

LOSS COSTS/RULES/FORMS – INFORMATION

MARCH 11, 2021

BUSINESSOWNERS

LI-BP-2021-037

FLORIDA WITHDRAWAL OF ISO'S BUSINESSOWNERS RESIDENTIAL CONDO ASSOCIATION AND EX-CONDO ASSOCIATION PROGRAMS

KEY MESSAGE

ISO's Florida Businessowners Residential Condo Association and Florida Businessowners Ex-Condo Association programs are now withdrawn.

Filing IDs: BP-2018-OFR1, BP-2018-RRU1 and BP-2018-RLC1

Effective Date: 7/1/2021

UPGRADE TO WORD AND EXCEL DOCUMENTS

ISO is currently implementing changes to our authoring and delivery systems so that **newly created** documents will be delivered in Office 365 .docx/.xlsx format. These changes will be phased in by product/service tentatively beginning in second quarter 2021. We are providing advance notification so that you may prepare your internal systems. Products impacted include, but are not limited to, documents delivered/accessed via Circulars, CLM, EFD, ERC, Filings, FIRST, Forms Library (including PolicyWriting Support Forms Instructional Supplement), PRM, Statistical Plans and Suite +.

BACKGROUND

Currently, there are three ISO Businessowners programs in effect in Florida: Residential – Condominium Association, Residential – Excluding Condominium (Ex-Condo) Association, and Non-Residential. Generally, the same Businessowners program applies for all three programs mentioned above, and in the past ISO would submit the Businessowners revisions three times – one for each separate Florida program.

The Florida Office of Insurance Regulation (FLOIR) has advised that filings addressing residential classes should be supported with adequate Florida-specific data. Therefore, at this time, we have decided to withdraw ISO's Businessowners program from the Florida Businessowners Residential Condo Association and Ex-Condo Association programs.

ISO ACTION

We have withdrawn ISO's Businessowners program from the Florida Businessowners Residential Condo Association and Ex-Condo Association programs.

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

Please note that these filings impact the Florida Businessowners Residential Condo Association and Ex-Condo programs only. Please refer to the Reference(s) block for circulars relating to revisions to the Florida Businessowners Non-Residential program.

EFFECTIVE DATE

Forms and Rules

We have withdrawn the Florida Businessowners Residential Condo Association program and the Florida Businessowners Ex-Condo Association program for all policies effective on or after July 1, 2021.

Loss Costs

We do not establish effective dates for Businessowners loss costs revisions in Florida; however, effective July 1, 2021, loss costs for the Businessowners Residential Condo Association program and the Businessowners Ex-Condo Association program are withdrawn in Florida.

COMPANY ACTION

Rules, Forms, and Loss Costs

If you are using ISO's Florida Businessowners Residential Condo Association program and/or the Florida Businessowners Ex-Condo Association program, we have withdrawn these programs in Florida and will no longer service them. If you would like to continue using these programs in Florida, you must make appropriate submissions to the Florida Insurance Department.

In all correspondence with the Florida Insurance Department on this **forms** revision, you should refer to ISO Filing Number BP-2018-OFR1 and State File Number 21-002962, not this circular number.

In all correspondence with the Insurance Department on this **rules** revision, you should refer to ISO Filing Designation Number BP-2018-RRU1 and State File Numbers 21-002959 (Residential – Condominium Association) and 21-002961 (Residential – Excluding Condominium Association), not this circular number.

In all correspondence with the Insurance Department on this **loss costs** revision, you should refer to ISO Filing Number BP-2018-RLC1 and State File Numbers 21-002965 (Residential – Condominium Association) and 21-002958 (Residential – Excluding Condominium Association), not this circular number.

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-2021-004](#) 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.

REFERENCE(S)

- [LI-BP-2021-036](#) (03/11/2021) Florida Non-Residential Businessowners Multistate Loss Costs Revision Filed And To Be Implemented
- [LI-BP-2021-035](#) (03/11/2021) Florida Non-Residential Businessowners Multistate Manual Rules Revision Filed And To Be Implemented
- [LI-BP-2021-034](#) (03/11/2021) Florida Non-Residential Businessowners Multistate Forms Revision To Be Implemented
- [LI-CL-2021-004](#) (02/17/2021) Revised Lead Time Requirements Listing
- [LI-BP-2019-004](#) (01/14/2019) Florida Businessowners Forms Revision Filed; Withdrawal Of ISO's Businessowners Forms From The Florida Businessowners Residential Condo Association And Ex-Condo Association Programs To Be Submitted

ATTACHMENT(S)

- Filing [BP-2018-OFR1](#) (This filing was previously attached to circular [LI-BP-2019-004](#) and is unchanged.)
- Filing [BP-2018-RRU1](#)
- Filing [BP-2018-RLC1](#)

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Florida Businessowners Residential Forms Withdrawal

About This Filing

This filing withdraws ISO's Businessowners forms, including all multistate and Florida-specific forms, from the Florida Businessowners Residential Condo Association and Ex-Condo Association programs.

Background

The Florida Office of Insurance Regulation has advised that filings addressing residential classes should be supported with adequate Florida-specific data. Therefore, at this time we have decided to withdraw ISO's Businessowners program from the Florida Businessowners Residential Condo Association and Ex-Condo Association programs.

Explanation of Changes

We are withdrawing all forms under Division Ten – Businessowners, including multistate and Florida-specific forms, that are currently eligible under ISO's Businessowners program from the Florida Businessowners Residential Condo Association and Ex-Condo Association programs. At the end of this memorandum, we have attached a list of all forms that are being withdrawn with this filing.

Please note that this filing impacts the Florida Businessowners Residential Condo Association and Ex-Condo Association programs only. For form revisions to the Florida Businessowners Non-Residential program, please see all material contained in filing BP-2018-ONRFR.

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**BUSINESSOWNERS
SAMPLE FORMS PORTFOLIO
FLORIDA INDEX**

ISO forms effective in Florida as of 11-01-2018 by Form Number.

FORM NUMBER AND EDITION DATE	FORM TITLE
BP DS 01 01 06	BUSINESSOWNERS POLICY DECLARATIONS (1)
BP DS 02 08 06	APARTMENT BUILDINGS SUPPLEMENTAL SCHEDULE (2)
BP DS 03 04 07	RESTAURANTS SUPPLEMENTAL SCHEDULE (2)
BP IN 01 01 06	BUSINESSOWNERS COVERAGE FORM INDEX
BP 00 03 01 06	BUSINESSOWNERS COVERAGE FORM
BP 01 59 08 08	WATER EXCLUSION ENDORSEMENT
BP 03 03 03 16*	FLORIDA CHANGES
BP 03 11 02 12*	FLORIDA – SINKHOLE LOSS COVERAGE
BP 03 12 01 06	WINDSTORM OR HAIL PERCENTAGE DEDUCTIBLES
BP 03 14 01 06*	FLORIDA CALENDAR YEAR HURRICANE PERCENTAGE DEDUCTIBLE (RESIDENTIAL RISKS)
BP 03 20 01 06*	FLORIDA HURRICANE PERCENTAGE DEDUCTIBLE – EACH HURRICANE (RESIDENTIAL RISKS)
BP 04 01 01 06	COMPREHENSIVE BUSINESS LIABILITY EXCLUSION (ALL HAZARDS IN CONNECTION WITH DESIGNATED PREMISES OR OPERATIONS)
BP 04 02 01 06	ADDITIONAL INSURED – MANAGERS OR LESSORS OF PREMISES
BP 04 04 01 06	HIRED AUTO AND NON-OWNED AUTO LIABILITY
BP 04 06 01 06	ADDITIONAL INSURED – CONTROLLING INTEREST
BP 04 07 01 06	ADDITIONAL INSURED – STATE OR POLITICAL SUBDIVISIONS – PERMITS RELATING TO PREMISES
BP 04 08 01 06	ADDITIONAL INSURED – TOWNHOUSE ASSOCIATIONS
BP 04 09 01 06	ADDITIONAL INSURED – MORTGAGEE, ASSIGNEE, OR RECEIVER
BP 04 10 01 06	ADDITIONAL INSURED – OWNERS OR OTHER INTERESTS FROM WHOM LAND HAS BEEN LEASED
BP 04 11 01 06	ADDITIONAL INSURED – CO-OWNER OF INSURED PREMISES
BP 04 12 04 17	LIMITATION OF COVERAGE TO DESIGNATED PREMISES, PROJECT OR OPERATION
BP 04 13 01 06	ADDITIONAL INSURED – ENGINEERS, ARCHITECTS, OR SURVEYORS
BP 04 15 01 06	SPOILAGE COVERAGE
BP 04 16 01 06	ADDITIONAL INSURED – LESSOR OF LEASED EQUIPMENT
BP 04 17 07 02	EMPLOYMENT-RELATED PRACTICES EXCLUSION
BP 04 19 01 06	AMENDMENT – LIQUOR LIABILITY EXCLUSION – EXCEPTION FOR SCHEDULED ACTIVITIES
BP 04 30 01 06	PROTECTIVE SAFEGUARDS
BP 04 31 01 06	FOOD CONTAMINATION
BP 04 37 07 02	EXCLUSION – PERSONAL AND ADVERTISING INJURY
BP 04 38 01 06	MEDICAL EXPENSES – EXCLUSION
BP 04 39 07 02	ABUSE OR MOLESTATION EXCLUSION
BP 04 40 07 02	COVERAGE FOR INJURY TO LEASED WORKERS
BP 04 41 01 06	BUSINESS INCOME CHANGES – TIME PERIOD
BP 04 46 01 06	ORDINANCE OR LAW COVERAGE
BP 04 47 01 06	ADDITIONAL INSURED – VENDORS
BP 04 48 01 06	ADDITIONAL INSURED – DESIGNATED PERSON OR ORGANIZATION
BP 04 49 01 06	ADDITIONAL INSURED – ENGINEERS, ARCHITECTS OR SURVEYORS NOT ENGAGED BY THE NAMED INSURED

* State-specific Form

**BUSINESSOWNERS
SAMPLE FORMS PORTFOLIO
FLORIDA INDEX**

ISO forms effective in Florida as of 11-01-2018 by Form Number.

FORM NUMBER AND EDITION DATE	FORM TITLE
BP 04 50 01 06	ADDITIONAL INSURED – OWNERS, LESSEES OR CONTRACTORS – SCHEDULED PERSON OR ORGANIZATION
BP 04 51 01 06	ADDITIONAL INSURED – OWNERS, LESSEES OR CONTRACTORS – WITH ADDITIONAL INSURED REQUIREMENT IN CONSTRUCTION CONTRACT
BP 04 52 01 06	ADDITIONAL INSURED – STATE OR POLITICAL SUBDIVISIONS – PERMITS
BP 04 53 08 08	WATER BACK-UP AND SUMP OVERFLOW
BP 04 54 01 06	NEWLY ACQUIRED ORGANIZATIONS
BP 04 55 01 06	BROADENED COVERAGE FOR DAMAGE TO PREMISES RENTED TO YOU
BP 04 56 01 06	UTILITY SERVICES – DIRECT DAMAGE
BP 04 57 01 06	UTILITY SERVICES – TIME ELEMENT
BP 04 58 01 06	BUSINESS INCOME AND EXTRA EXPENSE COVERAGE FOR YEAR 2000 COMPUTER-RELATED AND OTHER ELECTRONIC PROBLEMS
BP 04 59 01 06	EQUIPMENT BREAKDOWN PROTECTION COVERAGE
BP 04 64 01 06	YEAR 2000 COMPUTER-RELATED AND OTHER ELECTRONIC PROBLEMS – LIMITED COVERAGE OPTIONS
BP 04 71 07 02	EXCLUSION – VOLUNTEER WORKERS
BP 04 83 07 02	REMOVAL OF INSURANCE-TO-VALUE PROVISION
BP 04 84 01 06	FUNCTIONAL BUILDING VALUATION
BP 04 85 01 06	FUNCTIONAL BUSINESS PERSONAL PROPERTY VALUATION
BP 04 86 01 06	VACANCY CHANGES
BP 04 87 01 06	VACANCY PERMIT
BP 04 88 07 02	LIQUOR LIABILITY
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BP 04 94 01 06	LIMITED POLLUTION LIABILITY EXTENSION
BP 04 97 01 06	WAIVER OF TRANSFER OF RIGHTS OF RECOVERY AGAINST OTHERS TO US
BP 04 98 01 06	EMPLOYEE BENEFITS LIABILITY COVERAGE
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**BUSINESSOWNERS
SAMPLE FORMS PORTFOLIO
FLORIDA INDEX**

ISO forms effective in Florida as of 11-01-2018 by Form Number.

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BP 05 96 01 06	ELECTRONIC DATA LIABILITY – BROAD COVERAGE
BP 05 97 01 06	EXTENDED REPORTING PERIOD FOR ELECTRONIC DATA LIABILITY – BROAD COVERAGE
BP 05 98 01 06	AMENDMENT OF INSURED CONTRACT DEFINITION
BP 06 01 01 07	EXCLUSION OF LOSS DUE TO VIRUS OR BACTERIA
BP 06 24 11 18*	FLORIDA CHANGES – MEDIATION OR APPRAISAL (COMMERCIAL RESIDENTIAL PROPERTY)
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BP 07 02 07 02	AMENDMENT – AGGREGATE LIMITS OF INSURANCE (PER PROJECT)
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* State-specific Form

**BUSINESSOWNERS
SAMPLE FORMS PORTFOLIO
FLORIDA INDEX**

ISO forms effective in Florida as of 11-01-2018 by Form Number.

FORM NUMBER AND EDITION DATE	FORM TITLE
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BP 10 62 07 02*	FLORIDA WINDSTORM OR HAIL EXCLUSION
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BP 10 80 02 14	OFF-PREMISES INTERRUPTION OF BUSINESS – VEHICLES AND MOBILE EQUIPMENT
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BP 17 51 07 10*	FLORIDA CHANGES – COMMERCIAL UNIT-OWNERS IN RESIDENTIAL CONDOMINIUMS COVERAGE

FOOTNOTE(S):

- (1) This Declarations Page is advisory. You must file your own version with state regulators as required.
- (2) This Schedule is advisory. You must file your own version with state regulators as required.

Florida Businessowners Residential Rules Withdrawal

About This Filing

This filing withdraws ISO's Businessowners rules, including all multistate and Florida-specific rules, from the Florida Businessowners Residential Condo Association and Ex-Condo programs.

Background

The Florida Office of Insurance Regulation has advised that filings addressing residential classes should be supported with adequate Florida-specific data. Therefore, at this time we have decided to withdraw ISO's Businessowners program from the Florida Businessowners Residential Condo Association and Ex-Condo programs.

Explanation of Changes

We are withdrawing all rules and tables under Division Ten – Businessowners, including multistate and Florida-specific rules, that are currently eligible under ISO's Businessowners program from the Florida Businessowners Residential Condo Association and Ex-Condo programs. At the end of this memorandum, we have attached a list of all the multistate rules, as well as manual pages showing all the Florida-specific rules, that are being withdrawn with this filing.

Please note that this filing impacts the Florida Businessowners Residential Condo Association and Ex-Condo programs only. For rule revisions to the Florida Businessowners Non-Residential program, please see all material contained in filing BP-2018-RNRRU.

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ADDITIONAL RULE(S)

**RULE A1.
WINDSTORM LOSS MITIGATION FACTORS**

A. Explanation

This rule provides credits for windstorm damage mitigation in response to Florida Statutes, subsection (1) of 627.0629 which requires that, "a rate filing for residential property insurance must include appropriate discounts, credits, or other rate differentials, or appropriate reductions in deductibles, for properties on which fixtures actuarially demonstrated to reduce the amount of loss in a windstorm have been installed".

B. Eligibility – Windstorm Loss Mitigation Features

1. When the policy covers the peril of Windstorm or Hail, a residential risk located in the State of Florida may be eligible for a rate credit if one or more of the following loss mitigation features or construction techniques exists:
 - a. Roof Covering/Roof Deck;
 - b. Roof Deck Attachment;
 - c. Roof-to-Wall Connection;
 - d. Opening Protection;
 - e. Secondary Water Resistance;
 - f. Roof Shape; or
 - g. Internal Pressure Design.
2. The loss mitigation features listed in Paragraph B.1. are described in detail in Paragraph C. Credits are provided via application of a rate modification factor; factors are presented in the Windstorm Loss Mitigation Factor Tables A1.F.1.#1 – A1.F.1.#10(RF).

C. Description Of Building Features Or Building Location

The following descriptions are provided to assist in the determination of the applicable factor. They focus on terminology in the category headings, in the Tables A1.F.1.#1 – A1.F.1.#10(RF) which require further explanation.

1. Construction Year/Design Code:
 - a. Existing Construction: Buildings constructed prior to 2002, and built to any code or standard other than Florida Building Code (FBC) 2001.

- b. New Construction: Buildings constructed in 2002 or later, and subject to the provisions of Florida Building Code (FBC) 2001.
2. Building Group:
 - a. Group I: Buildings with a masonry or wood frame, one to three stories in height (disregard basements in story count.); or
 - b. Group II: Buildings with a steel or concrete frame, or of reinforced masonry construction, which are 60 feet or less in height; or
 - c. Group III: Buildings with a steel or concrete frame, which are greater than 60 feet in height.
 3. Terrain Exposure Categories of the Florida Building Code:
 - a. High Velocity Hurricane Zone: Miami-Dade and Broward Counties
 - b. Terrain C (open terrain with scattered obstructions) applies to the following unless located in Miami-Dade or Broward County:
 - (1) Barrier islands (defined in Florida law as the land area from the seasonal high water line to a line 5,000 feet landward from the Coastal Construction Control line); and
 - (2) All other areas within 1,500 feet of the Coastal Construction Control line, or within 1,500 feet of the mean high tide line, whichever is less.
 - c. Terrain B (urban, suburban and wooded areas) applies to all other locations in Florida that are not in the High Velocity Hurricane Zone or Terrain C category by virtue of their terrain exposure definitions.
 4. Roof Coverings/Roof Deck:
 - a. Florida Building Code (FBC) Equivalent: Roof coverings with specifications of the 1994 South Florida Building Code (SFBC) that required improved attachment methods and testing to a similar protocol to that of FBC 2001 Section 1504;
 - b. Non-Florida Building Code (Non-FBC) Equivalent: Roof coverings that do not meet the requirements of the FBC Equivalent; or
 - c. Reinforced Concrete Roof Deck: A roof deck that is designed and constructed in accordance with the provisions of American Concrete Institute (ACI) 318 Building Code Requirements For Structural Concrete, including integral construction with a masonry wall system.

RULE A1.
WINDSTORM LOSS MITIGATION FACTORS (Cont'd)

5. Roof Deck Attachment:
 - a. Level A: Plywood/Oriented Strand Board (OSB) with 2 inch nails spaced at 6 inches from the edge of the plywood and 12 inches in the field on 24 inch truss spacing;
 - b. Level B: Plywood/OSB with 2 1/2 inch nails spaced at 6 inches from the edge of the plywood and 12 inches in the field on 24 inch truss spacing;
 - c. Level C: Plywood/OSB with 2 1/2 inch nails spaced at 6 inches from the edge of the plywood and 6 inches in the field on 24 inch truss spacing; or
 - d. Level D: Dimensional Lumber and Tongue and Groove Decks composed of 3/4 inch thick boards with nominal widths of 4 inches or more.
6. Roof-to-Wall Connection:
 - a. Toe-Nail Connection: Three (3) nails driven at an oblique angle through the rafter and into the top plate;
 - b. Clips: Pieces of metal that are nailed into the side of the rafter/truss and into the side of the top plate or wall stud. The metal does not wrap around the top of the rafter/truss, and the clip is only located on one side of the connection;
 - c. Single Wraps: A single strap that is attached to the side and/or bottom of the top plate and is nailed to the rafter/truss; or
 - d. Double Wraps: Straps that are wrapped on both sides, are attached to the side and/or bottom of the top plate, and are nailed to the rafter/truss.
7. Opening Protection:
 - a. No or None: Glazed openings that are not protected for impact resistance;
 - b. Hurricane Protection Type, Yes or With Opening Protection: All glazed openings protected to meet the requirements of one of the current Miami-Dade Code standards, as follows:
 - (1) Standard Building Code SSTD-12 for large missile impact testing (9 pounds);
 - (2) ASTM debris impact standard E 1886 and test E 1996; or
 - (3) Miami-Dade Hurricane Impact Protocols PA 201 (large missile impact test), 202 (structural pressure, air, water, and forced entry test) and 203 (test for cyclic pressure).
8. Roof Shape:
 - a. Flat; or
 - b. Hip shape: Roof has sloping ends and sloping sides down to the roof eaves line; or
 - c. Gable: Roof has vertical walls that extend all the way to the top of the inverted V.
9. Secondary Water Resistance:

Secondary water resistance is achieved by applying:

 - a. Self Adhering Modified Bitumen Tape to the plywood joints; or
 - b. Foamed polyurethane structural adhesive from inside the attic to cover the joints between all plywood sheets.
10. Wind Speed:
 - a. Design Speed, measured in miles per hour, is the wind speed that the building is designed or mitigated to withstand, based on the fastest mile, as addressed in the SBC and ASCE 7-88. Wind speed was measured by fastest mile until the adoption of the FBC which converted to three-second gust wind speed;
 - b. Gust Wind Speed of Design, measured in miles per hour, is the wind speed that the building is designed or mitigated to withstand, according to the FBC 2001, which established basic Wind Design Speeds for each FBC wind speed zone;
 - c. Gust Wind Speed of Location, measured in miles per hour, is the peak gust wind speed corresponding to the location of the building, as determined by the Wind-Borne Debris Regions outlined in FBC Section 1606.1.5.
11. Design Exposure:

Design exposure refers to terrain roughness:

 - a. Standard is used for all buildings built according to the 1982 or earlier Design Code (SBC 1976); or
 - b. B applies to urban and suburban areas; or
 - c. C applies to open terrain; or
 - d. D applies to buildings within 1,500 feet of the coast.
12. Wind-Borne Debris Region:

Wind-borne debris regions, established by FBC Section 1606.1.5, include:

 - a. All areas where the basic wind speed is 120 mph or greater.
 - b. Areas of Citrus, Hernando, Jefferson, Levy, Taylor and Wakulla Counties that are within one mile of the coast.
13. Internal Pressure Design:
 - a. Enclosed building design exists where the envelope is completely closed, and only wind leaking around doors, windows, framing, etc. is allowed to affect the interior of the building; or

**RULE A1.
WINDSTORM LOSS MITIGATION FACTORS (Cont'd)**

- b. Partially enclosed building design exists where openings are assumed to exist in one or more faces of the building. These openings allow the wind to create pressures inside the building.

D. Form

Windstorm Protective Devices Endorsement **BP 12 08** may be used.

E. Proof Of Compliance

A company may require proof which substantiates the existence of the loss mitigation features displayed in the loss mitigation factor tables, for example, certification by a registered or licensed design professional. The insured is responsible for the expense associated with substantiating the existence of the loss mitigation features.

F. Rate Modification

1. Existing Construction

- a. Existing construction may be categorized as a Group I, II or III building, as defined in Paragraph **C.2**.

- (1) For Group I existing construction, the features of the building or its location that determine the applicable factor are terrain category, roof covering, roof deck attachment, roof-to-wall connection, opening protection, roof shape, and secondary water resistance.
- (2) For Group II existing construction, the features of the building or its location that determine the applicable factor are terrain category, design code, design speed, roof covering, opening protection, roof deck, and secondary water resistance.
- (3) For Group III existing construction, the features of the building or its location that determine the applicable factor are terrain category, design code, design speed, design exposure, roof covering, opening protection, roof deck, and secondary water resistance.

- b. Refer to Tables **A1.F.1.#1 – A1.F.1.#10(RF)** for the factors for Existing Construction. Select the appropriate table based on the following table descriptions (the description also appears as part of the caption at the bottom of the table):

Table #1 Group I – Terrain B – Non-FBC Equivalent

Table #2 Group I – Terrain B – FBC Equivalent

Table #3 Group I – Terrain C – Non-FBC Equivalent

Table #4 Group I – Terrain C – FBC Equivalent

Table #5 Group II – Terrain B

Table #6 Group II – Terrain C

Table #7 Group III – Terrain B – Design Code 1982 or Earlier (SBC 1976)

Table #8 Group III – Terrain B – Design Code 1983 to 2001 (SBC 1988)

Table #9 Group III – Terrain C – Design Code 1982 or Earlier (SBC 1976)

Table #10 Group III – Terrain C – Design Code 1983 to 2001 (SBC 1988)

2. New Construction

- a. New construction may be categorized as a Group I, II or III building, as defined in Paragraph **C.2**.

- (1) For Group I construction, the features of the building or its location that determine the applicable factor are terrain category, roof deck, gust wind speed of location, gust wind speed of design, internal pressure design, wind-borne debris region, roof shape, opening protection, and secondary water resistance.
- (2) For Group II construction, the features of the building or its location that determine the applicable factor are roof deck, terrain category, gust wind speed of location, gust wind speed of design, wind-borne debris region, internal pressure design, opening protection, and secondary water resistance.
- (3) For Group III construction, the features of the building or its location that determine the applicable factor are roof deck, terrain category, gust wind speed of location, gust wind speed of design, wind-borne debris region, internal pressure design, opening protection, and secondary water resistance.

- b. Refer to the Tables **A1.F.2.#1 – A1.F.2.#3(RF)** for the factors for New Construction. Select the appropriate table based on the following table descriptions (the description also appears as part of the caption at the bottom of the table):

Table #1 Group I – Windstorm Mitigation Factors For New Construction (Built In 2002 Or Later)

Table #2 Group II – Windstorm Mitigation Factors For New Construction (Built In 2002 Or Later)

Table #3 Group III – Windstorm Mitigation Factors For New Construction (Built In 2002 Or Later)

**RULE A1.
WINDSTORM LOSS MITIGATION FACTORS (Cont'd)**

3. Premium Determination

- a. Select the Windstorm Mitigation Factor from the appropriate Windstorm Mitigation Factor Tables **A1.F.1.#1 – A1.F.1.#10(RF)** for existing construction or Tables **A1.F.2.#1 – A1.F.2.#3(RF)** for new construction.
- b. Multiply the applicable Windstorm or Hail Component from Table **A1.F.3.(LC)** and the appropriate Windstorm Mitigation Factor as determined above in paragraph **a.** The result will be the windstorm loss mitigation credit.
- c. Subtract the windstorm loss mitigation credit as determined above in paragraph **b.** from the state base rate determined in Rule **23.**, Paragraph **C.6.a.(2)(a)**. The result will be the state base rate adjusted for windstorm mitigation.
- d. These steps should be done separately for buildings and business personal property.

**RULE A2.
WINDSTORM OR HAIL EXCLUSION – DIRECT DAMAGE**

A. Description Of Coverage

1. Windstorm or Hail may be excluded from direct damage coverage only, if an insured has purchased a separate policy for the windstorm or hail cause of loss from an underwriting association (wind-pool) or carrier of last resort established under Florida Law.
2. Windstorm or Hail may not be excluded from the Business Income, Extra Expense or Civil Authority Additional Coverages.

B. Florida Windstorm Or Hail Exclusion – Direct Damage Endorsement BP 10 63

1. Use Florida Windstorm Or Hail Exclusion – Direct Damage Endorsement **BP 10 63**.
2. If the exclusion does not apply at all locations, use the Declarations to indicate the location(s) to which the exclusion applies.

C. Rate Modification

Subtract the appropriate amount in Table **A2.C.(LC)** of the Florida Loss Cost Pages from the state base rate determined in Rule **23.**, Paragraph **C.6.a.(2)(a)**. This should be done separately for buildings and business personal property.

**RULE A3.
WINDSTORM OR HAIL EXCLUSION**

A. Explanation

The Windstorm or Hail cause of loss may be excluded:

1. Provided the covered property is eligible for coverage of such causes of loss from an underwriting association (wind-pool) or carrier of last resort established under Florida Law; or
2. At the option of the policyholder.

Florida law requires that an insurer issuing a property insurance policy must make available, at the option of the policyholder, an exclusion of windstorm coverage. Such exclusion pertains to any windstorm, including hurricane, and to hail. Coverage may be excluded only if the policyholder provides a statement (wording prescribed in Section 627.712 of the Florida statutes) to the insurer **on the policyholder's letterhead**. In addition, if the affected structure is subject to a mortgage or lien, the policyholder must also provide the insurer with a statement of consent from the mortgage holder or lien holder. The exclusion of coverage applies for the term of the policy and for each renewal thereafter; changes to the exclusion may be implemented only as of the date of renewal.

The insurer must keep the original copy of the signed statement, electronically or otherwise, and provide a copy to the policyholder.

Policywriting Support Form **IL N 154** Your Option To Exclude Windstorm Coverage may be used to inform the policyholder of these requirements.

B. Florida Windstorm Or Hail Exclusion Endorsement BP 10 62

1. Use Florida Windstorm Or Hail Exclusion Endorsement **BP 10 62**.
2. If the exclusion does not apply at all locations, use the Declarations to indicate the location(s) to which the exclusion applies.

C. Rate Modification

Subtract the appropriate amount in Florida Table **A3.C.(LC)** from the state base rate determined in Rule **23.**, Paragraph **C.6.a.(2)(a)**. This should be done separately for buildings and business personal property.

**RULE A4.
TERRORISM**

Refer to the Terrorism Supplement to the CLM.

**RULE A5.
OPTION NOT TO COVER CONTENTS (RESIDENTIAL
RISKS)**

Florida law requires that an insurer issuing a commercial residential property insurance policy must make available, at the option of the policyholder, a means to exclude contents coverage. Coverage may be excluded only if the policyholder provides a handwritten statement to the insurer, containing wording prescribed in Section 627.712 of the Florida statutes. The policyholder and all other named insureds must sign and date the statement. The insurer must keep the original copy of the signed statement, electronically or otherwise, and provide a copy to the policyholder who provided it. The exclusion of coverage applies for the term of the policy and for each renewal thereafter; changes to the exclusion may be implemented only as of the date of renewal.

Policywriting Support Form **IL N 153** Election Not To Purchase Contents Coverage Advisory Notice To Policyholders may be used to inform the policyholder of these requirements.

**RULE A6.
RESERVED FOR FUTURE USE**

**RULE A7.
CATASTROPHIC GROUND COVER COLLAPSE AND
SINKHOLE LOSS**

A. Catastrophic Ground Coverage Collapse

1. Florida law requires coverage in all Business-owners policies for Catastrophic Ground Cover Collapse, which is provided under Florida Changes Endorsement **BP 03 03** in place of the policy's Sinkhole Collapse coverage. Catastrophic Ground Cover Collapse provides coverage for direct physical loss or damage to Covered Property caused by or resulting from catastrophic ground cover collapse, meaning geological activity that results in all of the following:
 - a. The abrupt collapse of the ground cover;
 - b. A depression in the ground cover clearly visible to the naked eye;
 - c. Structural damage to the building, including the foundation; and

- d. The insured structure being condemned and ordered to be vacated by the governmental agency authorized by law to issue such an order for that structure.

Catastrophic Ground Cover Collapse Coverage does **not** include sinkhole losses that do not meet the criteria of catastrophic ground cover collapse. Coverage for Sinkhole Loss is addressed in Paragraph **B**.

2. If the policy is **not** endorsed to cover Sinkhole Loss, multiply the building and personal property rates by the Catastrophic Ground Cover Collapse factor from Table **A7.A.2.(RF)**.
3. If the policy is **not** endorsed to cover Sinkhole Loss, the insurer must include the following notice in the renewal notice and in the insurance contract by entry in the Declarations, in bold type of not less than 14 points: **YOUR POLICY PROVIDES COVERAGE FOR A CATASTROPHIC GROUND COVER COLLAPSE THAT RESULTS IN THE PROPERTY BEING CONDEMNED AND UNINHABITABLE. OTHERWISE, YOUR POLICY DOES NOT PROVIDE COVERAGE FOR SINKHOLE LOSSES. YOU MAY PURCHASE ADDITIONAL COVERAGE FOR SINKHOLE LOSSES FOR AN ADDITIONAL PREMIUM.**

**RULE A7.
CATASTROPHIC GROUND COVER COLLAPSE AND
SINKHOLE LOSS (Cont'd)**

B. Sinkhole Loss

Florida law requires the insurer to make available coverage for Sinkhole Loss for properties located in the state of Florida, subject to the following limited exception.

An insurer may nonrenew policies which include Sinkhole Loss coverage, for the purpose of removing such coverage; however, a policy including catastrophic ground cover collapse coverage must be offered. Further, the insurer must provide each policyholder with the opportunity to purchase Sinkhole Loss coverage if such action is in accordance with the terms of the insurer's underwriting or insurability guidelines as approved by the Florida Office of Insurance Regulation, and subject to inspection of the property.

Sinkhole Loss coverage is a broader coverage than Catastrophic Ground Cover Collapse Coverage and therefore when Sinkhole Loss coverage is provided on a residential property, apply **only** the Sinkhole Loss factor shown in Table **A7.B.(RF)**. When Sinkhole Loss coverage is provided on non-residential policies, do **not** apply the rate modifications for Catastrophic Ground Cover Collapse or Sinkhole Loss from Tables **A7.A.2.(RF)** and **A7.B.(RF)**, respectively.

Sinkhole Loss means loss of or damage to Covered Property when structural damage to a building, including the foundation, is caused by settlement or systematic weakening of the earth supporting the building, only if the settlement or systematic weakening results from contemporaneous movement or raveling of soils, sediments, or rock materials into subterranean voids created by the effect of water on a limestone or similar rock formation.

When Sinkhole Loss coverage is provided, attach Florida – Sinkhole Loss Coverage Endorsement **BP 03 11** in addition to **BP 03 03**.

**RULE A8.
GREEN UPGRADES**

A. Description Of Coverage

The Increased Cost Of Loss And Related Expenses For Green Upgrades optional endorsement amends various **Section I – Property** coverage provisions to address green upgrades to real and personal property, and related expenses. The endorsement includes the following sections:

1. Green Upgrade Coverage

Green Upgrade Coverage modifies Replacement Cost Coverage to address loss settlement of damaged property using more energy-efficient, environmentally-preferable materials, products or methods in design, construction, manufacture or operation, as recognized by a Green standards-setter. This coverage:

- a. Applies to selected buildings and/or business personal property as scheduled in the endorsement;
- b. Does not apply to personal effects, property of others, leased property or stock;
- c. Does not pay any additional cost to repair or replace damaged property solely for the purpose of achieving points toward certification or recertification of the property by a Green standards-setter; and
- d. Does not include Ordinance Or Law Coverage, and therefore will not pay any additional cost, above the cost of a Green Upgrade, solely for the purpose of satisfying an ordinance or law. Ordinance Or Law Coverage is addressed in a separate endorsement; refer to Rule **29.A.17.**, in this manual, for a description of this coverage.

RULE A8.
GREEN UPGRADES (Cont'd)

2. Related Expenses

Coverage for Related Expenses is an option with respect to property to which Green Upgrade Coverage applies. If coverage for Related Expenses is indicated in the Schedule of the endorsement, the following related expenses apply with respect to a loss that is covered thereunder:

- a. Waste Reduction And Recycling, less any income received as a result;
- b. Design And Engineering Professional Fees;
- c. Certification Fees And Related Equipment Testing, but not including any further modification if the building fails to obtain certification, recertification or a specific level of certification; and
- d. Building Air-out And Related Testing.

3. Business Interruption

The period of restoration is extended for up to 30 days, to recognize the increased period of time attributable to green upgrades and related expenses. The period of restoration may be further extended by entering the total number of days for the extension in the Schedule. The Extended Business Income, within Business Income Additional Coverage, does not begin until the extended period of restoration ends.

B. Forms

Attach Increased Cost Of Loss And Related Expenses For Green Upgrades Endorsement **BP 14 75**.

C. Rules

1. The amount of coverage for Green Upgrades is based on a selected percentage which is applied to the amount of loss, subject to a maximum dollar limit. In the Schedule of Endorsement **BP 14 75**, for each entry of covered property:
 - a. For Increased Cost Of Loss, enter a percentage of 10%, 20%, 30%, 40% or 50%; and

- b. Enter a dollar limit under Green Upgrades (Maximum Amount). The Green Upgrades dollar limit is not a function of the aforementioned percentage, except that such limit should not exceed the amount determined by applying the Increased Cost Of Loss percentage to the underlying Limit of Insurance on the property. For example, if the underlying Limit of Insurance on a building is \$500,000 and the selected Increased Cost Of Loss percentage is 30%, the selected dollar limit for Green Upgrades should not be more than (but may be less than) \$150,000. If the property is part of a Blanket Limit in the underlying policy, the preceding calculation would be performed using the property value, as determined in Rule **21.C.1.a**.
2. Coverage for Related Expenses is optional. For locations at which such coverage is to apply, enter a dollar amount in the Schedule. That amount applies to the total of all related expenses at that location.
3. The period of restoration is increased by up to 30 days as indicated in Paragraph **A.3.** of this rule. As an option, that 30-day period may be increased by entering in the Schedule the total number of days for the extended period of restoration. Refer to Paragraph **D.** of this rule for number of days.
4. The Actual Cash Value (ACV) – Buildings Loss Settlement option, as shown in the Declarations, does not apply to this coverage and should not be selected for buildings in which Endorsement **BP 14 75** is attached.
5. Refer to company to determine eligibility for providing blanket limits under Endorsement **BP 14 75**.

**RULE A8.
GREEN UPGRADES (Cont'd)**

D. Premium Determination**1. Green Upgrades**

- a. Divide the selected Green Upgrades dollar limit by the underlying Limit of Insurance on the property. (Refer to Paragraph **C.1.** for relevant information on the selection process.)
- b. Divide the result of Paragraph **a.** by the selected Increased Cost Of Loss percentage in factor form. The result is the Ratio.

Example: The selected Green Upgrades limit is \$400,000; the underlying property limit is \$1,000,000; the selected Increased Cost Of Loss percentage is 50% (.50).

Step (1) $\$400,000 \div \$1,000,000 = .40$

Step (2) $.40 \div .50 = \text{Ratio } 0.80$

- c. Select the appropriate rate modification factor from Table **A8.D.1.c.(RF)**, based on the Ratio. If the calculated Ratio is not shown in the table, use the rate modification factor associated with the next higher Ratio.
- d. Develop a Green Upgrades rate by applying the factor determined in Paragraph **c.** to the Building and/or Business Personal Property rate, as determined in Rule **23.C.6.a.(2)(c)(viii)** for the applicable property.

Example: If the Ratio is 0.80, the rate modification factor is 0.525. Apply the rate modification factor of 0.525 to the rate otherwise applicable to the property (\$.065 for purposes of this illustration), and multiply the resulting rate by the Green Upgrades limit, in hundreds.

Step (1) $\$.065 \times 0.525 = .034$

Step (2) $\$.034 \times 4,000 = \136

Note: The coverage amount selected for Green Upgrades is used only in the calculation of the Green Upgrades premium. The Green Upgrades coverage amount is **not** to be added to the underlying limit of insurance on the building or personal property in calculating the base policy premium for such property.

2. Related Expenses

Develop a rate for Related Expenses by applying the factor shown in Table **A8.D.2.(RF)** to the Building and/or Business Personal Property rate, as determined in Rule **23.C.6.a.(2)(c)(viii)** for the applicable property. Apply the Related Expenses rate to the limit of insurance selected for Related Expenses, in hundreds.

3. Extension Of The Period Of Restoration

To develop additional premium for this option, multiply the Building and Business Personal Property premium determined in Rule **23.C.6.a.(3)**, Rule **29.A.10.e.** and Rule **29.A.11.d.** by the applicable factor shown in Table **A8.D.3.(RF)**. The factor should be applied to both the Building and Business Personal Property premiums when both coverages are provided for a given risk.

**SECTION I
GENERAL RULES**

**RULE 8.
ADDITIONAL PREMIUM CHANGES**

Paragraph **A.2.** is replaced by the following:

2. In computing the additional premium for:

- a. Any changes made to a location included at policy inception, use the rates and rules in effect on the effective date of the policy. If the changes are made after an anniversary date of the policy, use the rates and rules in effect on that anniversary date.
- b. Locations which are added after policy inception (including all coverages, options and causes of loss at that location), use the rates and rules in effect as of the date of the change.
- c. Any changes made to a location which was added after policy inception, use the rates and rules in effect as of the date the location was added.

Where the policy inception premium was less than the policywriting minimum premium, add the additional premium to the policy inception premium as the total premium for the policy. If the total premium is still below the policywriting minimum premium, charge the policywriting minimum premium instead.

**RULE 10.
POLICY CANCELLATION**

Paragraph C. is replaced by the following:

C. Retention Of Policywriting Minimum Premium

Do not retain the Policywriting Minimum Premium:

1. When the return premium is calculated under Paragraph A.;
2. When the policy is cancelled as of the inception date;
3. When the return premium is calculated under Paragraph B., unless an exception has been sought under the provisions of Florida Regulations Section 4-170.010(2) by means of a prior approval filing for certain classes or types of risk as set forth in such filing. Refer to the insurer for information on exceptions, if any, in effect for that insurer.

**SECTION II
COVERAGE FORM RULES**

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

Paragraphs B.2. and 3. are replaced by the following:

B. Forms

2. Condominium Associations And Commercial Units In Residential Condominiums

The attributes of a residential condominium are addressed in Section 718.103(23) of Florida Statutes. In general, a residential condominium means a condominium consisting of two or more units, any of which are intended for use as a private temporary or permanent residence, except that a condominium is not a residential condominium if the use for which the units are intended is primarily commercial or industrial and not more than three units are intended to be used for private residence, and are intended to be used as housing for maintenance, managerial, janitorial, or other operational staff of the condominium.

a. Condominium Association Coverage Endorsements

(1) Condominium Association Coverage Endorsement BP 17 01

(a) Description Of Coverage

This endorsement amends the Businessowners Policy to provide coverage for commercial condominium associations. It must be attached when commercial condominium associations are insured.

(b) Endorsement

Use Condominium Association Coverage Endorsement **BP 17 01**.

(2) Florida Changes – Residential Condominium Associations Coverage Endorsement BP 17 50

(a) Description Of Coverage

This endorsement amends the Businessowners Policy to provide coverage for residential condominium associations. Endorsement **BP 17 50** modifies the Businessowners Coverage Form in response to Florida law governing residential condominium associations. The Actual Cash Value (ACV) Loss Settlement option does not apply to Residential Condominium Associations, and therefore, that option should not be shown in the Declarations as applicable to Residential Condominium Associations.

(b) Endorsement

(i) Use Florida Changes – Residential Condominium Associations Coverage Endorsement **BP 17 50**;

(ii) Endorsement **BP 17 50** includes the option to schedule additional property to be covered under the condominium association's insurance.

b. Condominium Commercial Units Coverage Endorsements

(1) Condominium Commercial Unit-owners Coverage Endorsement BP 17 02

(a) Description Of Coverage

This endorsement amends the Businessowners Policy to provide coverage for commercial condominium units. It must be attached when commercial condominium units are insured.

(b) Endorsement

Use Condominium Commercial Unit-owners Coverage Endorsement **BP 17 02**.

**RULE 16.
MANDATORY FORMS, COVERAGE AND LIMITS (Cont'd)**

(2) Florida Changes – Commercial Unit-owners In Residential Condominiums Coverage Endorsement BP 17 51

(a) Description Of Coverage

This optional endorsement amends the Businessowners Policy and may be used to provide coverage for commercial condominium units located in a residential condominium as described in Paragraph **B.2. Endorsement BP 17 51** modifies the Businessowners Coverage Form to complement insurance provided to the residential condominium association under Endorsement **BP 17 50**. Improvements and additions that are part of the building or structure, when contained inside the individual unit are covered under Endorsement **BP 17 51**, unless, regardless of ownership, the Condominium Association Agreement requires the Association to insure such property.

Refer to Multistate Rule **29.A.3.** for information with respect to loss assessment coverage.

(b) Endorsement

Use Florida Changes – Commercial Unit-owners In Residential Condominiums Coverage Endorsement **BP 17 51**.

The following is added to Paragraph **B.**:

8. Florida Changes Endorsement BP 03 03

Attach Florida Changes Endorsement **BP 03 03** to all policies.

9. Florida Changes – Mediation Or Appraisal (Commercial Residential Property)

Attach Endorsement **BP 06 24** to all policies that insure residential property.

The following is added to Rule **16.**:

G. Policies Covering Residential Risks

If a policy covering a residential risk contains a separate Hurricane deductible, the following statement must appear on the face of the policy in boldface type no smaller than 18 points:

"THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE LOSSES WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU."

Refer to Rule **24.C.** in these Florida exception pages for requirements concerning hurricane deductibles.

**SECTION III
RATING AND ELIGIBILITY RULES**

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

Paragraph **B.8.a.(2)(c)** is replaced by the following:

B. Special Rules

8. Contractors

a. Payroll

(2) Executive Officers

(c) Rule

For premium computation purposes, use \$16,700 as the annual individual payroll for executive officers.

For premium computation purposes, use \$16,700 as the annual individual payroll for individual insureds or co-partners.

Paragraphs **C.1.b.** and **c.** are replaced by the following:

C. Premium Determination

1. Risk Classification

b. Rate numbers for the building and business personal property premium calculation for all eligible risks. Refer to state Table **23.C.1.b.(RF)** for the relativity table.

c. Class groups for liability premium calculation for all eligible risks. Refer to Tables **23.C.6.b.(2)(b)(i)#1(RF)** through **23.C.6.b.(2)(b)(i)#3(RF)** and state Table **23.C.6.b.(2)(b)(i)#4(RF)** for the relativity tables.

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

4. Community Mitigation Classifications

a. Public Protection (Fire) Classification

Refer to the Community Mitigation Classification Manual to determine the Public Protection (Fire) Classification. For premium determination, refer to state Table **23.C.4.(RF)** in the Florida Rating Relativities and Factors Section of the manual for Public Protection (Fire) Classification Relativities.

**RULE 23.
PREMIUM DEVELOPMENT – MANDATORY
COVERAGES (Cont'd)**

Use the following table to determine the Building Limit of Insurance Relativity Group for the applicable territory:

Territory	Building Limit Of Insurance Relativity Group
002	A
007	B
008	B
009	A
010	A
011	B
012	B
013	A
014	B
015	B
016	A
017	A

Table 23.C.6.a.(2)(b) Building Limit Of Insurance Relativity Group

Paragraph **C.6.a.(2)(c)(i)** is replaced by the following:

6. Premium Determination

a. Building And Business Personal Property Coverage

(2) Rate Determination

- (c) Calculate the building or business personal property state final rate as follows:
 - (i) Based on the Rate Number assigned in the Businessowners Classification Table Section of the manual, multiply the building or business personal property state base rate by the Rate Number Relativity from state Table **23.C.1.b.(RF)**;

Paragraph **C.6.a.(2)(c)(iv)** is replaced by the following:

- (iv) Multiply this result by the applicable Public Protection (Fire) Classification Relativity from state Table **23.C.4.(RF)** in the Florida Rating Relativities and Factors Section of the manual.

Paragraph **C.6.b.(2)(b)(i)** is replaced by the following:

b. Liability And Medical Expenses Coverage

(2) Rate Determination

- (b) Calculate the liability state final rate as follows:
 - (i) Based on the Class Group assigned in the Businessowners Classification Table Section of the manual, multiply the liability state base rate by the Class Group Relativity from Table **23.C.6.b.(2)(b)(i)#1(RF)**, **#2(RF)** or **#3(RF)** or state Table **23.C.6.b.(2)(b)(i)#4(RF)**.

The following is added to Paragraph **C.6.c.(3)(a)**:

- (i) The loss costs for Protection Classes 05–08, in Table **23.C.6.c.(3)(LC)** of the state rates, also apply to Protection Class 8B.
- (ii) The loss costs for Protection Classes 09–10, in Table **23.C.6.c.(3)(LC)** of the state rates, also apply to Split Protection Classes designated by X, Y or W.

**RULE 24.
DEDUCTIBLES**

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

C. Windstorm Or Hail And Hurricane Percentage Deductibles

1. Percentage Deductibles

a. Windstorm Or Hail

For risks other than residential risks, the following deductibles may be used for the Windstorm or Hail cause of loss:

- (1) 1%
- (2) 2%
- (3) 5%

b. Hurricane

The minimum deductible for hurricane coverage on residential risks is \$500. In selecting a percentage deductible from among the following options, assure that the total dollar amount of the deductible is not below \$500.

RULE 24.
DEDUCTIBLES (Cont'd)

- (1) For residential risks including condominium and cooperative associations, the following deductibles may be used for the Hurricane cause of loss:
- (a) 1%
 - (b) 2%
 - (c) 3%
 - (d) 5% or 10%, provided that the 3% deductible is offered to the policyholder as an alternative. Refer to Paragraph **C.1.b.(2)** of this rule.

Paragraph **C.1.b.(1)** is subject to the exception provided in Paragraph **C.1.b.(4)**.

- (2) The offer referred to in Paragraph **C.1.b.(1)(d)** of this rule must be made in writing on a form adopted or approved by the Florida Department of Insurance. The offer must be repeated at each renewal of the policy.
- (3) If a residential risk was covered on August 24, 1992 under a policy having a Windstorm or Hail or Hurricane deductible in excess of 10% of the policy limits, or if a Windstorm or Hail or Hurricane deductible program in excess of 10% was lawfully in effect on June 14, 1995, then such higher deductible may be used.
- (4) The hurricane deductible applies only to loss or damage caused by hurricane. Loss or damage caused by a windstorm which is not declared to be a hurricane is subject to the deductible that applies to fire.

2. Endorsement

- a. Use Windstorm Or Hail Percentage Deductibles Endorsement **BP 03 12**, unless Paragraph **C.2.b.** applies. Endorsement **BP 03 12** provides 1%, 2% or 5% deductible options.
- b. Use one of the following endorsements for providing a 1%, 2%, 3%, 5%, or 10% hurricane deductible on residential properties:
- (1) Florida Calendar Year Hurricane Percentage Deductible (Residential Risks) Endorsement **BP 03 14**. Refer to Paragraph **B.3.** for additional information on Endorsement **BP 03 14**.
 - (2) Florida Hurricane Percentage Deductible – Each Hurricane (Residential Risks) Endorsement **BP 03 20**.

- c. The following provisions apply under Endorsement **BP 03 20**:

The Hurricane deductible(s) is calculated anew in each calendar year. If the policy period does not coincide with the calendar year, then a separate Hurricane deductible(s) will apply to loss or damage that occurs during each calendar year in which the policy is in force. For example, if the policy period is from July 1 of calendar year 1 to June 30 of calendar year 2, a separate Hurricane deductible(s) applies to loss or damage occurring from July 1 to December 31 of calendar year 1 and to loss or damage occurring from January 1 to June 30 of calendar year 2.

- (1) When a hurricane results in loss or damage that exhausts the Hurricane deductible, then that deductible will not apply to loss or damage from a subsequent hurricane(s) in the same calendar year. In such case, the deductible that applies to fire will apply to loss or damage from each subsequent hurricane in that calendar year.
- (2) When a hurricane(s) results in loss or damage that does not exhaust the Hurricane deductible, then the deductible applicable to a subsequent hurricane(s) in the same calendar year will be the deductible that applies to fire or the remaining amount of the Hurricane deductible, whichever is greater. In this situation, the remaining amount of the Hurricane deductible is determined by subtracting the amount(s) of the aforementioned loss or damage from the Hurricane deductible.
- (3) When the deductible that applies to fire applies in accordance with Paragraph **(a)** or **(b)**, that deductible is applied to the total of all loss or damage sustained in one hurricane. It does not apply separately to each item of insurance.
- (4) When Florida Calendar Year Hurricane Percentage Deductible (Residential Risks) Endorsement **BP 03 14** is used, the insurer may also attach one of the following endorsements:
 - (a) Florida Special Duties After Loss – Report Of Loss Below The Hurricane/Windstorm Deductible (Residential Risks) **BP 10 41**.

**RULE 24.
DEDUCTIBLES (Cont'd)**

This endorsement requires the Named Insured to report loss or damage resulting from a hurricane that falls below the Hurricane deductible to the Company so that the Company can apply the amount(s) of such loss or damage in calculating the remainder of the Hurricane deductible for a calendar year in which there is more than one hurricane; or

- (b) Florida Special Duties After Loss – Maintenance Of Receipts And Other Records Of Loss Below The Hurricane/Windstorm Deductible (Residential Risks) **BP 10 42.**

This endorsement requires the Named Insured to maintain receipts and any other records of loss or damage, resulting from a hurricane, that falls below the Hurricane deductible so that the Company can apply the amount(s) of such loss or damage in calculating the remainder of the Hurricane deductible for a calendar year in which there is more than one hurricane.

- (5) If an item of insurance is insured under more than one policy issued by the Company or another insurer in the Company's insurer group for the same policy period and different Hurricane deductibles apply to the same item of insurance under such policies, then the Hurricane deductible for that item of insurance shall be the highest amount stated in any one of the policies.
- (6) When a renewal policy or replacement policy issued by the same Company or another insurer in the Company's insurer group takes effect on a date other than January 1 of a calendar year, the following provisions apply:
- (a) If the renewal or replacement policy provides a **lower** Hurricane deductible than the prior policy and the Named Insured already incurred loss or damage from a hurricane that occurred in that calendar year, the lower Hurricane deductible will not take effect until January 1 of the following calendar year. In this event, the Company will so notify the Named Insured in writing at the time the Company offers the lower Hurricane deductible to the Named Insured.

- (b) If the renewal or replacement policy provides a **higher** Hurricane deductible than the prior policy, the higher Hurricane deductible will take effect on the effective date of the renewal or replacement policy. However, if hurricane loss or damage was sustained earlier in the calendar year in which the higher Hurricane deductible applies, the difference between the higher and lower Hurricane deductible will be figured into the remainder of the Hurricane deductible for a subsequent hurricane that occurs in that calendar year.

3. Rules

- a. The Windstorm or Hail percentage deductibles apply whenever there is an occurrence of Windstorm or Hail.
- b. The Windstorm or Hail percentage deductible is calculated **separately** for, and applies **separately** to:
- (1) Each building, if two or more buildings sustain loss or damage;
 - (2) The building and to business personal property in that building, if both sustain loss or damage;
 - (3) Business personal property at each building, if business personal property at two or more buildings sustains loss or damage;
 - (4) Business personal property in the open.
- c. Percentage deductibles may vary by location. At a location, all covered property must be written using the same percentage deductible.
- d. When property is covered under the Coverage Extension for Newly Acquired Property: In determining the amount, if any, that will be paid for loss or damage, an amount equal to a percentage of the value(s) of the property at time of loss will be deducted. The applicable percentage for Newly Acquired Property is the highest percentage shown in the schedule for any described premises.

**RULE 24.
DEDUCTIBLES (Cont'd)**

e. For policies covering residential risks, the minimum deductible for Hurricane coverage is \$500. The maximum deductible for Hurricane coverage on residential risks is 5% (residential condominium or cooperative association policies) or 10% (other residential risks), subject to the eligibility criteria, mandatory offer requirements and limitations set forth in this rule, unless one of the following exceptions applies:

- (1) If the risk was covered on August 24, 1992, under a policy having a deductible higher than 3% of the policy limits, then a policy covering such risk may include a deductible no higher than the deductible in effect on August 24, 1992; or
- (2) An insurer may require a higher deductible, provided such deductible is the same as or similar to a deductible program lawfully in effect on June 14, 1995.

If the \$500 minimum deductible is required for Hurricane for a particular risk, do not use the \$250 deductible for any causes of loss under that policy.

4. Deductible Relativities

a. Fixed Dollar Deductibles Without Optional Windstorm Or Hail Or Hurricane Percentage Deductible

If an optional fixed dollar deductible of either \$1,000 or \$2,500 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.a.(RF)** Optional Property Deductible Factors Including Windstorm Or Hail Percentage Deductible Factors (Per Location) (Non-Residential Only) shown in the Florida Rating Relativities And Factors pages.

b. Fixed Dollar Deductibles With Optional Windstorm Or Hail Percentage Deductible

- (1) If the basic \$500 fixed dollar deductible applies to all causes of loss other than Windstorm or Hail and an optional Windstorm or Hail percentage deductible is selected; or

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

Select the Windstorm or Hail percentage deductible factor shown in Table **24.C.4.a.(RF)** Optional Property Deductible Factors Including Windstorm Or Hail Percentage Deductible Factors (Per Location) (Non-Residential Only) shown in the Florida Rating Relativities And Factors pages.

c. Fixed Dollar Deductibles With Hurricane Percentage Deductible

- (1) If the basic \$500 fixed dollar deductible applies to all causes of loss other than Hurricane and an optional Hurricane percentage deductible is selected; or
- (2) If an optional fixed dollar deductible amount of either \$1,000 or \$2,500 is selected to apply to all causes of loss other than Hurricane and an optional Hurricane percentage deductible is selected;

Select the Hurricane percentage deductible factor shown in Table **24.C.4.b.(RF)** Optional Property Deductible Factors Including Each Hurricane Deductible Factors (Per Location) (Residential Only) or Table **24.C.4.c.(RF)** Optional Property Deductible Factors Including Calendar-Year Hurricane Deductible Factors (Per Location) (Residential Only) shown in the Florida Rating Relativities And Factors pages.

d. \$250 Fixed Dollar Deductible Option

If a fixed dollar deductible of \$250 is selected, refer to Table **24.C.4.d.(RF)** to obtain the applicable deductible factor.

**RULE 25.
RATING TERRITORIES**

Rule 25. does not apply.

SECTION IV
OPTIONAL COVERAGE RULES

RULE 29.
ENDORSEMENTS

The following is added to Paragraph A.18.d.(2):

A. Property Endorsements

18. Spoilage Coverage

d. Premium Determination

(2) Rates

- (c) If Power Outage is a covered cause of loss, multiply the Power Outage rate by the applicable factor shown in Table 29.A.18.d.(2) of the Florida Rating Relativities And Factors Section of the Manual.
- (d) If both Power Outage and Breakdown or Contamination are covered causes of loss, multiply the combination rate by the applicable factor shown in Table 29.A.18.d.(2) of the Florida Rating Relativities And Factors Section of the Manual.

The following is added to Paragraph A.:

24. Off-premises Interruption Of Business –
Vehicles And Mobile Equipment

**RESTRICTION CONCERNING
APPLICABILITY: IN FLORIDA, THIS
COVERAGE OPTION WAS FILED ONLY FOR
USE ON POLICIES COVERING NON-
RESIDENTIAL RISKS IN ACCORDANCE WITH
THE CRITERIA SET FORTH IN PARAGRAPH
c. OF THIS RULE.**

a. Description Of Coverage

The Business Income and Extra Expense coverage applicable to the described premises may be extended to designated business activities that are dependent on scheduled vehicles and mobile equipment, including permanently attached machinery and equipment. Coverage pertains to Business Income loss and Extra Expense arising from direct physical loss or damage to such scheduled property while that property is away from the described premises. The direct physical loss or damage must be caused by or result from a covered cause of loss. There is **no** coverage for the expense to repair or replace vehicles, mobile equipment or any other property.

b. Endorsement

Use Off-premises Interruption Of Business –
Vehicles And Mobile Equipment
Endorsement **BP 10 80**.

c. Eligibility

- (1) Endorsement **BP 10 80** is designed to be used only when the described premises meet the eligibility criteria for non-residential occupancy as set forth in Paragraph (2); and
- (2) Endorsement **BP 10 80** may **not** be attached to a policy covering a residential risk as defined by Section 627.4025(1), Florida Statutes.
- (a) The following classifications identify **residential** occupancies:
- CSP Class Codes
65132 65133 65141 65142 69145
- (b) With respect to Sole Occupancy buildings, all classifications **other than** those listed in Paragraph (2)(a) are eligible for Endorsement **BP 10 80**.
- (c) With respect to Multiple Occupancy buildings:
- (i) If the building is classified under one of the classes listed in Paragraph (2)(a), then the building is considered to be Residential, and in such case the building and all occupancies in the building are **not** eligible for Endorsement **BP 10 80**;
- (ii) If the building is classified under a class **other than** one of those listed in Paragraph (2)(a), then the building is considered to be Non-residential and in such case non-residential occupancies in the building are eligible for Endorsement **BP 10 80**. **However,** residential occupancies in that building, meaning those classified by any of the codes listed in Paragraph (2)(a), are **not** eligible for Endorsement **BP 10 80**.

d. Coverage Features

(1) Extended Business Income

Endorsement **BP 10 80** provides Extended Business Income Coverage for a maximum of 60 consecutive days, unless a different number of days is entered in the Schedule. If the Declarations show a different number of days as being applicable to the described premises, that number does not apply to the coverage provided under this endorsement.

**RULE 29.
ENDORSEMENTS (Cont'd)**

(2) Beginning Of The Period Of Restoration

For Business Income Coverage, the period of restoration means the period of time that begins 72 hours after the time of direct loss or damage to scheduled property, unless the no waiting period option is selected in the Schedule of Endorsement **BP 10 80**. For Extra Expense Coverage, the period of restoration begins immediately after the direct physical loss or damage to scheduled property. For both coverages, the period of restoration ends on the earlier of the date when scheduled property should be repaired or replaced with reasonable speed and similar quality, or the date when operations are resumed.

(3) Covered Causes Of Loss

- (a)** The covered causes of loss are the same as those applicable to the described premises, including any endorsements modifying the covered causes of loss, with respect to the described premises, as well as exclusions and limitations conveyed in Endorsement **BP 10 80**.
- (b)** Unless Collision is indicated as a covered cause of loss in the Schedule, coverage does not apply to loss or damage caused by collision or overturn.

(4) Off-premises Limit Of Insurance

The Off-premises Limit of Insurance shown in the Schedule of Endorsement **BP 10 80** is the most that will be paid in any one occurrence for the total of all loss and expense attributable to all items of scheduled property which are subject to that Limit. If multiple items of property are scheduled, all such items may be written under a single Limit, or separate Limits may be written for individual items. For instance, if each item of scheduled property supports a separate income stream, then separate Limits could be written; if several items of scheduled property support the same income stream, a single Limit could be written. Each Off-premises Limit of Insurance is separate from the Limit of Insurance for covered property Under Section I – Property of Businessowners Coverage Form **BP 00 03** and is not subject to the 12-month limitation that applies to the Business Income and Extra Expense Additional Coverages. If Business Income, Extra Expense And Related Coverages Limit Of Insurance Endorsement **BP 14 06** is attached to the policy, the Limit(s) of Insurance in Endorsement **BP 10 80** are separate from the Limit(s) of Insurance in Endorsement **BP 14 06**.

(5) Insurance To Exposure

The following steps provide a means of estimating the business interruption exposure, which may be used as information when determining the appropriate Off-premises Limit of Insurance:

- (a)** Estimate the maximum period of restoration. This is the longest amount of time it would take for the insured to repair or replace scheduled property and resume operations (business activities that are dependent on such property).
- (b)** Estimate the amount of business income loss during the maximum period of restoration. (Business income means net income and continuing normal operating expenses including payroll).
- (c)** Estimate the maximum amount of extra expense that would be incurred during the maximum period of restoration.
- (d)** Estimate the maximum amount of business income loss (if any) that would continue for the duration of Extended Business Income Coverage.

RULE 29.
ENDORSEMENTS (Cont'd)

- (e) Add the results of Paragraphs (b), (c) and (d) to determine the estimated business interruption exposure.

If more than one Off-premises Limit of Insurance is written, repeat the above steps for each such Limit.

(6) Newly Acquired Property Extension

A coverage extension applies with respect to similar additional property the insured acquires, other than temporary substitute property. Coverage under this extension is limited to the lesser of \$25,000 or 10% of the highest Off-premises Limit of Insurance.

(7) Temporary Substitutes For Scheduled Property

The definition of scheduled property includes property used as a temporary substitute for scheduled property, but only while such scheduled property is out of service.

e. Schedule

In the Schedule:

- (1) Indicate the described premises with which Endorsement **BP 10 80** is associated.
- (2) Provide a description of the insured's operations (business activities that are dependent on scheduled property);
- (3) Describe the vehicles and mobile equipment used in the insured's operations and enter the Off-premises Limit(s) of Insurance which is associated with such property. Multiple items of scheduled property may be written under a single Limit, or separate Limits may be written for individual items. The Schedule provides separate options for these two approaches, as follows:
- (a) Use Option A if there is only one item of scheduled property or to show a separate Off-premises Limit of Insurance for each item of scheduled property. The Off-premises Limit of Insurance can be the same amount for each item or a different amount for each item.
- (b) Use Option B if multiple items of scheduled property are written under a single Off-premises Limit of Insurance.

Both options may be used for a particular policy, provided that a particular item of scheduled property is described under only one option;

- (4) Indicate whether or not Collision is a covered cause of loss;
- (5) If Extended Business Income Coverage is to apply for fewer or more than 60 days, enter the total number of days; and
- (6) Indicate whether or not the Business Income No Waiting Period option applies.
- (7) Enter the premium.

f. Premium Determination

Apply the following procedures to determine the premium for each Off-premises Limit of Insurance. For each Limit, determine the premium separately for Collision (if Collision is a covered cause of loss) and Other Than Collision. Limit of Insurance Relativity factors do not apply.

- (1) **Step 1 – Calculation Of The Base Off-premises Interruption Of Business – Vehicles And Mobile Equipment Premium**
- (a) Determine the base rate(s) from state Table **29.A.24.f.(1)(a)(LC)** based on the applicable covered causes of loss.
- (b) When multiple items of scheduled property are written under a single Off-premises Limit of Insurance, evaluate the Limit to determine the proportion that the Limit bears to the estimated business interruption exposure. Calculate that proportion by dividing the Limit by the amount determined in Paragraph **c.(5)**, and then multiplying the result by 100 to convert to a percentage. Select the applicable factor shown in state Table **29.A.24.f.(1)(b)(RF)** that corresponds to that percentage. Multiply the Collision (if applicable) and Other Than Collision rates by the selected factor.
- (c) Multiply the final rates by the Off-premises Limit of Insurance (per \$100) to determine the base premium.
- (2) **Step 2 – Calculation Of The Additional Premium Or Credit For Endorsements Modifying Covered Causes Of Loss – Other Than Collision Only (If Applicable)**
- (a) Determine the base Other Than Collision rate from state Table **29.A.24.f.(1)(a)(LC)**.
- (b) Multiply the Other Than Collision rate by all applicable factors shown in state Table **29.A.24.f.(2)(b)(RF)**, if the policy contains the related endorsement.

**RULE 29.
ENDORSEMENTS (Cont'd)**

- (c) When multiple items of scheduled property are written under a single Off-premises Limit of Insurance, multiply the rate determined in Paragraph (b) by the factor selected in Paragraph (1)(b).
- (d) Multiply the final rates by the Off-premises Limit of Insurance (per \$100) to determine the additional premium or credit.
- (3) Step 3 – Calculation Of The Additional Premium Or Credit For Extended Business Income Coverage (If Applicable)**
- (a) Determine the base rate(s) from state Table 29.A.24.f.(1)(a)(LC) based on the applicable covered causes of loss.
- (b) Multiply the Collision (if applicable) and Other Than Collision rates by the applicable factor shown in state Table 29.A.24.f.(3)(b)(RF), corresponding to the number of days' coverage for Extended Business Income Coverage if different than 60 days.
- (c) When multiple items of scheduled property are written under a single Off-premises Limit of Insurance, multiply the rate determined in Paragraph (b) by the factor selected in Paragraph (1)(b).
- (d) Multiply the final rates by the Off-premises Limit of Insurance (per \$100) to determine the additional premium or credit.
- (4) Step 4 – Calculation Of The Additional Premium For Business Income Coverage No Waiting Period (If Applicable)**
- (a) Determine the base rate(s) from state Table 29.A.24.f.(1)(a)(LC) based on the applicable covered causes of loss.
- (b) Multiply the Collision (if applicable) and Other Than Collision rates by the factor shown in state Table 29.A.24.f.(4)(b)(RF) if the Business Income Coverage no waiting period option is selected.
- (c) When multiple items of scheduled property are written under a single Off-premises Limit of Insurance, multiply the rate determined in Paragraph (b) by the factor selected in Paragraph (1)(b).
- (d) Multiply the final rates by the Off-premises Limit of Insurance (per \$100) to determine the additional premium.
- (5) Step 5 – Calculation Of The Final Off-premises Interruption Of Business – Vehicles And Mobile Equipment Premium**
- Add or subtract the results of Paragraphs (1), (2), (3) and (4) to determine the final premium.
- g. Examples Of Coverage Selection And Related Rating**
- The following examples illustrate how the coverage options available in Endorsement **BP 10 80** might be selected and rated for two hypothetical insureds.
- (1) Example 1**
- The insured is XYZ Construction, which insures its premises-based business activities with Businessowners Coverage Form **BP 00 03** and no endorsements are attached to modify the covered causes of loss. The insured uses a wide range of vehicles and mobile equipment in support of various off-premises construction activities. It is determined that loss or damage to the insured's customized concrete pumper (which can pump concrete to great heights for skyscraper construction) might result in a business interruption.

RULE 29.
ENDORSEMENTS (Cont'd)

(a) Determination Of Estimated Business Interruption Exposure

The business income dependent on the concrete pumper is approximately \$10,000 per month (business income means net income and continuing normal operating expenses including payroll). If the pumper were destroyed, a replacement would need to be custom ordered and it would take the manufacturer five months to build and deliver it. In the meantime, no temporary substitutes are available at any price. As such, the insured does not anticipate incurring any extra expense during the period of restoration while the replacement is being built. The insured would not be able to complete any work which is reliant on the concrete pumper during the period of restoration and expects to incur a business income loss of \$10,000 per month. Additionally, the insured believes that the business income dependent on the concrete pumper will not return to normal until four months after the pumper is replaced, since it is typically reserved several months in advance of the beginning of work. The estimated loss of business income over this four month period after the pumper is replaced is \$25,000. The estimated business interruption exposure for the concrete pumper is \$75,000, which is the total estimated loss of business income (\$50,000 during the period of restoration plus \$25,000 after the pumper is replaced) and estimated extra expense (\$0).

(b) Determination Of Coverage Options

- (i) The concrete pumper, along with the business activities that are dependent on such property, would be described in the Schedule of Endorsement **BP 10 80**.
- (ii) Since the Business Income No Waiting Period option is not selected, the standard 72-hour waiting period for Business Income Coverage applies to the coverage provided in Endorsement **BP 10 80**.

- (iii) Collision is selected as a covered cause of loss.
- (iv) Since the loss of business income would likely continue for four months after the concrete pumper is replaced, 120 days' coverage for Extended Business Income Coverage is selected.
- (v) A \$75,000 Off-premises Limit of Insurance is selected (Option A in the Schedule of Endorsement **BP 10 80**), which matches the estimated business interruption exposure.

(c) Rating Example

The following is an example of how to determine the premium for the coverage options in Endorsement **BP 10 80** selected for XYZ Construction, a hypothetical insured. The rates and factors used in this example are for illustrative purposes only. You should determine the actual rates and factors from your individual companies.

- (i) Determine the base Other Than Collision premium:
 - i. The Other Than Collision rate is: \$0.19.
 - ii. The factors in state Table **29.A.24.f.(1)(b)(RF)** do not apply because only one item of scheduled property is subject to the Off-premises Limit of Insurance.
 - iii. Multiply the rate by the Off-premises Limit of Insurance (per \$100): $\$0.19 \times (\$75,000 \div 100) = \$142.50$.
- (ii) Determine the Other Than Collision additional premium(s) (if applicable):
 - i. The factors in state Table **29.A.24.f.(2)(b)(RF)** do not apply because the covered causes of loss applicable to the described premises are not modified by endorsement.

**RULE 29.
ENDORSEMENTS (Cont'd)**

- ii. The factor in state Table **29.A.24.f.(4)(b)(RF)** does not apply because the standard 72-hour waiting period applies.
 - iii. Multiply the Other Than Collision rate by the Extended Business Income Coverage factor for 120 days' coverage: $\$0.19 \times 0.10 = \0.019 .
 - iv. Multiply the rate by the Off-premises Limit of Insurance (per \$100): $\$0.019 \times (\$75,000 \div 100) = \$14.25$.
- (iii) Determine the final Other Than Collision premium:
- Add or subtract the base premium and the applicable additional premium(s) or credits: $\$142.50 + \$14.25 = \$156.75$, which is the Other Than Collision premium.
- (iv) Since Collision is a covered cause of loss, the above steps are repeated using the Collision rate of \$0.55. The result is a Collision premium of \$453.75: $(\$0.55 \times (\$75,000 \div 100)) = \$412.50 + ((\$0.55 \times 0.10) \times (\$75,000 \div 100)) = \$41.25 = \453.75 .
- (v) Determine the final premium Off-premises Interruption Of Business – Vehicles And Mobile Equipment Premium.
- Add the Other Than Collision premium and the Collision premium: $\$156.75 + \$453.75 = \$610.50$, which is the final Off-premises Interruption Of Business – Vehicles And Mobile Equipment premium.

(2) Example 2

The insured is ABC Document Management, which insures its premises-based business activities with Businessowners Coverage Form **BP 00 03**. ABC owns eight mobile shredding trucks which are used to shred documents at each client's place of business. It is determined that loss or damage to any of these mobile shredders might result in a business interruption.

(a) Determination Of Estimated Business Interruption Exposure

The business income dependent on the mobile shredders is approximately \$60,000 per month (\$7,500 per shredder); business income means net income and continuing normal operating expenses including payroll. In the event of a total loss, it would take approximately one month for replacement(s) to be delivered. However, incurring certain extra expense would enable the insured to continue shredding operations during the period of restoration, though less efficiently. Similar mobile shredders are not available for rental, but ABC can shred certain documents at its premises. To do so, the insured would need to rent trucks to transport the documents to its premises for destruction and hire temporary employees to help load and unload the trucks. If the insured incurs \$3,000 per month in such extra expense for each mobile shredder, the loss of business income would only be \$2,000 per month, per shredder. Because operations could continue during the period of restoration, the insured does not believe that any business income loss would continue after the shredder(s) are replaced. Thus, the total estimated business interruption exposure for all the shredders is \$40,000 (the per-shredder amounts of \$2,000 in business income loss plus \$3,000 in extra expense, multiplied by eight shredders).

(b) Determination Of Coverage Options

- (i) All eight mobile shredders, along with the business activities that are dependent on such property, would be described in the Schedule of Endorsement **BP 10 80**.
- (ii) Since the Business Income No Waiting Period option is not selected, the standard 72-hour waiting period for Business Income Coverage applies to the coverage provided in Endorsement **BP 10 80**.
- (iii) Collision is selected as a covered cause of loss.

RULE 29.
ENDORSEMENTS (Cont'd)

- (iv) Since the loss of business income is not expected to continue after the mobile shredder(s) are replaced, 30 days' coverage for Extended Business Income Coverage is selected.
- (v) A single \$10,000 Off-premises Limit of Insurance is selected to apply in total to all of the mobile shredders (Option B in the Schedule of Endorsement **BP 10 80**). Although this Limit is less than the total estimated business interruption exposure of \$40,000 for all eight mobile shredders, the Limit was selected because ABC believes it would be unlikely that more than two mobile shredders would be damaged in the same occurrence. ABC is unwilling to purchase Limit(s) corresponding to the total estimated exposure of \$40,000.

(c) Rating Example

The following is an example of how to determine the premium for the coverage options in Endorsement **BP 10 80** selected for ABC Document Management, a hypothetical insured. The rates and factors used in this example are for illustrative purposes only. You should determine the actual rates and factors from your individual companies.

- (i) Determine the base Other Than Collision premium:
 - i. The Other Than Collision rate is: \$0.19.

- ii. Since the Off-premises Limit of Insurance applies in total to multiple items of scheduled property and the Limit is not adequate to cover the estimated business interruption exposure, multiply the Other Than Collision rate by the appropriate factor in state Table **29.A.24.f.(1)(b)(RF)**. To determine the appropriate factor, divide the Limit by the estimated business interruption exposure determined in Paragraph **c.(5)** and then convert the result to a percentage: $\$10,000 \div \$40,000 = 0.25 \times 100 = 25\%$. Based on state Table **29.A.24.f.(1)(b)(RF)**, the Insurance To Exposure factor is 2.50. Thus, the result is \$0.475: $\$0.19 \times 2.50 = \0.475 .
 - iii. Multiply the rate by the Off-premises Limit of Insurance (per \$100): $\$0.475 \times (\$10,000 \div 100) = \$47.50$.
- (ii) Determine the Other Than Collision additional premium(s) (if applicable):
- i. The factors in state Table **29.A.24.f.(2)(b)(RF)** do not apply because the covered causes of loss applicable to the described premises are not modified by endorsement.
 - ii. The factor in state Table **29.A.24.f.(4)(b)(RF)** does not apply because the standard 72-hour waiting period applies.

**RULE 29.
ENDORSEMENTS (Cont'd)**

- iii. Multiply the Other Than Collision rate by the Extended Business Income Coverage factor for 30 days' coverage:
 $\$0.19 \times 0.10 = \0.019 .
- iv. Since the Off-premises Limit of Insurance applies in total to multiple items of scheduled property and the Limit is not adequate to cover the estimated business interruption exposure, multiply the Other Than Collision rate by the appropriate factor in state Table **29.A.24.f.(1)(b)(RF)**:
 $\$0.019 \times 2.50 = \0.0475 .
- v. Multiply the rate by the Off-premises Limit of Insurance (per \$100): $\$0.0475 \times (\$10,000 \div 100) = \$4.75$.
- (iii) Determine the final Other Than Collision premium:
Add or subtract the base premium and the applicable additional premium(s) or credits:
 $\$47.50 - \$4.75 = \$42.75$, which is the Other Than Collision premium.
- (iv) Since Collision is a covered cause of loss, the above steps are repeated using the Collision rate of \$0.55. The result is a Collision premium of \$123.75:
 $((\$0.55 \times 2.50) \times (\$10,000 \div 100)) = \$137.50 - ((\$0.55 \times 2.50 \times 0.10) \times (\$10,000 \div 100)) = \$13.75 = \123.75 .
- (v) Determine the final premium Off-premises Interruption Of Business – Vehicles And Mobile Equipment Premium.
Add the Other Than Collision premium and the Collision premium: $\$42.75 + \$123.75 = \$166.50$, which is the final Off-premises Interruption Of Business – Vehicles And Mobile Equipment premium.

Paragraph **B.12.** is replaced by the following:

B. Liability Endorsements

12. Limitation Of Coverage To Designated Premises, Project Or Operation

a. Description Of Coverage

This endorsement limits liability coverage to only those premises, operations and/or projects specifically designated.

b. Endorsement

Use Limitation Of Coverage To Designated Premises, Project Or Operation Endorsement **BP 04 12.**

Paragraph **B.13.b.(4)** is replaced by the following:

13. Liquor Liability Coverage

b. Liquor Liability Grades

- (4)** The Liquor Liability Numerical Grade is 3.

Citation of Statute: FLA. STAT. Section 768.125

Comments:

The statute states:

A person who sells or furnishes alcoholic beverages to a person of lawful drinking age shall not thereby become liable for injury or damage caused by or resulting from the intoxication of such person, except that a person who willfully and unlawfully sells or furnishes alcoholic beverages to a person who is not of lawful drinking age or who knowingly serves a person habitually addicted to the use of any or all alcoholic beverages may become liable for injury or damage caused by or resulting from the intoxication of such minor or person.

The Supreme Court of Florida ruled in *Ellis v. N.G.N. of Tampa, Inc.*, 586 So.2d 1042 (Fla. 1991) that the written notice required to establish the criminal offense of sale of alcohol to an habitual drunkard was not a requisite to proving a claim against an alcoholic beverage vendor for the alleged negligent sale (that is, "knowingly" serving) of alcohol to an habitual drunkard.

RULE 29.
ENDORSEMENTS (Cont'd)

The following is added to Rule 29.:

E. Other Endorsements

1. Unmanned Aircraft

As used in this rule, an unmanned aircraft means an aircraft that is not designed, manufactured or modified after manufacture to be controlled directly by a person from within or on the aircraft.

a. Liability Options

The following optional endorsements address liability arising out of unmanned aircraft:

(1) Endorsements

(a) Unmanned Aircraft Exclusion

Attach Exclusion – Unmanned Aircraft Endorsement **BP 15 11** to exclude liability for:

- (i)** Bodily injury and property damage arising out of the ownership, maintenance, use or entrustment to others of any unmanned aircraft regardless of whether such aircraft is owned or operated by or rented or loaned to any insured; and
- (ii)** Personal and advertising injury arising out of the ownership, maintenance, use or entrustment to others of any unmanned aircraft.

To only exclude liability for bodily injury and property damage with respect to unmanned aircraft or to only exclude liability for personal and advertising injury with respect to unmanned aircraft, mark the appropriate checkbox in the Schedule of the endorsement to make the selected exclusion **not** applicable.

(b) Designated Unmanned Aircraft Coverage

Coverage for bodily injury and property damage, and/or personal and advertising injury may be excluded with respect to unmanned aircraft, but with an exception to provide limited coverage for designated unmanned aircraft and only with respect to designated operations or projects. To provide such limited coverage attach Limited Coverage For Designated Unmanned Aircraft Endorsement **BP 15 12**.

The Schedule of the endorsement provides:

- (i)** Checkboxes to indicate the applicability of the bodily injury and property damage and/or personal and advertising injury limited coverage;
- (ii)** Entries to designate unmanned aircraft;
- (iii)** Entries to designate unmanned aircraft operation(s) or project(s); and
- (iv)** An entry for an optional Unmanned Aircraft Liability Aggregate Limit. If a limit is shown in the Schedule, any coverage provided by the endorsement is subject to that aggregate limit.

When Endorsement **BP 15 12** is attached to the policy, do not attach Endorsement **BP 15 11**.

(2) Premium Determination

Refer to company.

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ADDITIONAL RULE(S)

**RULE A1.
WINDSTORM LOSS MITIGATION FACTORS**

Roof Cover	Roof Deck Attachment	Roof-Wall Connection	Opening Protection	TERRAIN B					
				ROOF SHAPE					
				FLAT		BRACED/ UNBRACED GABLE		HIP	
				No SWR	SWR	No SWR	SWR	No SWR	SWR
Non-FBC Equiv.	A	Toe Nails	None	0.00	0.22	0.37	0.41	0.45	0.49
			Hurricane	0.22	0.46	0.64	0.69	0.70	0.75
		Clips	None	0.09	0.32	0.51	0.55	0.60	0.64
			Hurricane	0.24	0.48	0.70	0.75	0.76	0.81
		Single Wraps	None	0.11	0.34	0.55	0.59	0.64	0.67
			Hurricane	0.24	0.49	0.70	0.75	0.76	0.82
		Double Wraps	None	0.11	0.35	0.57	0.61	0.64	0.68
			Hurricane	0.24	0.49	0.71	0.76	0.76	0.82
Non-FBC Equiv.	B	Toe Nails	None	0.22	0.48	0.44	0.48	0.47	0.51
			Hurricane	0.49	0.77	0.72	0.76	0.73	0.78
		Clips	None	0.37	0.64	0.61	0.65	0.66	0.70
			Hurricane	0.55	0.85	0.81	0.86	0.82	0.87
		Single Wraps	None	0.43	0.71	0.67	0.72	0.72	0.77
			Hurricane	0.56	0.85	0.82	0.87	0.82	0.88
		Double Wraps	None	0.49	0.77	0.74	0.79	0.76	0.81
			Hurricane	0.57	0.86	0.83	0.88	0.83	0.89
Non-FBC Equiv.	C And D Dimensional Lumber Deck	Toe Nails	None	0.22	0.48	0.44	0.48	0.47	0.51
			Hurricane	0.49	0.78	0.72	0.76	0.73	0.78
		Clips	None	0.37	0.65	0.61	0.65	0.65	0.70
			Hurricane	0.56	0.86	0.81	0.87	0.82	0.87
		Single Wraps	None	0.44	0.72	0.67	0.72	0.72	0.77
			Hurricane	0.57	0.87	0.82	0.87	0.83	0.88
		Double Wraps	None	0.50	0.79	0.75	0.80	0.76	0.81
			Hurricane	0.58	0.88	0.83	0.89	0.83	0.89
Reinforced Concrete Roof Deck	None	0.82	0.82	0.82	0.82	0.82	0.82		
	Hurricane	0.86	0.86	0.86	0.86	0.86	0.86		

Equiv. = Equivalent
FBC = Florida Building Code
SWR = Secondary Water Resistance

Table A1.F.1.#1(RF) Windstorm Mitigation Factors For Existing Construction (Built Prior To 2002) – Group I Buildings – Terrain B – Non-FBC Equivalent

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**RULE A1.
WINDSTORM LOSS MITIGATION FACTORS (Cont'd)**

Roof Cover	Roof Deck Attachment	Roof-Wall Connection	Opening Protection	TERRAIN B					
				ROOF SHAPE					
				FLAT		BRACED/ UNBRACED GABLE		HIP	
				No SWR	SWR	No SWR	SWR	No SWR	SWR
FBC Equiv.	A	Toe Nails	None	0.33	0.34	0.42	0.42	0.49	0.50
			Hurricane	0.56	0.57	0.69	0.70	0.75	0.75
		Clips	None	0.43	0.44	0.56	0.56	0.64	0.65
			Hurricane	0.59	0.60	0.75	0.76	0.81	0.82
		Single Wraps	None	0.46	0.47	0.60	0.61	0.68	0.69
			Hurricane	0.59	0.60	0.76	0.77	0.81	0.82
Double Wraps	None	0.47	0.48	0.62	0.63	0.69	0.69		
	Hurricane	0.60	0.60	0.76	0.77	0.82	0.83		
FBC Equiv.	B	Toe Nails	None	0.51	0.51	0.49	0.49	0.52	0.53
			Hurricane	0.78	0.79	0.76	0.77	0.77	0.78
		Clips	None	0.66	0.67	0.65	0.66	0.70	0.71
			Hurricane	0.85	0.86	0.85	0.87	0.86	0.87
		Single Wraps	None	0.72	0.73	0.71	0.73	0.76	0.77
			Hurricane	0.85	0.87	0.86	0.87	0.87	0.88
Double Wraps	None	0.78	0.79	0.78	0.80	0.80	0.82		
	Hurricane	0.86	0.87	0.87	0.88	0.87	0.89		
FBC Equiv.	C And D Dimensional Lumber Deck	Toe Nails	None	0.51	0.52	0.49	0.49	0.52	0.53
			Hurricane	0.78	0.79	0.76	0.77	0.77	0.78
		Clips	None	0.67	0.68	0.65	0.67	0.70	0.71
			Hurricane	0.86	0.87	0.85	0.87	0.86	0.88
		Single Wraps	None	0.73	0.74	0.72	0.73	0.76	0.77
			Hurricane	0.87	0.88	0.87	0.88	0.87	0.88
Double Wraps	None	0.80	0.81	0.79	0.80	0.81	0.82		
	Hurricane	0.87	0.89	0.87	0.89	0.87	0.89		
Reinforced Concrete Roof Deck			None	0.82	0.82	0.82	0.82	0.82	0.82
			Hurricane	0.86	0.86	0.86	0.86	0.86	0.86

Equiv. = Equivalent
 FBC = Florida Building Code
 SWR = Secondary Water Resistance

Table A1.F.1.#2(RF) Windstorm Mitigation Factors For Existing Construction (Built Prior To 2002) – Group I Buildings – Terrain B – FBC Equivalent

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**RULE A1.
WINDSTORM LOSS MITIGATION FACTORS (Cont'd)**

Roof Cover	Roof Deck Attachment	Roof-Wall Connection	Opening Protection	TERRAIN C					
				ROOF SHAPE					
				FLAT		BRACED/ UNBRACED GABLE		HIP	
				No SWR	SWR	No SWR	SWR	No SWR	SWR
Non-FBC Equiv.	A	Toe Nails	None	0.00	0.12	0.19	0.21	0.24	0.27
			Hurricane	0.29	0.44	0.57	0.61	0.61	0.66
		Clips	None	0.06	0.18	0.28	0.31	0.34	0.37
			Hurricane	0.32	0.46	0.65	0.69	0.70	0.75
		Single Wraps	None	0.08	0.20	0.31	0.34	0.38	0.41
			Hurricane	0.32	0.47	0.65	0.70	0.70	0.76
Double Wraps	None	0.09	0.21	0.34	0.37	0.39	0.42		
	Hurricane	0.32	0.47	0.65	0.70	0.71	0.76		
Non-FBC Equiv.	B	Toe Nails	None	0.13	0.27	0.24	0.27	0.26	0.29
			Hurricane	0.51	0.70	0.64	0.68	0.65	0.70
		Clips	None	0.23	0.39	0.37	0.40	0.40	0.43
			Hurricane	0.59	0.81	0.77	0.82	0.77	0.84
		Single Wraps	None	0.27	0.43	0.41	0.44	0.46	0.49
			Hurricane	0.61	0.82	0.78	0.84	0.78	0.85
Double Wraps	None	0.37	0.53	0.51	0.54	0.54	0.58		
	Hurricane	0.61	0.82	0.78	0.85	0.79	0.86		
Non-FBC Equiv.	C And D Dimensional Lumber Deck	Toe Nails	None	0.13	0.27	0.23	0.26	0.26	0.29
			Hurricane	0.52	0.71	0.64	0.68	0.65	0.70
		Clips	None	0.24	0.40	0.37	0.40	0.40	0.43
			Hurricane	0.61	0.84	0.77	0.83	0.78	0.84
		Single Wraps	None	0.28	0.44	0.41	0.44	0.46	0.49
			Hurricane	0.63	0.85	0.78	0.85	0.78	0.85
Double Wraps	None	0.38	0.55	0.51	0.54	0.54	0.58		
	Hurricane	0.63	0.85	0.80	0.86	0.80	0.86		
Reinforced Concrete Roof Deck			None	0.80	0.80	0.80	0.80	0.80	0.80
			Hurricane	0.88	0.88	0.88	0.88	0.88	0.88

Equiv. = Equivalent
FBC = Florida Building Code
SWR = Secondary Water Resistance

Table A1.F.1.#3(RF) Windstorm Mitigation Factors For Existing Construction (Built Prior To 2002) – Group I Buildings – Terrain C – Non-FBC Equivalent

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**RULE A1.
WINDSTORM LOSS MITIGATION FACTORS (Cont'd)**

Roof Cover	Roof Deck Attachment	Roof-Wall Connection	Opening Protection	TERRAIN C					
				ROOF SHAPE					
				FLAT		BRACED/ UNBRACED GABLE		HIP	
				No SWR	SWR	No SWR	SWR	No SWR	SWR
FBC Equiv.	A	Toe Nails	None	0.18	0.18	0.22	0.22	0.27	0.27
			Hurricane	0.51	0.51	0.61	0.62	0.66	0.67
		Clips	None	0.25	0.25	0.32	0.32	0.37	0.39
			Hurricane	0.54	0.54	0.69	0.70	0.75	0.77
		Single Wraps	None	0.27	0.27	0.34	0.35	0.41	0.42
			Hurricane	0.54	0.54	0.70	0.71	0.75	0.77
Double Wraps	None	0.28	0.29	0.37	0.38	0.43	0.44		
	Hurricane	0.54	0.54	0.70	0.71	0.75	0.77		
FBC Equiv.	B	Toe Nails	None	0.28	0.29	0.27	0.27	0.29	0.30
			Hurricane	0.70	0.72	0.68	0.69	0.68	0.70
		Clips	None	0.41	0.42	0.40	0.41	0.43	0.44
			Hurricane	0.80	0.82	0.81	0.83	0.82	0.84
		Single Wraps	None	0.45	0.46	0.44	0.45	0.49	0.50
			Hurricane	0.81	0.83	0.82	0.84	0.84	0.85
Double Wraps	None	0.54	0.55	0.54	0.55	0.58	0.59		
	Hurricane	0.82	0.84	0.83	0.85	0.84	0.86		
FBC Equiv.	C And D Dimensional Lumber Deck	Toe Nails	None	0.29	0.29	0.27	0.27	0.29	0.30
			Hurricane	0.72	0.73	0.68	0.69	0.69	0.70
		Clips	None	0.41	0.42	0.40	0.41	0.43	0.44
			Hurricane	0.82	0.84	0.82	0.84	0.82	0.84
		Single Wraps	None	0.46	0.46	0.44	0.45	0.49	0.51
			Hurricane	0.84	0.85	0.83	0.85	0.84	0.85
Double Wraps	None	0.56	0.57	0.54	0.56	0.58	0.59		
	Hurricane	0.84	0.86	0.84	0.86	0.84	0.87		
Reinforced Concrete Roof Deck		None	0.80	0.80	0.80	0.80	0.80	0.80	
		Hurricane	0.88	0.88	0.88	0.88	0.88	0.88	

Equiv. = Equivalent
 FBC = Florida Building Code
 SWR = Secondary Water Resistance

Table A1.F.1.#4(RF) Windstorm Mitigation Factors For Existing Construction (Built Prior To 2002) – Group I Buildings – Terrain C – FBC Equivalent

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**RULE A1.
WINDSTORM LOSS MITIGATION FACTORS (Cont'd)**

Design Code	Design Speed (MPH)	Roof Cover	Opening Protection	TERRAIN B				
				ROOF DECK				
				WOOD		METAL		REINFORCED CONCRETE
				No SWR	SWR	No SWR	SWR	
1982 Or Earlier (SBC 1976)	90	Non-FBC	No	0.12	0.32	0.43	0.64	0.71
		Equivalent	Yes	0.21	0.42	0.60	0.81	0.87
		FBC	No	0.40	0.41	0.63	0.65	0.71
		Equivalent	Yes	0.49	0.50	0.79	0.81	0.87
	100	Non-FBC	No	0.05	0.27	0.43	0.66	0.70
		Equivalent	Yes	0.14	0.36	0.59	0.82	0.85
		FBC	No	0.36	0.36	0.64	0.66	0.70
		Equivalent	Yes	0.44	0.45	0.80	0.82	0.85
	110	Non-FBC	No	0.08	0.24	0.43	0.62	0.65
		Equivalent	Yes	0.18	0.34	0.61	0.81	0.85
		FBC	No	0.30	0.31	0.60	0.62	0.65
		Equivalent	Yes	0.40	0.41	0.78	0.81	0.85
	≥120	Non-FBC	No	0.06	0.19	0.43	0.60	0.63
		Equivalent	Yes	0.16	0.29	0.60	0.78	0.83
		FBC	No	0.25	0.26	0.58	0.60	0.63
		Equivalent	Yes	0.35	0.36	0.75	0.79	0.83
1983 To 2001 (SBC 1988)	90	Non-FBC	No	0.00	0.24	0.43	0.68	0.75
		Equivalent	Yes	0.06	0.30	0.55	0.80	0.85
		FBC	No	0.33	0.34	0.66	0.68	0.75
		Equivalent	Yes	0.39	0.40	0.78	0.80	0.85
	100	Non-FBC	No	0.27	0.66	0.43	0.72	0.81
		Equivalent	Yes	0.39	0.78	0.55	0.84	0.91
		FBC	No	0.62	0.67	0.69	0.72	0.81
		Equivalent	Yes	0.73	0.78	0.81	0.84	0.91
	110	Non-FBC	No	0.24	0.61	0.43	0.71	0.81
		Equivalent	Yes	0.35	0.73	0.55	0.83	0.90
		FBC	No	0.56	0.62	0.67	0.71	0.81
		Equivalent	Yes	0.67	0.74	0.79	0.84	0.90

FBC = Florida Building Code
SBC = Standard Building Code
SWR = Secondary Water Resistance

Table A1.F.1.#5(RF) Windstorm Mitigation Factors For Existing Construction (Built Prior To 2002) – Group II Buildings – Terrain B

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**RULE A1.
WINDSTORM LOSS MITIGATION FACTORS (Cont'd)**

Design Code	Design Speed (MPH)	Roof Cover	Opening Protection	TERRAIN C				
				ROOF DECK				REINFORCED CONCRETE
				WOOD		METAL		
No SWR	SWR	No SWR	SWR					
1982 Or Earlier (SBC 1976)	≤100	Non-FBC	No	0.01	0.19	0.33	0.54	0.60
		Equivalent	Yes	0.13	0.31	0.57	0.78	0.84
		FBC	No	0.27	0.28	0.53	0.55	0.60
		Equivalent	Yes	0.38	0.39	0.76	0.78	0.84
	110	Non-FBC	No	0.03	0.17	0.33	0.50	0.55
		Equivalent	Yes	0.15	0.29	0.59	0.77	0.84
		FBC	No	0.22	0.23	0.49	0.51	0.55
		Equivalent	Yes	0.35	0.36	0.74	0.78	0.84
	120	Non-FBC	No	0.00	0.12	0.33	0.49	0.54
		Equivalent	Yes	0.11	0.23	0.58	0.76	0.82
		FBC	No	0.17	0.18	0.47	0.50	0.55
		Equivalent	Yes	0.29	0.29	0.72	0.76	0.82
	130	Non-FBC	No	0.13	0.35	0.33	0.51	0.57
		Equivalent	Yes	0.40	0.63	0.59	0.78	0.86
		FBC	No	0.31	0.35	0.48	0.51	0.57
		Equivalent	Yes	0.58	0.64	0.73	0.78	0.86
1983 To 2001 (SBC 1988)	90	Non-FBC	No	0.04	0.20	0.33	0.51	0.62
		Equivalent	Yes	0.15	0.31	0.57	0.76	0.85
		FBC	No	0.26	0.27	0.50	0.52	0.62
		Equivalent	Yes	0.38	0.39	0.74	0.76	0.85
	100	Non-FBC	No	0.17	0.52	0.33	0.60	0.71
		Equivalent	Yes	0.37	0.72	0.53	0.80	0.90
		FBC	No	0.48	0.53	0.57	0.60	0.71
		Equivalent	Yes	0.67	0.73	0.76	0.80	0.90
	110	Non-FBC	No	0.15	0.45	0.33	0.56	0.70
		Equivalent	Yes	0.34	0.65	0.53	0.78	0.89
		FBC	No	0.40	0.46	0.53	0.57	0.70
		Equivalent	Yes	0.59	0.65	0.73	0.78	0.89

FBC = Florida Building Code
 SBC = Standard Building Code
 SWR = Secondary Water Resistance

Table A1.F.1.#6(RF) Windstorm Mitigation Factors For Existing Construction (Built Prior To 2002) – Group II Buildings – Terrain C

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**RULE A1.
WINDSTORM LOSS MITIGATION FACTORS (Cont'd)**

Design Code	Design Speed (MPH)	Design Exposure	Roof Cover	Opening Protection	TERRAIN B		
					ROOF DECK		
					METAL		REINFORCED CONCRETE
No SWR	SWR						
1982 Or Earlier (SBC 1976)	90	Standard	Non-FBC	No	0.00	0.31	0.47
			Equiv.	Yes	0.35	0.66	0.85
	FBC		No	0.28	0.32	0.47	
	Equiv.		Yes	0.62	0.67	0.85	
	100		Non-FBC	No	0.00	0.35	0.47
			Equiv.	Yes	0.37	0.72	0.84
	FBC		No	0.31	0.36	0.47	
	Equiv.		Yes	0.67	0.72	0.84	
	110		Non-FBC	No	0.00	0.29	0.40
			Equiv.	Yes	0.40	0.69	0.83
	FBC		No	0.24	0.29	0.40	
	Equiv.		Yes	0.63	0.69	0.83	
≥120	Non-FBC	No	0.00	0.30	0.44		
	Equiv.	Yes	0.34	0.64	0.83		
FBC	No	0.23	0.30	0.44			
Equiv.	Yes	0.57	0.65	0.83			

Equiv. = Equivalent
 FBC = Florida Building Code
 SBC = Standard Building Code
 SWR = Secondary Water Resistance

Table A1.F.1.#7(RF) Windstorm Mitigation Factors For Existing Construction (Built Prior To 2002) – Group III Buildings – Terrain B – Design Code 1982 Or Earlier (SBC 1976)

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**RULE A1.
WINDSTORM LOSS MITIGATION FACTORS (Cont'd)**

Design Code	Design Speed (MPH)	Design Exposure	Roof Cover	Opening Protection	TERRAIN B		
					ROOF DECK		
					METAL		REINFORCED CONCRETE
No SWR	SWR						
1983 To 2001 (SBC 1988)	90	B	Non-FBC	No	0.00	0.26	0.37
			Equiv.	Yes	0.48	0.75	0.84
			FBC	No	0.24	0.27	0.37
			Equiv.	Yes	0.71	0.75	0.84
		C	Non-FBC	No	0.50	0.78	0.80
			Equiv.	Yes	0.58	0.84	0.85
			FBC	No	0.74	0.78	0.80
			Equiv.	Yes	0.80	0.84	0.85
		D	Non-FBC	No	0.55	0.82	0.83
			Equiv.	Yes	0.60	0.85	0.86
			FBC	No	0.79	0.82	0.83
			Equiv.	Yes	0.82	0.85	0.86
1983 To 2001 (SBC 1988)	100	B	Non-FBC	No	0.00	0.33	0.43
			Equiv.	Yes	0.40	0.73	0.84
			FBC	No	0.28	0.33	0.43
			Equiv.	Yes	0.67	0.73	0.84
		C	Non-FBC	No	0.41	0.75	0.78
			Equiv.	Yes	0.51	0.84	0.85
			FBC	No	0.69	0.75	0.78
			Equiv.	Yes	0.78	0.84	0.85
		D	Non-FBC	No	0.45	0.79	0.81
			Equiv.	Yes	0.52	0.85	0.85
			FBC	No	0.27	0.79	0.81
			Equiv.	Yes	0.79	0.85	0.85
1983 To 2001 (SBC 1988)	110	B	Non-FBC	No	0.00	0.37	0.46
			Equiv.	Yes	0.37	0.74	0.84
			FBC	No	0.28	0.37	0.46
			Equiv.	Yes	0.65	0.74	0.84
		C	Non-FBC	No	0.34	0.71	0.75
			Equiv.	Yes	0.48	0.84	0.85
			FBC	No	0.63	0.72	0.75
			Equiv.	Yes	0.75	0.84	0.85
		D	Non-FBC	No	0.39	0.76	0.77
			Equiv.	Yes	0.49	0.85	0.85
			FBC	No	0.67	0.76	0.77
			Equiv.	Yes	0.77	0.85	0.85

Equiv. = Equivalent
 FBC = Florida Building Code
 SBC = Standard Building Code
 SWR = Secondary Water Resistance

Table A1.F.1.#8(RF) Windstorm Mitigation Factors For Existing Construction (Built Prior To 2002) – Group III Buildings – Terrain B – Design Code 1983 To 2001 (SBC 1988)

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**RULE A1.
WINDSTORM LOSS MITIGATION FACTORS (Cont'd)**

Design Code	Design Speed (MPH)	Design Exposure	Roof Cover	Opening Protection	TERRAIN C		
					ROOF DECK		
					METAL		REINFORCED CONCRETE
No SWR	SWR						
1982 Or Earlier (SBC 1976)	≤100	Standard	Non-FBC	No	0.00	0.25	0.37
			Equiv.	Yes	0.43	0.69	0.83
	FBC		No	0.22	0.26	0.37	
	Equiv.		Yes	0.65	0.69	0.83	
	110		Non-FBC	No	0.00	0.21	0.30
			Equiv.	Yes	0.45	0.67	0.81
	FBC		No	0.17	0.21	0.31	
	Equiv.		Yes	0.62	0.67	0.81	
	120		Non-FBC	No	0.00	0.21	0.34
			Equiv.	Yes	0.42	0.64	0.82
	FBC		No	0.17	0.22	0.35	
	Equiv.		Yes	0.58	0.65	0.82	
130	Non-FBC	No	0.00	0.20	0.34		
	Equiv.	Yes	0.41	0.63	0.81		
FBC	No	0.15	0.20	0.34			
Equiv.	Yes	0.56	0.63	0.82			

Equiv. = Equivalent
 FBC = Florida Building Code
 SBC = Standard Building Code
 SWR = Secondary Water Resistance

Table A1.F.1.#9(RF) Windstorm Mitigation Factors For Existing Construction (Built Prior To 2002) – Group III Buildings – Terrain C – Design Code 1982 Or Earlier (SBC 1976)

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**RULE A1.
WINDSTORM LOSS MITIGATION FACTORS (Cont'd)**

Design Code	Design Speed (MPH)	Design Exposure	Roof Cover	Opening Protection	TERRAIN C		
					ROOF DECK		
					METAL		REINFORCED CONCRETE
No SWR	SWR						
1983 To 2001 (SBC 1988)	90	B	Non-FBC	No	0.00	0.12	0.22
			Equiv.	Yes	0.58	0.72	0.81
			FBC	No	0.11	0.13	0.22
			Equiv.	Yes	0.70	0.72	0.81
		C	Non-FBC	No	0.53	0.68	0.71
			Equiv.	Yes	0.69	0.83	0.85
			FBC	No	0.65	0.68	0.71
			Equiv.	Yes	0.80	0.83	0.85
		D	Non-FBC	No	0.62	0.77	0.79
			Equiv.	Yes	0.70	0.85	0.85
			FBC	No	0.74	0.77	0.79
			Equiv.	Yes	0.82	0.85	0.85
1983 To 2001 (SBC 1988)	100	B	Non-FBC	No	0.00	0.18	0.27
			Equiv.	Yes	0.53	0.72	0.82
			FBC	No	0.15	0.18	0.27
			Equiv.	Yes	0.68	0.72	0.82
		C	Non-FBC	No	0.47	0.67	0.71
			Equiv.	Yes	0.63	0.83	0.85
			FBC	No	0.63	0.67	0.71
			Equiv.	Yes	0.79	0.83	0.85
		D	Non-FBC	No	0.54	0.74	0.76
			Equiv.	Yes	0.65	0.84	0.85
			FBC	No	0.70	0.74	0.76
			Equiv.	Yes	0.80	0.84	0.85
1983 To 2001 (SBC 1988)	110	B	Non-FBC	No	0.00	0.18	0.27
			Equiv.	Yes	0.50	0.70	0.80
			FBC	No	0.14	0.18	0.27
			Equiv.	Yes	0.64	0.70	0.80
		C	Non-FBC	No	0.40	0.60	0.64
			Equiv.	Yes	0.62	0.82	0.85
			FBC	No	0.54	0.60	0.64
			Equiv.	Yes	0.76	0.82	0.85
		D	Non-FBC	No	0.46	0.66	0.68
			Equiv.	Yes	0.64	0.84	0.85
			FBC	No	0.61	0.66	0.68
			Equiv.	Yes	0.78	0.84	0.85

Equiv. = Equivalent
 FBC = Florida Building Code
 SBC = Standard Building Code
 SWR = Secondary Water Resistance

Table A1.F.1.#10(RF) Windstorm Mitigation Factors For Existing Construction (Built Prior To 2002) – Group III Buildings – Terrain C – Design Code 1983 To 2001 (SBC 1988)

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**RULE A1.
WINDSTORM LOSS MITIGATION FACTORS (Cont'd)**

FBC 2001 CONSTRUCTION						ROOF SHAPE											
Roof Deck	Terrain	WS (MPH)	WSD (MPH)	IPD	WB DR	FLAT				GABLE				HIP			
						No Opening Protection		With Opening Protection		No Opening Protection		With Opening Protection		No Opening Protection		With Opening Protection	
						No SWR	SWR	No SWR	SWR	No SWR	SWR	No SWR	SWR	No SWR	SWR	No SWR	SWR
Other Roof Deck	B	100	100	Encl.	No	0.76	0.78	0.87	0.89	0.79	0.81	0.89	0.90	0.83	0.84	0.91	0.92
	B	100	110	Encl.	No	0.81	0.82	0.88	0.89	0.83	0.84	0.89	0.90	0.86	0.87	0.91	0.92
	B	100	≥120	Encl.	No	0.85	0.87	0.88	0.89	0.87	0.88	0.89	0.90	0.89	0.91	0.91	0.92
	B	110	110	Encl.	No	0.76	0.78	0.86	0.87	0.80	0.81	0.88	0.89	0.83	0.84	0.90	0.91
	B	110	≥120	Encl.	No	0.83	0.84	0.86	0.87	0.85	0.86	0.88	0.89	0.88	0.89	0.90	0.91
	B	≥120	≥120	Encl.	No	0.80	0.82	0.85	0.86	0.84	0.85	0.87	0.89	0.85	0.86	0.88	0.90
	B and C HVHZ	≥120	≥120	PE	Yes	0.83	0.84	0.87	0.88	0.85	0.87	0.89	0.90	0.86	0.87	0.89	0.90
RCR Deck	B	Any	Any	Encl.	No	0.87	0.87	0.89	0.89	0.87	0.87	0.89	0.89	0.87	0.87	0.89	0.89
	B	Any	Any	PE	Yes	0.88	0.88	0.89	0.89	0.88	0.88	0.89	0.89	0.88	0.88	0.89	0.89
	C	Any	Any	PE	Yes	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89
	HVHZ	Any	Any	Encl.	Yes	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90

Encl. = Enclosed
 FBC = Florida Building Code
 HVHZ = High Velocity Hurricane Zone (Miami-Dade and Broward counties, FBC sections 202 and 1611ff)
 IPD = Internal Pressure Design
 PE = Enclosed or Partially Enclosed
 RCR Deck = Reinforced Concrete Roof Deck
 SWR = Secondary Water Resistance
 WBDR = Wind Borne Debris Region
 WS = Gust Wind Speed of Location
 WSD = Gust Wind Speed of Design

Table A1.F.2.#1(RF) Windstorm Mitigation Factors For New Construction (Built In 2002 Or Later) – Group I Buildings

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**RULE A1.
WINDSTORM LOSS MITIGATION FACTORS (Cont'd)**

FBC 2001 CONSTRUCTION					ENCLOSED/PARTIALLY ENCLOSED			
Roof Deck	Terrain	Gust Wind Speed Of Location (MPH)	Gust Wind Speed Of Design (MPH)	WBDR	No Opening Protection		With Opening Protection	
					No SWR	SWR	No SWR	SWR
Wood or Metal Deck	B	100	100	No	0.68	0.70	0.85	0.87
	B	100	110	No	0.75	0.77	0.86	0.88
	B	100	≥120	No	0.84	0.87	0.87	0.89
	B	110	110	No	0.62	0.66	0.82	0.85
	B	110	≥120	No	0.78	0.82	0.83	0.87
	B	120	≥120	No	0.70	0.77	0.79	0.85
	B and C HVHZ	≥120 ≥120	≥120 ≥120	Yes Yes	NA NA	NA NA	0.77 0.77	0.83 0.83
RCR Deck	B	Any	Any	No	NA	0.75	NA	0.85
	B	Any	Any	Yes	NA	0.75	NA	0.85
	C	Any	Any	Yes	NA	0.75	NA	0.83
	HVHZ	Any	Any	Yes	NA	NA	NA	0.83

FBC = Florida Building Code
 HVHZ = High Velocity Hurricane Zone (Miami-Dade and Broward counties, FBC sections 202 and 1611ff)
 NA = Not Applicable
 RCR Deck = Reinforced Concrete Roof Deck
 SWR = Secondary Water Resistance
 WBDR = Wind Borne Debris Region

Table A1.F.2.#2(RF) Windstorm Mitigation Factors For New Construction (Built In 2002 Or Later) – Group II Buildings

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**RULE A1.
WINDSTORM LOSS MITIGATION FACTORS (Cont'd)**

FBC 2001 CONSTRUCTION					ENCLOSED/PARTIALLY ENCLOSED			
Roof Deck	Terrain	Gust Wind Speed Of Location (MPH)	Gust Wind Speed Of Design (MPH)	WBDR	No Opening Protection		With Opening Protection	
					No SWR	SWR	No SWR	SWR
Metal Deck	B	100	100	No	0.12	0.21	0.74	0.80
	B	100	110	No	0.49	0.55	0.76	0.82
	B	100	≥120	No	0.72	0.78	0.75	0.82
	B	110	110	No	0.26	0.39	0.71	0.79
	B	110	≥120	No	0.63	0.70	0.71	0.80
	B	≥120	≥120	No	0.52	0.62	0.67	0.75
	B and C HVHZ	≥120 ≥120	≥120 ≥120	Yes Yes	NA NA	NA NA	0.66 0.66	0.74 0.74
RCR Deck	B	Any	Any	No	NA	0.54	NA	0.77
	B	Any	Any	Yes	NA	0.54	NA	0.77
	C	Any	Any	Yes	NA	0.54	NA	0.77
	HVHZ	Any	Any	Yes	NA	NA	NA	0.77

FBC = Florida Building Code
 HVHZ = High Velocity Hurricane Zone (Miami-Dade and Broward counties, FBC sections 202 and 1611ff)
 NA = Not Applicable
 RCR Deck = Reinforced Concrete Roof Deck
 SWR = Secondary Water Resistance
 WBDR = Wind Borne Debris Region

Table A1.F.2.#3(RF) Windstorm Mitigation Factors For New Construction (Built In 2002 Or Later) – Group III Buildings

**RULE A7.
CATASTROPHIC GROUND COVER COLLAPSE AND SINKHOLE LOSS**

County	Factor
Counties of Hernando and Pasco	.900
Counties of Alachua, Citrus, Hillsborough, Lake, Marion, Pinellas, St. Lucie, Seminole, Sumter, Taylor	.970
Remainder of State	.995

Table A7.A.2.(RF) Catastrophic Ground Cover Collapse Factors

County	Factor
Counties of Hernando and Pasco	.975
Counties of Alachua, Citrus, Hillsborough, Lake, Marion, Pinellas, St. Lucie, Seminole, Sumter, Taylor	.995

Table A7.B.(RF) Sinkhole Loss Factors – Residential Properties

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**RULE A8.
GREEN UPGRADES**

Ratio	Rate Modification Factor
1.00	0.440
0.90	0.480
0.80	0.525
0.70	0.570
0.60	0.615
0.50	0.660
0.40	0.700
0.30	0.745
0.20	0.790
0.10	0.835

Table A8.D.1.c.(RF) Green Upgrades

Factor
0.09

Table A8.D.2.(RF) Related Expenses

Number Of Days' Extension	Factor
60	0.002
90	0.004
120	0.005
180	0.007

Table A8.D.3.(RF) Extension Of The Period Of Restoration

**SECTION III
RATING AND ELIGIBILITY RULES**

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

Property Rate Numbers	Factor
01	1.000
02	0.707
03	0.752
04	1.231
05	1.057
06	1.045
07	1.240
08	1.332
09	1.827
10	2.101
11	2.548
12	2.893
13	1.302
14	1.918
15	2.206
16	2.675
17	2.514
18	3.798
19	1.011
20	1.240
21	3.714
22	3.714
23	3.714
24	2.204
25	2.525
26	4.677

Table 23.C.1.b.(RF) Rate Number Relativities

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**RULE 23.
PREMIUM DEVELOPMENT – MANDATORY
COVERAGES (Cont'd)**

Public Protection (Fire) Classification	Factor
1 – 4	1.000
5 – 6	1.063
7 – 8	1.260
8B	1.465
9 – 10	1.490
1X – 5X	1.392
6X – 7X	1.465
8X	1.490
1Y – 5Y	1.392
6Y – 8Y	1.465
10W	1.465

**Table 23.C.4.(RF) Public Protection (Fire) Classification
Relativities**

GRADE	TERRITORY											
	002	007	008	009	010	011	012	013	014	015	016	017
1	.94	.94	.94	.97	.92	.90	.90	.97	.94	.92	.94	.94
2	.94	.94	.94	.97	.92	.90	.90	.97	.94	.92	.94	.94
3	.94	.94	.94	.97	.92	.90	.90	.97	.94	.92	.94	.94
4	.97	.97	.97	.98	.95	.94	.94	.98	.97	.95	.97	.97
5	.97	.97	.97	.98	.95	.94	.94	.98	.97	.95	.97	.97
6	.97	.97	.97	.98	.95	.94	.94	.98	.97	.95	.97	.97
7	.97	.97	.97	.98	.95	.94	.94	.98	.97	.95	.97	.97
8	.99	.99	.99	.99	.98	.98	.98	.99	.99	.98	.99	.99
9	.99	.99	.99	.99	.98	.98	.98	.99	.99	.98	.99	.99
10	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Ungraded	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Non- participating	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01

**Table 23.C.4.b.(5)(RF) Building Code Effectiveness
Grading Factors – Building And Business Personal
Property**

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**RULE 23.
PREMIUM DEVELOPMENT – MANDATORY
COVERAGES (Cont'd)**

Class Group (Limit Of Insurance) Lessors Liability	Factor
01	1.000
02	1.104
03	1.104
04	1.615
05	1.615
06	1.615
07	2.406
08	2.406
09	2.406
10	2.767
11	0.662
12	0.969
13	0.969
14	1.443
15	1.443
16	1.443
17	0.667
18	1.127
19	1.145
20	1.479
21	0.364
31	1.590
32	2.979
33	0.769
34	0.851
35	0.990
36	2.202
37	2.549
38	2.473
39	2.820
51 – 59 – Office	1.139
51 – 59 – Shop/Storage	1.320

**Table 23.C.6.b.(2)(b)(i)#4(RF) Liability Class Group
Relativities**

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**RULE 24.
DEDUCTIBLES**

Fixed Dollar Deductible	Fixed Dollar Deductible Credit Factor	Windstorm Or Hail Percentage Deductible Factors*		
		1%	2%	5%
\$ 500	1.000	0.964	0.941	0.899
1,000	0.978	0.946	0.928	0.886
2,500	0.928	0.920	0.904	0.863

* Windstorm or Hail percentage deductibles do not apply if the Limit of Insurance applicable to the **property** 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.a.(RF) Optional Property Deductible Factors Including Windstorm Or Hail Percentage Deductible Factors (Per Location) (Non-residential Only)

Fixed Dollar Deductible	Hurricane Percentage Deductible Credit Factors (Inland)*					Hurricane Percentage Deductible Credit Factors (Other than Inland)*				
	1%	2%	3%	5%	10%	1%	2%	3%	5%	10%
\$ 500	0.988	0.981	0.976	0.969	0.960	0.968	0.943	0.923	0.895	0.852
1,000	0.968	0.961	0.956	0.949	0.940	0.955	0.930	0.911	0.882	0.839
2,500	0.918	0.911	0.906	0.900	0.891	0.925	0.900	0.881	0.852	0.809

* Hurricane percentage deductibles do not apply if the Limit of Insurance applicable to the **property** being rated is less than \$100,000 for the 1% deductible, \$50,000 for the 2% deductible, \$33,333 for the 3% deductible, \$20,000 for the 5% deductible or \$10,000 for the 10% deductible.

Table 24.C.4.b.(RF) Optional Property Deductible Factors Including Each Hurricane Percentage Deductible Factors (Per Location) (Residential Only)

**RULE 24.
 DEDUCTIBLES (Cont'd)**

Fixed Dollar Deductible	Hurricane Percentage Deductible Credit Factors (Inland)*					Hurricane Percentage Deductible Credit Factors (Other than Inland)*				
	1%	2%	3%	5%	10%	1%	2%	3%	5%	10%
\$ 500	0.988	0.981	0.976	0.969	0.960	0.968	0.943	0.924	0.895	0.852
1,000	0.968	0.961	0.956	0.949	0.940	0.955	0.931	0.912	0.883	0.840
2,500	0.918	0.911	0.906	0.900	0.891	0.924	0.900	0.881	0.852	0.809

* Hurricane percentage deductibles do not apply if the Limit of Insurance applicable to the **property** being rated is less than \$100,000 for the 1% deductible, \$50,000 for the 2% deductible, \$33,333 for the 3% deductible, \$20,000 for the 5% deductible or \$10,000 for the 10% deductible.

Table 24.C.4.c.(RF) Optional Property Deductible Factors Including Calendar-year Hurricane Percentage Deductible Factors (Per Location) (Residential Only)

Deductible	Factor
\$ 250	1.050

Table 24.C.4.d.(RF) \$250 Property Deductible Option Factor

**SECTION IV
 OPTIONAL COVERAGE RULES**

**RULE 29.
 ENDORSEMENTS**

18. Spoilage Coverage

d. Premium Determination

(2) Rates

(c) If Power Outage is a covered cause of loss:

Rate Modification	Factor
Power Outage	1.25

Table 29.A.18.d.(2)(c)(RF) Spoilage Coverage – Power Outage Factor

(d) If Power Outage and Breakdown or Contamination are covered cause of loss:

Rate Modification	Factor
Power Outage and Breakdown or Contamination	1.10

Table 29.A.18.d.(2)(d)(RF) Spoilage Coverage – Power Outage Factor

Percentage Of Insurance To Exposure	Factor
75% or more	1.00
50% to 74.9%	1.75
25% to 49.9%	2.50
Under 25%	3.25

Table 29.A.24.f.(1)(b)(RF) Insurance To Exposure Factors

Endorsement	Factor
Flood Coverage	0.02
Earthquake And Volcanic Eruption Coverage	0.01
Windstorm Or Hail Exclusion	0.05 (credit)

Table 29.A.24.f.(2)(b)(RF) Endorsements Modifying Covered Causes Of Loss Factors

Number Of Days*	Factor
30	0.10 (credit)
90	0.05
120	0.10
150	0.20
180	0.25
270	0.30
360	0.35

* Interpolation not permitted

Table 29.A.24.f.(3)(b)(RF) Extended Business Income Coverage Factors

Factor
0.25

Table 29.A.24.f.(4)(b)(RF) Business Income Coverage No Waiting Period Factor

County	Territory Code	County	Territory Code
F		L	
Flagler:		Lafayette (Inland Territory).....	013
(1) All areas East of the West Bank of the Inter-coastal Waterway (Seacoast Zone 2)	015	Lake (Inland Territory).....	013
(2) Balance of county (Seacoast Zone 3)	016	Lee:	
Franklin (Seacoast Zone 2).....	015	(1) All Beaches and Islands lying West of the Mainland, including the town of Punta Rassa (Seacoast Zone 2)	015
G		(2) Balance of county (Seacoast Zone 3)	016
Gadsden (Inland Territory).....	013	Leon (Inland Territory).....	013
Gilchrist (Inland Territory)	013	Levy:	
Glades (Seacoast Zone 2).....	015	(1) Any towns or communities lying wholly south or west of U.S. Highway No. 19 (Seacoast Zone 2)	015
Gulf:		(2) Balance of county (Seacoast Zone 3)	016
(1) All areas South of the North Bank of the Inter-coastal Waterway (Seacoast Zone 2)	015	Liberty (Inland Territory).....	013
(2) Balance of county (Seacoast Zone 3)	016	M	
H		Madison (Inland Territory).....	013
Hamilton (Inland Territory)	013	Manatee:	
Hardee (Seacoast Zone 3).....	016	(1) Towns of Anna Maria, Bradenton Beach, Cortez, Long Beach and Terra Ceia including all Beaches and Islands West of the Mainland (Seacoast Zone 2).....	015
Hendry (Seacoast Zone 2).....	015	(2) Balance of county (Seacoast Zone 3)	016
Hernando:		Marion (Inland Territory).....	013
(1) All towns lying wholly West of U.S. Highway No. 19 (Seacoast Zone 2).....	015	Martin (Seacoast Zone 1).....	014
(2) Balance of county (Seacoast Zone 3)	016	Monroe.....	012
Highlands (Seacoast Zone 3)	016	N	
Hillsborough (Seacoast Zone 3)	016	Nassau:	
Holmes (Inland Territory)	013	(1) All areas East of the West Bank of the Inter-coastal Waterway (Seacoast Zone 2)	015
I		(2) Balance of county (Inland Territory)	013
Indian River:		O	
(1) All areas East of the West Bank of the Inter-coastal Waterway (Seacoast Zone 1)	014	Okaloosa:	
(2) Balance of county (Seacoast Zone 2)	015	(1) All areas South of the North Bank of the Inter-coastal Waterway (Seacoast Zone 2)	015
J		(2) Balance of county (Seacoast Zone 3)	016
Jackson (Inland Territory)	013	Okeechobee (Seacoast Zone 2)	015
Jefferson:		Orange (Inland Territory).....	013
(1) All areas South of U.S. Highway No. 98 (Florida State Highway No. 30)(Seacoast Zone 2)	015	Osceola (Inland Territory)	013
(2) Balance of county (Inland Territory)	013		

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County	Territory Code	County	Territory Code
	P		T
Palm Beach.....	002	Taylor:	
Pasco:		(1) All towns or communities lying wholly South or West of U.S. Highway No. 98	
(1) All towns or communities lying wholly West of U.S. Highway No. 19 (Seacoast Zone 2)	015	(Seacoast Zone 2).....	015
(2) Balance of county (Seacoast Zone 3)	016	(2) Balance of county (Seacoast Zone 3).....	016
Pinellas:		U	
(1) All areas West of the East Bank of the Inter- coastal Waterway (Seacoast Zone 2)	015	Union (Inland Territory)	013
(2) Balance of county (Seacoast Zone 3)	016	V	
Polk (Inland Territory).....	013	Volusia:	
Putnam (Inland Territory)	013	(1) All areas East of the West Bank of the Inter- coastal Waterway (Seacoast Zone 2)	015
	S	(2) Balance of county (Seacoast Zone 3).....	016
St. Johns:		W	
(1) All areas East of the West Bank of the Inter- coastal Waterway (Seacoast Zone 2)	015	Wakulla:	
(2) Balance of county (Seacoast Zone 3)	016	(1) All towns or communities lying wholly South or East of U.S. Highway No. 98	
St. Lucie:		(Seacoast Zone 2).....	015
(1) All areas East of the West Bank of the Inter- coastal Waterway (Seacoast Zone 1)	014	(2) Balance of county (Seacoast Zone 3).....	016
(2) Balance of county (Seacoast Zone 2)	015	Walton:	
Santa Rosa:		(1) All areas South of the North Bank of the Inter- coastal Waterway (Seacoast Zone 2)	015
(1) All areas South of the North Bank of the Inter- coastal Waterway (Seacoast Zone 2)	015	(2) Balance of county (Seacoast Zone 3).....	016
(2) Balance of county (Seacoast Zone 3)	016	Washington (Inland Territory)	013
Sarasota:			
(1) Beginning at the Northern Boundary of County and Southward all areas West of East Bank of the Intercoastal Waterway to Midnight Pass thence Southward all areas West of the Myakka River to the Southern Boundary of the County (Seacoast Zone 2)	015		
(2) Balance of county (Seacoast Zone 3)	016		
Seminole (Inland Territory).....	013		
Sumter (Inland Territory)	013		
Suwanee (Inland Territory).....	013		

Florida Businessowners Residential Loss Costs Withdrawal

About This Filing

This filing withdraws ISO's Businessowners loss costs, including all multistate and Florida-specific loss costs, from the Florida Businessowners Residential Condo Association and Ex-Condo programs.

Background

The Florida Office of Insurance Regulation has advised that filings addressing residential classes should be supported with adequate Florida-specific data. Therefore, at this time we have decided to withdraw ISO's Businessowners program from the Florida Businessowners Residential Condo Association and Ex-Condo programs.

Explanation of Changes

We are withdrawing all loss costs and tables under Division Ten – Businessowners, including multistate and Florida-specific loss costs, that are currently eligible under ISO's Businessowners program from the Florida Businessowners Residential Condo Association and Ex-Condo programs. At the end of this memorandum, we have attached manual pages showing the loss costs that are being withdrawn with this filing.

Please note that this filing impacts the Florida Businessowners Residential Condo Association and Ex-Condo programs only. For loss costs revisions to the Florida Businessowners Non-Residential program, please see all material contained in filing BP-2018-RNRLC.

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**COMMERCIAL LINES MANUAL
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**SECTION I
GENERAL RULES**

**RULE 7.
POLICY WRITING MINIMUM PREMIUM**

Minimum premium is +.
+ Refer to company.

**RULE 8.
ADDITIONAL PREMIUM CHANGES**

B. Waiver Of Premium

Waive additional premium of + or less.
+ Refer to company.

**RULE 9.
RETURN PREMIUM CHANGES**

B. Waiver Of Premium

Waive return premium of + or less. However, any return premium requested by the insured must be granted.
+ Refer to company.

**SECTION II
COVERAGE FORM RULES**

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

B. Forms

4. Contractors' Installation, Tools And Equipment Coverage Endorsement BP 07 01

a. Mandatory Coverage

(3) Premium Determination

Loss Cost	
The additional premium for Contractors Endorsement BP 07 01	\$ 65.00

Table 16.B.4.a.(3)(LC) Contractors' Installation, Tools And Equipment Coverage Endorsement Premium Determination

b. Contractors' Optional Coverages

(3) Premium Determination

(a) Non-Owned Tools And Equipment Coverage

The additional loss cost (per \$100) for non-owned tools and equipment is:

Limit Of Insurance	Loss Cost
\$ 0 – 5,000	\$ 1.40
5,001 – 10,000	1.25
10,001 – 25,000	1.20
25,001 – 50,000	1.15
50,001 – 100,000	1.10

Table 16.B.4.b.(3)(a)(LC) Non-Owned Tools And Equipment Premium Determination

(b) Employees' Tools

Loss Cost	
The additional loss cost (per \$100) for Employees' Tools	\$ 3.30

Table 16.B.4.b.(3)(b)(LC) Employees' Tools Premium Determination

c. Optional Higher Limits Of Insurance

(1) Installation Coverage

Limit Of Insurance For Property At Each Covered Job Site	Limit Of Insurance For Property At All Covered Job Sites	Loss Cost
\$ 5,000	\$ 15,000	\$ 70
10,000	30,000	125
15,000	45,000	160
20,000	60,000	185
25,000	75,000	205

Table 16.B.4.c.(1)(LC) Contractors' Installation Coverage Optional Higher Limits Of Insurance Premium Determination

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**RULE 16.
MANDATORY FORMS, COVERAGE AND LIMITS (Cont'd)**

(2) Tools And Equipment Coverage

(a) Blanket Basis

The additional loss cost (per \$100) for blanket owned tools and equipment is:

Limit Of Insurance	Loss Cost
\$ 0 – 5,000	\$ 2.20
5,001 – 10,000	2.00
10,001 – 25,000	1.90
25,001 – 50,000	1.80
50,001 – 100,000	1.70

Table 16.B.4.c.(2)(a)(LC) Tools And Equipment Coverage Optional Higher Limits Of Insurance Premium Determination – Blanket Basis

(b) Scheduled Basis

The additional loss cost (per \$100) for scheduled owned tools and equipment is:

Limit Of Insurance	Loss Cost
\$ 0 – 5,000	\$ 1.15
5,001 – 10,000	1.05
10,001 – 25,000	1.00
25,001 – 50,000	0.95
50,001 – 100,000	0.90

Table 16.B.4.c.(2)(b)(LC) Scheduled Tools And Equipment Coverage Premium Determination

5. Motels Endorsement BP 07 10

c. Premium

Per Guest Limit Of Insurance	Per Occurrence Limit Of Insurance	Loss Cost
\$ 2,000	\$ 50,000	\$ 6.50
3,000	75,000	13.00
4,000	100,000	19.50

Table 16.B.5.c.(LC) Optional Higher Limits For Guests' Property Premium Determination

7. Self-Storage Facilities Endorsement BP 07 12

c. Premium

Loss Cost	
The additional loss cost (per \$100) for Customers' Goods Legal Liability Coverage Optional Higher Limits	\$ 0.124

Table 16.B.7.c.(LC) Customers' Goods Legal Liability Optional Higher Limits Premium Determination

**SECTION III
RATING AND ELIGIBILITY RULES**

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

C. Premium Determination

6. Premium Determination

c. Additional Rating Considerations

(2) Swimming Pools

Loss Cost	
The additional premium per Swimming Pool	\$ 200.00

Table 23.C.6.c.(2)(LC) Swimming Pool Premium Determination

**SECTION IV
OPTIONAL COVERAGE RULES**

**RULE 28.
OPTIONAL COVERAGES**

A. Property Coverages

8. Employee Dishonesty

b. Premium Determination

Limit Of Insurance	Loss Cost	
	Additional Premium (0-5 Employees)	Each Additional Employee Over 5
\$ 5,000	\$ 54.90	\$ 4.50
10,000	72.90	6.30
25,000	108.00	9.00
50,000	148.50	11.70
100,000	207.00	14.40

Table 28.A.8.b.#1(LC) Employee Dishonesty Premium Determination

Limit Of Insurance	Loss Cost
	Each Additional Location*
\$ 5,000	\$ 6.50
10,000	8.30
25,000	12.60
50,000	18.00
100,000	27.00

* For more than 24 additional locations, refer to company.

Table 28.A.8.b.#2(LC) Employee Dishonesty Additional Location Premium Determination

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**RULE 28.
OPTIONAL COVERAGES (Cont'd)**

**9. Fire Department Service Charge
b. Premium Determination**

Limit Of Insurance	Loss Cost
\$ 5,000	\$ 1.25
7,500	2.25
10,000	3.00

Table 28.A.9.b.(LC) Fire Department Service Charge Premium Determination

**12. Mechanical Breakdown
b. Premium Determination**

Use the following table to determine the additional premium:

Building Limit Of Insurance*	Loss Cost	
	Boiler & Pressure Vessels**	Air Conditioning Units
Up to \$99,999	\$ 35.66	\$ 24.32
100,000 to 199,999	41.06	35.66
200,000 to 299,999	46.20	49.71
300,000 to 399,999	51.60	61.05
400,000 to 499,999	56.46	73.75
500,000 to 599,999	61.86	84.29
Each Additional \$100,000	5.41	10.27

* If Building Coverage is not included, use limit of insurance applying to Business Personal Property Coverage.
** For pressure vessels, use a \$11.08 flat loss cost if no boilers are located on premises.

Table 28.A.12.b.(LC) Mechanical Breakdown Premium Determination

**RULE 29.
ENDORSEMENTS**

**A. Property Endorsements
2. Computer Fraud And Funds Transfer Fraud Optional Coverage
d. Premium Determination**

Limit Of Insurance	Loss Cost	
	Additional Premium (0-5 Employees)	Each Additional Employee Over 5
\$ 25,000	\$ 32.40	\$ 2.70
50,000	44.55	3.51
100,000	62.10	4.32

Table 29.A.2.d.#1(LC) Computer Fraud And Funds Transfer Fraud Optional Coverage Premium Determination – Number Of Employees

Limit Of Insurance	Each Additional Location*
\$ 25,000	\$ 3.78
50,000	5.40
100,000	8.10

* For more than 24 additional locations, refer to company.

Table 29.A.2.d.#2(LC) Computer Fraud And Funds Transfer Fraud Optional Coverage Premium Determination – Additional Locations

**3. Condominium Commercial Unit-Owners Optional Coverages
c. Premium Determination
(1) Loss Assessment**

Limit Of Insurance	Loss Cost
\$ 1,000	\$ 3.24
5,000	5.40
10,000	7.02
Each Additional \$5,000	1.08

Table 29.A.3.c.(1)(LC) Condominium Commercial Unit-Owners Loss Assessment Optional Coverage Premium Determination

(2) Miscellaneous Real Property

Loss Cost	
The additional loss cost (per \$100) for Miscellaneous Real Property	\$.54

Table 29.A.3.c.(2)(LC) Condominium Commercial Unit-Owners Miscellaneous Real Property Optional Coverage Premium Determination

**7. Equipment Breakdown Protection Coverage
c. Premium Determination**

Use the following table to determine the additional premium:

Building Limit Of Insurance*	Loss Cost
\$ Up to \$99,999	\$ 65.98
100,000 to 199,999	84.39
200,000 to 299,999	105.50
300,000 to 399,999	123.92
400,000 to 499,999	143.23
500,000 to 599,999	160.77
Each Additional \$100,000	17.25

* If Building Coverage is not included, use the limit of insurance applying to Business Personal Property Coverage.

Table 29.A.7.c.(LC) Equipment Breakdown Protection Coverage Premium Determination

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**RULE 29.
ENDORSEMENTS (Cont'd)**

**9. Food Contamination
c. Premium Determination**

Loss Cost	
The additional premium for Food Contamination Coverage	\$ 25.00

Table 29.A.9.c.(LC) Food Contamination Premium Determination

**e. Optional Higher Limits Of Insurance
(1) Food Contamination**

Loss Cost	
The additional loss cost (per \$100) for Food Contamination Optional Higher Limits	\$ 0.20

Table 29.A.9.e.(1)(LC) Food Contamination Optional Higher Limits Of Insurance Premium Determination

(2) Additional Advertising Expenses

Loss Cost	
The additional loss cost (per \$100) for Additional Advertising Expenses Coverage Optional Higher Limits	\$ 0.05

Table 29.A.9.e.(2)(LC) Food Contamination Additional Advertising Expenses Optional Higher Limits Of Insurance Premium Determination

15. Mold – Fungi, Wet Rot, Dry Rot And Bacteria

**b. Fungi Or Bacteria Coverage Options Endorsement
(2) Rating**

Loss Cost	
Loss Cost (per \$100) for the amount in excess of \$15,000	\$ 0.09

Table 29.A.15.b.(2)#1(LC) Limited Fungi Or Bacteria Coverage Options Loss Cost

Loss Cost	
Loss Cost increment applicable to the number of premises or locations (minus one)	\$ 10.00

Table 29.A.15.b.(2)#2(LC) Limited Fungi Or Bacteria Coverage Options Loss Cost

18. Spoilage Coverage

d. Premium Determination

(2) Rates

The additional loss costs (per \$100) for Spoilage Coverage are:

Classification	Breakdown Or Contamination		Power Outage	Both Breakdown Or Contamination And Power Outage	
	Refrigeration Maintenance Agreement			Refrigeration Maintenance Agreement	
	Applicable	Not Applicable		Applicable	Not Applicable
1	\$.68	\$.94	\$.41	\$.94	\$ 1.21
2	.82	1.08	.44	1.08	1.35
3	.94	1.41	.49	1.24	1.70

Table 29.A.18.d.(2)(LC) Spoilage Coverage Loss Costs

20. Utility Services – Direct Damage

d. Rates

(1) Properties Providing Water, Communication And Power Supply Services

Cause Of Loss	Loss Cost	
	Public Utilities	Other Than Public Utilities
Other Than Earthquake Building	\$.055	\$.107
Business Personal Property	.070	.139
Earthquake	.011	.022

Table 29.A.20.d.(1)(LC) Utility Services – Direct Damage – Properties Providing Water, Communication And Power Supply Services Loss Costs

(2) Overhead Power Transmission And Overhead Communication Lines

Cause Of Loss	Loss Cost
Other Than Earthquake Building	\$.020
Business Personal Property	.035
Earthquake	.034

Table 29.A.20.d.(2)(LC) Utility Services – Direct Damage – Overhead Power Transmission And Overhead Communication Lines Loss Costs

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**RULE 29.
ENDORSEMENTS (Cont'd)**

**21. Utility Services – Time Element
d. Rates**

(2) Power Supply And Water Supply Properties

Cause Of Loss	Loss Cost
Other Than Earthquake	\$.052
Earthquake	.028

Table 29.A.21.d.(2)(LC) Utility Services – Time Element – Power Supply And Water Supply Properties Loss Costs

(3) Communications Supply Properties

Cause Of Loss	Loss Cost
Other Than Earthquake	\$.117
Earthquake	.056

Table 29.A.21.d.(3)(LC) Utility Services – Time Element – Communication Supply Properties Loss Costs

(4) Overhead Power Transmission And Overhead Communication Lines

Cause Of Loss	Loss Cost
Other Than Earthquake	\$.091
Earthquake	.056

Table 29.A.21.d.(4)(LC) Utility Services – Time Element – Overhead Power Transmission And Overhead Communication Lines Loss Costs

**23. Water Back-Up And Sump Overflow
c. Premium Determination**

Use the premium shown as applicable below. The premium for this coverage applies per location.

If Business Personal Property Coverage Is	Loss Cost
Included at the location	\$ 60
Not included at the location	50

Table 29.A.23.c.(LC) Water Back-Up And Sump Overflow Premium Determination

B. Liability Endorsements

**11. Hired Auto And Non-Owned Auto Liability
c. Premium Determination
(1) Premium**

Coverage	Loss Cost*
Hired Auto Liability	\$ 37.85
Non-Owned Auto Liability (without delivery service)	59.26
Non-Owned Auto Liability (with delivery service)	70.55

* For \$300,000 limit of insurance. Refer to the Multistate Rating Relativities and Factors Section of the Manual for limits of \$500,000, \$1,000,000 or \$2,000,000.

Table 29.B.11.c.(1)(LC) Hired Auto And Non-Owned Auto Liability Premium Determination

C. Additional Insured Endorsements (Liability And Medical Expenses Coverage)

1. Additional Insured – Managers Or Lessors Of Premises

c. Premium Determination

Type Of Risk	Loss Cost*
Apartment and Office	\$ 5.57
All Other	16.71

* The loss costs apply per each designated location and per each additional insured.

Table 29.C.1.c.(LC) Additional Insured – Managers Or Lessors Of Premises Premium Determination

9. Additional Insured – Lessor Of Leased Equipment

c. Premium Determination

Type Of Risk	Loss Cost*
Apartment and Office	\$ 5.57
All Other	16.71

* The loss costs apply per each designated location and per each additional insured.

Table 29.C.9.c.(LC) Additional Insured – Lessor Of Leased Equipment Premium Determination

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**RULE 29.
ENDORSEMENTS (Cont'd)**

D. Endorsements Applicable To Specific Classes

2. Motels

c. Premium Determination

Limit Of Insurance	Loss Cost
\$ 25,000	\$ 20.71
50,000	31.06
100,000	51.77
250,000	82.83

Table 29.D.2.c.(LC) Motel – Liability For Guests' Property In Safe Deposit Boxes Premium Determination

3. Professional Liability Endorsements

d. Pharmacists Liability Coverage Options

(1) Pharmacists Endorsement BP 08 07

(c) Premium Determination

(i) Premium

Loss Cost	
The additional loss cost for Pharmacist coverage (per \$1,000 of Annual Gross Sales)	\$.816

Table 29.D.3.d.(1)(c)(i)(LC) Pharmacists Endorsement BP 08 07 Premium Determination

(2) Pharmacists – Broad Coverage Endorsement BP 08 06

(c) Premium Determination

(i) Premium

Loss Cost	
The additional loss cost for Pharmacist coverage (per \$1,000 of Annual Gross Sales)	\$.907

Table 29.D.3.d.(2)(c)(i)(LC) Pharmacists – Broad Coverage Endorsement BP 08 06 Premium Determination

f. Veterinarians Professional Liability Coverage

(5) Premium Determination

Loss Cost	
The additional premium (per Veterinarian)	\$ 242.49

Table 29.D.3.f.(5)(LC) Veterinarians Professional Liability Coverage Premium Determination

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ADDITIONAL RULE(S)

**RULE A1.
WINDSTORM LOSS MITIGATION FACTORS**

Territory	Coverage (Code)	Loss Costs Component
002	Buildings (1)	0.799
	Business Personal Property (2)	0.641
007	Buildings (1)	1.309
	Business Personal Property (2)	1.045
008	Buildings (1)	0.987
	Business Personal Property (2)	0.788
009	Buildings (1)	0.359
	Business Personal Property (2)	0.168
010	Buildings (1)	0.337
	Business Personal Property (2)	0.290
011	Buildings (1)	2.093
	Business Personal Property (2)	1.615
012	Buildings (1)	3.020
	Business Personal Property (2)	2.882
013	Buildings (1)	0.231
	Business Personal Property (2)	0.168
014	Buildings (1)	0.729
	Business Personal Property (2)	0.602
015	Buildings (1)	0.600
	Business Personal Property (2)	0.569
016	Buildings (1)	0.359
	Business Personal Property (2)	0.316
017	Buildings (1)	0.438
	Business Personal Property (2)	0.388

Table A1.F.3.(LC) Windstorm Or Hail Component

**RULE A2.
WINDSTORM OR HAIL EXCLUSION – DIRECT DAMAGE**

Territory	Coverage (Code)	Credit
002	Buildings (1)	0.510
	Business Personal Property (2)	0.318
007	Buildings (1)	0.833
	Business Personal Property (2)	0.515
008	Buildings (1)	0.629
	Business Personal Property (2)	0.389
009	Buildings (1)	0.300
	Business Personal Property (2)	0.096
010	Buildings (1)	0.232
	Business Personal Property (2)	0.149
011	Buildings (1)	1.397
	Business Personal Property (2)	0.799
012	Buildings (1)	1.863
	Business Personal Property (2)	1.419
013	Buildings (1)	0.174
	Business Personal Property (2)	0.094
014	Buildings (1)	0.463
	Business Personal Property (2)	0.302
015	Buildings (1)	0.392
	Business Personal Property (2)	0.288
016	Buildings (1)	0.246
	Business Personal Property (2)	0.164
017	Buildings (1)	0.297
	Business Personal Property (2)	0.199

Table A2.C.(LC) Windstorm Or Hail Exclusion Credits – Direct Damage

**RULE A3.
 WINDSTORM OR HAIL EXCLUSION**

Territory	Coverage (Code)	Credit
002	Buildings (1) Business Personal Property (2)	0.799 0.641
007	Buildings (1) Business Personal Property (2)	1.309 1.045
008	Buildings (1) Business Personal Property (2)	0.987 0.788
009	Buildings (1) Business Personal Property (2)	0.359 0.168
010	Buildings (1) Business Personal Property (2)	0.337 0.290
011	Buildings (1) Business Personal Property (2)	2.093 1.615
012	Buildings (1) Business Personal Property (2)	3.020 2.882
013	Buildings (1) Business Personal Property (2)	0.231 0.168
014	Buildings (1) Business Personal Property (2)	0.729 0.602
015	Buildings (1) Business Personal Property (2)	0.600 0.569
016	Buildings (1) Business Personal Property (2)	0.359 0.316
017	Buildings (1) Business Personal Property (2)	0.438 0.388

Table A3.C.(LC) Windstorm Or Hail Exclusion Credits

**RULE A4.
 TERRORISM**

Refer to the Terrorism Supplement to the CLM.

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 LOSS COST PAGES

LOSS COSTS

Territory	BASE LOSS COSTS			
	PROPERTY		LIABILITY	
	Building Per \$100 Of Limit Of Ins.	Business Personal Property Per \$100 Of Limit Of Ins.	Occupant Liability Per \$100 Of Limit Of Ins.	Lessors Liability Per \$100 Of Limit Of Ins.
002	1.123	1.104	0.139	0.086
007	1.749	1.551	0.136	0.098
008	1.333	1.210	0.134	0.089
009	0.547	0.653	0.122	0.080
010	0.497	0.601	0.141	0.065
011	2.358	1.993	0.169	0.121
012	3.478	3.414	0.167	0.100
013	0.445	0.576	0.124	0.078
014	0.954	0.902	0.164	0.104
015	0.904	0.967	0.138	0.084
016	0.640	0.717	0.122	0.075
017	0.702	0.765	0.104	0.061

Table #1.A.(LC) Base Loss Costs – For Residential Properties

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LOSS COSTS

Territory	BASE LOSS COSTS					
	PROPERTY		LIABILITY			
	Building Per \$100 Of Limit Of Ins.	Business Personal Property Per \$100 Of Limit Of Ins.	Occupant Liability Per \$100 Of Limit Of Ins.	Occupant Liability Per \$1,000 Of Annual Gross Sales	Occupant Liability Per \$1,000 Of Annual Payroll	Lessors Liability Per \$100 Of Limit Of Ins.
002	1.123	1.104	0.139	2.128	6.609	0.086
007	1.749	1.551	0.136	2.972	6.609	0.098
008	1.333	1.210	0.134	3.046	6.609	0.089
009	0.547	0.653	0.122	2.825	6.609	0.080
010	0.497	0.601	0.141	2.220	6.609	0.065
011	2.358	1.993	0.169	3.288	6.609	0.121
012	3.478	3.414	0.167	2.639	6.609	0.100
013	0.445	0.576	0.124	2.803	6.609	0.078
014	0.954	0.902	0.164	1.712	6.609	0.104
015	0.904	0.967	0.138	2.873	6.609	0.084
016	0.640	0.717	0.122	2.438	6.609	0.075
017	0.702	0.765	0.104	2.496	6.609	0.061

Table #1.B.(LC) Base Loss Costs – Non-residential Property And Liability

**SECTION III
RATING AND ELIGIBILITY RULES**

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

- C. Premium Determination
 - 6. Premium Determination
 - c. Additional Rating Considerations
 - (3) Permanent Yards – Maintenance Or Storage

Territory	Loss Cost Per \$100		
	Public Protection (Fire) Classification		
	01–04	05–08	09–10
002, 007, 008, 014	0.589	0.635	0.682
009, 013, 017	0.367	0.413	0.459
010, 015	0.583	0.629	0.675
011	0.800	0.846	0.889
012	0.873	0.919	0.966
016	0.426	0.472	0.519

Table 23.C.6.c.(3)(LC) Permanent Yards – Maintenance Or Storage Premium Determination

SECTION IV
 OPTIONAL COVERAGE RULES

RULE 28.
OPTIONAL COVERAGES

- A. Property Coverages
 - 13. Money And Securities
 - b. Premium Determination

Territory	Location	Loss Cost Per \$100		
		Apartment & Apartment Condominiums	Office & Office Condominiums	All Other
002	ON-PREMISES	0.548	0.398	0.498
	OFF-PREMISES	0.078	0.078	0.078
007, 008	ON-PREMISES	0.746	0.543	0.678
	OFF-PREMISES	0.107	0.107	0.107
009, 010, 015-017	ON-PREMISES	0.495	0.360	0.450
	OFF-PREMISES	0.070	0.070	0.070
011-014	ON-PREMISES	0.552	0.401	0.501
	OFF-PREMISES	0.079	0.079	0.079

Table 28.A.13.b.(LC) Money And Securities Premium Determination

- 14. Outdoor Signs
 - b. Premium Determination

Loss Cost	
Per \$100 of Sign Value	\$ 2.060

Table 28.A.14.b.(LC) Outdoor Signs Premium Determination

**RULE 29.
ENDORSEMENTS**

Covered Causes Of Loss Option	Loss Costs Per \$100 Of Insurance
Other Than Collision	\$ 0.19
Collision	0.55

Table 29.A.24.f.(1)(a)(LC) Off-premises Interruption Of Business – Vehicles And Mobile Equipment Loss Costs

B. Liability Endorsements

7. Employment-Related Practices Liability

b. Employment-Related Practices Liability Coverage Endorsement

(5) Premium Determination

Number Of Employees	Loss Cost Per Employee		
	Mercantile Restaurant	Wholesale	All Other
1-25	\$ 5.020	\$ 12.310	\$ 9.120
Each Additional Employee	3.890	9.540	7.070

Table 29.B.7.b.(5)(LC) Employment-Related Practices Liability Premium Determination

**SECTION V
CLASS-SPECIFIC ENDORSEMENTS RULES**

**RULE 41.
APARTMENT BUILDINGS CLASS-SPECIFIC
ENDORSEMENTS**

B. Endorsements

1. Apartment Buildings

c. Premium Determination

Loss Cost
\$ 91.89

Table 41.B.1.c.(LC) Apartment Buildings Endorsement Premium Determination

2. Apartment Buildings – Loss Or Damage To Tenants' Autos (Legal Liability Coverage)

d. Premium Determination

\$250 Other Than Collision/\$500 Collision Deductible	
Maximum Limit Of Liability	Loss Cost
\$ 6,000	\$ 58
7,500	69
9,000	78
12,000	96
15,000	114
18,000	129
22,500	155
30,000	195
37,500	230
45,000	260
60,000	323
75,000	382
90,000	440
120,000	544
150,000	642
180,000	740
225,000	890
300,000	1,126
375,000	1,366
450,000	1,600
600,000	2,053
750,000	2,493
900,000	2,918
1,200,000	3,719
1,500,000	4,446
2,000,000	5,043
2,500,000	5,493
Over 2,500,000	Refer to Company

Table 41.B.2.d.(LC) Loss Or Damage To Tenants' Autos (Legal Liability Coverage) – Premium Determination

3. Fine Arts Coverage

c. Premium Determination

Limit Of Insurance	Loss Cost
\$ 25,000	\$ 138.50

Table 41.B.3.c.(LC) Fine Arts Coverage Premium Determination

**RULE 42.
 RESTAURANTS CLASS-SPECIFIC ENDORSEMENTS**

B. Endorsements

1. Restaurants

d. Premium Determination

(1) The additional premium for Endorsement BP 07 78 is:

Loss Cost
\$ 112.29

Table 42.B.1.d.(1)(LC) Restaurants Endorsement Premium Determination

2. Restaurants – Loss Or Damage To Customers' Autos (Legal Liability Coverage)

d. Premium Determination

\$250 Other Than Collision/\$500 Collision Deductible	
Maximum Limit Of Liability	Loss Cost
\$ 6,000	\$ 49
7,500	56
9,000	66
12,000	80
15,000	95
18,000	107
22,500	130
30,000	163
37,500	193
45,000	219
60,000	270
75,000	321
90,000	369
120,000	456
150,000	539
180,000	619
225,000	744
300,000	944
375,000	1,143
450,000	1,340
600,000	1,718
750,000	2,089
900,000	2,444
1,200,000	3,115
1,500,000	3,725
2,000,000	4,223
2,500,000	4,600
Over 2,500,000	Refer to Company

Table 42.B.2.d.(LC) Loss Or Damage To Customers' Autos (Legal Liability Coverage) – Premium Determination

3. Fine Arts Coverage

c. Premium Determination

Limit Of Insurance	Loss Cost
\$ 25,000	\$ 152.50

Table 42.B.3.c.(LC) Fine Arts Coverage Premium Determination