**DIVISION THIRTEEN – COMMERCIAL LIABILITY UMBRELLA**

A1. AERIAL RECREATIONAL DEVICES AND FACILITIES

In accordance with 302 KAR 17:010, for policies issued to operators of aerial recreational devices or facilities, as defined in KRS 247.238, the insurer must provide 30 days advance written notice to the Kentucky Department of Agriculture prior to the cancellation of the policy.

For such risks, attach Kentucky Changes – Aerial Recreational Devices And Facilities – Notice Of Cancellation Endorsement CU 26 31 to the Commercial Liability Umbrella Coverage Part. For such risks, attach Kentucky Changes – Aerial Recreational Devices And Facilities – Notice Of Cancellation Endorsement CX 26 29 to the Commercial Excess Liability Coverage Part.

**DIVISION FOUR – FARM**

37. FARM LIABILITY COVERAGE

Table **37.D.3.a.** is replaced by the following:

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | Aggregate (In 1,000's) | | Per Occurrence Or Person/Organization (In 1,000's) | | | | | | | | | | | | | | |
|  |
|  | $ | 25 |  | 50 |  | 100 |  | 200 |  | 300 |  | 500 |  | 1,000 |  |
|  | $ | 50 |  | 0.72 |  | 0.81 |  |  |  |  |  |  |  |  |  |  |  |
|  |  | |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | 100 | |  | 0.73 |  | 0.85 |  | 0.97 |  |  |  |  |  |  |  |  |  |
|  |  | |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | 200 | |  | 0.74 |  | 0.86 |  | 1.00 |  | 1.14 |  |  |  |  |  |  |  |
|  |  | |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | 300 | |  | 0.75 |  | 0.87 |  | 1.01 |  | 1.15 |  | 1.26 |  |  |  |  |  |
|  |  | |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | 500 | |  |  |  | 0.89 |  | 1.03 |  | 1.17 |  | 1.28 |  | 1.43 |  |  |  |
|  |  | |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | 600 | |  |  |  | 0.90 |  | 1.04 |  | 1.18 |  | 1.29 |  | 1.44 |  |  |  |
|  |  | |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | 1,000 | |  |  |  |  |  | 1.05 |  | 1.19 |  | 1.30 |  | 1.45 |  | 1.64 |  |
|  |  | |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | 1,500 | |  |  |  |  |  |  |  | 1.20 |  | 1.31 |  | 1.46 |  | 1.65 |  |
|  |  | |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | 2,000 | |  |  |  |  |  |  |  | 1.21 |  | 1.32 |  | 1.47 |  | 1.66 |  |
|  |  | |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | 2,500 | |  |  |  |  |  |  |  |  |  | 1.33 |  | 1.48 |  | 1.67 |  |
|  |  | |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | 3,000 | |  |  |  |  |  |  |  |  |  | 1.34 |  | 1.49 |  | 1.68 |  |
|  |  | |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |

The following factors MUST be referred to company before using:

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | Aggregate (In 1,000's) | | Per Occurrence Or Person/Organization (In 1,000's) | | | | | | | | | | | | | | | | |
|  |
|  | $ | 500 |  | 1,000 |  | 1,500 |  | 2,000 |  | 3,000 |  | 4,000 |  | 5,000 |  | 10,000 |  |
|  | $ | 1,500 |  |  |  |  |  | 1.76 |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | 2,000 | |  |  |  |  |  | 1.77 |  | 1.83 |  |  |  |  |  |  |  |  |  |
|  |  | |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | 2,500 | |  |  |  |  |  | 1.78 |  | 1.84 |  |  |  |  |  |  |  |  |  |
|  |  | |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | 3,000 | |  |  |  |  |  | 1.79 |  | 1.85 |  | 1.93 |  |  |  |  |  |  |  |
|  |  | |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | 4,000 | |  | 1.50 |  | 1.69 |  | 1.80 |  | 1.86 |  | 1.94 |  | 2.00 |  |  |  |  |  |
|  |  | |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | 5,000 | |  | 1.51 |  | 1.70 |  | 1.81 |  | 1.87 |  | 1.95 |  | 2.01 |  | 2.05 |  |  |  |
|  |  | |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | 10,000 | |  |  |  | 1.71 |  | 1.82 |  | 1.88 |  | 1.96 |  | 2.02 |  | 2.06 |  | 2.16 |  |
|  |  | |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | 20,000 | |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | 2.17 |  |
|  |  | |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |

Table 37.D.3.a. Optional Limits Factors – Liability (Cov. H/I)

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

V. Arbitration Endorsement

**1.** Coverage disputes between the company and an insured may be submitted to arbitrators by mutual agreement between the parties. When there is prior agreement that disputes may be submitted to non-binding arbitration, attach Kentucky Changes – Non-binding Arbitration Endorsement FL 99 07**.** When there is prior agreement that arbitration of a dispute will be binding on both parties, attach optional Kentucky Changes – Binding Arbitration Endorsement FL 99 09**.**

**2.** Refer to company for rating.

The following is added to Paragraph **BB.2.:**

BB. Agritainment – Liability

2. Agritainment – Liability Classifications

**c.** In accordance with 302 KAR 17:010, for policies issued to operators of aerial recreational devices or facilities, as defined in KRS 247.238, the insurer must provide 30 days advance written notice to the Kentucky Department of Agriculture prior to the cancellation of the policy.

For such risks, attach Kentucky Changes – Aerial Recreational Devices And Facilities – Notice Of Cancellation Endorsement FL 02 02 to the Farm Liability Coverage Form.

41. FARM UMBRELLA LIABILITY COVERAGE

Paragraph **A.2.c.(1)** is replaced by the following:

**(1)** Mandatory Endorsements (including those required for use in Kentucky):

**(a)** Kentucky Changes Endorsement FB 01 09**.**

**(b)** Kentucky Changes – Cancellation And Nonrenewal Endorsement IL 02 63**.**

The following is added to Paragraph **A.2:**

**e.** In accordance with 302 KAR 17:010, for policies issued to operators of aerial recreational devices or facilities, as defined in KRS 247.238, the insurer must provide 30 days advance written notice to the Kentucky Department of Agriculture prior to the cancellation of the policy.

For such risks, attach Kentucky Changes – Aerial Recreational Devices And Facilities – Notice Of Cancellation Endorsement FB 02 24 to the Farm Umbrella Liability Policy.

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

**2.** When a particular risk is modified in accordance with Paragraph **1.,** companies should maintain a complete file, including all details of the factors used in determining the modification. Each company is responsible for complying with regulatory requirements.

Note

Rates shall not be inadequate, excessive or unfairly discriminatory.

50. FARM EXCESS LIABILITY COVERAGE

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

**b.** Rating or classifying any risk or exposure for which:

**(1)** There is no manual rate or applicable classification.

**(2)** There is no underlying insurance.

Rates shall not be inadequate, excessive or unfairly discriminatory. (For other refer-to-company situations, see Paragraph **I.**)

Companies should maintain complete files, including all details of the factors used in determining the rate or classification for a particular risk.

When a risk is rated on a refer-to-company basis, each company is responsible for complying with regulatory requirements.

Paragraph **C.2.b.(1)** is replaced by the following:

**(1)** Mandatory Endorsement (including those required for use in Kentucky):

Kentucky Changes – Cancellation And Nonrenewal Endorsement FE 02 38**.**

The following is added to Paragraph **C.2:**

**c.** In accordance with 302 KAR 17:010, for policies issued to operators of aerial recreational devices or facilities, as defined in KRS 247.238, the insurer must provide 30 days advance written notice to the Kentucky Department of Agriculture prior to the cancellation of the policy.

For such risks, attach Kentucky Changes – Aerial Recreational Devices And Facilities – Notice Of Cancellation Endorsement FE 02 47 to the Farm Excess Liability Policy.

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

I. Special Rule For Individual Risk Situations

**2.** When a particular risk is modified in accordance with Paragraph **1.,** companies should maintain a complete file, including all details of the factors used in determining the modification. Each company is responsible for complying with regulatory requirements.

Note

Rates shall not be inadequate, excessive or unfairly discriminatory.

**DIVISION SIX – GENERAL LIABILITY**

A4. AERIAL RECREATIONAL DEVICES AND FACILITIES

In accordance with 302 KAR 17:010, for policies issued to operators of aerial recreational devices or facilities, as defined in KRS 247.238, the insurer must provide the Kentucky Department of Agriculture 30 days' advance written notice prior to the cancellation of the policy.

For such risks, attach Kentucky Changes – Aerial Recreational Devices And Facilities – Notice Of Cancellation Endorsement CG 23 10 to the Commercial General Liability Coverage Part.