*Excerpt*

22. DESCRIPTION OF COMMERCIAL GENERAL LIABILITY COVERAGE

**C.** For details of coverage:

**1.** Refer to coverage forms:

**a.** Commercial General Liability Coverage Form (Occurrence) CG 00 01**.**

**b.** Commercial General Liability Coverage Form (Claims-made) CG 00 02**.**

**2.** Refer to mandatory multistate endorsements:

**a.** Nuclear Energy Liability Exclusion Endorsement (Broad Form) IL 00 21**.**

**b.** Employment-related Practices Exclusion Endorsement CG 21 47**,** but only when an Employment-related Practices policy is being written.

**c.** Exclusion – Access Or Disclosure Of Confidential Or Personal Material Or Information Endorsement CG 21 06**.**

This endorsement excludes liability arising out of any access to or disclosure of any person's or organization's confidential or personal material or information under both Coverage **A** and Coverage **B.** For endorsement options addressing Access Or Disclosure Of Confidential Or Personal Material Or Information that may be used in lieu of Endorsement CG 21 06**,** refer to Rule **36.**

Do not attach Endorsement **CG 21 06** to the policy when Endorsement CG 21 08**,** described in Rule **36.C.28.,** is attached.

**d.** Exclusion – Violation Of Law Addressing Data Privacy Endorsement CG 00 69**.**

This endorsement excludes liability arising out of any violation of law addressing any person's or organization's confidential or personal material or information, including financial, health, biometric or other nonpublic material or information, under both Coverage **A** and Coverage **B.**

**e.** Exclusion – Cyber Incident Endorsement CG 40 35**.**

This endorsement excludes liability arising out of a cyber incident under both Coverage **A** and Coverage **B.**

Do not attach Endorsement **CG 40 35** to the policy when either Endorsement CG 04 25 or CG 04 95**,** described in Rule **40.,** is attached.

**3.** Refer to mandatory state endorsements in the state exceptions.

*Excerpt*

36. DESCRIPTION OF ADDITIONAL OPTIONAL ENDORSEMENTS

C. Exclusion Endorsements

**28.** Mandatory Exclusion – Access Or Disclosure Of Confidential Or Personal Material Or Information Endorsement CG 21 06**,** referenced in Rule **22.,** may be replaced by Exclusion – Access Or Disclosure Of Confidential Or Personal Material Or Information (Coverage **B** Only) Endorsement CG 21 08**.** This endorsement excludes liability arising out of any access to or disclosure of any person's or organization's confidential or personal material or information only with respect to Coverage **B** (Personal And Advertising Injury).

When Endorsement CG 21 08 is attached to the policy, do not attach Endorsement **CG 21 06.**

**35.** To exclude liability for bodily injury arising out of the loss of electronic data, attach Exclusion – Electronic Data – Deletion Of Bodily Injury Exception Endorsement CG 21 85**.** This endorsement deletes the limited exception for bodily injury in Exclusion **p.** Electronic Data of Coverage **A.**

Do not attach Endorsement **CG 21 85** to the policy if Endorsement CG 04 25**,** CG 04 95**,** CG 04 37 or CG 04 71**,** described in Rule **40.,** is attached.

E. Coverage Amendment Endorsements

**9.** Reserved For Future Use.

**12.** To provide that the named insured's Commercial General Liability policy is excess over any other insurance available to the named insured, whether primary, excess, contingent or on any other basis, covering liability for damages arising out of the premises or operations, or the products and completed operations, for which the named insured has been added as an additional insured, attach Excess Insurance Provision – Order Of Response – When You Are An Additional Insured On Other Insurance Endorsement CG 24 56**.**

This endorsement complements the attachment of a Noncontributory And Order Of Response – Other Insurance Condition endorsement to an umbrella or excess liability policy on which the named insured is covered as an additional insured, in order to facilitate vertical stacking of insurance.

38. – 39. RESERVED FOR FUTURE USE

40. CYBER INCIDENT LIABILITY AND LOSS OF ELECTRONIC DATA COVERAGE

A. Endorsement Options

To provide coverage under Coverage **A** for cyber incidents, loss of computerized or electronically stored data or software which results from physical injury to tangible property, or both, attach one of the following endorsements available for use with the Commercial General Liability Coverage Part:

1. Cyber Incident Liability Coverage Subject To Each Cyber Incident Occurrence And Aggregate Limits Endorsement **CG 04 25**

This endorsement provides an Each Cyber Incident Occurrence Limit and Cyber Incident Aggregate Limit that are both shown in the Schedule of the endorsement. The Cyber Incident Aggregate Limit is subject to either the General Aggregate Limit or the Products/Completed Operations Aggregate Limit, whichever applies, under the policy. This endorsement adds an exception to Exclusion **p.** Electronic Data for property damage caused by a cyber incident.

2. Cyber Incident Liability Coverage And Loss Of Electronic Data Liability Coverage Subject To Loss Of Electronic Data, Each Cyber Incident Occurrence And Aggregate Limits Endorsement **CG 04 95**

This endorsement is similar to Endorsement CG 04 25**,** except that coverage for loss of electronic data resulting from physical injury to tangible property is included, subject to a Loss Of Electronic Data Limit shown in the Schedule of the endorsement. The Loss Of Electronic Data Limit is subject to the Each Occurrence Limit on the CGL policy. The loss of electronic data provisions in this endorsement are similar to Endorsement CG 04 37**.**

3. Loss Of Electronic Data Resulting From Physical Injury To Tangible Property Liability Coverage – Subject To Cyber Incident Exclusion Endorsement **CG 04 37**

Coverage provided by this endorsement is subject to a Loss Of Electronic Data Limit, which is shown in the Schedule of the endorsement. This endorsement excludes coverage for cyber incidents under Coverage **A** and provides an exception to Exclusion **p.** Electronic Data for bodily injury.

4. Loss Of Electronic Data Resulting From Physical Injury To Tangible Property Liability Coverage – Subject To Cyber Incident Exclusion – Deletion Of Bodily Injury Exception Endorsement **CG 04 71**

This endorsement is similar to Endorsement CG 04 37**,** except that the exception to Exclusion **p.** Electronic Data for bodily injury is deleted.

Do not attach more than one of the endorsements referenced in Paragraph **A.** to the same policy.

When Endorsement CG 04 25or CG 04 95 is attached to the policy, do not attach Endorsement **CG 40 35,** as described in Rule **22.C.2.e.,** or Endorsement CG 21 85**,** as described in Rule **36.C.35.**

When Endorsement CG 04 37or CG 04 71is attachedto the policy, do not attach Endorsement **CG 21 85,** as described in Rule **36.C.35.**

Endorsement CG 04 37or CG 04 71may be attached to the policy along with Endorsement CG 40 35**,** asdescribed in Rule **22.C.2.e.**

B. Premium Determination

1. Loss Of Electronic Data Resulting From Physical Injury To Tangible Property Coverage

Calculate the premium for Endorsement CG 04 37or Endorsement CG 04 71as follows:

**a.** Determine the applicable classification(s). Use the same classifications which apply to Premises/Operations and Products/Completed Operations risks.

**b.** Determine the premium base applicable to the classification(s). The same premium base applies to both Premises/Operations and Products/Completed Operations.

**c.** Select the basic limits rate(s) for the classification(s) from the appropriate state company rates for both Premises/Operations and Products/Completed Operations, as applicable.

**d.** Select the increased limits factor(s) corresponding with the Each Occurrence Limit equal to the Loss Of Electronic Data Limit indicated in the Schedule of Endorsement CG 04 37or CG 04 71and the General Aggregate Limit or Products/Completed Operations Aggregate Limit, whichever applies to the policy. The Loss Of Electronic Data Limit shall be less than or equal to the Each Occurrence Limit applicable to the policy. Increased limits factors are found in Rule **56.** Refer to the state exceptions.

**e.** See Rule **15.** to adjust the selected increased limits factor(s) developed in Paragraph **B.1.d.** if the policy is written subject to a property damage deductible. Use the property damage deductible discount factor(s) corresponding to the increased limits table assignment(s) determined in Paragraph **B.1.d.**

**f.** Adjust the basic limits rate(s) developed in Paragraph **B.1.c.** by the appropriate adjusted increased limits factor(s) developed in Paragraphs **B.1.d.** and **B.1.e.** and any other applicable rate modification(s).

**g.** Multiply the adjusted increased limit rate(s) developed in Paragraph **B.1.f.** by the appropriate Loss Of Electronic Data Factor(s) displayed in Table **40.C.** (applicable to EndorsementCG 04 37) or Table **40.D.** (applicable to EndorsementCG 04 71). Each factor should be applied separately for Premises/Operations and Products/Completed Operations sublines.Determine the appropriateHazard Grade for the classification in Table **40.F.** Classifications not displayed in Table **40.F.** are assigned to Hazard Grade 1.

**h.** Multiply the number of units of exposure developed under the premium base in Paragraph **B.1.b.** for each classification by the corresponding Loss Of Electronic Data Coverage rate(s) developed in Paragraph **B.1.g.**

**i.** Combine the premium developed in Paragraph **B.1.h.** for the applicable subline(s) on all classification(s).

**j.** Determine the application of any minimum premium. Refer to company for minimum premium.

**k.** The Loss Of Electronic Data Coverage premium is the greater of the premium developed in Paragraph **B.1.i.** or the minimum premium determined in Paragraph **B.1.j.**

2. Cyber Incident Liability Coverage

**a.** Calculate the premium for Endorsement CG 04 25as follows:

**(1)** Determine the applicable classification(s). Use the same classifications that apply to Premises/Operations and Products/Completed Operations risks.

**(2)** Determine the premium base applicable to the classification(s). The same premium base applies to both Premises/Operations and Products/Completed Operations.

**(3)** Select the basic limits rate(s) for the classification(s) from the appropriate state company rates for both Premises/Operations and Products/Completed Operations, as applicable.

**(4)** Determine the appropriate increased limits table assignment(s) for the classification(s). Select the increased limits factor(s) corresponding with the Each Occurrence Limit equal to the Cyber Incident Occurrence Limit and the General Aggregate Limit or Products/Completed Operations Aggregate Limit equal to the Cyber Incident Aggregate Limit indicated in the Schedule of Endorsement CG 04 25or CG 04 95**.** The Cyber Incident Occurrence Limit shall be less than or equal to the Each Occurrence Limit applicable to the policy. The Cyber Incident Aggregate Limit shall be less than or equal to the General Aggregate Limit or Products/Completed Operations Aggregate Limit, whichever is applicable to the policy. Increased limits factors are found in Rule **56.** Refer to the state exceptions.

**(5)** See Rule **15.** to adjust the selected increased limits factor(s) developed in Paragraph **B.2.a.(4)** for bodily injury and property damage coverage written on a deductible basis. Use the deductible discount factor(s) corresponding to the increased limits table assignment(s) determined in Paragraph **B.2.a.(4).**

**(6)** Adjust the basic limits rate(s) developed in Paragraph **B.2.a.(3)** by the appropriate adjusted increased limits factor(s) developed in Paragraphs **B.2.a.(4)** and **B.2.a.(5)** and any other applicable rate modification(s).

**(7)** Multiply the adjusted increased limits rate(s) developed in Paragraph **B.2.a.(6)** by the appropriate Cyber Incident Liability Factor(s) displayed in Table **40.E.** Each factor should be applied separately for Premises/Operations and Products/Completed Operations sublines.Determine the appropriate Hazard Grade for the classification in Table **40.G.** Classifications not displayed in Table **40.G.** are assigned to Hazard Grade 1.

**(8)** Multiply the number of units of exposure developed under the premium base in Paragraph **B.2.a.(2)** for each classification by the corresponding Cyber Incident Liability rate(s) developed in Paragraph **B.2.a.(7).**

**(9)** Combine the premium developed in Paragraph **B.2.a.(8)** for the applicable subline(s) on all classifications.

**(10)** Determine the application of any minimum premium. Refer to company for minimum premium.

**(11)** The Cyber Incident Liability premium is the greater of the premium developed in Paragraph **B.2.a.(9)** or the minimum premium determined in Paragraph **B.2.a.(10).**

**b.** Calculate the premium for Endorsement CG 04 95as follows:

**(1)** Determine the premium according to Rule **40.B.2.a.** for the Cyber Incident Liability Coverage.

**(2)** Determine the premium according to Rule **40.B.1.** for Endorsement CG 04 37**.**

**(3)** Combine the premium developed in Paragraphs **B.2.b.(1)** and **B.2.b.(2).**

**(4)** Determine the application of any minimum premium. Refer to company for minimum premium.

**(5)** The Cyber Incident Liability and Loss Of Electronic Data premium is the greater of the premium developed in Paragraph **B.2.b.(3)** or the minimum premium determined in Paragraph **B.2.b.(4).**

C. Loss Of Electronic Data Factors – Endorsement **CG 04 37**

|  |  |  |  |
| --- | --- | --- | --- |
|  | Hazard Grade | Loss Of Electronic Data Factor For Premises/ Operations | Loss Of Electronic Data Factor For Products/ Completed Operations |
|  | 1 | 0.0010 | 0.0010 |
|  | 2 | 0.0030 | 0.0030 |
|  | 3 | 0.0050 | 0.0050 |
|  | 4 | 0.0070 | 0.0070 |

Table 40.C. Loss Of Electronic Data Factors – Endorsement **CG 04 37**

D. Loss Of Electronic Data Factors – Endorsement **CG 04 71**

|  |  |  |  |
| --- | --- | --- | --- |
|  | Hazard Grade | Loss Of Electronic Data Factor For Premises/ Operations | Loss Of Electronic Data Factor For Products/ Completed Operations |
|  | 1 | 0.0008 | 0.0008 |
|  | 2 | 0.0024 | 0.0024 |
|  | 3 | 0.0040 | 0.0040 |
|  | 4 | 0.0056 | 0.0056 |

Table 40.D. Loss Of Electronic Data Factors – Endorsement **CG 04 71**

E. Cyber Incident Liability Factors

|  |  |  |  |
| --- | --- | --- | --- |
|  | Hazard Grade | Cyber Incident Liability Factor For Premises/ Operations | Cyber Incident Liability Factor For Products/ Completed Operations |
|  | 1 | 0.0010 | 0.0010 |
|  | 2 | 0.0040 | 0.0040 |
|  | 3 | 0.0070 | 0.0070 |
|  | 4 | 0.0100 | 0.0100 |

Table 40.E. Cyber Incident Liability Factors

F. Hazard Grade Classification Assignments – Loss Of Electronic Data Liability

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | Code | Title | Premises/ Operations | Products/Completed Operations |
|  | 91111 | Air Conditioning Systems or Equipment – dealers or distributors and installation, servicing or repair | 2 | 2 |
|  | 91127 | Alarm and Alarm Systems – installation, servicing or repair | 2 | 2 |
|  | 91150 | Appliances and Accessories installation, servicing or repair – commercial | 2 | 2 |
|  | 91155 | Appliances and Accessories – installation, servicing or repair – household | 2 | 2 |
|  | 91210 | Blasting Operations | 4 | – |
|  | 91250 | Boiler Inspection, Installation, Cleaning or Repair | 2 | 2 |
|  | 91302 | Cable Installation in Conduits or Subways | 3 | 3 |
|  | 91315 | Cable or Subscription Television Companies | 3 | – |
|  | 91324 | Caisson or Cofferdam Work – foundations for buildings | 3 | 3 |
|  | 91325 | Caisson or Cofferdam Work – not foundations for buildings | 3 | 3 |
|  | 91340 | Carpentry – construction of residential property not exceeding three stories in height | 2 | 2 |
|  | 91341 | Carpentry – interior | 2 | 2 |
|  | 91342 | Carpentry | 2 | 2 |
|  | 91436 | Ceiling or Wall Installation – metal | 2 | 2 |
|  | 91551 | Communication Equipment Installation – industrial or commercial | 4 | 4 |
|  | 91555 | Computer Service or Repair | 4 | 4 |
|  | 91560 | Concrete Construction | 2 | 2 |
|  | 91577 | Conduit Construction for Cables or Wires | 3 | 3 |
|  | 91580 | Contractors – Executive Supervisors or Executive Superintendents | 4 | – |
|  | 91581 | Contractors – subcontracted work – in connection with construction, reconstruction, erection or repair – not buildings | 3 | 3 |
|  | 91582 | Contractors – subcontracted work – in connection with building construction, reconstruction, repair or erection – apartment or office buildings over four stories | 3 | 3 |
|  | 91583 | Contractors – subcontracted work – in connection with building construction, reconstruction, repair or erection – one or two family dwellings | 3 | 3 |
|  | 91584 | Contractors – subcontracted work – in connection with construction, reconstruction, repair or erection of buildings – for industrial use | 3 | 3 |
|  | 91585 | Contractors – subcontracted work – in connection with construction, reconstruction, repair or erection of buildings | 3 | 3 |
|  | 91586 | Contractors – subcontracted work – in connection with oil and gas field construction, reconstruction or repair | 3 | 3 |
|  | 91587 | Contractors – subcontracted work – in connection with pipeline (other than oil or gas) or communication or power line construction, reconstruction or repair | 3 | 3 |
|  | 91588 | Contractors – subcontracted work – in connection with bridge, tunnel, elevated street or highway construction, reconstruction or repair | 3 | 3 |
|  | 91589 | Contractors – subcontracted work – in connection with street or highway construction, or repair, not elevated | 3 | 3 |
|  | 91591 | Contractors – subcontracted work – other than construction-related work | 3 | 3 |
|  | 91618 | Dam or Reservoir Construction | 2 | 2 |
|  | 91641 | Dike, Levee or Revetment Construction | 2 | 2 |
|  | 92101 | Drilling – other than water | 3 | 3 |
|  | 92102 | Drilling – water | 3 | 3 |
|  | 92215 | Driveway, Parking Area or Sidewalk – paving or repaving | 3 | 3 |
|  | 92338 | Dry Wall or Wallboard Installation | 2 | 2 |
|  | 92445 | Electric Light or Power Companies | 4 | – |
|  | 92446 | Electric Light or Power Line Construction | 4 | 4 |
|  | 92447 | Electric Light or Power Line Construction – Rural Utilities Service projects only | 4 | 4 |
|  | 92451 | Electrical Apparatus – installation, servicing or repair | 4 | 4 |
|  | 92453 | Electric Light or Power Cooperatives – Rural Utilities Service projects only | 4 | – |
|  | 92478 | Electrical Work – within buildings | 4 | 4 |
|  | 92593 | Elevator or Escalator Inspecting, Installation, Servicing or Repair | 2 | – |
|  | 94007 | Excavation | 4 | 4 |
|  | 94276 | Fence Erection Contractors | 3 | 3 |
|  | 94381 | Fire Suppression Systems – installation, servicing or repair | 2 | 2 |
|  | 95124 | Furniture or Fixtures – installation in offices or stores – portable – metal or wood | 2 | 2 |
|  | 95310 | Gas Mains or Connections Construction | 3 | 3 |
|  | 95410 | Grading of Land | 3 | 3 |
|  | 95625 | Handyperson | 2 | 2 |
|  | 95630 | Hazardous Material Contractors | 2 | 2 |
|  | 95647 | Heating or Combined Heating and Air Conditioning Systems or Equipment – dealers or distributors and installation, servicing or repair – no liquefied petroleum gas (LPG) equipment sales or work | 2 | 2 |
|  | 95648 | Heating or Combined Heating and Air Conditioning Systems or Equipment – dealers or distributors and installation, servicing or repair | 2 | 2 |
|  | 96408 | Insulation Work – plastic | 2 | 2 |
|  | 96409 | Insulation Work – organic or plastic in solid state | 2 | 2 |
|  | 96410 | Insulation Work – mineral | 2 | 2 |
|  | 96702 | Irrigation or Drainage System Construction | 2 | 2 |
|  | 97047 | Landscape Gardening | 4 | – |
|  | 97050 | Lawn Care Services | 3 | – |
|  | 97221 | Machinery or Equipment – farm – installation, servicing, repair or erection | 2 | 2 |
|  | 97222 | Machinery or Equipment – industrial – installation, servicing or repair | 2 | 2 |
|  | 97223 | Machinery or Equipment – installation, servicing or repair | 2 | 2 |
|  | 97447 | Masonry | 2 | 2 |
|  | 97650 | Metal Erection – decorative or artistic | 2 | 2 |
|  | 97651 | Metal Erection – frame structures iron work on outside of buildings | 2 | 2 |
|  | 97652 | Metal Erection – in the construction of dwellings not exceeding 2 stories in height | 2 | 2 |
|  | 97653 | Metal Erection – nonstructural | 2 | 2 |
|  | 97654 | Metal Erection – steel lock gates, gasholders, standpipes, water towers, smokestacks, tanks, silos, prison cells, fire or burglarproof vaults | 2 | 2 |
|  | 97655 | Metal Erection – structural | 2 | 2 |
|  | 98111 | Office Machines or Appliances – installation, inspection, adjustment or repair | 2 | – |
|  | 98413 | Pile Driving – building foundation only | 3 | 3 |
|  | 98414 | Pile Driving – other | 3 | 3 |
|  | 98415 | Pile Driving – sonic method | 3 | 3 |
|  | 98423 | Pipeline Construction – gas | 3 | 3 |
|  | 98424 | Pipeline Construction – other | 3 | 3 |
|  | 98425 | Pipeline Construction – oil | 3 | 3 |
|  | 98426 | Pipeline Construction – slurry – nonflammable mixtures | 3 | 3 |
|  | 98482 | Plumbing – commercial and industrial | 3 | 3 |
|  | 98483 | Plumbing – residential or domestic | 3 | 3 |
|  | 98502 | Prefabricated Building Erection | 2 | 2 |
|  | 98601 | Railroad Construction | 3 | 3 |
|  | 98636 | Refrigeration Systems or Equipment – dealers and distributors and installation, servicing or repair – commercial | 2 | 2 |
|  | 98677 | Roofing – residential over three stories and/or commercial | 2 | 2 |
|  | 98678 | Roofing – residential – three stories and under | 2 | 2 |
|  | 98806 | Septic Tank Systems – installation, servicing or repair | 2 | 2 |
|  | 98820 | Sewer Mains or Connections Construction | 3 | 3 |
|  | 98967 | Siding Installation | 2 | 2 |
|  | 98993 | Sign Erection, Installation or Repair | 2 | 2 |
|  | 99080 | Solar Energy Contractors | 3 | 3 |
|  | 99084 | Wind Turbine Contractors – installation, service or repair – on-shore | 2 | 2 |
|  | 99085 | Wind Turbine Contractors – installation, service or repair – off-shore | 2 | 2 |
|  | 99163 | Steam Mains or Connections Construction | 2 | 2 |
|  | 99165 | Steam Pipe or Boiler Insulation | 2 | 2 |
|  | 99315 | Street or Road Construction or Reconstruction | 4 | 4 |
|  | 99321 | Street or Road Paving or Repaving, Surfacing or Resurfacing or Scraping | 3 | 3 |
|  | 99445 | Subway Construction | 3 | 3 |
|  | 99506 | Swimming Pools – installation, servicing, or repair – above ground | 3 | – |
|  | 99507 | Swimming Pools – installation, servicing, or repair – below ground | 3 | – |
|  | 99570 | Tank Construction, Installation, Erection or Repair – metal – not pressurized | 2 | 2 |
|  | 99571 | Tank Construction, Installation, Erection or Repair – metal – pressurized | 2 | 2 |
|  | 99572 | Tank Construction, Installation, Erection or Repair – metal – not pressurized – within buildings exclusively | 2 | 2 |
|  | 99573 | Tank Construction, Installation, Erection or Repair – metal – pressurized – within buildings exclusively | 2 | 2 |
|  | 99600 | Telecommunication Service Providers | 4 | – |
|  | 99613 | Telephone, Telegraph or Cable Television Line Construction | 4 | 4 |
|  | 99650 | Television or Radio Receiving Set Installation or Repair | 2 | 2 |
|  | 99777 | Tree Pruning, Dusting, Spraying, Repairing, Trimming or Fumigating | 4 | – |
|  | 99798 | Tunneling | 3 | 3 |
|  | 99803 | Underpinning Buildings or Structures | 3 | 3 |
|  | 99946 | Water Mains or Connections Construction | 3 | 3 |

Table 40.F. Hazard Grade Classification Assignments – Loss Of Electronic Data Liability

G. Hazard Grade Classification Assignments – Cyber Incident Liability

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | Code | Title | Premises/ Operations | Products/Completed Operations |
|  | 11101 | Chemical Distributors | 3 | 3 |
|  | 12373 | Drug Distributors | 3 | 4 |
|  | 13204 | Fuel Oil or Kerosene Dealers | 4 | 3 |
|  | 13205 | Fuel Oil or Kerosene Distributors | 4 | 3 |
|  | 13206 | Biofuels Distributors – Ethanol | 4 | 3 |
|  | 13207 | Biofuels Distributors – Other than Ethanol | 4 | 3 |
|  | 13410 | Gas Dealers – LPG | 4 | 3 |
|  | 13411 | Gas Dealers or Distributors | 4 | 3 |
|  | 13412 | Gas Distributors – LPG | 4 | 3 |
|  | 13453 | Gasoline Stations – full service | 3 | 3 |
|  | 13454 | Gasoline Stations – self-service | 3 | 3 |
|  | 13455 | Gasoline Stations – self- and full-service combined | 3 | 3 |
|  | 15733 | Oil Refineries | 4 | 3 |
|  | 40010 | Airports – commercial | 4 | – |
|  | 40026 | Airport – lessees of portions of airports engaged in the sale of aircraft or accessories, servicing or repairing of aircraft or pilot instructions | 4 | – |
|  | 40031 | Ambulance Service, First Aid or Rescue Squads – Other than Not-For-Profit | 4 | – |
|  | 40032 | Ambulance Service, First Aid or Rescue Squads – Not-For-Profit only | 4 | – |
|  | 40101 | Blood Banks – Other than Not-For-Profit | 4 | – |
|  | 40102 | Blood Banks – Not-For-Profit only | 4 | – |
|  | 41675 | Computer Consulting or Programming | 3 | – |
|  | 43151 | Computer Data Processing – operations | 3 | – |
|  | 43152 | Computer Data Processing – time-sharing | 3 | – |
|  | 44100 | Governmental Subdivision – not federal or state – Municipalities – Population 2,500 and under | 3 | – |
|  | 44101 | Governmental Subdivision – not federal or state – Municipalities – Population 2,501 – 10,000 | 3 | – |
|  | 44102 | Governmental Subdivision – not federal or state – Municipalities – Population 10,001 – 25,000 | 3 | – |
|  | 44103 | Governmental Subdivision – not federal or state – Municipalities – Population 25,001 – 50,000 | 3 | – |
|  | 44104 | Governmental Subdivision – not federal or state – Municipalities – Population 50,001 – 100,000 | 3 | – |
|  | 44105 | Governmental Subdivision – not federal or state – Municipalities – Population 100,001 – 250,000 | 3 | – |
|  | 44106 | Governmental Subdivision – not federal or state – Municipalities – Population over 250,000 | 3 | – |
|  | 44108 | Governmental Subdivision – not federal or state – Counties or Parishes – Population 10,000 and under | 3 | – |
|  | 44109 | Governmental Subdivision – not federal or state – Counties or Parishes – Population 10,001 – 25,000 | 3 | – |
|  | 44110 | Governmental Subdivision – not federal or state – Counties or Parishes – Population 25,001 – 50,000 | 3 | – |
|  | 44111 | Governmental Subdivision – not federal or state – Counties or Parishes – Population 50,001 – 100,000 | 3 | – |
|  | 44112 | Governmental Subdivision – not federal or state – Counties or Parishes – Population 100,001 – 250,000 | 3 | – |
|  | 44113 | Governmental Subdivision – not federal or state – Counties or Parishes – Population over 250,000 | 3 | – |
|  | 44427 | Health Care Facilities – alcohol and drug – Other than Not-For-Profit | 4 | – |
|  | 44428 | Health Care Facilities – alcohol and drug – Not-For-Profit only | 4 | – |
|  | 44429 | Health Care Facilities – convalescent or nursing homes – not mental – psychopathic institutions – Other than Not-For-Profit | 4 | – |
|  | 44430 | Health Care Facilities – convalescent or nursing homes – not mental – psychopathic institutions – Not-For-Profit only | 4 | – |
|  | 44431 | Health Care Facilities – homes for the aged – Other than Not-For-Profit | 4 | – |
|  | 44432 | Health Care Facilities – homes for the aged – Not-For-Profit only | 4 | – |
|  | 44433 | Health Care Facilities – homes for the physically handicapped or orphaned – Other than Not-For-Profit | 4 | – |
|  | 44434 | Health Care Facilities – homes for the physically handicapped or orphaned – Not-For-Profit only | 4 | – |
|  | 44435 | Health Care Facilities – hospitals – Other than Not-For-Profit | 4 | – |
|  | 44436 | Health Care Facilities – hospitals – Not-For-Profit only | 4 | – |
|  | 44437 | Health Care Facilities – mental – psychopathic institutions – Other than Not-For-Profit | 4 | – |
|  | 44438 | Health Care Facilities – mental – psychopathic institutions – Not-For-Profit only | 4 | – |
|  | 44439 | Health Care Facilities – clinics, dispensaries or infirmaries treating outpatients only – no regular bed or board facilities – Other than Not-For-Profit | 4 | – |
|  | 44440 | Health Care Facilities – clinics, dispensaries or infirmaries treating outpatients only – no regular bed or board facilities – Not-For-Profit only | 4 | – |
|  | 45190 | Hotels and Motels – with pools or beaches – less than four stories | 3 | – |
|  | 45191 | Hotels and Motels – with pools or beaches – four stories or more | 3 | – |
|  | 45192 | Hotels and Motels – without pools or beaches – less than four stories | 3 | – |
|  | 45193 | Hotels and Motels – without pools or beaches – four stories or more | 3 | – |
|  | 47471 | Schools – public – elementary, kindergarten or junior high | 2 | – |
|  | 47473 | Schools – public – high | 2 | – |
|  | 47474 | Schools – trade or vocational | 2 | – |
|  | 47475 | Schools – private – elementary, kindergarten or junior high – Other than Not-For-Profit | 2 | – |
|  | 47476 | Schools – private – elementary, kindergarten or junior high – Not-For-Profit only | 2 | – |
|  | 47477 | Schools – private – high – Other than Not-For-Profit | 2 | – |
|  | 47478 | Schools – private – high – Not-For-Profit only | 2 | – |
|  | 51300 | Baby Food Mfg. – in glass containers | 1 | 2 |
|  | 51305 | Baby Food Mfg. | 1 | 2 |
|  | 51315 | Bakery Plants | 1 | 2 |
|  | 51350 | Beer, Ale or Malt Liquor Mfg. – in bottles | 1 | 2 |
|  | 51351 | Beer, Ale or Malt Liquor Mfg. – in cans | 1 | 2 |
|  | 51352 | Beer, Ale or Malt Liquor Mfg. – not bottled or canned | 1 | 2 |
|  | 51355 | Beverage Bottler – soft drinks – carbonated – in cans or plastic bottles | 1 | 2 |
|  | 51356 | Beverage Bottler – soft drinks – carbonated – in glass bottles | 1 | 2 |
|  | 51357 | Beverage Bottler – soft drinks – in metal cylinders | 1 | 2 |
|  | 51358 | Beverage Bottler – soft drinks – in paper containers | 1 | 2 |
|  | 51359 | Beverage Bottler – soft drinks – not carbonated – in bottles or cans | 1 | 2 |
|  | 51752 | Candy or Confectionery Products Mfg. | 1 | 2 |
|  | 51850 | Chemical Mfg. – commercial or industrial | 3 | 3 |
|  | 51851 | Chemical Mfg. – commercial or industrial – toxic and either flammable, explosive or reactive | 3 | 3 |
|  | 51852 | Chemical Mfg. Manufacturing – commercial or industrial – primarily flammable, explosive or reactive – Not Otherwise Classified | 3 | 3 |
|  | 51853 | Chemicals Mfg. – commercial or industrial – primarily toxic or presenting a health hazard | 3 | 3 |
|  | 51854 | Chemical Mfg. – household – toxic and either flammable, explosive or reactive | 3 | 3 |
|  | 51855 | Chemical Mfg. – household | 3 | 3 |
|  | 51856 | Chemical Mfg. – household – primarily flammable, explosive or reactive | 3 | 3 |
|  | 51857 | Chemical Mfg. – household – primarily toxic or presenting a health hazard | 3 | 3 |
|  | 52002 | Dairy Products Mfg. | 1 | 2 |
|  | 52341 | Drug Mfg. – biological products | 3 | 4 |
|  | 52342 | Drug, Medicine or Pharmaceutical Preparations Mfg. – for animal use | 3 | 4 |
|  | 52343 | Drug, Medicine or Pharmaceutical Preparations Mfg. – other than for animal use | 3 | 4 |
|  | 53001 | Feed Mfg. | 1 | 2 |
|  | 53077 | Fertilizer Mfg. | 3 | 3 |
|  | 53374 | Food Products Mfg. – dry | 1 | 2 |
|  | 53375 | Food Products Mfg. – frozen | 1 | 2 |
|  | 53376 | Food Products Mfg. – not dry – in glass containers | 1 | 2 |
|  | 53377 | Food Products Mfg. – not dry – in other than glass containers | 1 | 2 |
|  | 53565 | Fruit or Vegetable Juice Mfg. – no bottling of carbonated beverages | 1 | 2 |
|  | 53901 | Gas Manufacturing – toxic and either flammable, explosive or reactive | 3 | 3 |
|  | 53902 | Gas Manufacturing – inert | 3 | 3 |
|  | 53903 | Gas Manufacturing – other | 3 | 3 |
|  | 53904 | Gas Manufacturing – primarily flammable, explosive or reactive | 3 | 3 |
|  | 53905 | Gas Manufacturing – primarily toxic or presenting a health hazard | 3 | 3 |
|  | 53907 | Gasoline Distributors | 4 | 3 |
|  | 53951 | Biofuels Manufacturing – Ethanol | 3 | 3 |
|  | 53952 | Biofuels Manufacturing – Other than Ethanol | 3 | 3 |
|  | 55371 | Honey Extracting | 1 | 2 |
|  | 56488 | Liquor Mfg. | 1 | 2 |
|  | 56758 | Meat, Fish, Poultry or Seafood – curing | 1 | 2 |
|  | 56759 | Meat, Fish, Poultry or Seafood Processing – in airtight containers | 1 | 2 |
|  | 56760 | Meat, Fish, Poultry or Seafood Processing – not in airtight containers | 1 | 2 |
|  | 57001 | Milk Depots or Dealers | 1 | 2 |
|  | 57002 | Milk Processing | 1 | 2 |
|  | 57651 | Packing Houses | 1 | 2 |
|  | 57913 | Pet Food Mfg. | 1 | 2 |
|  | 58840 | Salt Mfg. | 1 | 2 |
|  | 59537 | Sugar Refining | 1 | 2 |
|  | 59647 | Syrups or Molasses – refining, blending, or mfg. | 1 | 2 |
|  | 59904 | Vegetable Oil Mfg. – by solvent extraction | 1 | 2 |
|  | 59905 | Vegetable Oil Mfg. | 1 | 2 |
|  | 59925 | Water Bottling – in siphons | 1 | 2 |
|  | 59926 | Water Bottling – spring or well – not sparkling or carbonated | 1 | 2 |
|  | 59927 | Water Bottling – spring or well – sparkling or carbonated | 1 | 2 |
|  | 59963 | Wine Mfg. – sparkling | 1 | 2 |
|  | 59964 | Wine Mfg. – still | 1 | 2 |
|  | 60010 | Apartment Buildings | 3 | – |
|  | 60011 | Apartment Buildings – garden | 2 | – |
|  | 60012 | Apartment Buildings or Hotels – time-sharing – less than 4 stories | 3 | – |
|  | 60013 | Apartment Buildings or Hotels – time-sharing – 4 stories or more | 3 | – |
|  | 60015 | Apartment Hotels – less than 4 stories | 3 | – |
|  | 60016 | Apartment Hotels – 4 stories or more | 3 | – |
|  | 61000 | Boarding or Rooming Houses | 2 | – |
|  | 61212 | Buildings or Premises – bank or office – mercantile or manufacturing (lessor's risk only) – Other than Not-For-Profit | 2 | – |
|  | 61216 | Buildings or Premises – bank or office – mercantile or manufacturing (lessor's risk only) – Not-For-Profit only | 2 | – |
|  | 61217 | Buildings or Premises – bank or office – mercantile or manufacturing – maintained by the insured (lessor's risk only) – Other than Not-For-Profit | 2 | – |
|  | 61218 | Buildings or Premises – bank or office – mercantile or manufacturing – maintained by the insured (lessor's risk only) – Not-For-Profit only | 2 | – |
|  | 62003 | Condominiums – residential – (association risk only) | 3 | – |
|  | 63010 | Dwellings – one-family (lessor's risk only) | 2 | – |
|  | 63011 | Dwellings – two-family (lessor's risk only) | 2 | – |
|  | 63012 | Dwellings – three-family (lessor's risk only) | 2 | – |
|  | 63013 | Dwellings – four-family (lessor's risk only) | 2 | – |
|  | 64074 | Hotels and Motels – (lessor's risk only) – less than four stories | 3 | – |
|  | 64075 | Hotels and Motels – (lessor's risk only) – four stories or more | 3 | – |
|  | 64500 | Housing Projects – federal, state, local | 3 | – |
|  | 66561 | Medical Offices | 4 | – |
|  | 67508 | Schools – colleges, universities, junior colleges or college preparatory – Other than Not-For-Profit | 2 | – |
|  | 67509 | Schools – colleges, universities, junior colleges or college preparatory – Not-For-Profit only | 2 | – |
|  | 67510 | Schools – dormitory facilities – Other than Not-For-Profit | 3 | – |
|  | 67511 | Schools – dormitory facilities – Not-For-Profit only | 3 | – |
|  | 67512 | Schools – Other than Not-For-Profit | 2 | – |
|  | 67513 | Schools – Not-For-Profit only | 2 | – |
|  | 67634 | Shopping Centers – indoor malls – buildings, or premises not occupied by the insured (lessor's risk only) | 3 | – |
|  | 67635 | Shopping Centers – buildings, or premises not occupied by the insured (lessor's risk only) | 3 | – |
|  | 92445 | Electric Light or Power Companies | 4 | – |
|  | 92453 | Electric Light or Power Cooperatives – Rural Utilities Service projects only | 4 | – |
|  | 95305 | Gas Companies | 4 | – |
|  | 95306 | Gas Companies – natural gas – local distribution | 4 | – |
|  | 98150 | Oil or Natural Gas Lease Operations | 4 | – |
|  | 98151 | Oil or Natural Gas Lease Operations – natural gas – within the limits of any town or city on the right-of-way of any railroad, or in any ocean, gulf or bay | 4 | – |
|  | 98152 | Oil or Gas Lease Work by Contractors – not lease operation | 4 | 4 |
|  | 98161 | Oil or Gas Wells – servicing – by contractors | 4 | 4 |
|  | 98427 | Pipelines – operation – gas | 4 | – |
|  | 98428 | Pipelines – operation – other | 4 | – |
|  | 98429 | Pipelines – operation – oil | 4 | – |
|  | 98430 | Pipelines – operation – slurry – nonflammable mixtures | 4 | – |
|  | 98622 | Railroads – operation and maintenance – with BI passenger hazard | 4 | – |
|  | 98623 | Railroads – operation and maintenance – without BI passenger hazard | 4 | – |
|  | 99943 | Water Companies | 4 | – |

Table 40.G. Hazard Grade Classification Assignments – Cyber Incident Liability

*Excerpt*

42. ELECTRONIC DATA LIABILITY COVERAGE

A. Description Of Electronic Data Liability Coverage

**2.** For details of coverage:

**a.** Refer to coverage form:

Electronic Data Liability Coverage Form CG 00 65**.**

**b.** Refer to mandatory multistate endorsements:

**(1)** Broad Form Nuclear Energy Liability Exclusion Endorsement CG 31 99**.**

**(2)** Exclusion – Access Or Disclosure Of Confidential Or Personal Material Or Information Endorsement CG 33 63**.** This endorsement excludes liability arising out of any access to or disclosure of any person's or organization's confidential or personal material or information.

**c.** Refer to mandatory state endorsement in the state exceptions.

**6.** Liability arising out of a cyber incident may be excluded by attaching Exclusion – Cyber Incident Endorsement CG 34 99**.**

*Excerpt*

46. OWNERS AND CONTRACTORS PROTECTIVE LIABILITY INSURANCE AND PRINCIPALS PROTECTIVE LIABILITY INSURANCE (Subline Code 335)

B. Description Of Owners Or Contractors Protective Liability Coverage

**2.** For details of coverage:

**a.** Refer to coverage form:

Owners And Contractors Protective Liability Coverage Form – Coverage For Operations Of Designated Contractor CG 00 09**.**

**b.** Refer to mandatory multistate endorsements:

**(1)** Broad Form Nuclear Exclusion Endorsement IL 00 21**.**

**(2)** Exclusion – Cyber Incident Endorsement CG 34 97**.**

This endorsement excludes liability arising out of a cyber incident.

Do not attach Endorsement CG 34 97to the policy when Endorsement CG 34 92**,** as described in Paragraph **B.19.,** is attached.

**c.** Refer to mandatory state endorsements in the state exceptions.

**11.** Liability arising out of any access to or disclosure of any person's or organization's confidential or personal material or information may be excluded by attachingExclusion – Access Or Disclosure Of Confidential Or Personal Material Or Information Endorsement CG 33 53**.** This endorsement excludes liability arising out of any access to or disclosure of any person's or organization's confidential or personal material or information.  **18.** To exclude liability for bodily injury arising out of the loss of electronic data, attach Exclusion – Electronic Data – Deletion Of Bodily Injury Exception Endorsement CG 34 98**.** This endorsement deletes the limited exception for bodily injury in Exclusion **l.** Electronic Data.

**19.** To provide coverage under Coverage **A** for cyber incidents, attach Cyber Incident Liability Coverage Subject To Each Cyber Incident Occurrence And Aggregate Limits Endorsement CG 34 92**.** This endorsement provides an Each Cyber Incident Occurrence Limit and Cyber Incident Aggregate Limit shown in the Schedule of the endorsement. The Cyber Incident Aggregate Limit is subject to the Aggregate Limit under the policy. This endorsement adds an exception to Exclusion **l.** Electronic Data for property damage caused by a cyber incident.

When Endorsement CG 34 92is attached to the policy, do not attach Endorsement **CG 34 97.**

*Excerpt*

48. PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE (Subline Code 336)

A. Description Of Products/Completed Operations Liability Coverage

**3.** For details of coverage:

**a.** Refer to coverage forms:

**(1)** Products/Completed Operations Liability Coverage Form (Occurrence Version) CG 00 37**.**

**(2)** Products/Completed Operations Liability Coverage Form (Claims-made Version) CG 00 38**.**

**b.** Refer to mandatory multistate endorsements:

**(1)** Broad Form Nuclear Exclusion Endorsement IL 00 21**.**

**(2)** Exclusion – Cyber Incident Endorsement CG 34 97**.**

This endorsement excludes liability arising out of a cyber incident.

Do not attach Endorsement **CG 34 97** to the policy when Endorsement CG 34 92**,** as described in Paragraph **B.19.,** is attached.

**c.** Refer to mandatory state endorsements in the state exceptions.

**11.** Liability arising out of any access to or disclosure of any person's or organization's confidential or personal material or information may be excluded by attaching Exclusion – Access Or Disclosure Of Confidential Or Personal Material Or Information Endorsement CG 33 53**.** This endorsement excludes liability arising out of any access to or disclosure of any person's or organization's confidential or personal material or information.

**18.** To exclude liability for bodily injury arising out of the loss of electronic data, attach Exclusion – Electronic Data – Deletion Of Bodily Injury Exception Endorsement CG 34 98**.** This endorsement deletes the limited exception for bodily injury in Exclusion **l.** Electronic Data.

**19.** To provide coverage under Coverage **A** for cyber incidents, attach Cyber Incident Liability Coverage Subject To Each Cyber Incident Occurrence And Aggregate Limits Endorsement CG 34 92**.** This endorsement provides an Each Cyber Incident Occurrence Limit and Cyber Incident Aggregate Limit that are both shown in the Schedule of the endorsement, and the Cyber Incident Aggregate Limit is subject to the Aggregate Limit under the policy. This endorsement adds an exception to Exclusion **l.** Electronic Data for property damage caused by a cyber incident.

When Endorsement CG 34 92 is attached to the policy, do not attach Endorsement **CG 34 97.**

For premium determination of this endorsement, use the rating procedures in Rule **40.B.2.** and Table **40.E.** applicable to Cyber Incident Liability Coverage Subject To Each Cyber Incident Occurrence And Aggregate Limits Endorsement **CG 04 25.**