**INTEGRATED PROPERTY INSURANCE SOLUTIONS PROGRAM –RULES** The following supplements the Integrated Property Solutions (IPIS) rules:

**Broadcasters Productions Coverage Endorsement – 110241**

This optional endorsement will be offered to all insureds that may have off premises production exposures.

The endorsement provides coverage for:

* Negative file, videotape, digital camera memory cards and related property;
* Props, sets and wardrobe(s);
* Miscellaneous equipment

All while used in connection with the filming of productions that have production periods of 90 days or less;

Coverage is also provided for expenses incurred:

* That would not otherwise have been incurred for completion of a production had no loss or damage to covered property occurred; and
* Expenses incurred that no longer have value if loss or damage to covered property necessarily prevent completion of a production.

Coverage is further provided for sums that an insured is legally obligated to pay, due to covered loss or damage to property of others in their care, custody and control.

Coverages are subject to the sublimits included on the Schedule that forms a part of the endorsement.

There is a flat charge of $2,000 when this endorsement is included on a policy.

**Broadcasters Enhancement Endorsement - 115174**

This mandatory endorsement is an update to the previously filed and approved endorsement Radio and Television Towers and Equipment Coverage91089. The key changes are Business Income and Extra Expense is added subject to a $50,000 limit, Valuation Clause is enhanced to provide replacement cost plus up to 25% above what it would cost to repair or replace for certain equipment and Supplemental Coverage is added for Interdependent Business Interruption as well as Emergency Alert System Business Interruption.

There is no premium charge for this endorsement.

**Radio and TV Broadcasters Off Premises Utility Failure Endorsement - 107989**

This optional endorsement will be used where an insured requests coverage for business income and extra expense that results from loss or damage to off premises facilities that supply communication services to the insured. This endorsement allows an increase in the Off Premises Utility Failure Limit of Insurance for such exposure.

The Business Income and Extra Expense exposure for this endorsement will be determined by applying the policy rate for business income to the requested Limit of Insurance for this endorsement. This limit will be included with the insured’s business income and extra expense limits during the rating process.

There is no rate impact for this endorsement as explained above.

**EQUIPMENT BREAKDOWN - OTHER CONDITIONS ENDORSEMENT – 110319**

This mandatory form is attached solely when there are differences in terms between the Equipment Breakdown and Property coverages. When such differences exist, this form provides a format to describe such differences.

There is no rate impact for this endorsement.

**Business Personal Property Coverage Under a Storage Contract - 109299**

This optional endorsement will be used where an insured requests coverage for business personal property of others in their care, custody and control. The values for such property will be included with the business personal property values of the insured for rating purposes.

There is no rate impact for this endorsement.

**Protective Safeguards - 108114**

This optional endorsement will be used where protective safeguards systems or devices are prominent features in the reduced rates for an insured, and an impairment could pose a significant increase in hazard.

There is no rate impact for this endorsement.

**Ordinary Payroll Expenses Exclusion (IPIS) – 110285**

This optional endorsement will be used where an insured wishes to exclude any ordinary payroll from the business income coverage that they purchase. This endorsement will allow us to provide such exclusion clearly within a policy.

The insured will exclude ordinary payroll values from the business income values that they report to the company for rating purposes.

There is no rate impact for this endorsement.

**Stock Exclusion Endorsement – 110278**

This optional endorsement will be used when an insured requests that coverage for stock stored be excluded from the business personal property coverage under the policy.

The values for stock will be excluded from the business personal property values of the insured for rating purposes.

There is no rate impact for this endorsement.

**Stock While Outside of Building Exclusion Endorsement - 110279**

This optional endorsement will be used when an insured requests that coverage for stock stored outside of a building be excluded from coverage under the policy.

The values for such property will be excluded from the business personal property values of the insured for rating purposes.

There is no rate impact for this endorsement. **Blanket Limits - Stock Endorsement – 110316**

This optional endorsement allows blanket coverage for “stock” for a multi building location, or over multiple scheduled locations, on a property policy.

There is no rate impact for this endorsement.