1. **118377 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. This endorsement and its pricing are based on the previously approved Hanover Insurance Company Platinum Property Broadening Endorsement submitted under Serff tracking number: HNVX-G129169843 and NY State filing number: R2013003378, effective June 15, 2014.

Refer to the Outline of Coverages attached to 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 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.

This endorsement and its pricing are based on the previously approved Hanover Insurance Company Platinum Property Broadening Endorsement submitted under Serff tracking number: HNVX-G129297128 and NY State filing number: R2013004608, effective January 1, 2014.

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 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).

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.

This endorsement is based on the previously approved Hanover Insurance Company Brewers and Vintners Spoilage & Contamination Coverage endorsement submitted under Serff tracking number: HNVR-126464942 and NY State filing number R2010000226, effective April 1, 2010.

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

Use the Business Personal Property (BPP) rate as the rate for this coverage and adjust the selected BPP rate by a factor of 0.25.

1. **118375 Beer Leakage Endorsement**

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

This endorsement and its pricing are based on the previously approved Hanover Insurance Company Beer Leakage Endorsement submitted under Serff tracking number HNVX-G129169843 and NY State filing number: R2013003378, effective June 15, 2014.

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 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.

This endorsement is based on the previously approved Hanover Insurance Company Valuation of Wine Stock Endorsement submitted under Serff tracking number HNVX-G129169843 and NY State filing number: R2013003378, effective June 15, 2014.

There is no charge for this endorsement.

1. **118369 Brewers and Vintners 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.

As we develop more data as respects these coverages, we will be able to determine the accuracy of our various assumptions. If the actual data differs from these assumptions, we will determine any adjustments downwards, or upwards, necessary and re-file the rate and rate rule.