

**Lexington Program Division 66  
Addendum M**

**ADDENDUM DATE:** 4/1/14

**PROGRAM ADMINISTRATOR:** K&K Insurance Services

This Addendum outlines updates and / or changes to your Underwriting Guidelines, effective at the ADDENDUM DATE, and continuing until otherwise superseded by revised guidelines or a future addendum. Attach to Fully Worded Underwriting Guidelines Dated 11/1/11 and Addendums dated 3/20/13

**AMENDMENTS TO GUIDELINES (as follows):**

**Mandatory Forms List:**



**MANDATORY ATTACHMENTS – ALL POLICIES**

91222 (04/13)	Policyholder Notice - Commission	None
IL 0017 (11/98)	Common Policy Conditions – ISO CPP (only)	All states except WA
IL 0146 (08/10)	Common Policy Conditions – ISO CPP (only) - WA	WA
89644 (06/13)	Economic Sanctions Endorsement (OFAC)	All states except AK, MA
89644 (07/05)	Economic Sanctions Endorsement (OFAC)	AK, MA
96556 (02/08)	Policyholder Disclosure Notice of Terrorism Insurance Coverage	
102214 (06/10)	Georgia Diminution of Value Exclusion	Mandatory If GA Locations
	<b>PLUS ALL REQUIRED STATE AMENDATORY ENDORSEMENTS</b>	
63948 (12/11)	NHIC Supplemental Declarations Page	Except AK
63949 (12/11)	GS Supplemental Declarations Page	Except AK
63050 (12/11)	INIC Supplemental Declarations Page	Except AK
63940 (06/04)	Extension of Supplemental Declarations	
63958 (06/04)	Schedule of Premises	
64543 (12/04)	Property Coverage Form	
64872 (12/04)	Business Income and Extra Expense Coverage Part	
97080 (02/12)	Amendatory Endorsement	Except WA
111768 (11/12)	Amendatory Endorsement - WA	WA

**PROGRAM OPTIONAL ENDORSEMENTS: PROPERTYONE**

64545 (12/01)	Property Coverage Form – Flood Endorsement
64546 (12/04)	Property Coverage Form – Earth Movement
64548 (12/04)	Inflation Guard Endorsement
67281 (12/04)	Sprinkler Leakage Earthquake Exclusion

67282 (12/04)	Sprinkler Leakage Earthquake Limitation	
90610 (11/08)	Windstorm or Hall Deductible Endorsement	Limited to AL, CT, DC, DE, FL, GA, HI, LA, MA, MD, ME, MO, NC, NH, NJ, RI, SC, TX, VA
90611 (05/07)	Windstorm or Hall Exclusion	Except CO, LA, NY, SC, TN, TX, (cannot exclude Wind in NY on Admitted Business)
96358 (10/07)	Windstorm or Hall Exclusion-- Texas	TX
100382 (12/08)	Windstorm or Hall Deductible Endorsement with Named Storm Definition	Limited to AL, CT, DC, DE, GA, HI, LA, MA, MD, ME, MO, NH, NJ, NC, RI, TX, VA
97040 (03/08)	Windstorm or Hall Exclusion – South Carolina	SC
-	-	-
	<b>PLUS ALL REQUIRED STATE AMENDATORY ENDORSEMENTS</b>	

**FOR WA GENERAL LIABILITY POLICIES LIMITATIONS**

**MANDATORY ATTACHMENTS – ALL POLICIES**

91222 (04/13)	Policyholder Notice - Commission	None
CG 0001 (04/13)	Commercial General Liability Coverage Form	Except CA, FL, HI
CG 0001 (12/07)	Commercial General Liability Coverage Form	CA, FL, HI
82795 (01/08)	Violation of Statutes Endorsement	CA, FL, HI
89644 (06/13)	Economic Sanctions Endorsement (OFAC)	All states except AK, MA
89644 (07/05)	Economic Sanctions Endorsement (OFAC) - AK, CA, MA, NY	AK, MA
96556 (02/08)	Policyholder Disclosure Notice of Terrorism Insurance Coverage	
IL 0021 (09/08)	Nuclear Exclusion	Except HI, NE, NY, WA
IL 0021 (07/02)	Nuclear Exclusion – HI	HI
IL 0021 (05/02)	Nuclear Exclusion – NE	NE
IL 0023 (07/02)	Nuclear Exclusion – NY	NY
IL 0198 (09/08)	Nuclear Exclusion - WA	WA
62898 (07/12)	Radioactive Matter Exclusion	
CG 2147 (12/07)	Employment Related Practices Exclusion	Except TX, WA
CG 2639 (12/07)	Employment Related Practices Exclusion – TX	TX
CG 0197 (12/07)	Employment Related Practices Exclusion - WA	WA
CG 2146 (07/98)	Abuse or Molestation Exclusion	Except HI, IL, NJ, TX, VT
CG 2646 (04/99)	Abuse or Molestation Exclusion	TX
113513 (03/13)	Abuse or Molestation Exclusion	NJ, VT
IL 0017 (11/98)	Common Policy Conditions	All states except WA
IL 0146 (08/10)	Common Policy Conditions - WA	WA
58332 (08/07)	Lead Exclusion	Except AK, CA, LA, MA, ME, NH, NJ, NY, OK, TX, VA
58332 (07/93)	Lead Exclusion – CA, LA, OK, TX, VA	CA, LA, OK, TX, VA
111516 (08/12)	Lead Exclusion – MA	MA
96571 (11/07)	Lead Exclusion – NJ	NJ

96832 (12/07)	Lead Exclusion – NY	NY
64004 (07/12)	ERISA Exclusion	
78689 (07/03)	Fungus Exclusion	Except AK, GA, KS, LA, MA, NH, NY VA, WA
78689 (08/01)	Fungus Exclusion – VA	VA
CG 2167 (12/04)	Fungus Exclusion – GA, KS, NH	GA, KS, NH
CG 3210 (04/05)	Fungus Exclusion – LA	LA
78379 (04/02)	Fungus Exclusion – MA	MA
79277 (02/04)	Fungus Exclusion - WA	WA
82540 (07/12)	Asbestos and Silicosis Exclusion	Except LA, NY
90024 (10/05)	Asbestos and Silicosis Exclusion – LA	LA
96834 (03/08)	Asbestos and Silicosis Exclusion – NY	NY
CG 2149 (09/99)	Total Pollution Exclusion	Except AK, IL, MN, TX, VA, VT
CG 3267 (09/08)	Total Pollution Exclusion – AK	AK
IL 0003 (09/08)	Calculation of Premium	Except HI, NE, NY
IL 0003 (09/07)	Calculation of Premium – HI	HI
IL 0003 (08/07)	Calculation of Premium – NE	NE
IL 0185 (08/08)	Calculation of Premium - NY	NY
CG 2106 (05/14)	Exclusion - Access or Disclosure of Confidential or Personal Information (Coverage B only)	New - ISO mandatory. Except MD

**ANYTIME THERE IS A KNOWN INDIANA EXPOSURE (Payroll/Location):**

115924 (10/13)	Indiana Amendatory - Definition of Pollutants (see '1' below) (1) When the Insured is Headquartered in a state other than Indiana but has known exposure (payroll, property exposures), include the following policyholder notice):	
84337 (04/04)	Policyholder Notice - Amendatory Endorsement. Include the following wording: <i>"We are amending your policy by adding Endorsement 115924 (10/13), Indiana Amendatory Endorsement. This endorsement restricts the insurance you are provided by excluding coverage for all pollution exposures in the state of Indiana and/or for which Indiana law applies"</i>	GL For
	<b>PROGRAM OPTIONAL</b>	

CG 2155 (07/10)	Total Pollution Exclusion with Hostile Fire Exception (4) (4) Use in lieu of Total Pollution Exclusion	Except AK, TX, VA
CG 3268 (09/08)	Total Pollution Exclusion with Hostile Fire Exception - AK	AK
CG 3285 (07/10)	Total Pollution Exclusion with Hostile Fire Exception - VA <b>PLUS ALL REQUIRED STATE AMENDATORY ENDORSEMENTS</b>	VA

**FORM # FOLLOW FORM EXCESS FORM TITLE LIMITATIONS**

**MANDATORY ATTACH: ALL STANDARD EXCESS POLICIES**

91222 (04/13)	Policyholder Notice	None
96556 (1/08)	Policyholder Disclosure Notice of Terrorism Insurance Coverage	
89644 (6/13)	Economic Or Trade Sanctions Condition Endorsement	Not AK, MA
89644 (7/05)	Economic Or Trade Sanctions Condition Endorsement	AK, MA
99780 (10/08)	Follow Form Excess Liability Policy Form	
99781 (10/08)	Follow Form Excess Declaration	
99782 (10/08)	Common Certificate Conditions	
99787 (10/08)	Certificate of Insurance	
57833 (6/93)	Schedule of Underlying Insurance	None
81302 (4/06)	Act of Terrorism Self-Insured Retention Endorsement	
99787 (10/08)	Certificate of Insurance	
99783 (10/08)	Crisis Management Extension	
87294 (1/08)	Violation of Statutes Exclusion	

**EXCLUSIONS: Add if not excluded on the primary policies**

99785 (10/08)	No Fault, Uninsured Motorist, PIP Exclusion
99786 (10/08)	Exclusion For Participants, Trainers, or Officials of a Sports or Athletic Activities
99788 (1/08)	Property Damage to Animals Exclusion
57728 (6/93)	Aircraft Products Exclusion
99814 (11/08)	Abuse or Molestation Exclusion
66687 (12/96)	Silica Exclusion
61718 (12/94)	Lead Exclusion
60436 (5/94)	Directors & Officers Liability Exclusion
60458 (5/94)	Professional Liability Exclusion
60446 (5/94)	Follow Form Automobile Liability
57720 (6/93)	Employee Benefits Liability Exclusion

**FORM CRIME LIMITATIONS**

It is our intent to migrate our Crime policies to the Actual Loss Sustained form as follows:

Effective immediately, all *new* Crime business should be written using ISO's Actual Loss Sustained coverage form (CR 0021).

In the event a PA would like to write a new Crime policy on the 'Discovery' form, it requires a referral and prior approval by the Program Manager utilizing a retroactive date that is concurrent with the inception date of our policy. However, use of this form is strongly discouraged.

Renewals of existing business currently written on the 'Discovery' form (CR 0020) may continue as long as form CR 2005, Retroactive Date Endorsement, is attached and properly completed (no earlier than the original date AIG assumed coverage on consecutive renewals.)

**CRIME BASE FORM POLICIES**

CRDS 01 (08/13)	Crime & Fidelity Part Declarations	Except CA, CO, FL, LA, MD, NY
CRDS 01 (08/07)	Crime & Fidelity Part Declarations	MD
CRDS 01 (07/02)	Crime & Fidelity Part Declarations	CA, CO, FL, LA, NY
CR 0021 (08/13)	Commercial Crime Coverage Form – Loss Sustained Form	Except CA, CO, FL, LA, MD, NY
CR 0021 (05/06)	Commercial Crime Coverage Form – Loss Sustained Form	CA, CO, FL, LA, MD, NY
CR 0020 (08/13)	Commercial Crime Coverage Form - Discovery	Except CA, CO, FL, LA, MD, NY
CR 0020 (05/06)	Commercial Crime Coverage Form - Discovery	CA, CO, FL, LA, MD, NY
CR 2005 (10/10)	Retroactive Date Endorsement	Except CA, CO, FL, LA, MD, NY
CR 2005 (05/06)	Retroactive Date Endorsement	CA, CO, FL, LA, MD, NY

**MANDATORY ENDORSEMENTS**

CR 3531 (08/07)	Provide Sublimits for Money, Securities or Checks	Except CA, CO, DE, FL, HI, LA, IL, MA, NY, TX
CR 3531 (03/00)	Provide Sublimits for Money, Securities or Checks	CA, CO, DE, FL, HI, LA, IL, MA, NY, TX
CR 0413 (08/13)	Protected Information Exclusion	Except CA, CO, FL, LA, MD, NY
CR 0413 (05/06)	Protected Information Exclusion	CA, CO, FL, LA, MD, NY
CR 2028 (08/07)	Add Protective Devices or Services	Except CA, CO, DE, FL, HI, LA, IL, MA, MN, NY, TX
CR 0147 (08/07)	Add Protective Devices or Services - MN	MN
CR P005 (08/13)	Multistate Advisory Notice	Except MD, NH, UT
CR P003 (10/10)	Multistate Advisory Notice	

**PLUS ALL REQUIRED STATE AMENDATORY ENDORSEMENTS**

**THIS DOES NOT CHANGE OR ALTER NEITHER THE PROGRAM SPECIFIC MANDATORY ENDORSEMENT NOR ANY OPTIONAL ENDORSEMENTS FOR USE.**

**ACKNOWLEDGEMENT AND ACCEPTANCE**

*This Underwriting Guideline Addendum and the authority granted within attaches to the most current document outlining underwriting requirements and authority. Only the terms of this written statement apply to the conduct of your underwriting responsibility. Verbal expressions of underwriting authority do not alter the terms of this Statement.*

I acknowledge and accept the terms and conditions set forth in this Statement.

*Acknowledged By:*

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Name of Recipient/Designee



Signature of Recipient/Designee

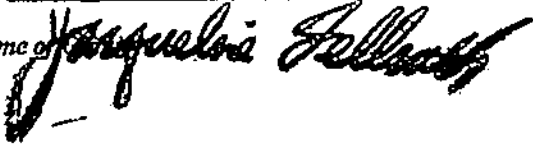
5.12.2014

Date

Delegated By:

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Name of



Signature and Title

5/13/14

Date