



FORMS – FILED AND APPROVED

AUGUST 4, 2020

GENERAL LIABILITY

LI-GL-2020-139

WASHINGTON WITHDRAWN PLUMBING CONTRACTOR ENDORSEMENT FILED AND APPROVED

KEY MESSAGE

Washington withdrawn plumbing contractor endorsement filed and approved.

Filing ID: GL-2020-OPCC1

Effective Date: November 1, 2020

BACKGROUND

In referenced circular:

- [LI-GL-2020-096](#), we introduced Washington Plumbing Contractors Changes – Split Limits Of Insurance For Bodily Injury And Property Damage endorsement CG 25 49 to be used with plumbing contractor risks in response to the requirements of 2020 Wash. Laws ____ (former S.B. 6170).
- [LI-GL-2020-106](#), we announced that after additional consideration, we were working on updates to the materials contained in forms filing CL-2020-OPCC1 and rules filing CL-2020-RPCC1; and that we will advise you of filing and/or implementation information of any updated material via subsequent circulars.

ISO ACTION

We have withdrawn Washington Plumbing Contractors Changes – Split Limits Of Insurance For Bodily Injury And Property Damage Endorsement CG 25 49 as this endorsement is not expressly required by 2020 Wash. Laws ____ (former S.B. 6170). The insurance requirements with respect to licensed plumbing contractors in 2020 Wash. Laws ____ (former S.B. 6170) are being addressed in the companion rules revision.

Refer to the attached explanatory material for complete details about the filing.

INSURANCE DEPARTMENT ACTION

The Insurance Department has approved this revision as filed.

EFFECTIVE DATE

The ISO revision is subject to the following rule of application:

These changes are applicable to all policies written on or after November 1, 2020.

COMPANY ACTION

If you have authorized us to file on your behalf and decide:

- To use our revision and effective date, you are not required to file anything with the Insurance Department.
- To use our revision with a different effective date, to use our revision with modification, or to not use our revision, you must make an appropriate submission with the Insurance Department.

For guidance on submission requirements, consult the ISO State Filing Handbook.

In all correspondence with the Insurance Department on this revision, you should refer to ISO Filing Number [GL-2020-OPCC1](#), NOT this circular number. Communications with the regulator concerning a filing affecting multiple lines of business (i.e., CL, PL, AL filing designation) should specify the line(s) of business that you are addressing.

RATING SOFTWARE IMPACT

New attributes being introduced with this revision:

- A form is being withdrawn.

POLICYHOLDER NOTIFICATION

If you decide to implement this revision, you should check all applicable laws for the state(s) to which this revision applies, to determine whether or not a specific policyholder notice requirement may apply. Please note that circular [LI-CL-2019-057](#) contains the ISO Guide To Renewals With Changed Conditions For Commercial Lines, which is available only as a guide to assist participating companies in complying with various conditional renewal statutes or regulations, for the major commercial lines of insurance serviced by ISO. The information in the Guide does not necessarily reflect all requirements or exceptions that may apply, and it is not intended as a substitute for your review of all applicable statutes and regulations concerning policyholder notification.

REVISION DISTRIBUTION

We will issue a Notice to Portfolioholders with an edition date of 11-20 (or the earliest possible subsequent date), along with any new and/or revised forms.

RELATED RULES REVISION

We are announcing in a separate circular the filing and approval of a corresponding rules revision. Please refer to the Reference(s) block for identification of that circular.

REFERENCE(S)

- [LI-GL-2020-140](#) (08/04/2020) Washington Rules Revision Filed And Approved
- [LI-GL-2020-106](#) (07/10/2020) Washington Plumbing Contractor Endorsements And Rules Updates Under Development
- [LI-GL-2020-096](#) (06/01/2020) Washington Plumbing Contractor Endorsements Filed And Approved
- [LI-CL-2019-057](#) (12/10/2019) Revised Lead Time Requirements Listing

ATTACHMENT(S)Filing GL-2020-OPCC1

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Washington Plumbing Contractor Endorsement Withdrawn

About This Filing

This filing withdraws Washington Plumbing Contractors Changes – Split Limits Of Insurance For Bodily Injury And Property Damage Endorsement CG 25 49.

Withdrawn Forms

We are withdrawing CG 25 49 11 20 – Washington Plumbing Contractors Changes – Split Limits Of Insurance For Bodily Injury And Property Damage.

Related Filing(s)

GL-2020-RPCC1 (Rules)

Background

In forms filing CL-2020-OPCC1, we introduced Washington Plumbing Contractors Changes – Split Limits Of Insurance For Bodily Injury And Property Damage Endorsement CG 25 49 in response to 2020 Wash. Laws ____ (former S.B. 6170), which, in part, accommodated split limits of insurance for policies which insure licensed plumbing contractors.

Explanation of Changes

We are withdrawing Washington Plumbing Contractors Changes – Split Limits Of Insurance For Bodily Injury And Property Damage Endorsement CG 25 49 as this endorsement is not expressly required by 2020 Wash. Laws ____ (former S.B. 6170). The insurance requirements with respect to licensed plumbing contractors in 2020 Wash. Laws ____ (former S.B. 6170) are being addressed in the companion rules revision.

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THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

WASHINGTON PLUMBING CONTRACTORS CHANGES – SPLIT LIMITS OF INSURANCE FOR BODILY INJURY AND PROPERTY DAMAGE

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE

	Limits Of Insurance
Each Person Bodily Injury Limit	\$
Each Occurrence Bodily Injury Limit	\$
Each Occurrence Property Damage Limit	\$
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.	

A. Paragraph 5. under Section III – Limits Of Insurance is replaced by the following:

5. Subject to Paragraph 2. or 3. above, whichever applies:

- a.** The Each Occurrence Bodily Injury Limit shown in the Schedule is the most we will pay for the sum of damages under Coverage A and medical expenses under Coverage C because of all "bodily injury" arising out of any one "occurrence";
- b.** The Each Occurrence Property Damage Limit shown in the Schedule is the most we will pay for the sum of damages under Coverage A because of all "property damage" arising out of any one "occurrence"; and

c. Subject to the Each Occurrence Bodily Injury Limit described in Paragraph a. above, the Each Person Bodily Injury Limit shown in the Schedule of this endorsement is the most we will pay for the sum of all damages because of all "bodily injury" sustained by any one person as the result of any one "occurrence".

B. If the Limits of Insurance required for licensed plumbing contractors, as set forth in Washington Code Chapter 18.106, are increased during the policy period, the Limits Of Insurance provided in the Schedule of this endorsement are hereby amended as needed to conform to Washington law.