**Exceptions 1-6 will be used with the following forms:**

**CP-00 10 Building and Personal Property Coverage Form**

**CP-00 30 Business Income (and Extra Expense) Form**

**CP 10 30 Cause of Loss - Special Form**

1. **119400 Property Broadening Endorsement - Virginia**

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 and offers the ability to amend the standard Limits of Insurance for various coverages included in the endorsement.

Rule: There is an additional premium charge for this endorsement:

First Location: $650

Each Additional Location: $50

1. **118378 Wineries Property Coverage Endorsement**

For all winery risks we write with Building and/or Business Personal Property, we will add the endorsement automatically..

Rule: 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 optional 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.

Rule: There is no additional charge for this $500,000 Limit of Insurance for Spoilage and Contamination coverage which is automatically. 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 Beer Leakage Endorsement**

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

Rule: 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 | $200 |

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.

Rule: There is no charge for this endorsement.

1. **119399 General Liability Broadening Endorsement - Virginia**

This optional broadening endorsement will be attached to the standard ISO Commercial General Liability Coverage Form CG 00 01.

Rule: Our proposed rate for the General Liability Broadening Endorsement coverage is 2% of the General Liability premium subject to a $250 minimum premium.

1. **118381 Medical Payments - Restaurants Endorsement**

This optional endorsement providing medical payments coverage for the restaurant/hospitality market will be attached to the standard ISO Commercial General Liability Coverage Form CG 00 01.

Rule: There is no charge for this optional endorsement.

1. **118382 Supplementary Payments - Restaurants Endorsement**

This optional endorsement providing supplementary payments coverage for the restaurant/hospitality market segment will be attached to the standard ISO Commercial General Liability Coverage Form CG 00 01.

Rule: There is no charge for this optional endorsement.