

**COMMERCIAL LINES MANUAL  
DIVISION TEN: BUSINESSOWNERS****EXCEPTION PAGE****RULE 4.  
POLICY TERM**

The following is added to Paragraph A.

3. The Businessowners Policy may also be written for three years, subject to the provisions of Three-Year Policy Endorsement, **8-E-2400**.

**RULE 7.  
POLICY WRITING MINIMUM PREMIUM**

Paragraph B. is replaced by the following:

- B. For continuous policies, apply the policy writing minimum premium shown in the state rates for each annual period.

**RULE 8.  
ADDITIONAL PREMIUM CHANGES**

Paragraph B. is replaced by the following:

- B. Waiver of Premium

Waive additional premium amounts as shown in the state rates. This waiver applies only to that portion of the company premium due on the effective date of the policy change.

**RULE 9.  
RETURN PREMIUM CHANGES**

Paragraph B. is replaced by the following:

- B. Waiver of Premium

Waive return premium amounts as shown in the state rates. Grant any return company premium if requested by the insured. This waiver applies only to that portion of the premium due on the effective date of the policy change.

**RULE 16.  
MANDATORY FORMS, COVERAGE AND LIMITS**

Paragraph B.1.c.(4) is replaced by the following:

- (4) A "per person" Medical Expenses limit of \$10,000 applies. This limit may be shown in the Declarations.

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The following endorsements are added to Paragraph **B**:

**1. Animal Limitation Endorsement 8-E-1527**

**a. Description of Coverage**

This endorsement restricts coverage for animals and pets to those held for sale and in the insured's care, custody, or control and only to death or destruction from specified causes of loss.

**b. Endorsement**

Animal Limitation Endorsement **8-E-1527** must be attached when Pet Stores, Veterinarians Office – Office, or Veterinarians Office - Condominium – Office are insured.

**c. Premium Determination**

The rates for the Pet Stores, Veterinarians Office – Office, and Veterinarians Office – Condominium – Office classification include the use of Animal Limitation Endorsement **8-E-1527**.

**2. Asbestos Exclusion 8-E-3319**

**a. Description of Coverage**

This endorsement excludes asbestos and must be attached to all policies.

**b. Endorsement**

Use Asbestos Exclusion **8-E-3319**.

**c. Premium**

There is no premium modification for this endorsement.

**3. Association Extension Endorsement 8-E-2057**

**a. Description of Coverage**

The following coverage is provided:

(1) Personal Effects and Personal Property of Others: Up to \$10,000 at each described location or at an unnamed location.

(2) Property In Or On A Vehicle Or On Exhibition: Up to \$25,000 per vehicle or location.

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(3) Additional Money & Security limits of \$10,000 inside the premises and \$10,000 outside the premises. These Money and Securities limits will be displayed on the Declarations.

**b. Endorsement**

Association Extension Endorsement **8-E-2057** must be attached when Trade Associations are insured.

**c. Premium Determination**

The rates for the Trade Association classification include the use of Association Extension Endorsement **8-E-2057**.

**4. Bed & Breakfast Amendatory Endorsement 8-E-1991**

**a. Description of Coverage**

This endorsement:

(1) Modifies the \$2,500 theft limitation affecting gold and silver to clarify that the limitation applies to other than goldware or silverware.

(2) Adds a specific \$3,000 theft limitation for goldware, gold-plated ware, silverware, silver-plated ware and pewterware.

**b. Endorsement**

Bed & Breakfast Amendatory Endorsement **8-E-1991** must be attached when Bed & Breakfast Inns are insured.

**c. Premium Determination**

The rates for the Bed & Breakfast classifications include the use of Bed & Breakfast Amendatory Endorsement **8-E-1991**.

**5. Bed & Breakfast Special Activities Liability Exclusion 8-E-1673**

**a. Description of Coverage**

This endorsement amends the Liability Section by excluding ownership, maintenance, or use of power boats, equestrian activities, ownership, maintenance, or use of draft animals, rental of ski equipment, or the use of any premises for skiing, except cross country.

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**b. Endorsement**

Bed & Breakfast Special Activities Liability Exclusion **8-E-1673** must be attached when Bed & Breakfast Inns are insured.

**c. Premium Determination**

The rates for the Bed & Breakfast classifications include the use of Bed & Breakfast Special Activities Liability Exclusion **8-E-1673**.

**6. Businessowners Extension Endorsement 8-E-3560**

**a. Description of Coverage**

This endorsement enhances the Businessowners Coverage Form by modifying current coverages and adding new coverages. It must be attached to all policies.

**b. Endorsement**

Use Businessowners Extension Endorsement **8-E-3560**.

**c. Premium Determination**

There is no premium modification for this endorsement.

**7. Jewelry Exclusion 8-E-1689**

**a. Description of Coverage**

This excludes coverage for specific categories of Business Personal Property such as jewelry, watches, precious stones and metals.

**b. Endorsement**

Jewelry Exclusion **8-E-1689** must be attached when Jewelry – Retail, Jewelry – Repair, Jewelry – Precious or Jewelry – Distributors are insured.

**c. Premium Determination**

The rates for Jewelry – Retail, Jewelry – Repair, Jewelry – Precious, and Jewelry – Distributors include the use of Jewelry Exclusion **8-E-1689**.

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**8. Pharmacy Owners Extension Endorsement 8-E-1464**

**a. Description of Coverage**

This endorsement expands the limit of coverage provided for jewelry, watches, watch movements, jewels, pearls, precious and semi-precious stones, bullion, gold, silver, platinum, and other precious alloys or metals from \$2,500 to \$5,000.

**b. Endorsement**

Pharmacy Owners Extension Endorsement **8-E-1464** must be attached when Drugstores or Drug Stores – Limited Cooking are insured.

**c. Premium Determination**

The rates for the Drugstores and Drug Stores – Limited Cooking classifications include the use of Pharmacy Owners Extension Endorsement **8-E-1464**.

**9. Real Estate Operations Limitation Endorsement 8-E-1786**

**a. Description of Coverage**

This endorsement limits liability coverage for real estate agents and their operations to their premises used for general office purposes, or premises listed with them for sale or rental if they: **1)** do not own, operate or rent the premises; **2)** are not in their care, custody or control; **3)** do not act as agent for the collection of rents or in any supervisory capacity.

**b. Endorsement**

Real Estate Operations Limitation Endorsement **8-E-1786** must be attached when Real Estate Agents – Office, or Real Estate Agents - Condominium Office are insured.

**c. Premium Determination**

The rates for the Real Estate Agents – Office and Real Estate Agents – Condominium Office classifications include the use of Real Estate Operations Limitation Endorsement **8-E-1786**.

**10. Sun Tanning Booth Liability Exclusion Endorsement 8-E-1528**

**a. Description of Coverage**

This endorsement excludes liability coverage for any sun tanning equipment.

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Sun Tanning Booth Liability Exclusion Endorsement **8-E-1528** must be attached when Barber Shops, or Beauty Parlors and Hair Styling Salons (Including Nail Salons) are insured.

**c. Premium Determination**

The rates for the Barber Shops, and Beauty Parlors and Hair Styling Salons (Including Nail Salons), include the use of Sun Tanning Booth Liability Exclusion Endorsement **8-E-1528**.

**RULE 22.  
ELIGIBILITY**

The introduction to Paragraph A. (Eligible Occupancies) is replaced with the following:

The following are eligible occupancy groups for the Businessowners Program subject to the criteria listed below. Specific classes within these groups are further defined and listed in the Businessowners Classification Table Section of this Manual. Unless otherwise noted, eligible risks may not exceed 50,000 square feet in total area or exceed \$20 Million annual gross sales at each location and \$50 Million annual gross sales for all locations. Storage and warehouse buildings occupied by the insured, incidental to an eligible risk and not exceeding 50,000 square feet, may also be included.

The following is added to Paragraph A. (Eligible Occupancies):

Graphic arts risks are those risks classified as:

- Bookbinding 27892
- Cloth Printing 22622
- Electrotyping 27963
- Engraving 71842
- Graphic Designers – Office 73361
- Graphic Designers – Condominium Office 73363
- Lithographing 71855
- Mailing and Addressing Companies – Direct Mail Companies 71837
- Copying and Duplicating Stores 71877
- Photoengraving 71888
- Printing 71912
- Publishers - classes 27312, 27313 and 27315 and
- Silk-screening 59722.

Risks which are classified as:

- Copying and Duplicating Stores 71877
- are rated as Mercantile, but are eligible for graphic arts extensions and optional coverages.

Risks which are classified as:

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- Graphic Designers – Office 73361
  - Graphic Designers – Condominium Office 73363
  - Publishers – Small – No Printing 27313 or
  - Publishers – Small – Condominium - No Printing – Office 27314
- are rated as Office, but are eligible for graphic arts extensions and optional coverages.

The following is added to Paragraph **22.A.5**:

Shopping centers may have up to 20% of the total floor area occupied by ineligible occupancies.

The following modifies Paragraph **A.7** (Offices):

Permitted eligible Office occupancies with incidental eligible Apartment occupancies may have 67% or less of the total floor area used for Apartment occupancies.

Permitted Office occupancies with incidental eligible wholesaler, mercantile, processing and service occupancies and contractors, may have up to 50,000 square feet in total floor area for wholesaler, mercantile, processing and service occupancies and contractors.

Paragraph **A.7.b.** is replaced with the following:

Business personal property in Offices that do not occupy more than 50,000 square feet in one building are eligible for coverage.

Paragraphs **A.9.a.(2)(a)** and **(b)** do not apply to:

- Limited Cooking Restaurants – Delicatessens and Sandwich Shops
- Limited Cooking Restaurants – Ice Cream and Yogurt Stores
- Limited Cooking Restaurants – Pizza Shops

Paragraphs **A.9.b.(2)(a)**, **(b)** and **(c)** do not apply to:

- Fast Food Restaurants – Delicatessens and Sandwich Shops
- Fast Food Restaurants – Pizza Shops
- Fast Food Restaurants – Concession Stands/Snack Bars

Paragraph **B.1.f.** is replaced with the following:

- f. Household personal property except when written under Bed and Breakfast Personal Property and Liability Extension Endorsement **8-E-1983**.

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The following classes are added to Paragraph **B.1.** as not eligible for the Businessowners Program:

- a. Occupancies that sell antiques or used furniture or that repair or refinish furniture.
- b. Graphic arts occupancies that print or distribute lottery tickets or daily newspaper publishers.

The following are added to Paragraph **B** (Ineligible Occupancies):

**1. Residential Occupancies**

Multiple occupancy buildings that include apartment or residential occupants representing 67% or more of the total floor area of an otherwise eligible risk are **NOT** eligible.

**2. Building Height**

Buildings which exceed more than 6 stories in height are ineligible.

**RULE 23.  
PREMIUM DEVELOPMENT – MANDATORY COVERAGES**

Paragraph **C.1.b.** is replaced by the following:

- b. Rate numbers for the building and business personal property premium calculation for all eligible risks. For Property Rate Numbers **15** and **16**, use the building base rate for both the building and business personal property.

Paragraph **C.1.c.** is replaced by the following:

- c. Class group numbers for liability premium calculation for all eligible risks. For Liability Group Numbers **15** and **16**, use the building base rate for both the building and business personal property.

Paragraph **C.3** is replaced by the following:

- 3. Classify buildings according to the construction types in Paragraphs **3.a.** through **3.g.**



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Paragraph **C.6.a.(1)** and **(2)** are replaced by the following:

**a. Building and Business Personal Property Coverage**

**(1) General**

Property base rates are displayed for frame, joisted masonry, non-combustible, masonry non-combustible and modified fire-resistive or fire-resistive constructions; public protection classifications 01-10, non-sprinklered risks; with \$500 deductible in two categories:

- (a)** Building (per \$100 of the limit of insurance) for each Rate Number and as occupant or lessor;
- (b)** Business Personal Property (per \$100 of the limit of insurance) for each Rate Number.

**(2) Rate Determination**

- (a)** Select the building and/or business personal property state base rate for the applicable Territory, Construction Type, Public Protection Class and Rate Number.
- (b)** Calculate the building or business personal property state final rate as follows:
  - (i)** Based on the Classification Code, Construction Type, Public Protection Class and Territory Number, multiply the state building or business personal property base rate by any applicable deviation;
  - (ii)** If the Building is occupied entirely by a single eligible mercantile, wholesale or processing and service occupancy, multiply this result by the Single Occupancy Factor from Table **23.C.7.(RF)**;
  - (iii)** If the risk is located in a self-enclosed mall with 24-hour watchman service, multiply this result by the Mall Factor from Table **23.C.7.(RF)**;
  - (iv)** Multiply this result by the applicable Building Code Effectiveness Grade relativity from state Rating Relativity Factor Table **23.C.4.b.(5)(RF)**;
  - (v)** If the risk is a sprinklered property, multiply this result by the applicable Sprinklered Factor from Table **23.C.5.(RF)**;
  - (vi)** Refer to Rule **24**, if the risk selects an optional property deductible. Multiply the result of Paragraph **(v)** by the Optional Deductible Factor for the selected deductible from Table **24.C.4.(RF)**;
  - (vii)** Round the result of Paragraphs **(i) – (vi)** to three decimal places.

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Paragraph **C.6.b.(1), (2) and (3)** are replaced by the following:

**(1) General**

Liability base rates are for a \$300,000 limit with no deductible in four categories:

- (a)** Occupant Liability (per \$100 of limit of insurance) for each Liability Class Group Number;
- (b)** Occupant Liability (per \$1,000 of annual gross sales) for each Liability Class Group Number;
- (c)** Occupant Liability (per \$1,000 of annual payroll) for each Liability Class Group Number
- (d)** Lessors Liability (per \$100 of the limit of insurance) for each Liability Class Group Number;

**(2) Rate Determination**

- (a) (i)** For Liability Class Groups 1-14 Occupant risks, select the appropriate liability – personal property state base rate for the applicable Territory based on Construction type, Public Protection Class and Liability Class Group Number.
  - (ii)** For Liability Class Groups 15 and 16 Occupant and Lessors Risks, select the appropriate liability building state base rate for the applicable Territory based on Construction type, Public Protection Class and Liability Class Group Number.
  - (iii)** For Lessors risks, select the applicable liability – building and/or business personal property state base rate for the applicable Territory based on the Construction type, Public Protection Class and Liability Class Group Number.
- (b)** Calculate the liability state final rate(s) as follows:
- (i) (a)** Based on the Classification Code, Construction Type, Public Protection Class, and Territory Number, multiply the state liability - building or liability-personal property base rate by any applicable deviation;
  - (b)** If the Building is occupied entirely by a single eligible mercantile, wholesale or processing and service occupancy, multiply the result by the Single Occupancy Factor from Table **23.C.7.(RF)**;
  - (c)** If the risk is located in a self-enclosed mall with 24-hour watchman service, multiply this result by the Mall Factor from Table **23.C.7.(RF)**;

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- (ii) If the risk selects a higher liability limit (up to \$1,000,000), add the Liability Limit Increment to the liability-building base rate or liability-personal property base rate. If the risk selects a \$2,000,000 limit, multiply the resulting rate for \$1,000,000 limit by the applicable Increased Limit Factor from Table **23.C.6.b.(2)(b)(iii)(RF)**.
- (iii) Refer to Rule **24**. if the risk selects an optional property damage liability deductible. Multiply the result determined in Paragraph **(ii)** by the Optional Property Damage Liability Deductible Factor for the selected deductible from Table **24.D.4.a.(RF)**;
- (iv) Round the result of Paragraphs **(i)**, **(ii)**, and **(iii)** to three decimal places.

**(3) Premium Calculation**

To obtain the premium for mandatory Liability and Medical Expense Coverage, multiply the final rate(s) from Paragraph **(2)(b)(iv)** by the:

- (a) For sales based exposure, the annual gross sales (per \$1,000); or
- (b) For payroll based exposure, the annual payroll (per \$1,000); or
- (c) (i) For Liability Class Groups 1-14 Occupant risks, the limit of insurance using the business personal property limit of insurance (per \$100).
  - (ii) For Liability Class Groups 15-16 Occupant and Lessor risks, the limit of insurance using the building and business personal property limit of insurance (per \$100).
  - (iii) For Liability Class Groups 1-14 Lessors risks, the limit of insurance using the building limit and/or the business personal property limit of insurance (per \$100).
- (d) Round the result for Paragraphs **(a)**, **(b)** and **(c)** to the nearest whole dollar.

**RULE 24.  
DEDUCTIBLES**

The introduction to Paragraph **B**. is replaced by the following:

Optional fixed dollar deductible amounts of \$250, \$1,000, \$2,500 or \$5,000 are available and must be indicated in the Declarations. These optional deductibles apply on a per location basis.

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Paragraph **C.4.a.** is replaced by the following:

**a. Fixed Dollar Deductibles Without Optional Windstorm or Hail Percentage Deductible**

If an optional fixed dollar deductible of either \$250, \$1,000, \$2,500 or \$5,000 is selected to apply to all causes of loss (including Windstorm or Hail), select the fixed dollar deductible factor shown in Table **24.C.4.(RF)** Optional Property Deductible Factors.

Paragraph **C.4.b.(2)** is replaced by the following:

- (2)** If an optional fixed dollar deductible amount of either \$250, \$1,000, \$2,500 or \$5,000 is selected to apply to all causes of loss other than Windstorm or Hail and an optional Windstorm or Hail percentage deductible is selected;

Paragraph **C.4.c.** is deleted.

**RULE 28.  
OPTIONAL COVERAGES**

Paragraph **A.8.a.** (Employee Dishonesty) is replaced with the following:

**a. Description of Coverage**

A \$10,000 limit of insurance for dishonest or fraudulent acts of the insured's employees is included with all policies. Optional limits of \$25,000, \$50,000, \$100,000, \$150,000, \$200,000 and \$250,000 per occurrence are available.

Paragraph **A.10.a.** (Forgery or Alteration) is replaced with the following:

**a. Description of Coverage**

A \$10,000 limit of insurance for Forgery Or Alteration Coverage is included with all policies. Optional higher limits of \$25,000, \$50,000, \$100,000, \$150,000, \$200,000 and \$250,000 are available.

The following replaces the last sentence of Paragraph **A.12.a.** (Mechanical Breakdown):

Do not select this coverage if Equipment Breakdown Coverage **8-E-3559** is applicable.

Paragraph **A.13.a.** (Money and Securities) is replaced with the following:

**a. Description of Coverage**

All policies include \$15,000 on-premises and \$5,000 off-premises limits of insurance in any one occurrence for Money and Securities, unless Theft Exclusion 8-E-2707 is attached to the policy. Higher limits may be purchased.

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Paragraph **A.14.a.** (Outdoor Signs) is replaced with the following:

**a. Description of Coverage**

Coverage is available for outdoor signs, which are the property of the insured or the property of others in the care, custody and control of the insured. A \$10,000 limit for Outdoor Signs is included with all policies. Higher limits may be purchased.

**RULE 29.  
ENDORSEMENTS**

Paragraph **A.7.** (Equipment Breakdown Protection Coverage) is replaced by the following:

**7. Equipment Breakdown Coverage**

**a. Description of Coverage**

Coverage is available for direct loss of or damage to covered property at the described premises caused by or resulting from a mechanical breakdown or electrical failure of pressure, mechanical or electrical machinery or equipment.

The endorsement also covers spoilage and contamination (perishable goods), expediting expense, service interruption and drying out of electrical equipment, Pollutant Clean-up and Removal, and the additional cost to repair or replace Covered Property because of the use or presence of a refrigerant containing CFC (chlorofluorocarbon) substances.

The endorsement also includes a "green" component which covers:

1. Additional costs incurred to repair or replace damaged Covered Property caused by or resulting from Equipment Breakdown with like kind and quality property that qualifies as "green"; and
2. Accredited professional fees, certification/recertification expense, removal/recycling expense, and increased period of restoration coverage for business interruption.

Do not select this coverage if the Mechanical Breakdown Optional Coverage is applicable.

**b. Endorsement**

Use Equipment Breakdown Coverage **8-E-3559**.

**c. Premium Determination**

The premium for this coverage is obtained by multiplying the final premium by the percentage from the table below.

Description	Percentage of Premium
All except Contractors and Printers	5%
Contractors	1%
Printers	5.75%

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Paragraph **A.13.c.** (Loss Of Rental Value – Landlord As Designated Payee) is modified as follows:

**c. Premium Determination**

Multiply the building rate as determined in Rule **23.C.6.a.(2)(b)(vii)** by the factor 2.08 to obtain the business income rate. Multiply the business income rate by the Loss of Rental Value limit of insurance in hundreds to determine the premium.

The last paragraph of **A.17.d.(3)** is deleted.

Paragraph **A.18.** (Spoilage Coverage) is replaced by the following:

**18. Spoilage Coverage**

**a. Description of Coverage**

This endorsement provides coverage for spoilage of perishable goods caused by contamination by refrigerant or power outage, meaning change in temperature or humidity resulting from on or off premises power failure.

**b. Endorsement**

Use Spoilage Coverage **8-E-1614**.

**c. Deductible**

Policy Property deductible applies.

**d. Eligibility**

Only the occupancies listed as class 1 or class 2 below are eligible for this Coverage.

**e. Premium Determination**

**(1) Classification.** Determine whether each location is Class 1 or Class 2:

**CLASS 1**

Bakeries – Retail – No Baking on Premises	Delicatessens (all classes)
Bakeries – Distributors – No Baking on Premises	Fruit and Vegetable Dealers (Retail)
Bed and Breakfast Inns (all classes)	Fruit and Vegetable Distributors
Beverage Stores – Liquor and Wine	Grocery Distributors

**CLASS 1**

Beverage Distributors (Wholesale) – No Liquor Other Than Beer or Wine	Health or Natural Food Stores (all classes)
Convenience Food Stores (all classes)	Pizza Shops (all classes)

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**CLASS 2**

Candy or Confectionary Stores	Meat and Poultry – Retail
Dairy Products or Butter and Egg Stores	Fish or Seafood – Retail
Drugstores	Fish or Seafood Distributors
Florists – Retail	Meat Distributors
Florists – Distributors	Poultry Distributors
Ice Cream/Frozen Yogurt Stores (all classes)	Grocery Stores or Supermarkets – Retail (all classes)

(2) Obtain the premium for each location from the table below. Available limits are \$5,000 to \$50,000, as shown.

Limit	Class 1	Class 2
\$5,000	\$92	\$129
\$10,000	\$165	\$202
\$15,000	\$215	\$255
\$20,000	\$255	\$290
\$25,000	\$290	\$330
\$30,000	\$323	\$370
\$35,000	\$356	\$410
\$40,000	\$389	\$450
\$45,000	\$422	\$490
\$50,000	\$455	\$530

(3) For locations in the Georgia and North Carolina multiply the premium by 1.25

Limits apply per location, and coverage may not be written on a blanket basis.

Premium is subject to only Individual Premium Modification Plan and Expense Reduction Plan (Commission Contribution Plan). Premium for this coverage applies in addition to Policy Writing Minimum Premium.

Paragraph **A.21.d.(1)** (Utility Services – Time Element) is modified as follows:

**(1) Rules**

Use the multistate rates for both Public Utilities and for other than Public Utilities.

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The following modifies Paragraph **A.23.c.(2)** (Water Back-Up And Sump Overflow):

- (2) Multistate rates contemplate a \$5,000 limit; this limit may be increased. Use the table below to determine the premium for the desired higher limit. Higher limits and premium apply per premises (location).

<b>Limit (per premises)</b>	<b>Premium (per premises)</b>
\$10,000	\$40
\$15,000	\$60
\$20,000	\$80
\$25,000	\$100
\$30,000	\$120
\$35,000	\$140
\$40,000	\$160
\$45,000	\$180
\$50,000	\$200

The following are added to Paragraph **A** (Property Endorsements):

**1. Business Income and Extra Expense Limitation Endorsement**

**a. Description of Coverage**

This endorsement limits coverage from loss of Business Income and Extra Expense to the greater of \$500,000 or an amount equal to the Business Personal Property limit.

**b. Endorsement**

Use Business Income and Extra Expense Limitation Endorsement **8-E-1520**.

**c. Premium Determination**

There is no premium modification for this endorsement.

**2. Business Link Endorsement**

**a. Description of Coverage**

This endorsement provides the following:

<b>COVERAGE</b>	<b>LIMIT</b>	<b>DEDUCTIBLE</b>
Accounts Receivable	Additional \$15,000	NIL
Valuable Papers and Records	Additional \$15,000	NIL
Lock Replacement	Necessary Incurred Expenses	NIL
Back Up of Sewer or Drain	Additional \$25,000	Per BOP Declarations
Claim Preparation Expense	\$5,000	NIL



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<b>COVERAGE</b>	<b>LIMIT</b>	<b>DEDUCTIBLE</b>
Business Income From Dependent Properties	Actual Loss Sustained, Up to 30 Days	NIL
Enhanced Computer Coverage	\$10,000	Per BOP Declarations
Hired and Non-Owned Auto Liability*	Up to Liability and Medical Expense limit	N/A
Damage To Premises Rented To You	\$250,000	N/A

**b. Endorsement**

Use Business Link Endorsement **8-E-2091**. Also add Enhanced Computer Coverage **8-E-2706** and the state applicable Hired and Non-Owned Auto Endorsement. \*Use Business Link without Hired and Non-Owned Auto Liability **8-E-3506** when no hired and non-owned auto coverage is desired, and do not attach any Hired and Non-Owned Auto Liability Endorsement.

**Premium Determination**

Charge \$100. This is a final premium, except if this endorsement is added mid-term, deleted mid-term, the policy is short term or cancelled prior to expiration, charge the pro-rated premium developed for the amount of time coverage is in effect, subject to a minimum of \$50. If Business Link without Hired and Non-Owned Auto Liability **8-E-3506** is used, multiply the \$100 charge by .95.

**3. Business Personal Property Supplemental Coverage**

**a. Description of Coverage**

This form provides mercantile, processing and service, and office occupants with coverage for the following property usual to the business of the insured:

**Coverage A** – property of the insured while away from premises owned or controlled by the insured;

**Coverage B** – property of others in the care, custody and control of the insured;

**Coverage C** – property while in transit.

**b. Endorsement**

Use Business Personal Property Supplemental Coverage **8-E-1618**.

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**c. Deductible**

\$100 each occurrence is mandatory. Deductibles options are listed in the table below.

Deductible Amount	Factor
\$100	1.00
\$250	.94
\$500	.88
\$1,000	.82
\$2,500	.75
\$5,000	.70

**d. Rules**

The same limit must be chosen to apply to each of the three coverages as they are not rated separately. The premiums shown below include all three coverages (A, B and C) with the same limit for each.

**e. Premium Determination**

(1) Classification: Determine for each location whether it is Class 1 or 2. All eligible occupancies **EXCEPT** those listed below are considered Class 1:

**CLASS 2**

Air Conditioning Equipment – Retail Only	Hobby, Craft or Artists' Supply – Retail
Appliance and Accessories – installation, servicing or repair – Commercial or Household	Home Improvement Stores
Appliance Stores – Household Appliances and Home Furnishings	Jewelry – Retail – Precious
Appliance Stores – Radio, Television and Phonographic Stores (including parts and supplies)	Jewelry – Repair
Automobile Parts and Supplies – Retail Stores (Including Tires)	Laundry and Dry Cleaning – Laundry and Dry Cleaning or Dyeing Receiving Stations
Camera and Photographic Equipment – Retail Only	Musical Instrument Stores
Computer Stores	Office Machines or Appliances – Retail – No Repair
Department Stores	Paint, Wallpaper or Wallcovering Stores
Floor Covering – Stores – Except Wood or Ceramic Tile Only	Mail Order Houses – Retail Only
Floor Covering - Stores – Wood or Ceramic Tile Only	Painting, Picture or Frame Stores
Florists – Retail	Photographers
Fruit or Vegetable - Dealers	Plumbing Supplies and Fixtures – Retail
Funeral Homes or Chapels	Refrigeration Equipment – Commercial – Retail
Furniture – Upholstered – Retail Only	Sporting Goods or Athletic Equipment Stores (Including Apparel)
Furniture – Wood or Metal – Retail Only	Stationery or Paper Products – Retail

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- (2) Obtain the base premium for each location from the table below. Available limits are \$5,000 to \$25,000. Higher limits are not available. Multiply the Base Premium by the appropriate deductible factor from the table in **c.** above for the selected deductible

Base Premium		
Limit	Class 1	Class 2
\$5,000	\$ 25	50
10,000	50	100
15,000	70	140
20,000	85	170
25,000	100	200

- (3) For Class 2 occupancies, the base premium from the table in (2) above is multiplied by the appropriate deductible factor from the table in **c.** above. The result is multiplied by a sales factor, with the actual factor to be determined by the Company within the ranges shown below. The following factors will be taken into consideration to determine the factor(s) applicable to an individual risk:

- (a) Amount of repair work on premises (values, and percentage of total sales).
- (b) Amount of goods in transit (value, and percentage of total sales).
- I Existence of safety precautions – alarm systems, etc.
- (d) Radius of operations.

Sales Factor (Class 2 Only)			
Total Sales			Factor
\$	0	– 500,000	0.50-1.25
\$	500,001	– 1,000,000	0.75-1.50
\$	1,000,001	– 2,000,000	1.00-2.00
\$	2,000,001	– 5,000,000	1.50-3.00
\$	5,000,001	– and over	2.00-5.00

- (4) Premium is subject to Individual Premium Modification Plan, Expense Reduction Plan (Commission Contribution Plan) and Company Deviation Factor.

**4. Crime Limitation Endorsement**

**a. Description of Coverage**

This endorsement limits coverage for Theft, Employee Dishonesty and Money & Securities through various options of reducing a limit, increasing a deductible or eliminating coverage altogether.

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**b. Endorsement**

Use Crime Limitation Endorsement **8-E-3397**.

**c. Premium Determination**

There is no premium modification for this endorsement.

**5. Enhanced Computer Coverage**

**a. Description of Coverage**

These forms are available for any eligible risk and provide coverage for computer equipment and electronic media owned by, or in the care, custody and control of, the insured. Coverage is provided on a replacement cost basis. Coverage is subject to the Building and Business Personal Property Deductible specified in the declarations.

**b. Endorsement**

Use Enhanced Computer Coverage **8-E-2706** or Enhanced Computer Coverage without Earth Movement **8-E-2712**.

**c. Premium Determination**

(1) One limit applies to computer equipment and electronic media. The base rate is \$.50 per \$100.

(2) Multiply the rate by the applicable deductible factor (if any) for Business Personal Property.

(3) Multiply the rate developed above by the limit (in 100's).

(4) If Enhanced Computer Coverage Without Earth Movement **8-E-2712** is used, multiply the premium developed above by .98.

Premium is subject to only Individual Premium Modification Plan, Expense Reduction Plan (Commission Contribution Plan) and Company Deviation Factor.

**6. Fine Arts Coverage Extension**

**a. Description of Coverage**

This endorsement extends coverage to include fine arts of the insured and fine arts of others in the insured's care, custody or control.

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**b. Endorsement**

Use Fine Arts Coverage Extension **8-E-3471**.

**c. Premium Determination**

There is no premium modification for this endorsement.

**7. Replacement Cost Plus**

**a. Description of Coverage**

This endorsement insures the cost of replacing a building scheduled for Replacement Cost Plus coverage for the amount scheduled plus an additional 15% of that amount.

**b. Endorsement**

Use replacement Cost Plus **8-E-3404**.

**c. Premium Determination**

Multiply the applicable Building premium(s) by a factor of 1.05.

**8. Selling Price (Finished "Stock" Only)**

**a. Description of Coverage**

This endorsement charges coverage for loss of profit that would otherwise have been earned from the sale of stock had it not been damaged by a covered cause of loss.

**b. Endorsement**

Use Selling Price (Finished Stock Only) **8-E-2708**.

**c. Premium Determination**

There is no premium modification for this endorsement. The total amount of expected profit for finished stock must be included in the Limit of Insurance selected for Business Personal Property.

**9. Special Deductible**

**a. Description**

This endorsement changes the deductible to \$1,500 for loss or damage by theft of cigarettes, whether in cartons or individual packages.

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**b. Endorsement**

Use Special Deductible **8-E-1649**.

**c. Premium Determination**

There is no premium modification for this endorsement.

**10. Theft Exclusion**

**a. Description of Coverage**

This endorsement excludes loss or damage caused by or resulting from theft and deletes the Optional coverage for Money and Securities.

**b. Endorsement**

Use Theft Exclusion **8-E-2707**.

**c. Premium Determination**

Multiply the premium for Business Personal Property mandatory coverages by a factor of .85.

**11. Water Damage Restriction of Coverage**

**a. Description of Coverage**

This endorsement restricts coverage for loss resulting from water damage, other liquids, powder or molten material damage.

**b. Endorsement**

Use Water Damage Restriction of Coverage **8-E-2709**.

**c. Premium Determination**

Multiply the premium for Business Personal Property mandatory coverages by a factor of .98.

**12. Valuation Limitation – Actual Cash Value For Roofs**

**a. Description of Coverage**

This endorsement revises the Loss Payment for roofs when damaged by windstorm, hail, rain, snow, or ice from a replacement cost value to actual cash value.

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**b. Endorsement**

Use Valuation Limitation – Actual Cash Value For Roofs **8-E-2798**.

**c. Premium Determination**

Multiply the premium for Building mandatory coverage by .96.

Paragraph **B.1.c.** (Abuse or Molestation Exclusion) is modified as follows:

**c. Premium Determination**

There is no premium modification for this endorsement.

Paragraph **B.4.c.** (Coverage for Injury to Leased Workers) is modified as follows:

**c. Premium Determination**

There is no premium modification for this endorsement.

Paragraph **B.6.** is replaced by the following:

**6. Employee Benefit Programs Liability Coverage – Claims Made Basis**

**a. Description of Coverage**

This claims made coverage may be written with any eligible occupancy and applies to the named insured and any employee authorized to act in the administration of the named insured's employee benefit programs. It provides protection from legal liability for breach of duty, neglect, error, omission, misstatement or misleading statement in the administration of the insured's employee benefit programs.

**b. Endorsement**

Use Employee Benefit Programs Liability Coverage Form – Claims Made Basis **8-C-1014**.

**c. Premium Determination and Limits**

**(1) Basis of Premium.** The average number of total employees for the last annual period which must be less than 3,000.

**(2) Mandatory Deductible.** \$1,000 per claim. No other options are available.

**(3) Premium Determination.** Premium is based on the limits desired.

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Limits (per claim/aggregate)	Premium
\$25,000/ \$75,000	\$160
\$50,000/ \$150,000	\$170
\$100,000/ \$300,000	\$180
\$250,000/ \$750,000	\$190
\$1,000,000/ \$3,000,000	\$250

**(4) Superior Risk Characteristic Credit.** A credit factor of .75 applies to the above shown premium only if the risk has all of the following characteristics:

- The insured must have a “summary plan document” which is written in laymen’s terms and is distributed to all employees.
- The new employee orientation process includes an election form (checklist) of benefits with a statement that the employee understands the benefits and signs off on the coverages selected.
- The insured will have an employee dedicated to administrating the benefit program.
- A written plan of continuation must be present to promote conformity of the organization and allow the business to remain viable.

**(5)** These premiums are only subject to company deviation and are in addition to Minimum Policy Writing Premium.

**d. Extended Reporting Period**

This coverage form contains an automatic 90 day Extended Reporting Period (E.R.P.) as well as an automatic five year E.R.P. The automatic five year E.R.P. applies to claims from wrongful acts reported according to policy terms no later than 90 days after the end of the policy period.

Optional Extended Reporting Period (E.R.P.). This option, described in the Coverage Form, provides an E.R.P. of unlimited duration and must be requested in writing within 90 days of the end of the policy period.

Premium for Optional E.R.P. The optional E.R.P. premium must be shown in the Declaration for the Coverage Part and updated if exposures and premium change. Multipliers below apply to the total Employee Benefit Programs Liability Coverage Premium.



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Optional E.R.P. Guide Multipliers No. of Years in Program	(Subj. to Considerations Below)
1	.54
2	.88
3	1.09
4	1.24
5 or more	1.45

Premiums for optional E.R.P.'s will be based on rates in effect on the date of issue or last renewal of the policy. E.R.P. premiums will consider:

- The exposures insured;
- Previous types and amounts of insurance;
- Limits of Liability available under this Coverage part for future payment of damages; and
- Other related factors.

Optional E.R.P. is provided by the attachment of **8-E-2726**.

**e. Notice to Insured**

The Company must send written notice to the insured, within thirty days of any termination of coverage, describing the automatic extended reporting period coverage. The company will also advise the availability of, premium for, and importance of the optional extended reporting period coverage. This notice is to be on Form **8-T-1014**.

**f. Retroactive Date**

This should be the date of our first Claims Made coverage for Employee Benefit Programs Liability. No wrongful acts, which took place before the Retroactive Date are covered.

Paragraph **B.7.a.(2)** (Employment-Related Practices Exclusion) is modified as follows:

- (2)** There is no premium modification for this endorsement. This endorsement is mandatory.

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Paragraph **B.8.c.** (Exclusion – Personal And Advertising Injury Exclusion) is modified as follows:

**c. Premium Determination**

Multiply the premium developed for Liability mandatory coverage by a factor of .97.

Paragraph **B.13.c.** (Liquor Liability Coverage) is modified as follows:

**c. Premium Determination**

For the following occupancies only:

- Beverage Distributors/Wholesalers (No Liquor Other Than Beer or Wine)
- Beverage Stores – Liquor and Wine
- Delicatessens (All Classes)

The premium is a flat charge based on the Limit of Liability. This is the final premium and is not subject to further modification.

<b>Limit of Liability</b>	<b>Premium</b>
\$300,000	\$200
\$500,000	\$250
\$1,000,000	\$350

Paragraph **B.15.c.** (Mold – Fungi Or Bacteria Exclusion (Liability) Endorsement) is modified as follows:

**c. Premium Determination**

There is no premium modification for use of this endorsement.

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The following is added to Paragraph **B.19**. (Waiver of Transfer of Rights of Recovery Against Others To Us):

**c. Premium Determination**

Charge \$25 per designated person or organization. This is a final premium and is not subject to any further modification.

The following endorsements are added to Paragraph **B** (Liability Endorsements):

**1. Computer Data Processing Exclusion**

**a. Description of Coverage**

This endorsement excludes liability coverage for losses arising from any act, error or omission with respect to data processing services rendered by or on behalf of the insured.

**b. Endorsement**

Use Computer Data Processing Exclusion **8-E-3321**.

**c. Premium Determination**

There is no premium modification for this endorsement.

**2. Computer Software Errors and Omissions Exclusion**

**a. Description of Coverage**

This endorsement excludes liability coverage for losses arising out of the rendering or failing to render service by the insured for the furnishing, selling, consultation, advisement, etc. of computer software, including data processing programs, designs, specifications, manuals and instructions.

**b. Endorsement**

Use Computer Software Errors and Omissions Exclusion **8-E-3320**.

**c. Premium Determination**

There is no premium modification for this endorsement.

**3. Contractual Liability Limitation Endorsement**

**a. Description of Coverage**

This form restricts the policy's contractual liability coverage by amending the definition of insured contract to eliminate contracts under which the insured assumes the tort liability of another party.

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**b. Endorsement**

Use Contractual Liability Limitation Endorsement **8-E-3191**.

**c. Premium Determination**

This endorsement cannot be used alone and must be used in conjunction with the Products – Completed Operations Exclusion (**8-E-1792**). Consequently, there is no premium modification. Refer to the Products – Completed Operations Exclusion for information regarding premium modification.

**4. Employment Practices – Limited Additional Defense Coverage**

**a. Description of Coverage**

This endorsement covers the cost of defending suits that allege wrongful employment practices. Subject to a policy term limit of \$300,000, the Per Suit Limit of \$10,000 is the most we will pay for all suits from any one wrongful employment practice. These are the only limits available.

**b. Endorsement**

Use Employment Practices – Limited Additional Defense Coverage **8-E-3558**.

**c. Premium Determination**

Premium is a flat charge based on the number of full-time employees. This is a final premium and not subject to further modification.

<b>Number of Full-Time Employees</b>	<b>Premium</b>
Under 50	\$100
50 – 100	\$150
More than 100	\$200

**5. Exclusion – Designated Products**

**a. Description of Coverage**

This endorsement excludes the products-completed operations hazard for designated products.

**b. Endorsement**

Use Exclusion – Designated Products **8-E-3412**.

**c. Premium determination**

There is no premium modification for this endorsement.

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**6. Exterior Finish And Insulation Systems Work Exclusion**

**a. Description of Coverage**

This endorsement eliminates coverage for claims arising out of any insured's work or products involving any exterior finish and insulation system or any part of such system.

**b. Endorsement**

Use Exterior Finish And Insulation Systems Work Exclusion **8-E-3314**

**c. Premium**

There is no premium modification for this endorsement.

**7. Internet Service Providers and Web Site Designers Errors and Omissions Exclusion**

**a. Description of Coverage**

This endorsement excludes liability coverage for losses arising out of any error, omission, defect or deficiency in any evaluation, consultation or advice given by the insured concerning Internet service or Internet access. Coverage is also excluded for the failure to adequately provide Internet service or access and for any act, error or omission with respect to web-site designer or consultant services rendered by or on behalf of the insured.

**b. Endorsement**

Use Internet Service Providers and Web Site Designers Errors and Omissions Exclusion **8-E-3323**.

**c. Premium Determination**

There is no premium modification for this endorsement.

**8. Exclusion – Lead Liability**

**a. Description of Coverage**

This endorsement amends the Liability coverage section to exclude injury or damage arising out of;

(1) The presence of lead on premises owned, rented or occupied by the insured; or

(2) The costs of abatement, mitigation, removal or disposal of lead paint from any such premises.

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Use Lead Liability Exclusion **8-E-1784**. Use with all residential occupancies including multiple or combined occupancies that include apartment or residential occupants, regardless of the rating procedure (apartment class or otherwise) used for the risk.

**c. Premium Determination**

There is no premium modification for this endorsement.

**9. Property Damage to Electronic Data (Computer Software Manufacturer) Exclusion****a. Description of Coverage**

This endorsement excludes property damage coverage to electronic data arising out of computer software programs developed and/or manufactured by the insured or others under a contract.

**b. Endorsement**

Use Property Damage to Electronic Data Exclusion **8-E-3393**.

**Premium Determination**

There is no premium modification for this endorsement.

**10. Exclusion – Products – Completed Operations Hazard****a. Description of Coverage**

This endorsement excludes products and completed operation hazards liability.

**b. Endorsement**

Use Exclusion – Products – Completed Operations Hazard **8-E-1792**.

**c. Premium Determination**

Multiply the premium developed for Liability mandatory coverage by a factor of .98.

**11. Exclusion – Statutory Privacy Violations****a. Description of Coverage**

This endorsement excludes coverage for any actual or alleged violation(s) of any federal, state or local law, rule or regulation which governs, addresses or pertains to disclosure of nonpublic personal information including, but not limited to, the Gramm-Leach-Bliley Act (15 U.S.C. 6801, et. Seq.) or any similar federal, state or local variation thereof.

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Use Statutory Privacy Violations Exclusion **8-E-3352**.

**c. Premium Determination**

There is no premium modification for this endorsement.

**12. Tobacco Products Exclusion****a. Description of Coverage**

This endorsement excludes liability arising out of, or resulting from tobacco or tobacco by-products.

**b. Endorsement**

Use Tobacco Products Exclusion **8-E-3400**.

**c. Premium Determination**

There is no premium modification for this endorsement.

Paragraph **C.10.c.** (Additional Insured – Vendors) is modified as follows:

**c. Premium Determination**

\$50 flat charge. Premium is subject to only Individual Risk Premium Modification Plan and Expense Reduction Plan (Commission Contribution Plan).

Paragraph **C.11.c.** (Additional Insured – Designated Person or Organization) is modified as follows:

**c. Premium Determination**

There is no premium modification for this endorsement.

The following is added to Paragraph **C.** (Additional Insured Endorsements):

**Additional Insured – Grantor of Franchise 8-E-1581.****a. Description of Coverage**

This endorsement is used to include as additional insureds persons or organizations as grantors of a franchise to the named insured.

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**b. Endorsement**

Use Additional Insured – Grantor of Franchise **8-E-1581**.

**c. Premium Determination**

There is no premium modification for this endorsement.

Paragraph **D.3.a.(3)** (Barbers And Beauticians Professional Liability) is replaced by the following:

**(3) Premium Determination**

- (a)** The limit for this coverage must be equal to the BOP Liability and Medical Expense limit. The limits shown are the only limits available.
- (b)** Basis of premium is the number of full time or part time (16 hours or less per week) barbers – no hairstyling, beauticians/hairstylists, or manicurists.
- (c)** Annual Rates and Minimums

Each Occurrence Limit (Must equal BOP Liability limit)	<b>\$300</b>	<b>\$500</b>	<b>\$1M</b>	<b>\$2M</b>
<b>BEAUTICIANS/HAIRSTYLISTS</b>				
First Full Time	\$ 65	\$ 69	\$ 77	\$83
Additional				
Full Time – each	45	46	53	57
Part Time – each	25	26	30	33
Minimum Premium (per location)	90	95	108	117
<b>BARBERS – NO HAIRSTYLING</b>				
First Full Time	16	17	19	20
Additional				
Full Time – each	11	11	12	13
Part Time – each	7	7	8	9
Minimum Premium (per location)	40	42	46	50
<b>MANICURISTS – EACH</b>	17	19	21	22

“Full Time” means working over 16 hours per week.  
 “Part Time” means working 16 hours or less per week.  
 “Hairstyling” means any hair dyeing, bleaching, permanent waving, or straightening.  
 “Hairstyling” does not include hair washing, blow drying, or cutting.

- (d)** Premium for this coverage is in addition to the policy writing minimum premiums.



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(e) Premium is subject to only Individual Risk Premium Modification Plan and Expense Reduction Plan (Commission Contribution), if the minimum premium per location is met.

Paragraph **D.3.b.(3)** (Funeral Directors Professional Liability) is replaced by the following:

**(3) Premium Determination**

Use the following flat charge premiums based on the number of services performed annually.

No. of Services:			Limit:	\$ 300	\$ 500	\$ 1M	\$2M
Up	to	100		\$ 39	\$ 42	\$ 47	\$ 51
101	–	150		49	52	58	63
151	–	200		64	69	77	83
201	–	250		80	86	96	104
251	–	300		96	103	114	124
301	–	400		114	123	136	147
401	–	500		134	144	160	173
501	–	600		163	175	194	210
Over		600		197	212	235	255

The minimum premium for this coverage is \$30 for each location, and applies in addition to policy writing minimum.

Premium is subject to only Individual Risk Premium Modification Plan and Expense Reduction Plan (Commission Contribution) if the minimum premium per location is met.

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Paragraph **D.3.c.(3)** (Optical and Hearing Aid Establishments Professional Health Care Services) is replaced by the following:

**(3) Premium determination**

Use the table below to determine the premium for Optical and Hearing Aid Establishments Professional Health Care Services coverage. The limit of insurance applicable is the Liability and Medical Expense limit. For the applicable limit, multiply the number of each employee type by the corresponding premium for the limit. Add the premiums for each employee type. This is a final premium and is not subject to further modifications.

Employee Type	Liability and Medical Expense limits			
	\$300,000	\$500,000	\$1,000,000	\$2,000,000
Optometrists (without separate professional coverage)	\$140	\$156	\$180	\$195
Optometrists (with separate professional coverage)	\$36	\$40	\$46	\$50
Opticians	\$56	\$62	\$72	\$78
Hearing Aid Professional	\$36	\$40	\$46	\$50

Paragraph **D.3.e.** (Printer's Errors and Omissions Liability) is replaced by the following:

**e. Graphic Arts Errors and Omissions Liability Coverage Form**

**(1) Description of Coverage**

This form provides errors and omissions coverage for entities involved in the graphic arts industry.

**(2) Endorsement**

Use Graphic Arts Errors and Omissions Liability Coverage Form **8-C-1365**.

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**(3) Premium Determination**

Deductibles. The minimum deductibles required vary according to the annual receipts for the graphic arts entity and whether or not it is a mailer as follows:

Annual Receipts	Minimum Deductible	
	Non-Mailers	Mailers*
Up to \$3 million	\$1,000	\$3,000
\$3,000,001 – \$ 5 million	\$3,000	\$5,000
\$5,000,001 – \$10 million	\$5,000	\$7,500
\$10,000,001 – \$15 million	\$7,500	\$15,000
\$15,000,001 – \$25 million	\$10,000	\$25,000

For any allowable single-level reduction in deductible (e.g. \$5,000 to \$3,000) not shown in the premium tables below, increase the higher deductible premium by 10% (i.e. multiply by 1.10.)

\*Mailers are risks which derive over 25% of their annual receipts from sales in the following high hazard categories: Direct Mail Data Processing, Direct Mailing, Fulfillment Services, Mailing, or Lettershop services.

For determination of minimum deductible requirements, disregard postage costs. If postage cost coverage is being provided, such postage costs must be considered when determining Annual Receipts for premium determination.

**Hazard Categories:**

<b>Low – Use Low Hazard Risk Premiums (Category A)</b>	
Color Separation	Photo Engraving
Envelopes	Presentation Folders/Binders
Folding Box Printing (Not. Mfg.)	Stationery
Newsletters/Bulletins	

<b>Average – Use Average Hazard Risk Premiums (Category B)</b>	
Bank Checks/ Money Orders	Finishing Services (Incl. Bindery)
Blue Prints	Foil Stamping
Booklets	Greeting Cards
Book Printing	Newspapers (Pennysaver)
Brochures	Packaging (Not Mfg.)
Business Reply Cards	Photo Duplicating
Business Forms	Platemaking
Computer Forms	Press Kits
Data Sheets	Publications, Inserts N.O.C.
Die Cutting	Reprographics
Embossing	Specialty Items (Matchbooks, Napkins, T-Shirts, Lighters, Maps, Mugs, Menus, Programs, etc.)

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<b>Average</b> – Use Average Hazard Risk Premiums (Category B)	
Engraving	Wallpaper
Equipment Lists	
Film Processing	

<b>High (Except Mailing)</b> – Use High Hazard Risk Premiums (Except Mailers) (Category C)	
Advertising Materials	Manuals
Annual Reports	Newspaper Supplements
Book Binding	OCR (Optical Character Recognition)
Catalogs	Periodicals
Coupons	Posters/Signs
Design/Typography	Pre-Press Services
Financial/Corporate, Legal (e.g. stock reports, prospective contracts)	Tickets
Graphic Design	Trade Show Materials
Labels, Stickers	Typesetting
Labels, Wrapping Tags	UPC (Universal Products Code)
Magazine Publishers	Website Design & Development

<b>High (Mailers Only)</b> – Use High Hazard Risk Premiums (Mailers Only) (Category D)	
Direct Mail Data Processing	Lettershop
Direct Mailing	Mailing
Fulfillment Service	

Use the formula in the table below. For each hazard category, use the premium tables to determine the hazard risk premium based on total annual sales, the limit and the deductible. Multiply the percentage of graphic arts sales for each hazard category by the hazard risk premium to calculate the hazard category E&O premium. Add the hazard category E&O premiums to obtain the total E&O premium. The total E&O premium is subject to only commission contribution (expense reduction plan), if any. Premium is in addition to Policy Writing Minimum Premium.

Example: ABC Printing, \$1,250,000 annual sales. 50% low, 40% average, 10% high. Limit: \$1,000,000. Deductible: \$1,000.

Hazard Category	% of Graphic Arts Operations X Hazard Risk Premium	Hazard Category E & O Premium
Low	50 % X 170 =	\$85
Average	40 % X 252 =	\$101
High (except mailers)	10 % X 408 =	\$41
High (mailers)	0 % X 0 =	\$0
<b>Total E&amp;O Premium</b>		<b>\$227</b>

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When Low and/or Average exposures are combined with the mailers (high hazard) as the primary classification and the specific deductible is not reflected, use the rate for the next highest deductible in the applicable Low and/or Average tables.

**GRAPHIC ARTS ERRORS & OMISSIONS LIABILITY**

Annual Receipts	Limit Deductible	Low Hazard Risk Premiums (Category A)					
		500,000 1,000	1,000,000 1,000	500,000 3,000	1,000,000 3,000	500,000 5,000	1,000,000 5,000
Up to \$1,500,000	\$	150	\$ 170	\$ 140	\$ 160	\$ 125	\$ 145
\$1,500,001 - \$2,000,000	\$	269	\$ 305	\$ 251	\$ 287	\$ 224	\$ 260
\$2,000,001 - \$3,000,000	\$	333	\$ 378	\$ 311	\$ 356	\$ 278	\$ 322
\$3,000,001 - \$4,000,000		1,000 ded not available	1,000 ded not available	\$ 415	\$ 474	\$ 370	\$ 430
\$4,000,001 - \$5,000,000		1,000 ded not available	1,000 ded not available	\$ 467	\$ 533	\$ 417	\$ 483
\$5,000,001 - \$6,000,000		1,000 ded not available	1,000 ded not available	3,000 ded not available	3,000 ded not available	\$ 500	\$ 580
\$6,000,001 - \$7,000,000		1,000 ded not available	1,000 ded not available	3,000 ded not available	3,000 ded not available	\$ 583	\$ 677
\$7,000,001 - \$8,000,000		1,000 ded not available	1,000 ded not available	3,000 ded not available	3,000 ded not available	\$ 667	\$ 773
\$8,000,001 - \$9,000,000		1,000 ded not available	1,000 ded not available	3,000 ded not available	3,000 ded not available	\$ 750	\$ 870
\$9,000,001 - \$10,000,000		1,000 ded not available	1,000 ded not available	3,000 ded not available	3,000 ded not available	\$ 787	\$ 913
\$10,000,001 - \$25,000,000		1,000 ded not available	1,000 ded not available	3,000 ded not available	3,000 ded not available	5,000 ded not available	5,000 ded not available

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**GRAPHIC ARTS ERRORS & OMISSIONS LIABILITY**

Annual Receipts	Low Hazard Risk Premiums (Category A) Continued											
	Limit	500,000	10,000	500,000	1,000,000	500,000	1,000,000					
	Deductible	7,500	7,500	10,000	10,000	25,000	25,000					
Up to \$1,500,000	\$	120	\$	140	\$	115	\$	135	\$	110	\$	120
\$1,500,001 - \$2,000,000	\$	215	\$	251	\$	206	\$	242	\$	197	\$	215
\$2,000,001 - \$3,000,000	\$	267	\$	311	\$	256	\$	300	\$	244	\$	267
\$3,000,001 - \$4,000,000	\$	356	\$	415	\$	341	\$	400	\$	326	\$	356
\$4,000,001 - \$5,000,000	\$	400	\$	467	\$	383	\$	450	\$	367	\$	400
\$5,000,001 - \$6,000,000	\$	480	\$	560	\$	460	\$	540	\$	440	\$	480
\$6,000,001 - \$7,000,000	\$	560	\$	654	\$	537	\$	630	\$	513	\$	560
\$7,000,001 - \$8,000,000	\$	640	\$	747	\$	613	\$	720	\$	587	\$	640
\$8,000,001 - \$9,000,000	\$	720	\$	840	\$	690	\$	810	\$	660	\$	720
\$9,000,001 - \$10,000,000	\$	756	\$	882	\$	724	\$	850	\$	693	\$	756
\$10,000,001 - \$11,000,000	\$	831	\$	972	\$	796	\$	935	\$	762	\$	831
\$11,000,001 - \$12,000,000	\$	854	\$	998	\$	818	\$	960	\$	782	\$	853
\$12,000,001 - \$13,000,000	\$	924	\$	1,081	\$	886	\$	1,040	\$	847	\$	924
\$13,000,001 - \$14,000,000	\$	996	\$	1,164	\$	954	\$	1,120	\$	913	\$	996
\$14,000,001 - \$15,000,000	\$	1,092	\$	1,247	\$	1,072	\$	1,200	\$	978	\$	1,067
\$15,000,001 - \$16,000,000		7,500 ded not available		7,500 ded not available	\$	1,090	\$	1,283	\$	1,043	\$	1,138
\$16,000,001 - \$17,000,000		7,500 ded not available		7,500 ded not available	\$	1,158	\$	1,363	\$	1,108	\$	1,209
\$17,000,001 - \$18,000,000		7,500 ded not available		7,500 ded not available	\$	1,225	\$	1,444	\$	1,173	\$	1,280
\$18,000,001 - \$19,000,000		7,500 ded not available		7,500 ded not available	\$	1,295	\$	1,523	\$	1,239	\$	1,351
\$19,000,001 - \$20,000,000		7,500 ded not available		7,500 ded not available	\$	1,363	\$	1,604	\$	1,304	\$	1,422
\$20,000,001 - \$21,000,000		7,500 ded not available		7,500 ded not available	\$	1,432	\$	1,686	\$	1,370	\$	1,495
\$21,000,001 - \$22,000,000		7,500 ded not available		7,500 ded not available	\$	1,500	\$	1,765	\$	1,435	\$	1,565
\$22,000,001 - \$23,000,000		7,500 ded not available		7,500 ded not available	\$	1,567	\$	1,844	\$	1,500	\$	1,635
\$23,000,001 - \$24,000,000		7,500 ded not available		7,500 ded not available	\$	1,635	\$	1,922	\$	1,565	\$	1,705
\$24,000,001 - \$25,000,000		7,500 ded not available		7,500 ded not available	\$	1,704	\$	2,007	\$	1,630	\$	1,780

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**GRAPHIC ARTS ERRORS & OMISSIONS LIABILITY**

Annual Receipts	Limit Deductible	Average Hazard Risk Premiums (Category B)					
		500,000 1,000	1,000,000 1,000	500,000 3,000	1,000,000 3,000	500,000 5,000	1,000,000 5,000
Up to \$1,500,000	\$	222	\$ 252	\$ 207	\$ 237	\$ 185	\$ 215
\$1,500,001 - \$2,000,000	\$	311	\$ 353	\$ 290	\$ 332	\$ 259	\$ 301
\$2,000,001 - \$3,000,000	\$	467	\$ 529	\$ 436	\$ 498	\$ 389	\$ 451
\$3,000,001 - \$4,000,000	1,000 ded not available	1,000 ded not available		\$581	\$664	\$519	\$601
\$4,000,001 - \$5,000,000	1,000 ded not available	1,000 ded not available		\$674	\$770	\$602	\$698
\$5,000,001 - \$6,000,000	1,000 ded not available	1,000 ded not available	3,000 ded not available	3,000 ded not available		\$722	\$838
\$6,000,001 - \$7,000,000	1,000 ded not available	1,000 ded not available	3,000 ded not available	3,000 ded not available		\$843	\$977
\$7,000,001 - \$8,000,000	1,000 ded not available	1,000 ded not available	3,000 ded not available	3,000 ded not available		\$963	\$1,117
\$8,000,001 - \$9,000,000	1,000 ded not available	1,000 ded not available	3,000 ded not available	3,000 ded not available		\$1,000	\$1,160
\$9,000,001 - \$10,000,000	1,000 ded not available	1,000 ded not available	3,000 ded not available	3,000 ded not available		\$1,111	\$1,289
\$10,000,001 - \$25,000,000	1,000 ded not available	1,000 ded not available	3,000 ded not available	3,000 ded not available	5,000 ded not available	5,000 ded not available	

**COMMERCIAL LINES MANUAL  
DIVISION TEN: BUSINESSOWNERS**

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**GRAPHIC ARTS ERRORS & OMISSIONS LIABILITY**

Annual Receipts	Limit Deductible	Average Hazard Risk Premiums (Category B) Continued					
		500,000 7,500	1,000,000 7,500	500,000 10,000	1,000,000 10,000	500,000 25,000	1,000,000 25,000
Up to \$1,500,000	\$	178	\$ 208	\$ 170	\$ 200	\$ 163	\$ 178
\$1,500,001 - \$2,000,000	\$	249	\$ 291	\$ 239	\$ 280	\$ 228	\$ 249
\$2,000,001 - \$3,000,000	\$	374	\$ 436	\$ 358	\$ 420	\$ 342	\$ 373
\$3,000,001 - \$4,000,000	\$	498	\$ 581	\$ 477	\$ 560	\$ 456	\$ 498
\$4,000,001 - \$5,000,000	\$	578	\$ 674	\$ 554	\$ 650	\$ 530	\$ 578
\$5,000,001 - \$6,000,000	\$	693	\$ 809	\$ 664	\$ 780	\$ 636	\$ 693
\$6,000,001 - \$7,000,000	\$	809	\$ 944	\$ 775	\$ 910	\$ 741	\$ 809
\$7,000,001 - \$8,000,000	\$	925	\$ 1,079	\$ 886	\$ 1,040	\$ 847	\$ 924
\$8,000,001 - \$9,000,000	\$	960	\$ 1,120	\$ 920	\$ 1,080	\$ 880	\$ 960
\$9,000,001 - \$10,000,000	\$	1,067	\$ 1,245	\$ 1,022	\$ 1,200	\$ 978	\$ 1,067
\$10,000,001 - \$11,000,000	\$	1,174	\$ 1,372	\$ 1,124	\$ 1,320	\$ 1,076	\$ 1,173
\$11,000,001 - \$12,000,000	\$	1,280	\$ 1,497	\$ 1,227	\$ 1,440	\$ 1,173	\$ 1,280
\$12,000,001 - \$13,000,000	\$	1,387	\$ 1,621	\$ 1,329	\$ 1,560	\$ 1,271	\$ 1,387
\$13,000,001 - \$14,000,000	\$	1,494	\$ 1,746	\$ 1,431	\$ 1,680	\$ 1,369	\$ 1,493
\$14,000,001 - \$15,000,000	\$	1,600	\$ 1,871	\$ 1,533	\$ 1,800	\$ 1,467	\$ 1,600
\$15,000,001 - \$16,000,000		7,500 ded not available	7,500 ded not available	\$ 1,635	\$ 1,925	\$ 1,564	\$ 1,707
\$16,000,001 - \$17,000,000		7,500 ded not available	7,500 ded not available	\$ 1,737	\$ 2,045	\$ 1,662	\$ 1,813
\$17,000,001 - \$18,000,000		7,500 ded not available	7,500 ded not available	\$ 1,839	\$ 2,165	\$ 1,760	\$ 1,920
\$18,000,001 - \$19,000,000		7,500 ded not available	7,500 ded not available	\$ 1,942	\$ 2,286	\$ 1,858	\$ 2,027
\$19,000,001 - \$20,000,000		7,500 ded not available	7,500 ded not available	\$ 2,044	\$ 2,406	\$ 1,956	\$ 2,133
\$20,000,001 - \$21,000,000		7,500 ded not available	7,500 ded not available	\$ 2,195	\$ 2,605	\$ 2,100	\$ 2,310
\$21,000,001 - \$22,000,000		7,500 ded not available	7,500 ded not available	\$ 2,299	\$ 2,729	\$ 2,200	\$ 2,420
\$22,000,001 - \$23,000,000		7,500 ded not available	7,500 ded not available	\$ 2,404	\$ 2,853	\$ 2,300	\$ 2,530
\$23,000,001 - \$24,000,000		7,500 ded not available	7,500 ded not available	\$ 2,508	\$ 2,977	\$ 2,400	\$ 2,640
\$24,000,001 - \$25,000,000		7,500 ded not available	7,500 ded not available	\$ 2,613	\$ 3,101	\$ 2,500	\$ 2,750



**COMMERCIAL LINES MANUAL  
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**GRAPHIC ARTS ERRORS & OMISSIONS LIABILITY**

Annual Receipts	Limit Deductible	High Hazard Risk Premiums (Category C - Except Mailers)					
		500,000 1,000	1,000,000 1,000	500,000 3,000	1,000,000 3,000	500,000 5,000	1,000,000 5,000
Up to \$1,500,000		\$360	\$408	\$336	\$384	\$300	\$348
\$1,500,001 - \$2,000,000		\$720	\$816	\$672	\$768	\$600	\$696
\$2,000,001 - \$3,000,000		\$1,000	\$1,133	\$933	\$1,067	\$833	\$967
\$3,000,001 - \$4,000,000	1,000 ded not available	1,000 ded not available		\$1,244	\$1,422	\$1,111	\$1,289
\$4,000,001 - \$5,000,000	1,000 ded not available	1,000 ded not available	\$1,369	\$1,564	\$1,222	\$1,418	
\$5,000,001 - \$6,000,000	1,000 ded not available	1,000 ded not available	3,000 ded not available	3,000 ded not available	\$1,467	\$1,701	
\$6,000,001 - \$7,000,000	1,000 ded not available	1,000 ded not available	3,000 ded not available	3,000 ded not available	\$1,711	\$1,985	
\$7,000,001 - \$8,000,000	1,000 ded not available	1,000 ded not available	3,000 ded not available	3,000 ded not available	\$1,956	\$2,268	
\$8,000,001 - \$9,000,000	1,000 ded not available	1,000 ded not available	3,000 ded not available	3,000 ded not available	\$2,200	\$2,552	
\$9,000,001 - \$10,000,000	1,000 ded not available	1,000 ded not available	3,000 ded not available	3,000 ded not available	\$2,444	\$2,836	
\$10,000,001 - \$25,000,000	1,000 ded not available	1,000 ded not available	3,000 ded not available	3,000 ded not available	5,000 ded not available	5,000 ded not available	

**COMMERCIAL LINES MANUAL  
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**GRAPHIC ARTS ERRORS & OMISSIONS LIABILITY**

Annual Receipts	Limit Deductible	High Hazard Risk Premiums (Category C - Except Mailers) Continued					
		500,000 7,500	1,000,000 7,500	500,000 10,000	1,000,000 10,000	500,000 25,000	1,000,000 25,000
Up to \$1,500,000	\$	288	\$ 336	\$ 276	\$ 324	\$ 264	\$ 288
\$1,500,001 - \$2,000,000	\$	576	\$ 672	\$ 552	\$ 648	\$ 528	\$ 576
\$2,000,001 - \$3,000,000	\$	800	\$ 934	\$ 767	\$ 900	\$ 733	\$ 800
\$3,000,001 - \$4,000,000	\$	1,067	\$ 1,245	\$ 1,022	\$ 1,200	\$ 978	\$ 1,067
\$4,000,001 - \$5,000,000	\$	1,173	\$ 1,369	\$ 1,124	\$ 1,320	\$ 1,076	\$ 1,173
\$5,000,001 - \$6,000,000	\$	1,408	\$ 1,643	\$ 1,349	\$ 1,584	\$ 1,291	\$ 1,408
\$6,000,001 - \$7,000,000	\$	1,643	\$ 1,917	\$ 1,574	\$ 1,848	\$ 1,506	\$ 1,643
\$7,000,001 - \$8,000,000	\$	1,878	\$ 2,190	\$ 1,799	\$ 2,112	\$ 1,721	\$ 1,877
\$8,000,001 - \$9,000,000	\$	2,112	\$ 2,464	\$ 2,024	\$ 2,376	\$ 1,936	\$ 2,112
\$9,000,001 - \$10,000,000	\$	2,347	\$ 2,738	\$ 2,249	\$ 2,640	\$ 2,151	\$ 2,347
\$10,000,001 - \$11,000,000	\$	2,582	\$ 3,017	\$ 2,474	\$ 2,904	\$ 2,366	\$ 2,581
\$11,000,001 - \$12,000,000	\$	2,816	\$ 3,292	\$ 2,699	\$ 3,168	\$ 2,581	\$ 2,816
\$12,000,001 - \$13,000,000	\$	3,051	\$ 3,566	\$ 2,924	\$ 3,432	\$ 2,796	\$ 3,051
\$13,000,001 - \$14,000,000	\$	3,286	\$ 3,840	\$ 3,148	\$ 3,696	\$ 3,012	\$ 3,285
\$14,000,001 - \$15,000,000	\$	3,520	\$ 3,965	\$ 3,373	\$ 3,960	\$ 3,227	\$ 3,520
\$15,000,001 - \$16,000,000		7,500 ded not available	7,500 ded not available	\$ 3,597	\$ 4,234	\$ 3,442	\$ 3,755
\$16,000,001 - \$17,000,000		7,500 ded not available	7,500 ded not available	\$ 3,822	\$ 4,498	\$ 3,657	\$ 3,989
\$17,000,001 - \$18,000,000		7,500 ded not available	7,500 ded not available	\$ 4,046	\$ 4,763	\$ 3,872	\$ 4,224
\$18,000,001 - \$19,000,000		7,500 ded not available	7,500 ded not available	\$ 4,271	\$ 5,028	\$ 4,087	\$ 4,459
\$19,000,001 - \$20,000,000		7,500 ded not available	7,500 ded not available	\$ 4,496	\$ 5,292	\$ 4,302	\$ 4,693
\$20,000,001 - \$21,000,000		7,500 ded not available	7,500 ded not available	\$ 4,719	\$ 5,565	\$ 4,515	\$ 4,935
\$21,000,001 - \$22,000,000		7,500 ded not available	7,500 ded not available	\$ 4,943	\$ 5,830	\$ 4,730	\$ 5,170
\$22,000,001 - \$23,000,000		7,500 ded not available	7,500 ded not available	\$ 5,167	\$ 6,094	\$ 4,995	\$ 5,405
\$23,000,001 - \$24,000,000		7,500 ded not available	7,500 ded not available	\$ 5,392	\$ 6,360	\$ 5,160	\$ 5,640
\$24,000,001 - \$25,000,000		7,500 ded not available	7,500 ded not available	\$ 5,617	\$ 6,647	\$ 5,375	\$ 5,895

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**GRAPHIC ARTS ERRORS & OMISSIONS LIABILITY**

<b>HIGH HAZARD RISK PREMIUM</b>							
<b>(Category D - Mailers Only)</b>							
<b>Annual Receipts</b>	<b>Limit</b>	<b>500,000</b>	<b>1,000,000</b>	<b>500,000</b>	<b>1,000,000</b>	<b>500,000</b>	<b>1,000,000</b>
	<b>Deductible</b>	<b>3,000</b>	<b>3,000</b>	<b>5,000</b>	<b>5,000</b>	<b>7,500</b>	<b>7,500</b>
Up to \$1,500,000		\$504	\$576	\$450	\$522	\$432	\$508
\$1,500,001 - \$2,000,000		\$1,008	\$1,152	\$900	\$1,044	\$864	\$1,008
\$2,000,001 - \$3,000,000		\$1,400 *	\$1,601 *	\$1,250	\$1,451	\$1,201	\$1,401
\$3,000,001 - \$4,000,000		\$1,866 *	\$2,133 *	\$1,667	\$1,934	\$1,600	\$1,867
\$4,000,001 - \$5,000,000		\$2,054 *	\$2,346 *	\$1,833	\$2,127	\$1,760	\$2,054
\$5,000,001 - \$6,000,000	3,000 ded not available	3,000 ded not available		\$2,201 *	\$2,552 *	\$2,113	\$2,464
\$6,000,001 - \$7,000,000	3,000 ded not available	3,000 ded not available		\$2,567 *	\$2,978 *	\$2,464	\$2,875
\$7,000,001 - \$8,000,000	3,000 ded not available	3,000 ded not available		\$2,934 *	\$3,402 *	\$2,817	\$3,285
\$8,000,001 - \$9,000,000	3,000 ded not available	3,000 ded not available		\$3,300 *	\$3,828 *	\$3,168	\$3,696
\$9,000,001 - \$10,000,000	3,000 ded not available	3,000 ded not available		\$3,666 *	\$4,254 *	\$3,520	\$4,107
\$10,000,001 - \$25,000,000	3,000 ded not available	3,000 ded not available	5,000 ded not available	5,000 ded not available	7,500 ded not available	7,500 ded not available	

\*These premiums are provided for calculations for risks involving multiple hazard group classifications where minimum deductible requirements for mailers as the controlling class do not apply.

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**GRAPHIC ARTS ERRORS & OMISSIONS LIABILITY**

Annual Receipts	High Hazard Risk Premiums (Category D - Mailers Only) Continued											
	Limit	500,000	1,000,000	500,000	1,000,000	500,000	1,000,000					
	Deductible	10,000	10,000	15,000	15,000	25,000	25,000					
Up to \$1,500,000	\$	414	\$	486	\$	408	\$	472	\$	396	\$	432
\$1,500,001 - \$2,000,000	\$	828	\$	972	\$	816	\$	936	\$	792	\$	864
\$2,000,001 - \$3,000,000	\$	1,151	\$	1,350	\$	1,134	\$	1,300	\$	1,100	\$	1,200
\$3,000,001 - \$4,000,000	\$	1,533	\$	1,800	\$	1,511	\$	1,734	\$	1,467	\$	1,601
\$4,000,001 - \$5,000,000	\$	1,686	\$	1,980	\$	1,662	\$	1,907	\$	1,614	\$	1,760
\$5,000,001 - \$6,000,000	\$	2,024	\$	2,376	\$	1,995	\$	2,288	\$	1,937	\$	2,112
\$6,000,001 - \$7,000,000	\$	2,361	\$	2,772	\$	2,327	\$	2,669	\$	2,259	\$	2,465
\$7,000,001 - \$8,000,000	\$	2,699	\$	3,168	\$	2,660	\$	3,050	\$	2,582	\$	2,816
\$8,000,001 - \$9,000,000	\$	3,036	\$	3,564	\$	2,992	\$	3,432	\$	2,904	\$	3,168
\$9,000,001 - \$10,000,000	\$	3,374	\$	3,960	\$	3,325	\$	3,813	\$	3,227	\$	3,521
\$10,000,001 - \$11,000,000	\$	3,711	* \$	4,356 *	\$	3,657	\$	4,194	\$	3,549	\$	3,872
\$11,000,001 - \$12,000,000	\$	4,049	* \$	4,752 *	\$	3,990	\$	4,576	\$	3,872	\$	4,224
\$12,000,001 - \$13,000,000	\$	4,386	* \$	5,148 *	\$	4,322	\$	4,957	\$	4,194	\$	4,577
\$13,000,001 - \$14,000,000	\$	4,722	* \$	5,544 *	\$	4,654	\$	5,338	\$	4,518	\$	4,928
\$14,000,001 - \$15,000,000	\$	5,060	* \$	5,940 *	\$	4,987	\$	5,720	\$	4,841	\$	5,280
\$15,000,001 - \$16,000,000		10,000 ded not available		10,000 ded not available		15,000 ded not available		15,000 ded not available	\$	5,163	\$	5,633
\$16,000,001 - \$17,000,000		10,000 ded not available		10,000 ded not available		15,000 ded not available		15,000 ded not available	\$	5,486	\$	5,984
\$17,000,001 - \$18,000,000		10,000 ded not available		10,000 ded not available		15,000 ded not available		15,000 ded not available	\$	5,808	\$	6,336
\$18,000,001 - \$19,000,000		10,000 ded not available		10,000 ded not available		15,000 ded not available		15,000 ded not available	\$	6,131	\$	6,689
\$19,000,001 - \$20,000,000		10,000 ded not available		10,000 ded not available		15,000 ded not available		15,000 ded not available	\$	6,453	\$	7,040
\$20,000,001 - \$21,000,000		10,000 ded not available		10,000 ded not available		15,000 ded not available		15,000 ded not available	\$	6,733	\$	7,403
\$21,000,001 - \$22,000,000		10,000 ded not available		10,000 ded not available		15,000 ded not available		15,000 ded not available	\$	7,095	\$	7,755
\$22,000,001 - \$23,000,000		10,000 ded not available		10,000 ded not available		15,000 ded not available		15,000 ded not available	\$	7,418	\$	8,108
\$23,000,001 - \$24,000,000		10,000 ded not available		10,000 ded not available		15,000 ded not available		15,000 ded not available	\$	7,740	\$	8,460
\$24,000,001 - \$25,000,000		10,000 ded not available		10,000 ded not available		15,000 ded not available		15,000 ded not available	\$	8,063	\$	8,843

\*These premiums are provided for calculations for risks involving multiple hazard group classifications where minimum deductible requirements for mailers as the controlling class do not apply.

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**EXCEPTION PAGE**

The following are added to Paragraph D. (Endorsements Applicable to Specific Classes):

**1. Bed & Breakfast Personal Property and Liability Extension Endorsement**

**a. Description of Coverage**

This endorsement extends coverage for the insured bed and breakfast inn.

- (1) An insured's household personal property that is ordinarily used in connection with the insured's occupancy as a dwelling at the premises described in the declarations. It also extends coverage for additional household expenses incurred by the insured due to a covered loss to the dwelling or household personal property.
- (2) An insured's individual liability for bodily injury and property damage losses arising from activities other than the conduct of any business, at the premises described in the declarations.

**b. Endorsement**

Use Bed & Breakfast Personal Property and Liability Extension Endorsement **8-E-1983**. Also name the individual bed and breakfast resident owner on the Businessowners Declarations as a named insured.

**c. Deductible**

Household personal property is subject to the Business Personal Property deductible. No deductible applies to the liability coverage.

**d. Limits and Premium Determination.**

- (1) **Property.** Add the Household Personal Property limit to the Business Personal Property limit and show the total limit on the declarations page. Use the rate used for Business Personal Property mandatory coverage.
- (2) **Liability.** The liability limit applicable to bodily injury and property damage losses arising from activities other than the conduct of any business is the same as the Liability and Medical Expense limit shown on the declarations. Charge the corresponding premium shown below. This liability charge is subject to only Individual Risk Premium Modification Plan and Expense Reduction Plan (Commission Contribution).

Liability Limit	Premium
\$ 300,000	\$65
\$ 500,000	\$70
\$1,000,000	\$80
\$2,000,000	\$90

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**2. Bed & Breakfast Personal Property Supplemental Coverage Form**

**a. Description of Coverage**

This form covers bed and breakfast inns for the following:

**Coverage A** – business personal property of the insured while away from premises owned or controlled by the insured;

**Coverage B** – property of guests in the care, custody and control of the insured unless specifically excluded;

**Coverage C** – business personal property of the insured while in transit.

**b. Endorsement**

Use Bed & Breakfast Personal Property Supplemental Coverage Form **8-E-1665**.

**c. Maximum Limits Available**

Limits up to \$50,000 may be written for any of the three Coverages.

**d. Deductibles**

\$100 each occurrence is standard. Optional higher deductibles include \$250, \$500 and \$1,000 (see below for factors).

<b>Deductible</b>	<b>Factor</b>
\$ 100	1.00
250	.90
500	.85
1,000	.75

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Rates for each Coverage apply per one hundred (\$100) basis per location.

**Coverage A** – Limit(s) (in 100's) x .75 x any Premium Modification Factors \*.

**Coverage B** – Limit(s) (in 100's) x [(1.60 x Personal Property Base Rate) + .25] x any Premium Modification Factors \*.

**Coverage C** – Limit(s) (in 100's) x .50 x any Premium Modification Factors \*.

Multiply the premium for each coverage by the deductible factor above to arrive at the final premium.

\* Use Premium Modification Factors (Company deviation, class deviation, Sprinkler Credit, Individual Risk Premium Modification Plan, Expense Reduction Plan (Commission Contribution Plan) to determine premium for Business Personal Property mandatory coverage.

**3. Funeral Directors Garagekeepers Legal Liability Coverage****a. Description of Coverage**

This endorsement provides funeral directors collision and comprehensive coverage for the amount the insured legally must pay, up to the limit of liability purchased, as damages for loss to vehicles left in the insureds care while the insured is attending, parking or storing the vehicle in connection with the insured's business as a funeral director.

**b. Endorsement**

Use Funeral Directors Garagekeepers Legal Liability Coverage **8-E-2130**.

**c. Deductible**

A \$250 deductible applies for loss caused by collision, theft, or mischief or vandalism to each vehicle. A maximum deductible of \$500 will apply for all loss in any one event caused by theft, or mischief or vandalism.

**d. Rules**

Indicate the following in the Schedule of form **8-E-2130**.

(1) The address for each premises insured under this policy where funeral home operations are conducted.

(2) The Limit of Insurance for each premises scheduled where funeral home operations are conducted. The limit purchased must equal the Liability and Medical Expense limit.

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(3) The total premium for all locations where this coverage is provided.

**e. Premium Determination**

(1) Charge \$25 for each premises described in the schedule. Coverage must be purchased by the insured for all premises used to conduct funeral home operations.

(2) This is a final premium and not subject to further modifications. Premium is in addition to the minimum policy writing premium.

**4. Graphic Arts Postage Cover Endorsement, 8-E-2306**

**Description of Coverage**

Postage costs are excluded under the Graphic Arts Errors and Omissions Coverage Form **8-C-1365**. To provide coverage for properly affixed postage to graphic arts operations, add Graphic Arts Postage Cover Endorsement 8-E-2306.

**5. Graphic Arts Industries Extension Endorsement**

**a. Description of Coverage**

This endorsement provides graphic arts operations the following coverage:

<b>COVERAGE</b>	<b>LIMIT</b>	<b>DEDUCTIBLE</b>
Postage Stamps (covered as BPP)	\$10,000	\$250
Backup of Sewer or Drain	Per BOP Property Declarations	Per BOP Property Declarations
Temperature or Humidity	Business Personal Property Limit (Except Postage Stamps)	Per BOP Property Declarations
Marring or Scratching Of Plates	BPP Limit	Per BOP Property Declarations
Currency Fluctuation	Lesser of 10% of BPP or \$50,000	Per BOP Property Declarations
Foundations	Per BOP Property Declarations	Per BOP Property Declarations
Valuable Papers and Records - Graphic Arts Industries Amended Definition	Per BOP Property Declarations	Per BOP Property Declarations

These coverages are subject to the Building and Business Personal Property Limits shown in the Declarations (except Postage Stamps). A deductible of at least \$250 is required if this form is desired.



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**b. Endorsement**

Use Graphic Arts Industries Extension Endorsement **8-E-1476**.

**c. Premium Determination**

There is no premium for this endorsement, unless a Postage Stamps limit higher than \$10,000 is desired. If a higher limit for that coverage is desired, the additional premium is calculated as follows:

Multiply the limit excess of \$10,000 times the rate of \$.25 (per \$100)

This is a final premium and not subject to further modifications. There is no minimum premium for this endorsement.

**6. Graphic Arts Industries Supplemental Coverage Form**

**a. Description of Coverage**

This form provides graphic arts operations the following coverage:

**Coverage A** – Graphic Arts Personal Property of the insured while away from premises owned or controlled by the insured;

**Coverage B** – Graphic Arts Personal Property of others in the care, custody or control of the insured; or in the custody of others to whom the insured has given the property, without regard to legal liability.

**Coverage C** – Graphic Arts Personal Property covered under Coverages A & B above while in transit.

**Coverage D** – Trailers of others in your care, custody or control.

For property covered under coverages B and C, coverage is extended to include marring and scratching of plates of others.

Limits under Coverage B and C are extended automatically by 25%, but not more than \$25,000 to provide for seasonal variations.

Property under Coverages A and B is covered for Flood up to a \$25,000 limit for the term of the policy.

Property under Coverage C is covered for Flood up to the applicable limit of insurance for Coverage C.

Coverage is included for Business Income resulting from damage to Graphic Arts personal property, whether on or off premises.

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**Graphic Arts personal property** means negatives, positives, artwork, separations, plates, dies, stocks, molds, forms, manuscripts, patterns, items of fulfillment, material on electronic or magnetic media (except prepackaged software programs) or other similar property usual to providers of “graphic arts services”.

**Graphic arts services** means those activities solely relating to the processing peculiar to the graphic arts industry. The graphic arts industry includes, but is not limited to entities providing the following: direct mail data processing, finishing services, graphic design, lettershop, mailing, photo duplicating, prepress services, printing and reprographics.

**b. Endorsement**

Use Graphic Arts Industries Supplemental Coverage Form **8-E-2705**.

**c. Premium Determination.**

No charge for first \$25,000 of coverage. For higher limits, see below.

**Coverage A** – Limit in excess of \$25,000 (in 100’s) X .75 X any Premium Modification Factors.

**Coverage B** – Limit in excess of \$25,000 (in 100’s) X (1.60 X Personal Property Base Rate + .10) X any Premium Modification Factors.\* This charge individually applies to all locations with a bailee exposure.

**Coverage C** – Multiply the premium from Table A by the factors from Table B. Apply any Premium Modification Factors.\*

Table A	
Limit	Premium
\$30,000	\$35
35,000	70
40,000	105
45,000	135
50,000	160

Table B		
Sales		Factor
\$500,000 -	\$750,000	1.00
750,001 -	1,000,000	1.10
1,000,001 -	2,500,000	1.25
2,500,001 -	5,000,000	1.40
5,000,001 -	10,000,000	1.50
10,000,001 - +		1.60

For limits in excess of \$50,000, add \$15 for each additional \$5,000 increment. If an insured desires a limit which falls between the amounts shown, interpolate the premium.

**Coverage D** – Limit in excess of \$25,000 (in 100’s) X \$1.00.

\* Use Premium Modification Factors (Company deviation, class deviation, Sprinkler Credit, Individual Risk Premium Modification Plan, Expense Reduction Plan/

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Commission Contribution Plan) to determine premium for Business Personal Property mandatory coverage.

**7. Graphic Edge BOP Plus Endorsement**

**a. Description of Coverage**

This endorsement provides graphic arts operations the following coverage:

<b>COVERAGE</b>	<b>LIMIT</b>	<b>DEDUCTIBLE</b>
Employee Dishonesty	\$50,000 Additional	\$250 Each Occurrence
Accounts Receivable	\$25,000 Additional	NIL
Valuable Papers and Records	\$25,000 Additional	NIL
Business Income From Dependent Properties	Actual Loss Sustained, up to 30 Days	NIL
Enhanced Computer Coverage	\$50,000	Per BOP Property Declarations
<b>COVERAGE</b>	<b>LIMIT</b>	<b>DEDUCTIBLE</b>
Claim Preparation Expense	\$5,000	Per BOP Property Declarations
Lock Replacement	Necessary Incurred Expenses	NIL
Flood	\$10,000 Total Limit	\$500 Each Occurrence
Arson, Theft or Vandalism Reward	Up to Maximum of \$7,500 for Each Covered Loss	NIL
Property In Custody of Salespersons	\$1,000 Each Occurrence	\$250 Each Occurrence
Building Ordinance or Law - Loss to Undamaged Portion of Covered Building Property	Per BOP Property Declarations	Per BOP Property Declarations
- Demolition Cost & - Increased Cost of Construction	A Combined Limit of \$50,000	Per BOP Property Declarations
- Business Income and Extra Expense	Actual Loss Sustained	NIL

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<b>COVERAGE</b>	<b>LIMIT</b>	<b>DEDUCTIBLE</b>
Utility Services – Time Element	\$10,000 for all Properties providing Water, Communication, and/or Power Supply Services and including Overhead Power Transmission and/or Communication Lines	NIL
Hired and Non-Owned Liability *	Up to Liability and Medical Expense limit	N/A
Damage To Premise Rented To You	\$250,000	N/A

**b. Endorsement**

Use Graphic Edge BOP Plus Endorsement **8-E-2403** and attach Utility Services – Time Element **BP 04 57**, Ordinance Or Law Coverage **BP 04 46**, Enhanced Computer Coverage **8-E-2706**, and the state applicable Hired and Non-Owned Auto Liability Endorsement.

\* If no hired and non-owned coverage is desired, use Graphic Edge BOP Plus Without Hired and Non-owned Auto Liability **8-E-3507** with **BP 04 57**, **BP 04 46** and **8-E-2706**. Do not attach any Hired and Non-Owned Auto Liability Endorsement.

**c. Premium Determination**

Charge \$350. Coverage applies to all locations on the policy. If Graphic Edge BOP Plus Without Hired and Non-Owned Auto Liability **8-E-3507** is used, multiply the \$350 flat charge by .95. This is a final premium and not subject to further modifications, except if this endorsement is added mid-term, deleted mid-term, the policy is short term or cancelled prior to expiration, charge the pro-rated premium developed for the amount of time coverage is in effect subject to a minimum of \$50.

**8. Limited Pollution Coverage Extension**

**a. Description of Coverage**

This form provides graphic arts operations limited coverage for loss from bodily injury or property damage arising out of the discharge, dispersal, seepage, migration, release or escape of pollutants.

**b. Endorsement**

Use Limited Pollution Coverage Extension **8-E-1979**.

**c. Premium Determination and Limits**

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The only limit available for this coverage is a \$100,000 Pollution Liability Aggregate Limit. The annual premium is \$250 and is in addition to any Minimum Policy Writing Premium. This is a final premium and not subject to further modifications.

**9. Publishers Liability**

**a. Description of Coverage**

This form provides Publishers – Small, with or without printing the coverage as outlined below at limits up to \$2,000,000 per occurrence and \$2,000,000 Annual Aggregate:

**COVERAGE A – PUBLISHERS LIABILITY**

Provides coverage for loss arising out of matter or material printed in the scheduled publication, all as defined in the form.

**COVERAGE B – ADVERTISERS LIABILITY**

Provides coverage for loss caused by dissemination of advertising for the scheduled publication.

**COVERAGE C – PERSONAL INJURY LIABILITY**

Provides coverage for loss from personal injury arising out of the conduct of insured's business as publisher of the scheduled publication.

**COVERAGE D – CONTRACTUAL LIABILITY**

Provides coverage for loss arising out of an insured contract as defined in the

**b. Endorsement**

Use Publishers Liability **8-E-1754 (D)** Declarations and **8-E-1754 (C)** Coverage Form.

**c. Deductible**

A minimum \$1,000 deductible is required. Higher deductible options of \$2,500 and \$5,000 are available. The deductible applies to loss only not to defense.

**d. Limits**

This Publishers Liability Each Occurrence limit must equal the Liability and Medical Expense limit. The Each Occurrence limit is also the same as the Aggregate for Each Annual Policy Year limit.

**e. Premium Determination**

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The premium is based on circulation as well as frequency of the publication. Using the tables below select the base rate for the publication's circulation. Multiply the base rate by the Frequency of Circulation Factor and by any applicable factors for deductibles and/or increased limits.

The minimum premium for Publishers Liability is \$400 and applies in addition to any policy writing minimum premium. This is a final premium and not subject to further modifications.

<b>Base Rate Table</b>		
<b>Circulation – Newspaper</b>		<b>Base Rate (\$300,000 w/\$1,000 ded.)</b>
0 -	5,000	\$350
5,001 -	7,500	500
7,501 -	10,000	600
10,001 -	15,000	750
15,001	20,000	1,000
<b>Circulation – Magazines</b>		<b>Base Rate (\$300,000 w/\$1,000 ded.)</b>
0	7,500	\$350
7,501 -	10,000	500
10,001 -	15,000	600
15,001 -	20,000	750
20,001 -	30,000	1,000
30,001 -	40,000	1,250
40,001 -	50,000	1,500
50,001 -	75,000	1,850
75,001 -	100,000	2,200

<b>Frequency of Circulation</b>	<b>Frequency of Circulation Factor</b>
Daily	1.20
Weekly	1.00
Semi-Monthly	.90
Monthly	.80
Bi-Monthly	.70

<b>Higher Deductible (\$1,000 Minimum Deductible Required)</b>	<b>Factor</b>
\$2,500	.88
5,000	.80

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<b>Increased Limit</b>	<b>Factor</b>
\$ 500,000	1.08
1,000,000	1.26
2,000,000	1.37

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**CLASSIFICATION TABLE PAGES CHANGES**

The following replaces the Classifications Tables:

**INTRODUCTION**

This Classification Table provides an alphabetical listing of classification and rating information for businesses eligible for the Businessowners Program. For each eligible class, there is a Description, Class Code, Standard Industrial Classification (SIC) Code, North American Industry Classification System (NAICS) Code, Property Rate Number, Liability Class Group, Liability Exposure Base, Earthquake (EQ) Rate Grade and Earthquake Sprinkler Leakage (EQSL) Susceptibility Grade. Any asterisks (\*) in the SIC Code or NAICS Code columns indicate that the SIC Code or NAICS Code should be determined from a more specific classification. The Liability Exposure Base column indicates whether LOI (Limit of Insurance), PAY (Payroll) or SALES (Sales) is to be used as the Occupant Liability Exposure Base for a particular class. For Property and Lessors Liability, the exposure base is LOI for all classes.

Description	Class Code	SIC Code	NAICS Code	Property Rate Number	Liability Class Group	Liability Exposure Base	EQ	EQSL
Air Conditioning Equipment – Retail Only	59999	5075	443111	5	5	LOI	3	M
Apartment Building - 4 families or fewer, with mercantile or office occupancy – includes 3 or 4 family Lessor's risk only and garden apartments	65142	6513	531110	16	16	LOI	3	M
Apartment Building - 4 families or fewer, with no mercantile or office occupancy – includes 3 or 4 family Lessor's risk only	65141	6513	531110	16	16	LOI	3	M
Apartment Building - Over 4 families with mercantile or office occupancy	65133	6513	531110	16	16	LOI	3	M
Apartment Building - Over 4 families with no mercantile or office occupancy	65132	6513	531110	16	16	LOI	3	M
Appliance Distributors - Household and Home Furnishings	50081	5064	421620	1	1	LOI	3	M
Appliance Distributors - Household Types – Radio, Television or Compact Disc Players	50061	5064	421620	5	5	LOI	2	M
Appliance Stores - Household Appliances and Home Furnishings	57224	5722	443111	5	5	LOI	3	M
Appliance Stores - Radio, Television and Phonographic Stores (Including parts and supplies)	57326	5731	443112	5	5	LOI	2	M
Appliances and Accessories – installation, servicing or repair – Commercial or Household	71212	7629	811412	12	12	LOI	3	M
Army and Navy Stores	53983	5399	453310	3	3	LOI	3	M
Automobile Parts and Supplies - Distributors	50111	5013	421120	2	2	LOI	3	S
Automobile Parts and Supplies - Retail Stores (Including Tires)	55313	5531	441310	2	2	LOI	3	S
Bakeries - Distributors – No baking on premises	50141	5149	422490	7	7	LOI	3	M
Bakeries - Retail – No baking on premises	54606	5461	445291	7	7	LOI	2	M
Bakeries - Retail – With baking on premises	71311	5461	311811	13	13	LOI	2	M
Barber or Beauty Shop Supplies Distributors (No re-packaging or re-labeling for "own brand" retail sale.)	50171	5087	421850	6	6	LOI	3	M
Barber Shops	71332	7241	812111	11	11	LOI	3	M



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Description	Class Code	SIC Code	NAICS Code	Property Rate Number	Liability Class Group	Liability Exposure Base	EQ	EQSL
Beauty Parlors and Hair Styling Salons	71952	7231	812112	11	11	LOI	3	M
Bed & Breakfast Inns (1 - 4 Units)	69181	7011	721191	16	16	LOI	3	M
Bed & Breakfast Inns (5 - 8 Units)	69183	7011	721191	16	16	LOI	3	M
Bed & Breakfast Inns (9 - 12 Units)	69185	7011	721191	16	16	LOI	3	M
Bed & Breakfast Inns (13 + Units)	69187	7011	721191	16	16	LOI	3	M
Beverage Distributors/Wholesalers (No liquor other than beer and wine)	50403	5182	422820	1	1	LOI	1	S
Beverage Stores – Liquor and Wine	59215	5921	445310	1	1	LOI	1	S
Beverage Stores - No Liquor	51813	5921	445310	1	1	LOI	1	S
Bookbinding and Printing Supplies - Distributors	50201	5085	32311	6	6	LOI	3	H
Bookbinding and Printing Supplies - Retail	50812	5999	32311	4	4	LOI	3	H
Books and Magazines Stores - New	59425	5942	451211	2	2	LOI	3	H
Camera and Photographic Equipment – Retail Only	59955	5946	443130	4	4	LOI	2	M
Candy or Confectionery Stores	54446	5441	445292	4	4	LOI	2	M
Catalog or Premium Coupon Redemption Stores	73905	5961	454110	4	4	LOI	3	M
Ceramics – Retail Only	59999	5999	444190	4	4	LOI	1	S
Clothing or Wearing Apparel – Distributors - Men's and Boy's Clothing and Furnishings	50231	5136	422320	3	3	LOI	3	M
Clothing or Wearing Apparel – Distributors - Women's, Children's and Infant's Clothing and Accessories	50231	5137	422330	3	3	LOI	3	M
Clothing or Wearing Apparel – Retail - Children's and Infants Wear	56413	5641	448130	3	3	LOI	3	M
Clothing or Wearing Apparel – Retail - Clothing – Ladies' and Girls' (Coats, Suits and Dresses)	56214	5621	448120	3	3	LOI	3	M
Clothing or Wearing Apparel – Retail - Clothing – Men's' and Boys' (Coats and Suits)	56114	5611	448110	3	3	LOI	3	M
Clothing or Wearing Apparel – Retail - Fabric Stores (Including Millinery and Trimmings)	56311	5949	451130	3	3	LOI	3	M
Clothing or Wearing Apparel – Retail - Family Clothing Stores	56325	5651	448140	3	3	LOI	3	M
Clothing or Wearing Apparel – Retail - Haberdashery and Men's Furnishings	56113	5611	448150	3	3	LOI	3	M
Clothing or Wearing Apparel – Retail - Hosiery	56313	5632	448190	3	3	LOI	3	M
Clothing or Wearing Apparel – Retail - Ladies' Specialty Stores	56319	5632	448190	3	3	LOI	3	M
Clothing or Wearing Apparel – Retail - Ladies' Undergarments and Lingerie	56312	5632	448190	3	3	LOI	3	M
Clothing or Wearing Apparel – Retail - Leather Products or Hide Stores	56992	5948	448320	3	3	LOI	3	M
Clothing or Wearing Apparel – Retail - Men's and Boy's Hats and Caps	50333	5611	448150	3	3	LOI	3	M
Clothing or Wearing Apparel – Retail – Shoe Stores – Children's, Ladies and Men's	56613	5661	451110	3	3	LOI	3	M

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Description	Class Code	SIC Code	NAICS Code	Property Rate Number	Liability Class Group	Liability Exposure Base	EQ	EQSL
Clothing or Wearing Apparel – Retail - Sporting Goods and Athletic Apparel	59526	5699	451110	3	3	LOI	3	M
Clothing or Wearing Apparel – Retail - Wigs	59993	5699	448150	3	3	LOI	3	M
Computer Stores	57326	5734	443120	12	12	LOI	2	M
Convenience Food Stores - With Gasoline Sales – No Restaurant	09321	5411	445120	8	8	LOI	2	M
Convenience Food Stores - With Limited Cooking Restaurant - With Gasoline Sales	09351	5411	445120	8	8	LOI	2	M
Convenience Food Stores - With Limited Cooking Restaurant – No Gasoline Sales	09331	5411	445120	8	8	LOI	2	M
Convenience Food Stores - Without Gasoline Sales – No Restaurant	54136	5411	445120	7	7	LOI	2	M
Cosmetic, Hair or Skin Preparation – Retail Only	59991	5999	446120	4	4	LOI	3	M
Dairy Products or Butter and Egg Stores (Including Ice Cream)	54516	5451	445299	7	7	LOI	2	M
Delicatessens – Primarily retailing a range of grocery items and meats (Use Fast Food or Limited Cooking Restaurant classification for Delicatessen Restaurants)	54116	5411	445110	7	7	LOI	2	M
Dental Laboratories	71444	8072	339116	11	11	LOI	2	M
Department Stores	53127	5311	452110	5	5	LOI	3	M
Drugstores	59116	5912	446110	1	1	LOI	1	M
Dry Goods Dealers – Retail – Including Fabrics, Yarn and Piece Goods – (New Goods Only)	53985	5949	451130	3	3	LOI	3	M
Electrical Lighting Stores	59999	5999	444190	2	2	LOI	2	M
Electronics Stores	57326	5731	443112	4	4	LOI	2	M
Equipment, Fixtures or Supplies Distributors - Office and Store Equipment	50813	5044	421420	1	1	LOI	3	M
Equipment, Fixtures or Supplies Distributors - Restaurant, Bars and Hotel Equipment	50813	5046	421440	1	1	LOI	3	M
Fabric - Distributors	50321	5131	422310	3	3	LOI	4	M
Fabric - Stores	56311	5949	451130	3	3	LOI	3	M
Floor Covering - Distributors	50351	5023	421220	1	1	LOI	2	M
Floor Covering - Stores – Except Wood or Ceramic Tile Only	57134	5713	442210	1	1	LOI	4	H
Floor Covering - Stores – Wood or Ceramic Tile Only	57134	5713	444190	1	1	LOI	2	S
Florists - Distributors	50381	5193	422930	7	7	LOI	1	M
Florists - Retail	59685	5992	453110	7	7	LOI	1	M
Fruit or Vegetable - Dealers	54315	5431	445230	7	7	LOI	3	M
Fruit or Vegetable - Distributors	50391	5148	422480	7	7	LOI	2	M
Funeral Homes or Chapels	71865	7261	812210	11	11	LOI	3	M
Furniture - Upholstered – Retail Only	57121	5712	442110	1	1	LOI	2	M
Furniture - Wood or Metal – Retail Only	57128	5712	442110	1	1	LOI	2	M
Gardening and Lawn Supply - Distributors	50471	5191	422910	2	2	LOI	1	M

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Description	Class Code	SIC Code	NAICS Code	Property Rate Number	Liability Class Group	Liability Exposure Base	EQ	EQSL
Gardening and Lawn Supply - Retail	59698	5261	444220	2	2	LOI	3	M
Gift Shops	59994	5947	453220	4	4	LOI	1	M
Graphic Arts - Bookbinding	27892	2789	323121	9	9	LOI	3	H
Graphic Arts - Cloth Printing	22622	2262	313311	9	9	LOI	3	M
Graphic Arts - Copying and Duplicating Stores	71877	7334	561438	10	10	LOI	3	M
Graphic Arts - Electrotyping	27963	2796	323122	9	9	LOI	3	M
Graphic Arts - Engraving	27966	2796	323122	9	9	LOI	3	M
Graphic Arts - Lithographing	71855	2752	323110	9	9	LOI	3	M
Graphic Arts - Mailing or Addressing Companies - Direct Mailing Companies	71837	7331	541860	9	9	LOI	3	M
Graphic Arts - Photoengraving	71888	2796	323122	9	9	LOI	3	M
Graphic Arts - Printing	71912	27XX	32311	9	9	LOI	3	M
Graphic Arts - Publishers - Small	27312	2741	511199	9	9	LOI	3	M
Graphic Arts - Silk-screening	23962	2396	323113	9	9	LOI	3	M
Grocery - Distributors	50481	5141	422410	7	7	LOI	2	M
Grocery Stores - With an area at least 4000 square feet	54127	5411	445110	8	8	LOI	2	M
Grocery Stores - With an area less than 4000 square feet	54136	5411	445110	7	7	LOI	2	M
Hardware and Tools - Distributors	50501	5072	421710	2	2	LOI	3	S
Hardware and Tools - Retail	52512	5251	444130	2	2	LOI	2	S
Health or Natural Food Stores - With an area at least 4000 square feet	54127	5499	445110	8	8	LOI	2	M
Health or Natural Food Stores - With an area less than 4000 square feet	54136	5499	445110	8	8	LOI	2	M
Hearing Aid - Distributors	50571	5047	421450	6	6	LOI	3	M
Hearing Aid - Retail	59974	5999	446199	1	1	LOI	3	M
Heating or Combined Heating and Air Conditioning equipment – Distributors Only	50581	5075	421730	6	6	LOI	3	M
Hobby, Craft or Artists' Supply - Distributors	50641	5092	421920	4	4	LOI	2	H
Hobby, Craft or Artists' Supply - Retail	59995	5945	451120	4	4	LOI	3	H
Home Furnishings Stores	57224	571X	442299	1	1	LOI	2	M
Home Improvement Stores	53989	5211	444110	1	1	LOI	2	M
Jewelry- Distributors	50661	5094	421940	1	1	LOI	3	H
Jewelry- Repair	71941	7631	811490	1	1	LOI	3	H
Jewelry- Retail – Costume	59715	5944	448150	1	1	LOI	2	H
Jewelry- Retail – Precious	59715	5944	448310	1	1	LOI	2	H
Laundry and Dry Cleaning - Laundry and Dry Cleaning or Dyeing Receiving Stations	71811	7212	812320	1	1	LOI	3	M
Leather Products or Hide Stores – Retail only	56992	5948	448320	1	1	LOI	3	M
Locksmiths	52512	7699	561622	2	2	LOI	3	S
Luggage Goods – Retail Only	59999	5948	448320	1	1	LOI	3	M
Mail Order Houses – Retail Only	59999	5961	454110	4	4	LOI	3	M

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Description	Class Code	SIC Code	NAICS Code	Property Rate Number	Liability Class Group	Liability Exposure Base	EQ	EQSL
Mailing or Addressing Companies - Mailing List Compiling Services/Mailing List Publishers	71837	7331	511140	9	9	LOI	3	M
Marble Products – Retail only	59999	5999	453998	4	4	LOI	1	S
Meat, Fish, Poultry or Seafood - Distributors - Fish or Seafood	50671	5146	422460	7	7	LOI	2	H
Meat, Fish, Poultry or Seafood - Distributors - Meat	50671	5147	422470	7	7	LOI	2	H
Meat, Fish, Poultry or Seafood - Distributors - Poultry	50671	5144	422440	7	7	LOI	2	H
Meat, Fish, Poultry or Seafood - Fish or Seafood	54216	5421	445220	7	7	LOI	2	H
Meat, Fish, Poultry or Seafood - Meat or Poultry	54216	5421	445210	7	7	LOI	2	H
Music Stores – Pre-Recorded	57338	5735	451220	4	4	LOI	2	M
Musical Instrument Stores	57334	5736	451140	4	4	LOI	2	M
Office Machines or Appliances - Distributors – No Repair	50691	5044	421420	6	6	LOI	3	M
Office Machines or Appliances - Retail – No Repair	50925	5999	453998	1	1	LOI	3	M
Offices - Accounting Services – CPAs - Office	65121	8721	541211	14	14	LOI	3	M
Offices - Accounting Services – CPAs - Condominium – Office	60999	8721	541211	14	14	LOI	3	M
Offices - Accounting Services – CPAs - Lessors Risk Only	65198	6512	531120	14	14	LOI	3	M
Offices - Accounting Services – Except CPAs - Office	65121	8721	541219	14	14	LOI	3	M
Offices - Accounting Services – Except CPAs - Condominium – Office	60999	8721	541219	14	14	LOI	3	M
Offices - Accounting Services – Except CPAs - Lessors Risk Only	65198	6512	531120	14	14	LOI	3	M
Offices - Advertising and Related Services - Office	65121	7311	541810	14	14	LOI	3	M
Offices - Advertising and Related Services - Condominium – Office	60999	7311	541810	14	14	LOI	3	M
Offices - Advertising and Related Services - Lessors Risk Only	65198	6512	531120	14	14	LOI	3	M
Offices - Bookkeeping Services - Office	65121	8721	541219	14	14	LOI	3	M
Offices - Bookkeeping Services - Condominium – Office	60999	8721	541219	14	14	LOI	3	M
Offices - Bookkeeping Services - Lessors Risk Only	65198	6512	531120	14	14	LOI	3	M
Offices - Employment Agencies - Lessors Risk Only (Personal Injury And Advertising Injury Endorsement BP 04 37 must be attached)	65198	6512	531120	14	14	LOI	3	M
Offices - Engineers or Architects – Consulting – Not engaged in actual construction - Office	65121	871X	541330	14	14	LOI	3	M
Offices - Engineers or Architects – Consulting – Not engaged in actual construction - Condominium – Office	60999	871X	541330	14	14	LOI	3	M
Offices - Engineers or Architects – Consulting – Not engaged in actual construction - Lessors Risk Only	65198	6512	531120	14	14	LOI	3	M
Offices - Graphic Designers - Office	73363	7336	541430	14	14	LOI	3	M

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Description	Class Code	SIC Code	NAICS Code	Property Rate Number	Liability Class Group	Liability Exposure Base	EQ	EQSL
Offices - Graphic Designers - Condominium Office	73363	7336	541430	14	14	LOI	3	M
Offices - Graphic Designers - Lessors Risk only	73365	6512	531120	14	14	LOI	3	M
Offices - Health Maintenance Organizations - Lessors Risk Only	65198	6512	531120	14	14	LOI	3	M
Offices - Inspection and Appraisal Companies – Inspecting for insurance or valuation purposes - Office	65121	6411	524298	14	14	LOI	3	M
Offices - Inspection and Appraisal Companies – Inspecting for insurance or valuation purposes - Condominium – Office	60999	6411	524298	14	14	LOI	3	M
Offices - Inspection and Appraisal Companies – Inspecting for insurance or valuation purposes - Lessors Risk Only	65198	6512	531120	14	14	LOI	3	M
Offices - Inspection Agents – Office								
Offices - Insurance Agents - Condominium – Office	60999	6411	524210	14	14	LOI	3	M
Offices - Insurance Agents - Lessors Risk Only	65198	6512	531120	14	14	LOI	3	M
Offices - Interior Decorators - Office	65121	7389	541410	14	14	LOI	3	M
Offices - Interior Decorators - Condominium – Office	60999	7389	541410	14	14	LOI	3	M
Offices - Interior Decorators - Lessors Risk Only	65198	6512	531120	14	14	LOI	3	M
Offices - Lawyers - Office (Personal Injury And Advertising Injury Endorsement BP 04 37 must be attached)	65121	8111	541110	14	14	LOI	3	M
Offices - Lawyers - Condominium - Office (Personal Injury And Advertising Injury Endorsement BP 04 37 must be attached)	60999	8111	541110	14	14	LOI	3	M
Offices - Lawyers - Lessors Risk Only (Personal Injury And Advertising Injury Endorsement BP 04 37 must be attached)	65198	6512	531120	14	14	LOI	3	M
Offices - Marine Appraisers or Surveyors - Lessors Risk Only	65198	6512	531120	14	14	LOI	3	M
Offices - Medical - Chiropractor - Office	80411	8041	621310	14	14	LOI	2	H
Offices - Medical - Chiropractor - Condominium Office	80413	8041	621310	14	14	LOI	2	H
Offices - Medical - Dentist or Orthodontists - Office	80211	8021	621210	14	14	LOI	2	H
Offices - Medical - Dentist or Orthodontists - Condominium Office	80213	8021	621210	14	14	LOI	2	H
Offices - Medical - Dermatologist - Office	80115	8011	621111	14	14	LOI	2	H
Offices - Medical - Dermatologist - Condominium Office	80117	8011	621111	14	14	LOI	2	H
Offices - Medical - Nurses - Office	80493	8049	621399	14	14	LOI	2	H
Offices - Medical - Nurses - Condominium Office	80495	8049	621399	14	14	LOI	2	H
Offices - Medical - Obstetrician or Gynecologist - Office	80497	8011	621111	14	14	LOI	2	H

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Description	Class Code	SIC Code	NAICS Code	Property Rate Number	Liability Class Group	Liability Exposure Base	EQ	EQSL
Offices - Medical - Obstetrician or Gynecologist - Condominium Office	80499	8011	621111	14	14	LOI	2	H
Offices - Medical - Ophthalmologist - Office	80425	8011	621111	14	14	LOI	2	H
Offices - Medical - Ophthalmologist - Condominium Office	80427	8011	621111	14	14	LOI	2	H
Offices - Medical - Optometrist - Office	80421	8042	621320	14	14	LOI	2	H
Offices - Medical - Optometrist - Condominium Office	80423	8042	621320	14	14	LOI	2	H
Offices - Medical - Physical Therapist - Office	80494	8049	621340	14	14	LOI	2	H
Offices - Medical - Physical Therapist - Condominium Office	80496	8049	621340	14	14	LOI	2	H
Offices - Medical - Physicians and Surgeons - Office	80111	8011	621111	14	14	LOI	2	H
Offices - Medical - Physicians and Surgeons - Condominium Office	80113	8011	621111	14	14	LOI	2	H
Offices - Medical - Podiatrist - Office	80431	8043	621391	14	14	LOI	2	H
Offices - Medical - Podiatrist - Condominium Office	80433	8043	621391	14	14	LOI	2	H
Offices - Medical - Speech Therapist - Office	80492	8049	621340	14	14	LOI	2	H
Offices - Medical - Speech Therapist - Condominium Office	80492	8049	621340	14	14	LOI	2	H
Offices - Medical Offices - Lessors Risk Only	65198	6512	531120	14	14	LOI	2	H
Offices - Payroll Accounting Services - Lessors Risk Only	65198	6512	531120	14	14	LOI	3	M
Offices - Publishers - Small - No Printing - Office	27313	2741	511199	14	14	LOI	3	M
Offices - Publishers - Small - No Printing - Condominium Office	27315	2741	511199	14	14	LOI	3	M
Offices - Publishers - Small - No Printing - Lessor's Risk	65198	6512	531120	14	14	LOI	3	M
Offices - Real Estate Agents - Office	65121	6531	531210	14	14	LOI	3	M
Offices - Real Estate Agents - Condominium - Office	60999	6531	531210	14	14	LOI	3	M
Offices - Real Estate Agents - Lessors Risk Only	65198	6512	531120	14	14	LOI	3	M
Offices - Ticket Agencies - Other Than Theatrical - Lessors Risk Only	65198	6512	531120	14	14	LOI	3	M
Offices - Title Agents - Office	65121	6541	541191	14	14	LOI	3	M
Offices - Title Agents - Condominium - Office	60999	6541	541191	14	14	LOI	3	M
Offices - Title Agents - Lessors Risk Only	65198	6512	531120	14	14	LOI	3	M
Offices - Trade or Professional Associations - Office	86211	8621	813920	14	14	LOI	3	M
Offices - Trade or Professional Associations - Condominium Office	86213	8621	813920	14	14	LOI	3	M
Offices - Trade or Professional Associations - Lessors Risk only	65198	6512	531120	14	14	LOI	3	M
Offices - Travel Agencies - Office	47241	4724	561510	14	14	LOI	3	M
Offices - Travel Agencies - Condominium Office	47243	4724	561510	14	14	LOI	3	M
Offices - Travel Agencies - Lessors Risk only	65198	6512	531120	14	14	LOI	3	M

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Description	Class Code	SIC Code	NAICS Code	Property Rate Number	Liability Class Group	Liability Exposure Base	EQ	EQSL
Offices - Veterinarians Office - Office	65121	0742	541940	14	14	LOI	2	H
Offices - Veterinarians Office - Condominium – Office	60999	0742	541940	14	14	LOI	2	H
Offices - Veterinarians Office - Lessors Risk Only	65198	6512	531120	14	14	LOI	2	H
Offices - Water Companies - Lessors Risk Only	65198	6512	531120	14	14	LOI	3	M
Optical Goods - Distributors	50721	5048	421460	1	1	LOI	3	M
Optical Goods - Retail	59954	5995	446130	1	1	LOI	3	M
Paint, Wallpaper or Wall covering Stores	52322	5231	444120	4	4	LOI	3	H
Painting, Picture or Frame Stores	59999	5999	442299	6	6	LOI	1	H
Pet Stores	59997	5999	453910	6	6	LOI	2	M
Photographers	71899	7221 / 7335	711510	11	11	LOI	2	M
Plumbing Supplies and Fixtures - Distributors	50741	5074	421720	2	2	LOI	2	S
Plumbing Supplies and Fixtures - Retail	59999	5999	444190	2	2	LOI	2	S
Precision and Scientific Tools and Instruments – Retail	50811	5999	453998	4	4	LOI	2	M
Refrigeration Equipment – Commercial - Distributors	50771	5078	421740	6	6	LOI	3	M
Refrigeration Equipment – Commercial - Retail	59983	5999	453998	6	6	LOI	3	M
Restaurants - Fast Food - Delicatessens and Sandwich Shops	09071	5812	722211	7	7	LOI	2	M
Restaurants - Fast Food - Ice Cream and Yogurt Stores - Full Cooking/Concession Stands/Snack Bars	09051	5812	722213	7	7	LOI	2	M
Restaurants - Fast Food - Pizza Shops	09201	5812	722210	13	13	LOI	2	M
Restaurants - Limited Cooking - Coffee Bars or Shops	09041	5812	722213	13	13	LOI	2	M
Restaurants - Limited Cooking - Delicatessens and Sandwich Shops	09081	5812	445210	7	7	LOI	2	M
Restaurants - Limited Cooking - Donut Shops	09101	5812	722210	13	13	LOI	2	M
Restaurants - Limited Cooking - Drug Stores	09141	5812	722211	13	13	LOI	2	M
Restaurants - Limited Cooking - Ice Cream and Yogurt Stores	09171	5812	722213	7	7	LOI	2	M
Restaurants - Limited Cooking - Pizza Shops	09211	5812	722210	13	13	LOI	2	M
Sewing Machine Stores	57223	5722	443111	1	1	LOI	3	M
Shoe Stores - Repair	71926	7251	811430	12	12	LOI	3	M
Shoe Stores - Retail	56613	5661	451110	1	1	LOI	3	M
Shopping Centers – Multiple Mercantile - Lessors Risk	65123	6512	453998	15	15	LOI	3	M
Sporting Goods or Athletic Equipment Stores (Including Apparel)	59526	5941	451110	5	5	LOI	2	M
Stationery or Paper Products - Retail	59435	5943	453210	2	2	LOI	3	H
Stationery or Paper Products Distributors - Paper (e.g., fine, printing, writing), bulk, wholesaling	50801	5112	422110	6	6	LOI	3	H

Description	Class Code	SIC Code	NAICS Code	Property Rate	Liability Class	Liability Exposure	EQ	EQSL
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				Number	Group	Base		
Stationery or Paper Products Distributors - Paper (except office supplies, printing paper, stationery, writing paper) wholesaling	50801	5111	422130	6	6	LOI	3	H
Tailoring or Dressmaking Establishments – Custom	71961	5699	811490	3	3	LOI	3	M
Television or Radio Receiving Set Installation or Repair	71921	7622	811211	12	12	LOI	2	M
Toys - Retail	59998	5945	451120	4	4	LOI	2	M
Trophy Stores	59996	5999	453998	4	4	LOI	2	M
Variety Stores - Discount Houses	53315	5331	452990	6	6	LOI	3	M
Variety Stores - Five and Ten Cent Stores	53317	5331	452990	6	6	LOI	3	M
Wigs – Retail only	59993	5699	448150	3	3	LOI	3	M



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**SECTION III  
RATING AND ELIGIBILITY RULES**

**RULE 23.  
PREMIUM DEVELOPMENT – MANDATORY COVERAGES**

The following tables do not apply:

- Table 23.C.1.b.(RF) Rate Number Relativities
- Table 23.C.3.(RF) Construction Relativities
- Table 23.C.4.(RF) Public Protection (Fire) Classification Relativities
- Table 23.C.6.b.(2)(b)(i)#1(RF) Liability Class Group Relativities (Limit of Insurance)
- Table 23.C.6.b.(2)(b)(i)#2(RF) Liability Class Group Relativities (Annual Gross Sales)
- Table 23.C.6.b.(2)(b)(i)#3(RF) Liability Class Group Relativities (Annual Payroll)
- Table 23.C.6.b.(2)(b)(i)#4(RF) Liability Class Group Relativities

Table 23.C.5.(RF) Sprinklered Factors is replaced by the following:

**Sprinklered Factors**

Property Rate Numbers	Factor
All Rate Numbers – Applies to Owner Occupied Building	.75
All Rate Numbers – Applies to All Other (Business Personal and Lessors Building)	.55

Table 23.C.5.(RF) Sprinklered Factors

The following tables are added:

**Mandatory Liability Coverage Increased Limits Factors**

Liability And Medical Expenses Limit (000's)	Aggregate Limit For Products/Completed Operations (000's)	Graphic Arts Increased Limits Factor	All Other Increased Limits Factor
\$2,000	\$4,000	1.037	1.021

Table 23.C.6.b.(2)(b)(iii)(RF) Mandatory Liability Coverage Increased Limits Factors

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**EXCEPTION PAGE**

**Occupancy Factors**

<b>Type</b>	<b>Factor</b>
Single Occupancy	.90
Mall	.90

Table 23.C.7.(RF) Occupancy Factors

**RULE 24.**

**DEDUCTIBLES**

**C. Optional Windstorm Or Hail Percentage Deductibles**

**4. Deductible Relativities**

Table 24.C.4.(RF) Optional Property Deductible Factors (Per Location) is replaced by the following:

<b>Applies to Owner Occupied Building:</b>				
<b>Fixed Dollar Deductible</b>	<b>Fixed Dollar Deductible Factor</b>	<b>Windstorm Or Hail Percentage Deductible Factors*</b>		
		<b>1%</b>	<b>2%</b>	<b>5%</b>
\$250	1.09	1.05	1.04	1.03
\$500	1.00	0.97	0.96	0.95
\$1,000	0.95	0.91	0.91	0.90
\$2,500	0.90	0.88	0.87	0.86
\$5,000	0.87	0.85	0.84	0.83
<b>Applies to All Other (Business Personal Property and Lessors Building):</b>				
<b>Fixed Dollar Deductible</b>	<b>Fixed Dollar Deductible Factor</b>	<b>Windstorm Or Hail Percentage Deductible Factors*</b>		
		<b>1%</b>	<b>2%</b>	<b>5%</b>
\$250	1.16	1.10	1.08	1.06
\$500	1.00	0.94	0.92	0.90
\$1,000	0.90	0.84	0.84	0.82
\$2,500	0.82	0.78	0.76	0.74
\$5,000	0.76	0.72	0.70	0.68
* Windstorm or Hail percentage deductibles do not apply if the Limit of Insurance applicable to the <b>property</b> being rated is less than \$100,000 for the 1% deductible, \$50,000 for the 2% deductible or \$20,000 for the 5% deductible.				

Table 24.C.4.(RF) Optional Property Deductible Factors (Per Location)

Table 24.C.4.c.(RF) is deleted.