**Ski Resort Property Coverage Property in Transit Endorsement, Form No. 115191**

Amends the Ski Resort Causes of Loss – Special Form

The endorsement adds coverage for personal property while in transit to the Additional Coverage Extension in the Ski Resort Causes of Loss – Special Form.

This is an optional endorsement, at the option of the insured.

There is no premium charge for this endorsement.

**Multiple Deductible Endorsement, Form No. 115192**

This endorsement is used with:

Ski Resort Building and Personal Property Coverage Form

Ski Resort Business Income (and Extra Expense) Coverage Form

The endorsement clarifies the deductible(s) used in the event of a loss.

This is an optional endorsement, at the option of the insurer.

There is no premium charge for this endorsement.

**Off Premises Utility Services Changes Endorsement, Form No. 117560**

This endorsement amends:

Ski Resort Building and Personal Property Coverage Form

Ski Resort Business Income (and Extra Expense) Coverage Form

The endorsement will be used where an insured requests that the coverage for Off Premises Utility Services be extended to include overhead transmission lines and overhead communication lines.

This is an optional endorsement, at the option of the insured.

Use ISO Rule 38.L. to rate for Off Premises Utility Services for coverage under the Ski Resort Building and Personal Property Coverage Form.

Use ISO Rule 54.B. to rate for Off Premises Utility Services for coverage under the Ski Resort Business Income (And Extra Expense) Coverage Form.

**Ski Resort Bridges, Roadways, Walks, Patios and Other Paved Surfaces**

**Amendatory Endorsement, Form No. 121886**

This endorsement amends:

Ski Resort Building and Personal Property Coverage Form

Ski Covered Causes of Loss – Special Form (if checked off in the Schedule)The endorsement will be used to add Coverage for your building to include your bridges, roadways, culverts, walks, patios or other paved surfaces.

This is an optional endorsement, at the option of the insured.

Use ISO rating rule for Special Classes – Loss Costs. Rule 85.L.3 , Item No. 10. Bridges and Aqueducts Class Code 1200, to rate this endorsement.

**Additional Coverage – Wildfire Extra Expense Endorsement, Form No. 108014**

This endorsement amends:

Ski Resort Business Income (And Extra Expense) Coverage Form

This endorsement adds coverage for Wildfire Extra Expense to the Ski Resort Business Income (And Extra Expense) Coverage Form.

The endorsement is optional at the discretion of the insured.

Premium for limits of insurance is as follows

* Wildfire Extra Expense Aggregate Limit of Insurance $100,000; Premium $1,000.
* Wildfire Extra Expense Aggregate Limit of Insurance $250,000; Premium $2,500.
* Wildfire Extra Expense Aggregate Limit of Insurance $500,000; Premium $5,000.

**Underground And Buried Piping Coverage Endorsement, Form No. 109363**

This endorsement amends:

Ski Resort Building and Personal Property Coverage Form

The endorsement adds underground pipes, flues and drains under Coverage Extensions.

This is an optional endorsement, at the option of the insured.

Use the ISO rating rule for Special Classes – Loss Costs, Rule 85.L.3, Item No. 35 Tunnels and Underground Passageways, including underground conduits or pipes (excluding mine passageways) Class Code 1190, to rate this endorsement.

**Waterborne Bacteria Illness Coverage Endorsement, Form No. 113570**

This endorsement amends:

Ski Resort Business Income (and Extra Expense) Coverage Form

This endorsement extends business income and extra expense coverage for waterborne bacteria contamination of pools when the Board of Health or other governmental bodies order a pool closed due to the discovery or suspicion of bacteria contamination, or if any governmental body, or the insured, makes an announcement, warning the public of a health hazard due to the discovery or suspicion of bacteria contamination of pools as defined in the endorsement.

This is an optional endorsement, at the option of the insured.

The eligible sublimits for the Waterborne Bacteria Illness Coverage are:

* $100,000; or
* $250,000; or
* $500,000

The business income premium determined, for all covered pool exposures, shall in all instances be increased by:

1. one percent (1%) at a sublimit of $100,000; or
2. two and one half percent (2.5%) at a sublimit of $250,000; or
3. five percent (5%) at a sublimit of $500,000.

**Road Closure Extension Endorsement, Form No. 115103**

This endorsement amends:

Ski Resort Business Income (and Extra Expense) Coverage Form

The endorsement will pay for the actual loss of your business income and extra expense caused by or resulting from road closure that impairs ingress to or egress from your premises as described in the Declarations.

This is an optional endorsement, at the option of the insured.

The Premium charge is as follows:

|  |  |
| --- | --- |
| Limit | Premium |
| $100,000 | $500 |
| $500,000 | $1,000 |
| $1,000,000 | $2,500 |

**Small Boat Coverage Endorsement, Form No. 121883**

This endorsement amends:

Ski Resort Building and Personal Property Coverage Form

The endorsement adds coverage for small boats to Your Business Personal Property.

This is an optional endorsement, at the option of the insured.

Premium is calculated using the Rule 85.L.3, Item No. 9 Boats, Dredges Or Vessels On Land Or Permanently Anchored.

**Additional Coverages for Golf Courses Endorsement, Form No. 121884**

This endorsement amends:

Ski Resort Building and Personal Property Coverage Form

# Additional Coverages for Golf Courses:

* + Coverage is based on losses or damages that occur in any one policy year;
  + The Deductible for Covered Property applies subject to a **$1,000 minimum deductible**

per occurrence for each coverage extension unless a lower deductible is shown;

* + Premiums are not subject to IRPM modification.

# Tee to Green Rating:

* + The minimum limit is $100,000
  + Additional limits are available in $50,000 increments
  + The premium charge for the first $100,000 limit is $650
  + For each $50,000 increase in limits, an additional charge of $200 will be made.
  + Limits above $750,000 are not available in California.

# Sprinklers and Underground Wiring and Additional Coverage Golf Course Property Rating:

* + The rates for the sprinklers and underground wiring and additional coverages for golf course property are based on the ISO Basic Group I - Class rates – Special Classes - loss cost times the companies LCMs.
  + Rate applies per $100 of values for each coverage.

# Sprinklers and Underground Wiring:

* + - $25,000 maximum limit
    - .80 rate per $100

# Additional Coverage Golf Course Property:

* + - $25,000 maximum limit
    - .80 rate per $100

**Upgrade to Green Endorsement, Form No. 97036**

This endorsement mends:

Ski Resort Building and Personal Property Coverage Form

The endorsement provides “Green” alternatives to repair or replace with components or materials in the event of a total loss or constructive total loss of a building.

This is an optional endorsement, at the option of the insured.

The premium shall in all instances be increased by three percent (3%) subject to a minimum per location premium charge of $100.

For policies with 10 or more locations, the premium charge will be the greater of $1,000 or 3% of the policy property premium.

**Food Contamination And Communicable Disease Coverage Endorsement – 121882**

This endorsement amends:

Ski Resort Business Income (and Extra Expense) Coverage Form. The endorsement affords coverage for Extra Expense incurred due to the Board of Health or other governmental body discovering or suspecting “food contamination” or “communicable disease” at the premises described in the Schedule.

All policies will be rated as per our filed and approved ISO rating plan for all business income (and extra expense) coverages.

This is an optional endorsement, at the option of the insured.

The eligible sublimits for the Food Contamination and Communicable Disease Coverage are:

* $100,000; or
* $250,000
* $500,000

The business income premium determined, for all covered locations, shall in all instances be increased by:

* one percent (1%) at a sublimit of $100,000;
* two and one half percent (2.5%) at a sublimit of $250,000; or
* five percent (5%) at a sublimit of $500,000.