**COMMERCIAL PROPERTY RULE PAGE**

The endorsements set forth below may attach to the following property coverage forms:

* Building and Personal Property Coverage Form, Form No. 97064.
* Property Coverage Form, Form No. 64543.
* Building and Personal Property Coverage Form, Form No. CP 00 10.

**Endorsement Rules:**

1. **Historic Building Valuation Endorsement, Form No. 91828**

* The endorsement replaces Form No. 91828 (5/08) and is available to insureds for a building defined as being at least fifty (50) years old, which is listed in or eligible for the National Register of Historic Places or is recognized locally as having historic significance.
* The endorsement amends the Loss Conditions, Valuation section and is used to determine the value of a covered historic building at the time of the loss at replacement cost, which includes workmanship. Functional Replacement Cost, i.e. cost to replace property with similar property intended to perform the same function, as defined in the endorsement, can be claimed if the cost to replace property with identical property is impossible or unnecessary. Actual Cash Value will apply based on the value at the date of loss, if repairs or replacement of the loss or damaged historic building is not made and as soon as reasonably possible. Coverage shall not exceed the applicable limit of the policy for the covered historic building.
* The endorsement is optional, at the insured’s option, as long as the building meets the historic building criteria.
* There is no additional premium.
* The endorsement attaches to the Property Coverage Form, Form no. 64543.

1. **Historic Building Valuation Endorsement, Form No. 118333**

* The endorsement is available to insureds for a building defined as being at least fifty (50) years old, which is listed in or eligible for the National Register of Historic Places or is recognized locally as having historic significance.
* The endorsement amends the Loss Conditions, Valuation section and is used to determine the value of a covered historic building at the time of the loss at replacement cost, which includes workmanship. Functional Replacement Cost, i.e. cost to replace property with similar property intended to perform the same function, as defined in the endorsement, can be claimed if the cost to replace property with identical property is impossible or unnecessary. Actual Cash Value will apply based on the value at the date of loss, if repairs or replacement of the loss or damaged historic building is not made and as soon as reasonably possible. Coverage shall not exceed the applicable limit of the policy for the covered historic building.
* The endorsement is optional, at the insured’s option, as long as the building meets the historic building criteria.
* There is no additional premium.
* The endorsement attaches to the Building and Personal Property Coverage Form, Form No. 97064.

1. **Historic Building Valuation Endorsement, Form No. 118334**

* The endorsement is available to insureds for a building defined as being at least fifty (50) years old, which is listed in or eligible for the National Register of Historic Places or is recognized locally as having historic significance.
* The endorsement amends the Loss Conditions, Valuation section and is used to determine the value of a covered historic building at the time of the loss at replacement cost, which includes workmanship. Functional Replacement Cost, i.e. cost to replace property with similar property intended to perform the same function, as defined in the endorsement, can be claimed if the cost to replace property with identical property is impossible or unnecessary. Actual Cash Value will apply based on the value at the date of loss, if repairs or replacement of the loss or damaged historic building is not made and as soon as reasonably possible. Coverage shall not exceed the applicable limit of the policy for the covered historic building.
* The endorsement is optional, at the insured’s option, as long as the building meets the historic building criteria.
* There is no additional premium.
* The endorsement attaches to the Building and Personal Property Coverage Form, Form No. CP 00 10.

1. **Key Employee Replacement Expense Coverage Endorsement, Form No. 118386**

* Provides coverage for expense incurred by an insured due to permanent loss of the services of a Key Employee. Each covered Key Employee and the associated limit for incurred expense will be scheduled. The permanent loss of services must be a caused by a Covered Accident, as defined in the endorsement.
* The endorsement is optional at the request of the Insured.
* The endorsement attaches to the Property Coverage Form, Form No. 64543.
* **Base Limit**: $50,000/**Premium**: $100 for each covered Key Employee
* **Optional Limit**: $100,000/**Premium**: $150 for each covered Key Employee

1. **Key Employee Replacement Expense Coverage Endorsement, Form No. 118387** 
   * Provides coverage for expense incurred by an insured due to permanent loss of the services of a Key Employee. Each covered Key Employee and the associated limit for incurred expense will be scheduled. The permanent loss of services must be a caused by a Covered Accident, as defined in the endorsement.

* The endorsement is optional at the request of the Insured.
* The endorsement attaches to the Building and Personal Property Coverage Form, Form No. 97064.
* **Base Limit**: $50,000/**Premium**: $100 for each covered Key Employee
* **Optional Limit**: $100,000/**Premium**: $150 for each covered Key Employee

1. **Blanket Limits Per Premises Endorsement, Form No. 97091**

* Provides blanket property damage coverage and business income coverage for multi-building locations rather than specifically schedule the buildings.
* The endorsement is optional.
* The endorsement attaches to the Building and Personal Property Coverage Forms and the Property Coverage Form.
* There is no additional premium charge.
* The endorsement replaces Form No. 97091 (5/08) and includes reference to applicability of the Agreed Value Condition, Coinsurance, when a policy is issued to include the Agreed Value Condition.