**DIVISION ONE – AUTOMOBILE**

A2. GOVERNMENTAL SUBDIVISIONS – NOT FEDERAL

MONT. CODE ANN. Section 2-9-108 provides that the liability of a governmental subdivision does not exceed:

**A.** Seven hundred and fifty thousand dollars ($750,000) for each claim; and

**B.** One million, five hundred thousand dollars ($1,500,000) for each occurrence.

However, if an insurer agrees, by written endorsement, to insure at higher limits, the statutory limitation will be waived up to the agreed upon higher limit.

In *Daniels v. Gallatin* County, 409 Mont. 220, 513 P.3d 514 (2022), the Supreme Court of Montana found that the statutory limitation would also be waived if a policy does not indicate the statutory limitation, and then any higher stated policy limits shall apply.

**DIVISION SIX – GENERAL LIABILITY**

-G- CLASSIFICATIONS

The following descriptions are replaced:

44100 Governmental Subdivision – not state or federal – Municipalities – Population 2,500 and under

**Class Code:** 44100

**Premium Base:** Total Operating Expenses, Products/Completed Operations are included

**Note:**

Governmental Subdivision Notes:

**1.** Attach Montana Changes – Per Claim Limits Of Insurance – Governmental Subdivisions Endorsement CG 25 06 to all policies issued to governmental subdivisions.

MT. CODE ANN. Section 2-9-108 provides that the limits of liability of a governmental subdivision shall not exceed:

**a.** Seven hundred and fifty thousand dollars ($750,000) for each claim for all damages because of bodily injury or property damage as the result of any one occurrence.

**b.** One million and five hundred thousand dollars ($1,500,000) because of all bodily injury or property damage as the result of any one occurrence.

However, if an insurer agrees, by written endorsement, to insure at higher limits, the statutory limitation will be waived up to the agreed upon higher limit.

In *Daniels v. Gallatin* County, 409 Mont. 220, 513 P.3d 514 (2022), the Supreme Court of Montana found that the statutory limitation would also be waived if a policy does not indicate the statutory limitation, and then any higher stated policy limits shall apply.

**2.** Population is to be determined by the latest figures available and should include resident student population of towns with colleges or boarding schools.

**3.** These classifications embrace all premises and operations exposures of the insured except that the following exposures shall be separately classified and rated:

**a.** Amusement parks

**b.** Dams, levees or dikes – existence hazard

**c.** Exhibition or convention buildings (including arenas and auditoriums)

**d.** Golf courses

**e.** Housing projects – e.g., urban development and public housing

**f.** Lakes or reservoirs – existence hazard

**g.** Medical care facilities and services – e.g., hospitals, clinics and sanitariums

**h.** Penal institutions, jails – e.g., correctional institutions

**i.** Schools or colleges

**j.** Ski facilities

**k.** Stadiums, bleachers or grandstands with total seating capacity in excess of 5,000

**l.** Streets, roads, highways or bridges – existence hazard and maintenance hazard

**m.** Street, road, highway or bridge construction

**n.** Transportation systems, facilities and services including airports, bus systems or other mass transit facilities such as subways and aircraft

**o.** Utilities – electric, gas, water, steam, wind and solar

**p.** Wharves, piers, docks, marinas and watercraft

**q.** Wind turbines and solar energy systems – existence hazard

**r.** Zoos

**4.** Elected or appointed officials for the governmental subdivision are included as additional insureds. Vehicles designed for use on public roads shall be considered "autos". Use Governmental Subdivisions Endorsement CG 24 09**.**

**5.** With respect to fire departments operated by municipalities:

**a.** This classification includes volunteer workers participating in first aid, rescue squads or ambulance corps operated in connection with fire departments. Professional services are excluded. Use Exclusion – Services Furnished By Health Care Providers Endorsement CG 22 44**.**

**b.** Coverage does not apply to bodily injury or medical payments to any volunteer workers including firefighters, whether or not a member of the insured's organization, while in the course of their duties. Use Exclusion – Injury To Volunteer Firefighters Endorsement CG 22 56**.** If such coverage is required by law, refer to company.

44101 Governmental Subdivision – not state or federal – Municipalities – Population 2,501 – 10,000

**Class Code:** 44101

**Premium Base:** Total Operating Expenses, Products/Completed Operations are included

**Note:**

Governmental Subdivision Notes:

**1.** Attach Montana Changes – Per Claim Limits Of Insurance – Governmental Subdivisions Endorsement CG 25 06 to all policies issued to governmental subdivisions.

MT. CODE ANN. Section 2-9-108 provides that the limits of liability of a governmental subdivision shall not exceed:

**a.** Seven hundred and fifty thousand dollars ($750,000) for each claim for all damages because of bodily injury or property damage as the result of any one occurrence.

**b.** One million and five hundred thousand dollars ($1,500,000) because of all bodily injury or property damage as the result of any one occurrence.

However, if an insurer agrees, by written endorsement, to insure at higher limits, the statutory limitation will be waived up to the agreed upon higher limit.

In *Daniels v. Gallatin* County, 409 Mont. 220, 513 P.3d 514 (2022), the Supreme Court of Montana found that the statutory limitation would also be waived if a policy does not indicate the statutory limitation, and then any higher stated policy limits shall apply.

**2.** Population is to be determined by the latest figures available and should include resident student population of towns with colleges or boarding schools.

**3.** These classifications embrace all premises and operations exposures of the insured except that the following exposures shall be separately classified and rated:

**a.** Amusement parks

**b.** Dams, levees or dikes – existence hazard

**c.** Exhibition or convention buildings (including arenas and auditoriums)

**d.** Golf courses

**e.** Housing projects – e.g., urban development and public housing

**f.** Lakes or reservoirs – existence hazard

**g.** Medical care facilities and services – e.g., hospitals, clinics and sanitariums

**h.** Penal institutions, jails – e.g., correctional institutions

**i.** Schools or colleges

**j.** Ski facilities

**k.** Stadiums, bleachers or grandstands with total seating capacity in excess of 5,000

**l.** Streets, roads, highways or bridges – existence hazard and maintenance hazard

**m.** Street, road, highway or bridge construction

**n.** Transportation systems, facilities and services including airports, bus systems or other mass transit facilities such as subways and aircraft

**o.** Utilities – electric, gas, water, steam, wind and solar

**p.** Wharves, piers, docks, marinas and watercraft

**q.** Wind turbines and solar energy systems – existence hazard

**r.** Zoos

**4.** Elected or appointed officials for the governmental subdivision are included as additional insureds. Vehicles designed for use on public roads shall be considered "autos". Use Governmental Subdivisions Endorsement CG 24 09**.**

**5.** With respect to fire departments operated by municipalities:

**a.** This classification includes volunteer workers participating in first aid, rescue squads or ambulance corps operated in connection with fire departments. Professional services are excluded. Use Exclusion – Services Furnished By Health Care Providers Endorsement CG 22 44**.**

**b.** Coverage does not apply to bodily injury or medical payments to any volunteer workers including firefighters, whether or not a member of the insured's organization, while in the course of their duties. Use Exclusion – Injury To Volunteer Firefighters Endorsement CG 22 56**.** If such coverage is required by law, refer to company.

44102 Governmental Subdivision – not state or federal – Municipalities – Population 10,001 – 25,000

**Class Code:** 44102

**Premium Base:** Total Operating Expenses, Products/Completed Operations are included

**Note:**

Governmental Subdivision Notes:

**1.** Attach Montana Changes – Per Claim Limits Of Insurance – Governmental Subdivisions Endorsement CG 25 06 to all policies issued to governmental subdivisions.

MT. CODE ANN. Section 2-9-108 provides that the limits of liability of a governmental subdivision shall not exceed:

**a.** Seven hundred and fifty thousand dollars ($750,000) for each claim for all damages because of bodily injury or property damage as the result of any one occurrence.

**b.** One million and five hundred thousand dollars ($1,500,000) because of all bodily injury or property damage as the result of any one occurrence.

However, if an insurer agrees, by written endorsement, to insure at higher limits, the statutory limitation will be waived up to the agreed upon higher limit.

In *Daniels v. Gallatin* County, 409 Mont. 220, 513 P.3d 514 (2022), the Supreme Court of Montana found that the statutory limitation would also be waived if a policy does not indicate the statutory limitation, and then any higher stated policy limits shall apply.

**2.** Population is to be determined by the latest figures available and should include resident student population of towns with colleges or boarding schools.

**3.** These classifications embrace all premises and operations exposures of the insured except that the following exposures shall be separately classified and rated:

**a.** Amusement parks

**b.** Dams, levees or dikes – existence hazard

**c.** Exhibition or convention buildings (including arenas and auditoriums)

**d.** Golf courses

**e.** Housing projects – e.g., urban development and public housing

**f.** Lakes or reservoirs – existence hazard

**g.** Medical care facilities and services – e.g., hospitals, clinics and sanitariums

**h.** Penal institutions, jails – e.g., correctional institutions

**i.** Schools or colleges

**j.** Ski facilities

**k.** Stadiums, bleachers or grandstands with total seating capacity in excess of 5,000

**l.** Streets, roads, highways or bridges – existence hazard and maintenance hazard

**m.** Street, road, highway or bridge construction

**n.** Transportation systems, facilities and services including airports, bus systems or other mass transit facilities such as subways and aircraft

**o.** Utilities – electric, gas, water, steam, wind and solar

**p.** Wharves, piers, docks, marinas and watercraft

**q.** Wind turbines and solar energy systems – existence hazard

**r.** Zoos

**4.** Elected or appointed officials for the governmental subdivision are included as additional insureds. Vehicles designed for use on public roads shall be considered "autos". Use Governmental Subdivisions Endorsement CG 24 09**.**

**5.** With respect to fire departments operated by municipalities:

**a.** This classification includes volunteer workers participating in first aid, rescue squads or ambulance corps operated in connection with fire departments. Professional services are excluded. Use Exclusion – Services Furnished By Health Care Providers Endorsement CG 22 44**.**

**b.** Coverage does not apply to bodily injury or medical payments to any volunteer workers including firefighters, whether or not a member of the insured's organization, while in the course of their duties. Use Exclusion – Injury To Volunteer Firefighters Endorsement CG 22 56**.** If such coverage is required by law, refer to company.

44103 Governmental Subdivision – not state or federal – Municipalities – Population 25,001 – 50,000

**Class Code:** 44103

**Premium Base:** Total Operating Expenses, Products/Completed Operations are included

**Note:**

Governmental Subdivision Notes:

**1.** Attach Montana Changes – Per Claim Limits Of Insurance – Governmental Subdivisions Endorsement CG 25 06 to all policies issued to governmental subdivisions.

MT. CODE ANN. Section 2-9-108 provides that the limits of liability of a governmental subdivision shall not exceed:

**a.** Seven hundred and fifty thousand dollars ($750,000) for each claim for all damages because of bodily injury or property damage as the result of any one occurrence.

**b.** One million and five hundred thousand dollars ($1,500,000) because of all bodily injury or property damage as the result of any one occurrence.

However, if an insurer agrees, by written endorsement, to insure at higher limits, the statutory limitation will be waived up to the agreed upon higher limit.

In *Daniels v. Gallatin* County, 409 Mont. 220, 513 P.3d 514 (2022), the Supreme Court of Montana found that the statutory limitation would also be waived if a policy does not indicate the statutory limitation, and then any higher stated policy limits shall apply.

**2.** Population is to be determined by the latest figures available and should include resident student population of towns with colleges or boarding schools.

**3.** These classifications embrace all premises and operations exposures of the insured except that the following exposures shall be separately classified and rated:

**a.** Amusement parks

**b.** Dams, levees or dikes – existence hazard

**c.** Exhibition or convention buildings (including arenas and auditoriums)

**d.** Golf courses

**e.** Housing projects – e.g., urban development and public housing

**f.** Lakes or reservoirs – existence hazard

**g.** Medical care facilities and services – e.g., hospitals, clinics and sanitariums

**h.** Penal institutions, jails – e.g., correctional institutions

**i.** Schools or colleges

**j.** Ski facilities

**k.** Stadiums, bleachers or grandstands with total seating capacity in excess of 5,000

**l.** Streets, roads, highways or bridges – existence hazard and maintenance hazard

**m.** Street, road, highway or bridge construction

**n.** Transportation systems, facilities and services including airports, bus systems or other mass transit facilities such as subways and aircraft

**o.** Utilities – electric, gas, water, steam, wind and solar

**p.** Wharves, piers, docks, marinas and watercraft

**q.** Wind turbines and solar energy systems – existence hazard

**r.** Zoos

**4.** Elected or appointed officials for the governmental subdivision are included as additional insureds. Vehicles designed for use on public roads shall be considered "autos". Use Governmental Subdivisions Endorsement CG 24 09**.**

**5.** With respect to fire departments operated by municipalities:

**a.** This classification includes volunteer workers participating in first aid, rescue squads or ambulance corps operated in connection with fire departments. Professional services are excluded. Use Exclusion – Services Furnished By Health Care Providers Endorsement CG 22 44**.**

**b.** Coverage does not apply to bodily injury or medical payments to any volunteer workers including firefighters, whether or not a member of the insured's organization, while in the course of their duties. Use Exclusion – Injury To Volunteer Firefighters Endorsement CG 22 56**.** If such coverage is required by law, refer to company.

44104 Governmental Subdivision – not state or federal – Municipalities – Population 50,001 – 100,000

**Class Code:** 44104

**Premium Base:** Total Operating Expenses, Products/Completed Operations are included

**Note:**

Governmental Subdivision Notes:

**1.** Attach Montana Changes – Per Claim Limits Of Insurance – Governmental Subdivisions Endorsement CG 25 06 to all policies issued to governmental subdivisions.

MT. CODE ANN. Section 2-9-108 provides that the limits of liability of a governmental subdivision shall not exceed:

**a.** Seven hundred and fifty thousand dollars ($750,000) for each claim for all damages because of bodily injury or property damage as the result of any one occurrence.

**b.** One million and five hundred thousand dollars ($1,500,000) because of all bodily injury or property damage as the result of any one occurrence.

However, if an insurer agrees, by written endorsement, to insure at higher limits, the statutory limitation will be waived up to the agreed upon higher limit.

In *Daniels v. Gallatin* County, 409 Mont. 220, 513 P.3d 514 (2022), the Supreme Court of Montana found that the statutory limitation would also be waived if a policy does not indicate the statutory limitation, and then any higher stated policy limits shall apply.

**2.** Population is to be determined by the latest figures available and should include resident student population of towns with colleges or boarding schools.

**3.** These classifications embrace all premises and operations exposures of the insured except that the following exposures shall be separately classified and rated:

**a.** Amusement parks

**b.** Dams, levees or dikes – existence hazard

**c.** Exhibition or convention buildings (including arenas and auditoriums)

**d.** Golf courses

**e.** Housing projects – e.g., urban development and public housing

**f.** Lakes or reservoirs – existence hazard

**g.** Medical care facilities and services – e.g., hospitals, clinics and sanitariums

**h.** Penal institutions, jails – e.g., correctional institutions

**i.** Schools or colleges

**j.** Ski facilities

**k.** Stadiums, bleachers or grandstands with total seating capacity in excess of 5,000

**l.** Streets, roads, highways or bridges – existence hazard and maintenance hazard

**m.** Street, road, highway or bridge construction

**n.** Transportation systems, facilities and services including airports, bus systems or other mass transit facilities such as subways and aircraft

**o.** Utilities – electric, gas, water, steam, wind and solar

**p.** Wharves, piers, docks, marinas and watercraft

**q.** Wind turbines and solar energy systems – existence hazard

**r.** Zoos

**4.** Elected or appointed officials for the governmental subdivision are included as additional insureds. Vehicles designed for use on public roads shall be considered "autos". Use Governmental Subdivisions Endorsement CG 24 09**.**

**5.** With respect to fire departments operated by municipalities:

**a.** This classification includes volunteer workers participating in first aid, rescue squads or ambulance corps operated in connection with fire departments. Professional services are excluded. Use Exclusion – Services Furnished By Health Care Providers Endorsement CG 22 44**.**

**b.** Coverage does not apply to bodily injury or medical payments to any volunteer workers including firefighters, whether or not a member of the insured's organization, while in the course of their duties. Use Exclusion – Injury To Volunteer Firefighters Endorsement CG 22 56**.** If such coverage is required by law, refer to company.

44105 Governmental Subdivision – not state or federal – Municipalities – Population 100,001 – 250,000

**Class Code:** 44105

**Premium Base:** Total Operating Expenses, Products/Completed Operations are included

**Note:**

Governmental Subdivision Notes:

**1.** Attach Montana Changes – Per Claim Limits Of Insurance – Governmental Subdivisions Endorsement CG 25 06 to all policies issued to governmental subdivisions.

MT. CODE ANN. Section 2-9-108 provides that the limits of liability of a governmental subdivision shall not exceed:

**a.** Seven hundred and fifty thousand dollars ($750,000) for each claim for all damages because of bodily injury or property damage as the result of any one occurrence.

**b.** One million and five hundred thousand dollars ($1,500,000) because of all bodily injury or property damage as the result of any one occurrence.

However, if an insurer agrees, by written endorsement, to insure at higher limits, the statutory limitation will be waived up to the agreed upon higher limit.

In *Daniels v. Gallatin* County, 409 Mont. 220, 513 P.3d 514 (2022), the Supreme Court of Montana found that the statutory limitation would also be waived if a policy does not indicate the statutory limitation, and then any higher stated policy limits shall apply.

**2.** Population is to be determined by the latest figures available and should include resident student population of towns with colleges or boarding schools.

**3.** These classifications embrace all premises and operations exposures of the insured except that the following exposures shall be separately classified and rated:

**a.** Amusement parks

**b.** Dams, levees or dikes – existence hazard

**c.** Exhibition or convention buildings (including arenas and auditoriums)

**d.** Golf courses

**e.** Housing projects – e.g., urban development and public housing

**f.** Lakes or reservoirs – existence hazard

**g.** Medical care facilities and services – e.g., hospitals, clinics and sanitariums

**h.** Penal institutions, jails – e.g., correctional institutions

**i.** Schools or colleges

**j.** Ski facilities

**k.** Stadiums, bleachers or grandstands with total seating capacity in excess of 5,000

**l.** Streets, roads, highways or bridges – existence hazard and maintenance hazard

**m.** Street, road, highway or bridge construction

**n.** Transportation systems, facilities and services including airports, bus systems or other mass transit facilities such as subways and aircraft

**o.** Utilities – electric, gas, water, steam, wind and solar

**p.** Wharves, piers, docks, marinas and watercraft

**q.** Wind turbines and solar energy systems – existence hazard

**r.** Zoos

**4.** Elected or appointed officials for the governmental subdivision are included as additional insureds. Vehicles designed for use on public roads shall be considered "autos". Use Governmental Subdivisions Endorsement CG 24 09**.**

**5.** With respect to fire departments operated by municipalities:

**a.** This classification includes volunteer workers participating in first aid, rescue squads or ambulance corps operated in connection with fire departments. Professional services are excluded. Use Exclusion – Services Furnished By Health Care Providers Endorsement CG 22 44**.**

**b.** Coverage does not apply to bodily injury or medical payments to any volunteer workers including firefighters, whether or not a member of the insured's organization, while in the course of their duties. Use Exclusion – Injury To Volunteer Firefighters Endorsement CG 22 56**.** If such coverage is required by law, refer to company.

44106 Governmental Subdivision – not state or federal – Municipalities – Population over 250,000

**Class Code:** 44106

**Premium Base:** Total Operating Expenses, Products/Completed Operations are included

**Note:**

Governmental Subdivision Notes:

**1.** Attach Montana Changes – Per Claim Limits Of Insurance – Governmental Subdivisions Endorsement CG 25 06 to all policies issued to governmental subdivisions.

MT. CODE ANN. Section 2-9-108 provides that the limits of liability of a governmental subdivision shall not exceed:

**a.** Seven hundred and fifty thousand dollars ($750,000) for each claim for all damages because of bodily injury or property damage as the result of any one occurrence.

**b.** One million and five hundred thousand dollars ($1,500,000) because of all bodily injury or property damage as the result of any one occurrence.

However, if an insurer agrees, by written endorsement, to insure at higher limits, the statutory limitation will be waived up to the agreed upon higher limit.

In *Daniels v. Gallatin* County, 409 Mont. 220, 513 P.3d 514 (2022), the Supreme Court of Montana found that the statutory limitation would also be waived if a policy does not indicate the statutory limitation, and then any higher stated policy limits shall apply.

**2.** Population is to be determined by the latest figures available and should include resident student population of towns with colleges or boarding schools.

**3.** These classifications embrace all premises and operations exposures of the insured except that the following exposures shall be separately classified and rated:

**a.** Amusement parks

**b.** Dams, levees or dikes – existence hazard

**c.** Exhibition or convention buildings (including arenas and auditoriums)

**d.** Golf courses

**e.** Housing projects – e.g., urban development and public housing

**f.** Lakes or reservoirs – existence hazard

**g.** Medical care facilities and services – e.g., hospitals, clinics and sanitariums

**h.** Penal institutions, jails – e.g., correctional institutions

**i.** Schools or colleges

**j.** Ski facilities

**k.** Stadiums, bleachers or grandstands with total seating capacity in excess of 5,000

**l.** Streets, roads, highways or bridges – existence hazard and maintenance hazard

**m.** Street, road, highway or bridge construction

**n.** Transportation systems, facilities and services including airports, bus systems or other mass transit facilities such as subways and aircraft

**o.** Utilities – electric, gas, water, steam, wind and solar

**p.** Wharves, piers, docks, marinas and watercraft

**q.** Wind turbines and solar energy systems – existence hazard

**r.** Zoos

**4.** Elected or appointed officials for the governmental subdivision are included as additional insureds. Vehicles designed for use on public roads shall be considered "autos". Use Governmental Subdivisions Endorsement CG 24 09**.**

**5.** With respect to fire departments operated by municipalities:

**a.** This classification includes volunteer workers participating in first aid, rescue squads or ambulance corps operated in connection with fire departments. Professional services are excluded. Use Exclusion – Services Furnished By Health Care Providers Endorsement CG 22 44**.**

**b.** Coverage does not apply to bodily injury or medical payments to any volunteer workers including firefighters, whether or not a member of the insured's organization, while in the course of their duties. Use Exclusion – Injury To Volunteer Firefighters Endorsement CG 22 56**.** If such coverage is required by law, refer to company.

44108 Governmental Subdivision – not state or federal – Counties or Parishes Population 10,000 and under

**Class Code:** 44108

**Premium Base:** Total Operating Expenses, Products/Completed Operations are included

**Note:**

Governmental Subdivision Notes:

**1.** Attach Montana Changes – Per Claim Limits Of Insurance – Governmental Subdivisions Endorsement CG 25 06 to all policies issued to governmental subdivisions.

MT. CODE ANN. Section 2-9-108 provides that the limits of liability of a governmental subdivision shall not exceed:

**a.** Seven hundred and fifty thousand dollars ($750,000) for each claim for all damages because of bodily injury or property damage as the result of any one occurrence.

**b.** One million and five hundred thousand dollars ($1,500,000) because of all bodily injury or property damage as the result of any one occurrence.

However, if an insurer agrees, by written endorsement, to insure at higher limits, the statutory limitation will be waived up to the agreed upon higher limit.

In *Daniels v. Gallatin* County, 409 Mont. 220, 513 P.3d 514 (2022), the Supreme Court of Montana found that the statutory limitation would also be waived if a policy does not indicate the statutory limitation, and then any higher stated policy limits shall apply.

**2.** Population is to be determined by the latest figures available and should include resident student population of towns with colleges or boarding schools.

**3.** These classifications embrace all premises and operations exposures of the insured except that the following exposures shall be separately classified and rated:

**a.** Amusement parks

**b.** Dams, levees or dikes – existence hazard

**c.** Exhibition or convention buildings (including arenas and auditoriums)

**d.** Golf courses

**e.** Housing projects – e.g., urban development and public housing

**f.** Lakes or reservoirs – existence hazard

**g.** Medical care facilities and services – e.g., hospitals, clinics and sanitariums

**h.** Penal institutions, jails – e.g., correctional institutions

**i.** Schools or colleges

**j.** Ski facilities

**k.** Stadiums, bleachers or grandstands with total seating capacity in excess of 5,000

**l.** Streets, roads, highways or bridges – existence hazard and maintenance hazard

**m.** Street, road, highway or bridge construction

**n.** Transportation systems, facilities and services including airports, bus systems or other mass transit facilities such as subways and aircraft

**o.** Utilities – electric, gas, water, steam, wind and solar

**p.** Wharves, piers, docks, marinas and watercraft

**q.** Wind turbines and solar energy systems – existence hazard

**r.** Zoos

**4.** Elected or appointed officials for the governmental subdivision are included as additional insureds. Vehicles designed for use on public roads shall be considered "autos". Use Governmental Subdivisions Endorsement CG 24 09**.**

**5.** With respect to fire departments operated by municipalities:

**a.** This classification includes volunteer workers participating in first aid, rescue squads or ambulance corps operated in connection with fire departments. Professional services are excluded. Use Exclusion – Services Furnished By Health Care Providers Endorsement CG 22 44**.**

**b.** Coverage does not apply to bodily injury or medical payments to any volunteer workers including firefighters, whether or not a member of the insured's organization, while in the course of their duties. Use Exclusion – Injury To Volunteer Firefighters Endorsement CG 22 56**.** If such coverage is required by law, refer to company.

44109 Governmental Subdivision – not state or federal – Counties or Parishes Population 10,001 – 25,000

**Class Code:** 44109

**Premium Base:** Total Operating Expenses, Products/Completed Operations are included

**Note:**

Governmental Subdivision Notes:

**1.** Attach Montana Changes – Per Claim Limits Of Insurance – Governmental Subdivisions Endorsement CG 25 06 to all policies issued to governmental subdivisions.

MT. CODE ANN. Section 2-9-108 provides that the limits of liability of a governmental subdivision shall not exceed:

**a.** Seven hundred and fifty thousand dollars ($750,000) for each claim for all damages because of bodily injury or property damage as the result of any one occurrence.

**b.** One million and five hundred thousand dollars ($1,500,000) because of all bodily injury or property damage as the result of any one occurrence.

However, if an insurer agrees, by written endorsement, to insure at higher limits, the statutory limitation will be waived up to the agreed upon higher limit.

In *Daniels v. Gallatin* County, 409 Mont. 220, 513 P.3d 514 (2022), the Supreme Court of Montana found that the statutory limitation would also be waived if a policy does not indicate the statutory limitation, and then any higher stated policy limits shall apply.

**2.** Population is to be determined by the latest figures available and should include resident student population of towns with colleges or boarding schools.

**3.** These classifications embrace all premises and operations exposures of the insured except that the following exposures shall be separately classified and rated:

**a.** Amusement parks

**b.** Dams, levees or dikes – existence hazard

**c.** Exhibition or convention buildings (including arenas and auditoriums)

**d.** Golf courses

**e.** Housing projects – e.g., urban development and public housing

**f.** Lakes or reservoirs – existence hazard

**g.** Medical care facilities and services – e.g., hospitals, clinics and sanitariums

**h.** Penal institutions, jails – e.g., correctional institutions

**i.** Schools or colleges

**j.** Ski facilities

**k.** Stadiums, bleachers or grandstands with total seating capacity in excess of 5,000

**l.** Streets, roads, highways or bridges – existence hazard and maintenance hazard

**m.** Street, road, highway or bridge construction

**n.** Transportation systems, facilities and services including airports, bus systems or other mass transit facilities such as subways and aircraft

**o.** Utilities – electric, gas, water, steam, wind and solar

**p.** Wharves, piers, docks, marinas and watercraft

**q.** Wind turbines and solar energy systems – existence hazard

**r.** Zoos

**4.** Elected or appointed officials for the governmental subdivision are included as additional insureds. Vehicles designed for use on public roads shall be considered "autos". Use Governmental Subdivisions Endorsement CG 24 09**.**

**5.** With respect to fire departments operated by municipalities:

**a.** This classification includes volunteer workers participating in first aid, rescue squads or ambulance corps operated in connection with fire departments. Professional services are excluded. Use Exclusion – Services Furnished By Health Care Providers Endorsement CG 22 44**.**

**b.** Coverage does not apply to bodily injury or medical payments to any volunteer workers including firefighters, whether or not a member of the insured's organization, while in the course of their duties. Use Exclusion – Injury To Volunteer Firefighters Endorsement CG 22 56**.** If such coverage is required by law, refer to company.

44110 Governmental Subdivision – not state or federal – Counties or Parishes Population 25,001 – 50,000

**Class Code:** 44110

**Premium Base:** Total Operating Expenses, Products/Completed Operations are included

**Note:**

Governmental Subdivision Notes:

**1.** Attach Montana Changes – Per Claim Limits Of Insurance – Governmental Subdivisions Endorsement CG 25 06 to all policies issued to governmental subdivisions.

MT. CODE ANN. Section 2-9-108 provides that the limits of liability of a governmental subdivision shall not exceed:

**a.** Seven hundred and fifty thousand dollars ($750,000) for each claim for all damages because of bodily injury or property damage as the result of any one occurrence.

**b.** One million and five hundred thousand dollars ($1,500,000) because of all bodily injury or property damage as the result of any one occurrence.

However, if an insurer agrees, by written endorsement, to insure at higher limits, the statutory limitation will be waived up to the agreed upon higher limit.

In *Daniels v. Gallatin* County, 409 Mont. 220, 513 P.3d 514 (2022), the Supreme Court of Montana found that the statutory limitation would also be waived if a policy does not indicate the statutory limitation, and then any higher stated policy limits shall apply.

**2.** Population is to be determined by the latest figures available and should include resident student population of towns with colleges or boarding schools.

**3.** These classifications embrace all premises and operations exposures of the insured except that the following exposures shall be separately classified and rated:

**a.** Amusement parks

**b.** Dams, levees or dikes – existence hazard

**c.** Exhibition or convention buildings (including arenas and auditoriums)

**d.** Golf courses

**e.** Housing projects – e.g., urban development and public housing

**f.** Lakes or reservoirs – existence hazard

**g.** Medical care facilities and services – e.g., hospitals, clinics and sanitariums

**h.** Penal institutions, jails – e.g., correctional institutions

**i.** Schools or colleges

**j.** Ski facilities

**k.** Stadiums, bleachers or grandstands with total seating capacity in excess of 5,000

**l.** Streets, roads, highways or bridges – existence hazard and maintenance hazard

**m.** Street, road, highway or bridge construction

**n.** Transportation systems, facilities and services including airports, bus systems or other mass transit facilities such as subways and aircraft

**o.** Utilities – electric, gas, water, steam, wind and solar

**p.** Wharves, piers, docks, marinas and watercraft

**q.** Wind turbines and solar energy systems – existence hazard

**r.** Zoos

**4.** Elected or appointed officials for the governmental subdivision are included as additional insureds. Vehicles designed for use on public roads shall be considered "autos". Use Governmental Subdivisions Endorsement CG 24 09**.**

**5.** With respect to fire departments operated by municipalities:

**a.** This classification includes volunteer workers participating in first aid, rescue squads or ambulance corps operated in connection with fire departments. Professional services are excluded. Use Exclusion – Services Furnished By Health Care Providers Endorsement CG 22 44**.**

**b.** Coverage does not apply to bodily injury or medical payments to any volunteer workers including firefighters, whether or not a member of the insured's organization, while in the course of their duties. Use Exclusion – Injury To Volunteer Firefighters Endorsement CG 22 56**.** If such coverage is required by law, refer to company.

44111 Governmental Subdivision – not state or federal – Counties or Parishes Population 50,001 – 100,000

**Class Code:** 44111

**Premium Base:** Total Operating Expenses, Products/Completed Operations are included

**Note:**

Governmental Subdivision Notes:

**1.** Attach Montana Changes – Per Claim Limits Of Insurance – Governmental Subdivisions Endorsement CG 25 06 to all policies issued to governmental subdivisions.

MT. CODE ANN. Section 2-9-108 provides that the limits of liability of a governmental subdivision shall not exceed:

**a.** Seven hundred and fifty thousand dollars ($750,000) for each claim for all damages because of bodily injury or property damage as the result of any one occurrence.

**b.** One million and five hundred thousand dollars ($1,500,000) because of all bodily injury or property damage as the result of any one occurrence.

However, if an insurer agrees, by written endorsement, to insure at higher limits, the statutory limitation will be waived up to the agreed upon higher limit.

In *Daniels v. Gallatin* County, 409 Mont. 220, 513 P.3d 514 (2022), the Supreme Court of Montana found that the statutory limitation would also be waived if a policy does not indicate the statutory limitation, and then any higher stated policy limits shall apply.

**2.** Population is to be determined by the latest figures available and should include resident student population of towns with colleges or boarding schools.

**3.** These classifications embrace all premises and operations exposures of the insured except that the following exposures shall be separately classified and rated:

**a.** Amusement parks

**b.** Dams, levees or dikes – existence hazard

**c.** Exhibition or convention buildings (including arenas and auditoriums)

**d.** Golf courses

**e.** Housing projects – e.g., urban development and public housing

**f.** Lakes or reservoirs – existence hazard

**g.** Medical care facilities and services – e.g., hospitals, clinics and sanitariums

**h.** Penal institutions, jails – e.g., correctional institutions

**i.** Schools or colleges

**j.** Ski facilities

**k.** Stadiums, bleachers or grandstands with total seating capacity in excess of 5,000

**l.** Streets, roads, highways or bridges – existence hazard and maintenance hazard

**m.** Street, road, highway or bridge construction

**n.** Transportation systems, facilities and services including airports, bus systems or other mass transit facilities such as subways and aircraft

**o.** Utilities – electric, gas, water, steam, wind and solar

**p.** Wharves, piers, docks, marinas and watercraft

**q.** Wind turbines and solar energy systems – existence hazard

**r.** Zoos

**4.** Elected or appointed officials for the governmental subdivision are included as additional insureds. Vehicles designed for use on public roads shall be considered "autos". Use Governmental Subdivisions Endorsement CG 24 09**.**

**5.** With respect to fire departments operated by municipalities:

**a.** This classification includes volunteer workers participating in first aid, rescue squads or ambulance corps operated in connection with fire departments. Professional services are excluded. Use Exclusion – Services Furnished By Health Care Providers Endorsement CG 22 44**.**

**b.** Coverage does not apply to bodily injury or medical payments to any volunteer workers including firefighters, whether or not a member of the insured's organization, while in the course of their duties. Use Exclusion – Injury To Volunteer Firefighters Endorsement CG 22 56**.** If such coverage is required by law, refer to company.

44112 Governmental Subdivision – not state or federal – Counties or Parishes Population 100,001 – 250,000

**Class Code:** 44112

**Premium Base:** Total Operating Expenses, Products/Completed Operations are included

**Note:**

Governmental Subdivision Notes:

**1.** Attach Montana Changes – Per Claim Limits Of Insurance – Governmental Subdivisions Endorsement CG 25 06 to all policies issued to governmental subdivisions.

MT. CODE ANN. Section 2-9-108 provides that the limits of liability of a governmental subdivision shall not exceed:

**a.** Seven hundred and fifty thousand dollars ($750,000) for each claim for all damages because of bodily injury or property damage as the result of any one occurrence.

**b.** One million and five hundred thousand dollars ($1,500,000) because of all bodily injury or property damage as the result of any one occurrence.

However, if an insurer agrees, by written endorsement, to insure at higher limits, the statutory limitation will be waived up to the agreed upon higher limit.

In *Daniels v. Gallatin* County, 409 Mont. 220, 513 P.3d 514 (2022), the Supreme Court of Montana found that the statutory limitation would also be waived if a policy does not indicate the statutory limitation, and then any higher stated policy limits shall apply.

**2.** Population is to be determined by the latest figures available and should include resident student population of towns with colleges or boarding schools.

**3.** These classifications embrace all premises and operations exposures of the insured except that the following exposures shall be separately classified and rated:

**a.** Amusement parks

**b.** Dams, levees or dikes – existence hazard

**c.** Exhibition or convention buildings (including arenas and auditoriums)

**d.** Golf courses

**e.** Housing projects – e.g., urban development and public housing

**f.** Lakes or reservoirs – existence hazard

**g.** Medical care facilities and services – e.g., hospitals, clinics and sanitariums

**h.** Penal institutions, jails – e.g., correctional institutions

**i.** Schools or colleges

**j.** Ski facilities

**k.** Stadiums, bleachers or grandstands with total seating capacity in excess of 5,000

**l.** Streets, roads, highways or bridges – existence hazard and maintenance hazard

**m.** Street, road, highway or bridge construction

**n.** Transportation systems, facilities and services including airports, bus systems or other mass transit facilities such as subways and aircraft

**o.** Utilities – electric, gas, water, steam, wind and solar

**p.** Wharves, piers, docks, marinas and watercraft

**q.** Wind turbines and solar energy systems – existence hazard

**r.** Zoos

**4.** Elected or appointed officials for the governmental subdivision are included as additional insureds. Vehicles designed for use on public roads shall be considered "autos". Use Governmental Subdivisions Endorsement CG 24 09**.**

**5.** With respect to fire departments operated by municipalities:

**a.** This classification includes volunteer workers participating in first aid, rescue squads or ambulance corps operated in connection with fire departments. Professional services are excluded. Use Exclusion – Services Furnished By Health Care Providers Endorsement CG 22 44**.**

**b.** Coverage does not apply to bodily injury or medical payments to any volunteer workers including firefighters, whether or not a member of the insured's organization, while in the course of their duties. Use Exclusion – Injury To Volunteer Firefighters Endorsement CG 22 56**.** If such coverage is required by law, refer to company.

44113 Governmental Subdivision – not state or federal – Counties or Parishes Population over 250,000

**Class Code:** 44113

**Premium Base:** Total Operating Expenses, Products/Completed Operations are included

**Note:**

Governmental Subdivision Notes:

**1.** Attach Montana Changes – Per Claim Limits Of Insurance – Governmental Subdivisions Endorsement CG 25 06 to all policies issued to governmental subdivisions.

MT. CODE ANN. Section 2-9-108 provides that the limits of liability of a governmental subdivision shall not exceed:

**a.** Seven hundred and fifty thousand dollars ($750,000) for each claim for all damages because of bodily injury or property damage as the result of any one occurrence.

**b.** One million and five hundred thousand dollars ($1,500,000) because of all bodily injury or property damage as the result of any one occurrence.

However, if an insurer agrees, by written endorsement, to insure at higher limits, the statutory limitation will be waived up to the agreed upon higher limit.

In *Daniels v. Gallatin* County, 409 Mont. 220, 513 P.3d 514 (2022), the Supreme Court of Montana found that the statutory limitation would also be waived if a policy does not indicate the statutory limitation, and then any higher stated policy limits shall apply.

**2.** Population is to be determined by the latest figures available and should include resident student population of towns with colleges or boarding schools.

**3.** These classifications embrace all premises and operations exposures of the insured except that the following exposures shall be separately classified and rated:

**a.** Amusement parks

**b.** Dams, levees or dikes – existence hazard

**c.** Exhibition or convention buildings (including arenas and auditoriums)

**d.** Golf courses

**e.** Housing projects – e.g., urban development and public housing

**f.** Lakes or reservoirs – existence hazard

**g.** Medical care facilities and services – e.g., hospitals, clinics and sanitariums

**h.** Penal institutions, jails – e.g., correctional institutions

**i.** Schools or colleges

**j.** Ski facilities

**k.** Stadiums, bleachers or grandstands with total seating capacity in excess of 5,000

**l.** Streets, roads, highways or bridges – existence hazard and maintenance hazard

**m.** Street, road, highway or bridge construction

**n.** Transportation systems, facilities and services including airports, bus systems or other mass transit facilities such as subways and aircraft

**o.** Utilities – electric, gas, water, steam, wind and solar

**p.** Wharves, piers, docks, marinas and watercraft

**q.** Wind turbines and solar energy systems – existence hazard

**r.** Zoos

**4.** Elected or appointed officials for the governmental subdivision are included as additional insureds. Vehicles designed for use on public roads shall be considered "autos". Use Governmental Subdivisions Endorsement CG 24 09**.**

**5.** With respect to fire departments operated by municipalities:

**a.** This classification includes volunteer workers participating in first aid, rescue squads or ambulance corps operated in connection with fire departments. Professional services are excluded. Use Exclusion – Services Furnished By Health Care Providers Endorsement CG 22 44**.**

**b.** Coverage does not apply to bodily injury or medical payments to any volunteer workers including firefighters, whether or not a member of the insured's organization, while in the course of their duties. Use Exclusion – Injury To Volunteer Firefighters Endorsement CG 22 56**.** If such coverage is required by law, refer to company.