1. **118377 (1-15) Property Broadening Endorsement**

This optional broadening endorsement amends coverage provided under the Building and Personal Property Coverage Form, Causes of Loss – Special Form, Business Income (and Extra Expense) Coverage Form by providing Additional Coverages and increased limits for basic coverages. This endorsement also includes a Blanket Limit of $1,000,000 for a group of coverages outlined in the endorsement. This new form is used in conjunction with approved ISO property forms for this product and also offers the ability to amend the standard Limits of Insurance for various coverages included in the endorsement.

Refer to Outline of Coverages in the Explanatory Memorandum for a list of coverages that may be amended and the applicable rating information when one of these amended coverage limits is used.

There is an additional premium charge for this endorsement:

First Location: $650

Each Additional Location: $50

1. **118378 (1-15) Wineries Property Coverage Endorsement**

This endorsement modifies the property Coverage Form to provide coverage tailored specifically for the Winery market segment.

See Explanatory Memo for details of the coverage grant.

There is no additional charge for this base limit coverage extension endorsement which will be added automatically for all winery risks we write with Building and/or Business Personal Property.

Higher limits may be purchased.

* + 1. If a limit higher than $25,000 is selected for Coverage Extension – Trellises, the base rate for the additional limit will be determined using ISO Rule 85. L. 3. Special Class Rates, item 18. Fences & Arbors.
    2. If a limit higher than $25,000 is selected for Coverage Extension – Outdoor Growing Grapevines, the loss costs for the additional limit will be determined using ISO Rule 85. L. 3. Special Class Rates for Nursery Stock in the Open (Trees, Shrubs, Plants, Flowers). Multiply this loss cost by the applicable loss cost multiplier.
    3. If a limit higher than $25,000 is selected for Coverage Extension – Packaging Errors, the loss costs for the additional limit will be determined using ISO Rule 35. C. 2. Brands and Labels. Multiply this loss cost by the applicable loss cost multiplier.

1. **118376 (1-15) Brewers Vintners Spoilage Contamination Endorsement**

This endorsement provides coverage extensions specific to Brewery and Winery operations for direct physical loss of perishable goods at the insured’s premises, including perishable goods sold but not delivered, if it cannot be sold because of:

a. Spoilage or Process Failure resulting from:

(1) Breakdown, meaning mechanical breakdown or mechanical failure of refrigerating, cooling, or humidity control apparatus or equipment; or

(2) Outage, meaning complete or partial interruption of electrical power, gas, or water supply, on or off premises.

b. Contamination, meaning:

(1) A contaminant introduced during storage, processing or manufacturing;

(2) Contamination by refrigerant;

(3) The proliferation of unintended organisms; or

(4) Drugs, compounds, or any other physical or chemical material, in amounts that exceed maximum permissible levels (safe levels).

The premium for this endorsement:

There is no additional charge for this $500,000 Limit of Insurance for Spoilage and Contamination coverage which is automatically provided.

Limits in excess of $500,000 may be purchased.

The rating basis for increased limits is the amount of increased limit over $500,000.

Premium Determination

Use the following formula:

[Rating Basis/100] x [(Fire Group I +Fire Group II + AOP) 1.15.]

1. **118375 (1-15) Beer Leakage Endorsement**

This optional endorsement provides coverage for beer leakage. This endorsement was designed for use with the Brewers and Vintners market segment.

The premium for this endorsement is shown in the following table:

|  |  |  |  |
| --- | --- | --- | --- |
|  | **Limit of Insurance** | | |
| **Deductible** | $50,000 | $100,000 | $250,000 |
| $500 | $200 | $350 | $400 |
| $1,000 | $175 | $250 | $300 |
| $2,000 | $150 | $200 | $250 |
| $5,000 | $125 | $175 | $225 |
| $10,000 | $100 | $150 | $250 |

1. **118444 (1-15) Valuation of Wine Stock Endorsement**

This endorsement provides a mechanism to determine the value of Wine Stock. This endorsement is designed for use with the Hospitality market segment and will be added to each winery policy as it defines how we will value the wine stock.

There is no charge for this endorsement.

1. **118369 (1-15) Brewers and Vinters Property in Transit - Refrigeration Breakdown Endorsement**

This endorsement provides coverage to Property in Transit to cover direct physical loss or damage to covered property consisting of "perishable stock" caused by "spoilage" caused by “Refrigeration Breakdown” when the refrigeration or heating unit of a vehicle transporting covered property has a sudden or accidental breakdown or malfunction.

The premium for this endorsement will be calculated using loss costs developed from our AAIS non-filed Inland Marine rating guide.