Withdraw
CM 7161	07 86	Replacement Cost Endorsement (Contractors Equipment)	Yes	No	Obsolete – Withdraw
CM 7162	07 86	Contractors Additional Protection Endorsement	Yes	No	Obsolete – Withdraw
CM 7163	03 87	Well Drillers Equipment Recovery	Yes	Yes	Obsolete –

		Expense Endorsement			Withdraw
CM 7164	03 88	Well Drillers – Vehicle Coverage For Drilling Rigs	Yes	Yes	Obsolete – Withdraw
CM 7270	07 86	Exhibition Floater – Owners’ Coverage Form – Special	No	Yes	Obsolete – Withdraw
CM 7271	07 86	Exhibition Floater – Loaned Property Coverage Form – Special	No	Yes	Obsolete – Withdraw
CM 7300	07 86	Fine Arts Dealer Coverage Form	No	Yes	Obsolete – Withdraw
CM 7450	07 86	Fine Arts Floater Coverage Form	No	Yes	Obsolete – Withdraw
CM 7510	07 86	Museum Fine Arts Floater Coverage Form	No	Yes	Obsolete – Withdraw
CM 7330	07 86	Installation Floater Coverage Form – Special	No	Yes	Obsolete – Withdraw
CM 7331	07 86	Installation Floater Coverage Form – Standard	No	Yes	Obsolete – Withdraw
CM 7332	07 86	Installation Floater Declarations	No	No	Obsolete – Withdraw
CM 7340	07 86	Reporting Endorsement (Installation Floater)	Yes	No	Obsolete – Withdraw
CM 7360	07 86	Installment Sales Floater Coverage Form – Special	No	Yes	Obsolete – Withdraw
CM 7420	07 86	Miscellaneous Property Coverage Form – Special	No	Yes	Obsolete – Withdraw
CM 7570	07 86	Parcel Post Coverage Form – Open Form	No	Yes	Obsolete – Withdraw
CM 7580	07 86	Parcel Post Return and/or Incoming Shipment Clause Endorsement	Yes	No	Obsolete – Withdraw
CM 7600	07 86	Pattern Floater Coverage Form – Special	No	Yes	Obsolete – Withdraw
CM 7690	07 86	Salesman’s Samples Floater Coverage Form	No	Yes	Obsolete – Withdraw
CM 7750	07 86	Special Dealers Floater Coverage Form	No	Yes	Obsolete – Withdraw
CM 7810	07 86	Tool Floater Coverage Form – Special	No	Yes	Obsolete – Withdraw
CM 7812	07 86	Tool Floater Declarations	No	No	Obsolete – Withdraw
CM 7870	07 86	Warehousemen’s Legal Liability	No	Yes	Obsolete –

		Coverage Form			Withdraw
CM 7920	03 92	Inland Marine Policy Jacket	No	No	Obsolete – Withdraw
CM 7000	07 86	Bailees Customer's Property Coverage Form – Special	No	Yes	Current
CM 7001	07 86	Bailees' Customers Property Coverage Form – Standard	No	Yes	Current
CM 7002	07 86	Bailees' Customers' Property Declarations	No	No	Current
CM 7010	10 91	Bailees' Customers' Flat Annual Premium Endorsement	Yes	No	Current
CM 7011	07 86	Bailees' Customers' Storage Extension Endorsement	Yes	Yes	Current
CM 7121	07 86	Cold Storage Locker Plant Declarations	No	No	Current
CM 7210	07 86	Difference In Conditions Coverage Form	No	Yes	Current
CM 7211	07 86	Difference In Conditions Declarations – Page 1	No	No	Current
CM 7212	07 86	Difference In Conditions Declarations – Page 2	No	No	Current
CM 7213	07 86	Difference In Conditions Declarations – Page 3	No	No	Current
CM 7220	07 86	Difference In Conditions Reporting Form Endorsement	Yes	No	Current
CM 7221	07 86	Difference In Conditions Flood Endorsement	Yes	Yes	Current
CM 7222	07 86	Difference In Conditions Earthquake Endorsement	Yes	Yes	Current
CM 7223	07 86	Difference In Conditions Replacement Cost Coverage	Yes	No	Current
CM 7240	07 86	Electronic Data Processing Equipment Coverage form	No	Yes	Current
CM 7241	07 86	Electronic Data Processing Media Coverage Form	No	Yes	Current
CM 7242	07 86	Electronic Data Processing Extra Expense Coverage Form	No	Yes	Current
CM 7243	07 86	Electronic Data Processing Business Interruption Coverage Form	No	Yes	Current
CM 7244	07 86	Electronic Data Processing Declarations	No	No	Current

CM 7245	07 86	Electronic Data Processing – Additional Declarations – Page 1	Yes	No	Current
CM 7246	07 86	Electronic Data Processing – Additional Declarations – Page 2	Yes	No	Current
CM 7247	07 86	Electronic Data Processing – Additional Declarations – Page 3	Yes	No	Current
CM 7248	07 86	Electronic Data Processing – Additional Declarations – Page 4	Yes	No	Current
CM 7251	07 86	Electronic Data Processing Extension Endorsement	Yes	Yes	Current
CM 7272	07 86	Exhibition Floater Declarations	No	No	Current
CM 7301	07 86	Fire Arts Dealers Declarations	No	No	Current
CM 7451	07 86	Fine Arts Floater Declarations	No	No	Current
CM 7511	07 86	Museum Fine Arts Floater Declarations	No	No	Current
CM 7520	07 86	Museum Fine Arts Floater Reporting Endorsement	Yes	No	Current
CM 7361	07 86	Installment Sales Floater Coverage Form – Standard	No	Yes	Current
CM 7362	07 86	Installment Sales Floater Declarations	No	No	Current
CM 7390	07 86	Minicomputer Form	No	Yes	Current
CM 7391	07 86	Minicomputer Coverage Declarations	No	No	Current
CM 7400	07 86	Minicomputer Special Coverage Endorsement	Yes	Yes	Current
CM 7421	07 86	Miscellaneous Property Coverage Form – Standard	No	Yes	Current
CM 7422	07 86	Miscellaneous Property Declarations	No	No	Current
CM 7480	07 86	Motor Truck Cargo Coverage Form – Special	No	Yes	Current
CM 7481	07 86	Motor Truck Cargo Coverage Form – Standard	No	Yes	Current
CM 7482	07 86	Motor Truck Cargo Declarations	No	No	Current
CM 7483	07 86	Motor Truck Cargo – Additional Declarations	No	No	Current
CM 7490	07 86	Motor Truck Cargo – Terminal Endorsement	Yes	Yes	Current
CM 7491	07 86	Motor Truck Cargo – Gross Receipts Payment of Premium	Yes	Yes	Current

		Plan			
CM 7492	07 86	Motor Truck Cargo – Theft Extension Endorsement	Yes	Yes	Current
CM 7493	07 86	Motor Truck Cargo Theft Coverage – Locked Vehicle Endorsement	Yes	Yes	Current
CM 7494	07 86	Motor Truck Cargo – Refrigeration Breakdown Endorsement	Yes	Yes	Current
CM 7571	07 86	Parcel Post Declarations	No	No	Current
CM 7601	07 86	Pattern Floater Coverage Form – Standard	No	Yes	Current
CM 7602	07 86	Pattern Floater Declarations	No	No	Current
CM 7630	07 86	Radio-TV Communication Equipment Coverage Form – Special	No	Yes	Current
CM 7631	07 86	Radio-TV Communication Equipment Coverage Form – Standard	No	Yes	Current
CM 7632	07 86	Radio-TV Communication Equipment Declarations	No	No	Current
CM 7640	07 86	Radio-TV Communication Equipment Off Premises Transmission Lines Endorsement	Yes	Yes	Current
CM 7641	07 86	Radio-TV Broadcasters Business Interruption Endorsement	Yes	Yes	Current
CM 7691	07 86	Salesmen’s Floater Declarations	No	No	Current
CM 7751	07 86	Special Dealers Floater Declarations	No	No	Current
CM 7811	07 86	Tool Floater Coverage Form – Standard	No	Yes	Current
CM 7840	07 86	Transportation Coverage Form – Owner’s Goods On Owner’s Vehicles – Special	No	Yes	Current
CM 7841	07 86	Transportation Coverage Form – Owner’s Goods on Owner’s Vehicles – Standard	No	Yes	Current
CM 7844	07 86	Transportation Coverage Form – Railroad and Public Truckmen – Special	No	Yes	Current
CM 7845	07 86	Transportation coverage Form – Railroad and Public Truckmen – Standard	No	Yes	Current
CM 7848	07 86	Transportation – Owners –	No	No	Current

		Declarations			
CM 7849	07 86	Transportation – Railroad and Public Truckmen Declarations	No	No	Current
CM 7850	07 86	Locked Vehicle Endorsement	Yes	No	Current
CM 7851	07 86	Transportation Gross Receipts Endorsement	Yes	No	Current
CM 7842	07 86	Trip Transit Coverage Form – Special	No	Yes	Current
CM 7843	07 86	Trip Transit Coverage Form - Standard	No	Yes	Current
CM 7846	07 86	Comprehensive Transit – Location Floater Coverage Form – Special	No	Yes	Current
CM 7847	05 91	Comprehensive Transit Declarations	No	No	Current
CM 7852	05 91	Trip Transit Declarations	No	No	Current
CM 7871	07 86	Warehousemen’s Legal Liability Declarations	No	No	Current
CM 7900	07 86	Inland Marine Policy Declarations	No	No	Current
CM 8003	07 86	Loss Payee Clause	Yes	No	Current
CM 7060	05 00	Builders’ Risk Coverage Form	No	Yes	Replacement
CM 7061	05 00	Builders’ Risk Declarations – Schedule of Construction Sites	No	No	Replacement
CM 7070	05 00	Builders’ Risk Reporting Endorsement	Yes	No	Replacement
CM 7071	05 00	Soft Costs And Rental Income Coverage (Builders’ Risk)	Yes	No	Replacement
CM 7120	06 01	Cold Storage Plant Coverage Form	No	Yes	Replacement
CM 7130	06 01	Cold Storage Locker Plant Reporting Endorsement	Yes	No	Replacement
CM 7150	05 00	Scheduled Contractors Equipment Coverage	No	Yes	Replacement
CM 7152	05 00	Blanket Contractors Equipment Coverage	No	Yes	Replacement
CM 7153	05 00	Contractors Equipment Declarations	No	No	Replacement
CM 7154	05 00	Schedule of Equipment – Actual Cash Value Valuation Declarations	No	No	Replacement
CM 7155	05 00	Blanket Contractors Equipment Declarations	No	No	Replacement

CM 7164	05 00	Well Drillers – Vehicle Coverage For Well Drilling Rigs	Yes	No	Replacement
CM 7270	06 01	Exhibition Floater – Owner's Coverage Form	No	Yes	Replacement
CM 7271	06 01	Exhibition Floater – Loaned Property Coverage Form	No	Yes	Replacement
CM 7300	06 01	Fine Arts Dealer Coverage form	No	Yes	Replacement
CM 7301	06 01	Fine Arts Dealer Declarations	No	No	Replacement
CM 7450	06 01	Fine Arts Floater Coverage Form	No	Yes	Replacement
CM 7510	06 01	Museum Fine Arts Floater Coverage Form	No	Yes	Replacement
CM 7330	05 00	Installation Floater Coverage Form	No	Yes	Replacement
CM 7332	05 00	Installation Floater Declarations – Schedule of Installation Sites	No	No	Replacement
CM 7360	06 01	Installment Sales Floater Coverage Form	No	Yes	Replacement
CM 7420	06 01	Miscellaneous Property Coverage form	No	Yes	Replacement
CM 7570	06 01	Parcel Post Coverage Form – Open Form	No	Yes	Replacement
CM 7580	06 01	Parcel Post Return And/Or Incoming Shipments Clause Endorsement	Yes	No	Replacement
CM 7600	06 01	Pattern Floater Coverage Form	No	Yes	Replacement
CM 7690	06 01	Salespersons Samples Floater Coverage Form	No	Yes	Replacement
CM 7750	06 01	Special Dealers Floater Coverage Form	No	Yes	Replacement
CM 7810	05 00	Blanket Tool Floater Coverage	No	Yes	Replacement
CM 7812	05 00	Tool Floater Declarations	No	No	Replacement
CM 7870	06 01	Warehouseman's Legal Liability Coverage Form	No	Yes	Replacement
CM 7920	04 00	Commercial Inland Marine Policy Jacket	No	No	Replacement
CM 7156	05 00	Schedule of Equipment – Replacement Cost Valuation Declarations (Contractors Equipment)	Yes	No	New
CM 7170	05 00	Theft Exclusion (Contractors Equipment)	Yes	No	New

CM 7171	05 00	Vandalism Exclusion (Contractors Equipment)	Yes	No	New
CM 7172	05 00	Boom Restriction (Contractors Equipment)	Yes	No	New
CM 7173	05 00	Waterborne Coverage (Contractors Equipment)	Yes	Yes	New
CM 7174	05 00	Property Loaned to Others (Contractors Equipment)	Yes	No	New
CM 7175	05 00	Property Leased To Others (Contractors Equipment)	Yes	No	New
CM 7176	05 00	Coinsurance Waiver	Yes	No	New
CM 7177	05 00	Loss Of Income (Contractors Equipment)	Yes	No	New
CM 7178	05 00	Excessive Load Capacity Coverage (Contractors Equipment)	Yes	No	New
CM 7086	04 05	Well Drillers Underground Equipment Coverage	Yes	Yes	New
CM 7333	05 00	Installation Floater Reporting Endorsement	Yes	No	New
CM 7917	02 96	Inland Marine Coverage Part Declarations	No	No	New