**DIVISION FIVE – FIRE AND ALLIED LINES**

14. BASIC FORMS AND ENDORSEMENTS APPLICABLE

The following is added to Rule **14.:**

**C.** Attach Vermont Changes – Statutory Liability Endorsement IL 01 26 to all policies that include:

**1.** Legal Liability Coverage Form CP 00 40**;** or

**2.** Mortgageholders Errors And Omissions Coverage Form CP 00 70**.**

**D.** Attach Vermont Changes – Cancellation And Nonrenewal Endorsement IL 02 19 to all policies.

**E.** Attach Vermont Changes Endorsement IL 01 53 to all policies, except when Form CP 00 40 is the only coverage form that applies to the Commercial Property Coverage Part.

**F.** Attach Vermont Changes – Concealment, Misrepresentation Or Fraud Endorsement IL 01 70 to all policies except when the Commercial Property Coverage Part contains only the Form CP 00 70**.**

38. BUILDING AND PERSONAL PROPERTY COVERAGE OPTIONS

Paragraph **O.4.** is replaced by the following:

O. Trees, Shrubs And Plants

4. Rates

Refer to the multistate rates section of Rule **85.L.3.,** Item **23.** for the applicable Basic Group I loss cost and Basic Group II symbol. The Basic Group II loss cost derived from the information in Item **23.** contemplates activation of the vehicle exclusion under Outdoor Trees, Shrubs And Plants Endorsement CP 14 30**.** When the vehicle exclusion under Endorsement CP 14 30 does not apply, multiply the aforementioned Basic Group II loss cost by 1.15.











39. CANNABIS

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

A. Exclusion Endorsement Options

**1.** Coverage for cannabis and that part of Business Income loss or Extra Expense incurred, due to a suspension of operations, which is attributable to the design, cultivation, manufacture, storage, processing, packaging, handling, testing, distribution, sale, serving, furnishing, possession or disposal of cannabis may be excluded by attaching Vermont – Cannabis Exclusion Endorsement CP 99 07**;** or

**2.** Coverage for cannabis and that part of Business Income loss or Extra Expense incurred, due to a suspension of operations, which is attributable to the design, cultivation, manufacture, storage, processing, packaging, handling, testing, distribution, sale, serving, furnishing, possession or disposal of cannabis may be excluded, with a hemp exception, by attaching Vermont – Cannabis Exclusion With Hemp Exception Endorsement CP 99 08**.**

**DIVISION EIGHT – INLAND MARINE**



26. CANNABIS

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

A. Cannabis Endorsement Options

**1.** Coverage for cannabis may be excluded by attaching Vermont – Cannabis Exclusion Endorsement CM 99 13**;** or

**2.** Coverage for cannabis may be excluded, with a hemp exception, by attaching Vermont – Cannabis Exclusion With Hemp Exception Endorsement CM 99 14**.**

**DIVISION FOURTEEN – CAPITAL ASSETS –**

**AGRICULTURAL CAPITAL ASSETS (OUTPUT POLICY) SECTION**

13. BASIC FORM AND ENDORSEMENTS APPLICABLE

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

B. Mandatory State Endorsement

Attach Vermont Changes Endorsement AG 01 55 to all policies.

SECTION IV – COVERAGE FORM RULES – ENDORSEMENTS – OTHER THAN TIME ELEMENT

92. CANNABIS

Rule **92.** is replaced by the following:

A. Exclusion Endorsement Options

**1.** Coverage for cannabis and that part of Business Income loss or Extra Expense/Dwelling Loss of Use incurred, due to a suspension of operations, which is attributable to the design, cultivation, manufacture, storage, processing, packaging, handling, testing, distribution, sale, serving, furnishing, possession or disposal of cannabis may be excluded by attaching Vermont – Cannabis Exclusion Endorsement AG 99 10**;** or

**2.** Coverage for cannabis and that part of Business Income loss or Extra Expense/Dwelling Loss of Use incurred, due to a suspension of operations, which is attributable to the design, cultivation, manufacture, storage, processing, packaging, handling, testing, distribution, sale, serving, furnishing, possession or disposal of cannabis may be excluded, with a hemp exception, by attaching Vermont – Cannabis Exclusion With Hemp Exception Endorsement AG 99 11**.**

**DIVISION FOURTEEN – CAPITAL ASSETS PROGRAM (OUTPUT POLICY)**

13. BASIC FORM AND ENDORSEMENTS APPLICABLE

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

B. Mandatory State Endorsements

Attach the following mandatory state endorsements to all policies:

**1.** Vermont Changes – Cancellation And Nonrenewal Endorsement IL 02 19**;**

**2.** Vermont Changes Endorsement IL 01 53**;** and

**3.** Vermont Changes – Concealment, Misrepresentation Or Fraud Endorsement IL 01 70**.**

84. CANNABIS

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

A. Exclusion Endorsement Options

**1.** Coverage for cannabis and that part of Business Income loss or Extra Expense incurred, due to a suspension of operations, which is attributable to the design, cultivation, manufacture, storage, processing, packaging, handling, testing, distribution, sale, serving, furnishing, possession or disposal of cannabis may be excluded by attaching Vermont – Cannabis Exclusion Endorsement OP 99 10**;** or

**2.** Coverage for cannabis and that part of Business Income loss or Extra Expense incurred, due to a suspension of operations, which is attributable to the design, cultivation, manufacture, storage, processing, packaging, handling, testing, distribution, sale, serving, furnishing, possession or disposal of cannabis may be excluded, with a hemp exception, by attaching Vermont – Cannabis Exclusion With Hemp Exception Endorsement OP 99 11**.**