

COMMERCIAL PROPERTY EXTENSION (CPE)
RATE AND RULE MANUAL INDEX
KANSAS

Company key:

AHAC = American Home Assurance Company; AIGAC = AIG Assurance Company; AIGPCC = AIG Property Casualty Company; AIU = AIU Insurance Company; AIS = American International South Insurance Company; CCC = Chartis Casualty Company; CPCC = Chartis Property Casualty Company; C&I = Commerce and Industry Insurance Company; GSIC = Granite State Insurance Company; INIC = Illinois National Insurance Company; NUFIC = National Union Fire Insurance Company of Pittsburgh, Pa.; NHIC = New Hampshire Insurance Company; ISOP = The Insurance Company of the State of Pennsylvania

DESCRIPTION	EFFECTIVE DATE	SERFF TRACKING # COMPANY FILING #	COMPANY(IES)
CPE Exception Page (5/08) for Form No.'s 97064, 97070 & 97072	7/7/08	AGNY-125679694 AIC-08-CP-02	GSIC, INIC, NHIC
Multistate CPE Exception Pages (1/11) – Pages 1-2 for Form No.'s 106360, 106361, 106371, 106373 & 106460	2/24/11	AGNY-127010536 CHS-10-CP-05	GSIC, INIC, NHIC
GL Exception Page SCH-CW Property-1 (3/11) for Form No.'s 106382 & 106379	4/25/11	AGNY-127095358 CHS-11-CP-01	GSIC, INIC, NHIC
CHS-CW-CPE (10/12) – Pages 1-2 Rules for Manufacturer's Property Coverage Form Amendatory Endorsement – Form 110318, Commercial Condominium Unit-Owners Amendatory Endorsement – Form No. 106468, Limit and/or Deductible Changes to Supplemental Declarations – Form No. 110358, Additional Coverages for Golf Courses - Form No. 110326 & Ordinary Payroll Expenses Exclusion - Form No. 110286	11/14/12	AGNY-128745743 CHS-12-CP-04	GSIC, INIC, NHIC
AIG-MU-PROP (06/13) Rule Page for Commercial Property and Commercial Inland Marine Multiple Deductible Endorsement - Form No. 111876	08/02/13	AGNY-129117001 AIG-13-MP-04	GSIC, INIC, NHIC
AIG-MU-PROTEK-PR (10/13) Rating Rule Page for Customer's Equipment in Your Care, Custody or Control Endorsement – Form No. 111784	11/07/13	AGNY-129273237 AIG-13-CP-04	GSIC, INIC, NHIC
AIG-PROP-MU-RU (05/14) Rating Rule Page for Food Contamination and Communicable Disease Coverage Endorsement - Form No. 115262	07/28/14	AGNY-129601172 AIG-14-CP-06	GSIC, INIC, NHIC
AIG-PROP-MU-RU (07/14) – Rule Page for Bed Bugs Limited Coverage Endorsement - Form No. 117572	09/12/14	AGNY-129698544 AIG-14-CP-08	GSIC, INIC, NHIC
AIG-PROP-MU-RU (11/14) Rule Page for Flood and Earth Movement Coverage Limitation Endorsement - Form No. 118290	03/30/15	AGNY-129836568 AIG-14-CP-13	GSIC, INIC, NHIC
AIG-PROP-MU-RA (12/14) Rule Page & Rating Rule for BI & EE Actual Loss Sustained Endorsement - Form No. 118301	05/06/15	AGNY-129963248 AIG-14-CP-16	GSIC, INIC, NHIC
AIG-PROP-MU-RU (10/15) Rule Page for Off Premises Utility Services Amendatory Endorsement - Form No. 119263 and Supplemental Declarations– Amendment of Limits of Insurance Form No. 119300	12/08/15	AGNY-130317344 AIG-15-CP-13	GSIC, INIC, NHIC
Commercial Property Rule Page (5/16) Pages 1- 3 for Historic Building Valuation Endorsements (Kansas) Form No.'s: 119434, 119758 & 119759; Key Employee Replacement Expense Coverage Endorsements Form No.'s 118386 & 118387; Blanket Limits Per Premises Endorsement Form 97091	5/24/16	AGNY-130536158 AIG-15-CP-04	GSIC, INIC, NHIC
AIG-PROP-MU-RU (3-16) Rule Page for Food Services Off Premises Utility Failure - Form No.119794	4/05/16	AGNY-130510182 AIG-16-CP-04	GSIC, INIC, NHIC
DIV-CP-MU-RU (4/16) Rule Page for Amount of Insurance Schedule Form No. 119817	6/14/16	AGNY-130567869 AIG-16-CP-07	GSIC, INIC, NHIC

AIG/SEPTIC/BUS/PROP/MU/RU-1-1 (3/16) Rule Page for Petroleum Products Coverage Endorsement – Form No. 118283	5/5/17	AGNY-130997824 AIG-14-MP-11	GSIC, INIC, NHIC
AIG/SEPTIC/BUS/PROP/MU/RU-1-2 (3/16) Rule Page for Property Coverage Extension Endorsement – Form No. 118284	5/5/17	AGNY-130997824 AIG-14-MP-11	GSIC, INIC, NHIC
AIG-MU-CF-1 (5/17) Countrywide Exception Page for Outdoor Trees, Shrubs and Plants with Wind/Hail Sublimit or Exclusion Endorsement – Form No. 121864	6/5/17	AGNY-131043364 AIG-17-CP-05	GSIC, INIC, NHIC
AIG-MU-CF-1 (6/17) Exception Page for Asbestos Exclusion Endorsement – Form No. 121867	7/19/17	AGNY-131086147 AIG-17-CP-06	GSIC, INIC, NHIC
Form Usage Rules (6/17) for Terrorism Exclusion – Certified Acts (With Conditional Replacement by a more Restrictive Exclusion) Form No. 126976 & Terrorism Exclusion (Applicable Upon Termination of the Terrorism Insurance Program) Form No. 126977	9/15/17	AGNY-131130880 AIG-17-TRIA-01	AHAC, AAC, APCC, AIU, CI, GSIC, INIC, NUFIC, NHIC, ISOP
Forms Usage Rules (9/17) for Federal Share of Compensation Under TRIA and CAP on Losses Endorsement – Form No. 125595	10/16/17	AGNY-131190415 AIG-17-TRIA-02	AHAC, AIU, CI, GSIC, INIC, NUFIC, NHIC, ISOP, AAC, APCC
Windstorm Deductible Rule (7/10) for Windstorm Deductible Endorsement Form No. 90610 & Windstorm Deductible Endorsement with Named Storm Definition - Form No. 100382	11/06/17	AGNY-131207211 AIG-17-CP-09	GSIC, INIC, NHIC
DIV-CP-CW-RU (10/17) Rating Rule for Property Program Performance Endorsement – Form No. 121895	08/01/18	AGNY-131259514 AIG-17-CP-11	GSIC, INIC, NHIC
DIV-CP-MU-RU (12/17) Rating Rule for Small Boat Coverage Extension Endorsement – Form No. 121946	02/05/18	AGNY-131325815 AIG-17-CP-18	GSIC, INIC, NHIC
DIV-CP-CW- RU (6/20) Rule Page for Historic Reproduction Cost Endorsement Form No. 127388	10/12/20	AGNY-132382079 AIG-20-CP-02	GSIC, INC, NHIC
Kansas Company Exception Page - LCM	3/17/22	AGNY-133079267 ISO-KS-21-CP-02	AHAC, AIU, CI, GSIC, INIC, NUFIC, NHIC, ISOP, AAC, APCC
Kansas Company Exception Page - ELR	3/17/22	AGNY-133079267 ISO-KS-21-CP-02	AHAC, AIU, CI, GSIC, INIC, NUFIC, NHIC, ISOP, AAC, APCC
Enhanced-CP-KS-RU (Ed. 4-21) Pages 1-2 - Rule Page for KS Cyber Incident Exclusion (Enhanced) – Form No. 128457 & KS Cyber Incident Exclusion with Ensuing Cause(s) of Loss Exceptions (Enhanced) Form No. 128463	PENDING	AGNY-133693568 AIG-21-CP-01	GSIC, INC, NHIC

**Commercial Lines Manual
Division Five – Fire and Allied Lines
Exception Page**

ENHANCED PROPERTY COVERAGE FORMS – RATING RULE

Rating rule for use of forms numbers: 97064 – Building and Personal Property Coverage Form; 97070 – Business Income (And Extra Expense) Coverage Form; and 97072 – Causes of Loss – Special Form

All policies will be rated as per our filed and approved ISO loss cost factors, company loss cost multipliers, ISO IRPM rating plan, company deviations and package modifications (if required) for and all property coverages.

The premium determined, as per our filed and approved rating plan, shall in all instances be increased by three percent (3%) when the following forms are utilized for policy issuance: 97064 – Building and Personal Property Coverage Form; 97070 – Business Income (And Extra Expense) Coverage Form; and 97072 – Causes of Loss – Special Form

The three percent (3%) premium charge for use of the forms is further subject to a minimum policy premium charge of \$225, and a maximum policy premium charge of \$1,000.

No single form, or combination of two forms, may be used for a policy. All forms must be included as coverage forms on an individual policy.

Form Number 76030 - ADDITIONAL COVERAGES – HUMAN SERVICES

Additional Premium: \$125

COMMERCIAL PROPERTY EXTENSION PROGRAM**EXCEPTION PAGE**

Provides extended commercial property coverages as noted below.

Surface Water Amendatory Endorsement – 106360

This mandatory endorsement adds a \$25,000 sub-limit for loss or damage from water that accumulates on the surface of the ground as a result of rain, snow, sleet or hail. The Water exclusion and the Additional Coverage Extension – Back up of Sewers or Drains clauses are amended to reflect this change. This endorsement will be included for all insureds.

There will be no premium charge for adding this endorsement.

Limited Coverage for Virus or Bacteria Endorsement – 106361

This optional endorsement extends coverage for loss or damage of covered property as a result of contamination by any virus, bacterium or other microorganism that causes physical distress, illness or disease (called virus) and determined by the Board of Health or other governmental body. Coverage does not extend to costs to test, monitor or assess the virus. Nor does it apply to fungus, wet rot, dry rot and bacteria as addressed in a separate exclusion.

Additional coverage is subject to a Virus or Bacteria Aggregate Limit of Insurance and subject to an additional premium charge. .

Pricing:

\$100,000 Aggregate Limit of Insurance — 0.5% of Business Income (and Extra Expense) premium
\$250,000 Aggregate Limit of insurance — 1.25% of Business Income (and Extra Expense) premium

Blanket Limits - Stock Endorsement – 106371

This optional endorsement allows blanket coverage for “stock” for a multi building location, or over multiple scheduled locations, on a property policy.

There will be no premium charge for adding this endorsement.

Stock Reporting Provision – 106373

This optional endorsement allows reporting of values for a multi building location or over multiple scheduled locations, on a monthly, quarterly or annual basis, with corresponding adjustment of premium. Refer to ISO Rule 36 - Value Reporting Form for instructions on how to determine the adjustment of premium.

There will be no premium charge for adding this endorsement.

Building Systems – Tenant’s Policy - 106460

This optional endorsement will extend coverage to pay for direct physical loss or damage to building systems for which an insured has a contractual responsibility to insure, or has a contractual responsibility to pay for any loss or damage to the building systems. The insured must be a tenant of the building shown in the schedule of the endorsement. Any loss or damage must be caused by a Covered Cause of Loss as defined in the policy.

The Limit of Insurance for any building systems to be covered by this endorsement shall be determined as follows. The building systems Limit of Insurance will be included as part of the Business Personal Property Limit of Insurance, at the covered location, for rating purposes. The Business Personal Property including building systems will then be rated, as Business Personal Property, according to our filed and approved ISO rating plan.

COMMERCIAL PROPERTY EXTENSION PROGRAM

EXCEPTION PAGE

A. Property Coverage Amendatory Endorsement for Schools - 106382

The amendatory endorsement is optional at the insured's request and is available for a \$100 flat additional premium charge. It is not subject to IRPM credit or debit.

B. Evacuation Response Endorsement - 106379

This optional endorsement provides limits of \$100,000, \$250,000 and \$500,000 at the insured's option. The average property rate at each location will be determined and the maximum Extra Expense factor of 2.0 will be applied to that rate. This will be the Evacuation Response rate, which will then be multiplied by the "per scheduled location limit" (per \$100) to develop the charge for that location. Each location will be separately rated and charged. It is not subject to IRPM credit or debit.

COMMERCIAL PROPERTY EXTENSION PROGRAM

RULES

The following rules will supplement the current rules for the Commercial Property Extension Program.

Additional Coverages for Golf Courses – 110326

This is optional endorsement broadens coverage. It is for risks with hospitality/leisure exposures such as resorts, hotels or golf/country clubs. This form will attach to our independently filed Building and Personal Coverage Form. See below:

- 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 subject to IRPM modification.

1. Tee to Green Rating:

- The minimum limit is \$100,000 which starts at a \$400 minimum premium charge. For each \$50,000 increase in limits, an additional charge of \$250 will be made.

2. 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 - .85 rate per \$100 - \$200 minimum premium

Additional Coverage Golf Course Property:

- \$25,000 maximum limit - .85 rate per \$100 - \$200 minimum premium

Ordinary Payroll Expenses Exclusion – 110286

This optional endorsement will be used where an insured wishes to exclude any ordinary payroll from the business income coverage that they purchase. This endorsement will allow us to provide such exclusion clearly within a policy.

The insured will exclude ordinary payroll values from the business income values that they report to the company for rating purposes.

There is no premium consideration.

COMMERCIAL PROPERTY EXTENSION PROGRAM

RULES

Manufacturers' Property Coverage Form Amendatory Endorsement – 110318

This optional endorsement is used for manufacturers' and amends the Building and Personal Property Coverage Form (97064), and the Business Income (and Extra Expense) Coverage Form (97070) by amending the valuation and adding an Additional Coverage – Deferred Payment and a Coverage Extension- Contract Penalty.

The valuation of finished stock, including stock that is sold but not delivered, is amended to selling price which mirrors the ISO endorsement -Manufacturer's Selling Price Finished "Stock" Only (CP 9930). Contract Penalty coverage is added with a sublimit of \$25,000 per occurrence, and an annual aggregate limit of \$50,000. This has been requested by a number of prospective insureds as a specific coverage grant, to assure that there is some coverage guaranteed in the event of loss, although in most loss scenarios there is unlikely to be any exposure. The key exposure we have identified is the event where a prospective lessee has signed a lease, but not occupied space. In the event of loss to that location and the lessee is unable gain occupancy, there may be a penalty within the lease for such inability to occupy.

Deferred Payments coverage is added with a sublimit of \$25,000 to cover insureds financial interest in covered property that has been sold under a conditional sale or deferred payment plan after delivery to buyers.

Rating:

The value of finished stock is increased to reflect selling price and becomes our rating base to which the currently approved ISO rating rules for business personal property rates are applied.

The Contract Penalty and Deferred Payments coverages are included at no additional premium. With the low sublimits, and limited actual exposure as explained above, we believe that any impact on our loss ratio will be negligible and therefore we will not require a rate change for this coverage.

Commercial Condominium Unit-Owners Amendatory Endorsement – 106468

This optional endorsement amends the Building and Personal Property Coverage Form to provide coverage for the fixtures, improvements and alterations that are owned by a commercial condominium unit-owner.

Rating:

The additional premium charge is determined by applying the currently adopted and approved ISO rating rules for building rates against the limit of such fixtures, improvements and alterations.

Limit and/or Deductible Changes To Supplemental Declarations – 110358

This optional form will be used to schedule changes in limits and /or deductibles as provided in the filed and approved Supplemental Declarations (97069).

There is no premium consideration.

**COMMERCIAL PROPERTY AND COMMERCIAL INLAND
MARINE MULTIPLE DEDUCTIBLE ENDORSEMENT**

RULE PAGE

**111876 - Commercial Property and Commercial Inland Marine Multiple Deductible
Endorsement**

The commercial property and commercial inland marine multiple deductible endorsement is an optional form to be used when there are two coverages. The endorsement is for use with a package policy which includes Commercial Inland Marine and Commercial Property Coverages.

When there are two coverages, one property and the other inland marine providing coverage for an insured we will only apply the single largest deductible in any one loss occurrence.

There is no premium impact.

COMMERCIAL PROPERTY EXTENSION PROGRAM

RATING RULES

Multistate

111784 - Customer's Equipment in Your Care, Custody or Control Endorsement

The endorsement will be used where an insured wishes to cover property of others, being medical equipment of customers, in the control of an insured but while on the premises of the customer. Coverage will be provided while the insured is providing maintenance services to the customer's property.

The insured will choose the limit for this coverage, based upon their contractual exposure.

Limits to be offered and corresponding deductible will be:

<u>Limit</u>	<u>Deductible</u>
\$ 25,000	\$ 2,500
\$ 50,000	\$ 2,500
\$100,000	\$ 5,000
\$200,000	\$ 5,000
\$250,000	\$10,000

This is an optional endorsement, at the option of the insured. The insured will choose the limit for this coverage, based upon their contractual exposure.

The following premium(s) will be charged for offered limits as follows:

<u>Limit</u>	<u>Premium</u>
\$ 25,000	\$ 250
\$ 50,000	\$ 500
\$100,000	\$ 1,000
\$200,000	\$ 2,000
\$250,000	\$ 2,500

RATING RULE

- **Food Contamination And Communicable Disease Coverage Endorsement – 115262**

This optional endorsement extends business income and extra expense coverage for food contamination and communicable diseases when the Board of Health or other governmental bodies order a described premises closed due to the discovery or suspicion of food 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 food contamination as defined in the endorsement.

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

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

- a. \$100,000; or
- b. \$250,000

The business income premium determined, for all covered locations, as per our filed and approved rating plan, shall in all instances be increased by:

- a. one percent (1%) at a sublimit of \$100,000; or
- b. two and one half percent (2.5%) at a sublimit of \$250,000.

RULE PAGE

PROPERTY

117572 - Cimicidae Infestation (Bed Bugs) Limited Coverage Endorsement

The endorsement will be attached to Building and Personal Property Coverage Form 97064 and or; Causes of Loss – Special Form 97072 when an insured requests limited coverage for treatment of covered property that has become infested with Cimicidae (bed bugs).

The endorsement provides a limit of \$5,000.

An option to purchase a limit of \$10,000 will be provided, such limit to be shown on the Declarations if purchased.

The endorsement is optional, at the insured's request.

The rate and minimum premium for this coverage is:

<u>Limit</u>	<u>Rate Per Room</u>	<u>Minimum Premium</u>
\$ 5,000	2.00	\$100
\$10,000	3.00	\$150

RULE PAGE

Flood and Earth Movement Coverage Limitation Endorsement - 118290

This optional endorsement will be attached to policies only when:

1. The cause(s) of loss flood and/or earth movement are provided on a policy, AND
2. There are covered locations on such policy for which the flood and/or earth movement causes of loss do not apply.

Enter the locations on the endorsement schedule for which the flood and/or earth movement causes of loss do not apply.

There is no premium impact.

RULE PAGE

Form # 118301 Business Income and Extra Expense Actual Loss Sustained Endorsement

This endorsement will be offered to insureds that are eligible to be written in programs the company has identified as meeting the requirements for actual loss sustained business income coverage.

The endorsement will be used at the insured's option.

There is a premium charge for this endorsement.

RATING RULE

Form # 118301 Business Income and Extra Expense Actual Loss Sustained Endorsement

- Determine rating basis, being business income limit at the 80%, 90% or 100% coinsurance amount;
- Adjust the business income limit to equal the 100% coinsurance amount;
- Rate the business income coverage, as agreed amount, using ISO rating rule 50 Section IV from the Commercial Property Manual
- The resulting premium charge will be the business income premium charge for the actual loss sustained coverage.

Rule Page - Property

- **Off Premises Utility Services Amendatory Endorsement - 119263**

This optional endorsement will allow the extension of coverage under Utility Services to include Transmission and Distribution lines.

The ISO Off Premises Utility Services rating rules will be utilized for transmission and distribution line coverage.

This endorsement will be used with the Business and Personal Property Coverage Form - 97064 and Business Income and Extra Expense Coverage Form - 97070.

- **Supplemental Declarations – Amendment of Limits of Insurance - 119300**

This amendment of limits permits the user to display an increase to the limits provided on form - 97069.

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 - Kansas, Form No. 119434**

- The endorsement replaces Form No. 91828 (4/07) 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.

2. Historic Building Valuation Endorsement - Kansas, Form No. 119758

- 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.

3. Historic Building Valuation Endorsement - Kansas, Form No. 119759

- 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.

4. 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

5. 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

6. **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.

Granite State Insurance Company
Illinois National Insurance Co.
New Hampshire Insurance Company

Rule Page - Property

Food Services Off Premises Utility Failure Amendatory Endorsement – Form No. 119794

This endorsement will be used with the Business and Personal Property Coverage Form - 97064 and Business Income and Extra Expense Coverage Form – 97070 to allow the extension of coverage under Utility Services to include Transmission and Distribution lines.

The form is optional at the discretion of the insured.

Additional premium will be developed using ISO **Rule 38.L.4.**

**COMMERCIAL PROPERTY
RULE PAGE**

Multistate

Amount of Insurance Schedule – Form No. 119817

The schedule describes how the coverages listed within the declarations page are to be read when the schedule is attached. Options include:

1. The insured describes the limits provided within the form; or
2. The insured provides a statement of value.

The schedule can be used with the Commercial Property Extension, Integrated Property Insurance Solutions and ISO property products. This is a non-premium endorsement that is used in conjunction with the Declarations Page.

Form: Optional at the discretion of the insured.

**FUEL, SEPTIC AND BUS OPERATORS PROGRAM
RULE PAGE**

118283 - Petroleum Products Coverage Endorsement

This endorsement will be used with the following forms:

97064 (03/08) - Building and Personal Property Coverage Form

97072 (03/08) - Causes of Loss – Special Form

The endorsement will be attached to all policies for the following programs:

Splash

PowerWrap

There is a premium charge of \$250 for this endorsement.

For increased limits, the following rates shall be used.

<u>Coverage</u>	<u>Rate</u>	<u>Rating Basis</u>	<u>Limit</u>
Damage to Petroleum Products	\$0.20	Per 100 gallons	\$25,000
Loss Due to Wrongful Delivery	\$0.025	Per 100 gallons	\$15,000
	\$0.035	Per 100 gallons	\$25,000
TAC Card Coverage	\$ 7.50	per card	\$15,000
	\$10.00	per card	\$25,000
	\$12.50	per card	\$50,000
	\$15.00	per card	\$100,000

**FUEL, SEPTIC AND BUS OPERATORS PROGRAM
RULE PAGE**

118284 - Property Coverage Extension Endorsement

This endorsement will be used with the following forms:

- 97064 - Building and Personal Property Coverage Form
- 97072 - Causes of Loss – Special Form

The endorsement will be attached to all policies for the following programs:

- Septicover
- Busgard

There is no premium charge for this endorsement.

**DIVISION – FIVE – COMMERCIAL PROPERTY
COMMERCIAL LINES MANUAL**

COUNTRYWIDE EXCEPTION PAGE

**Form No. 121864 – Outdoor Trees, Shrubs and Plants With Wind/Hail Sublimit or Exclusion
Endorsement attaches to the ISO Business and Personal Property Coverage Form.**

The endorsement provides additional coverage for trees, plants and shrubs and also enables the insurer to sublimit or exclude windstorm or hail damage for those risks with that exposure. Use ISO Rule 85.L.3. to rate coverage.

The endorsement is optional at the insurer's discretion.

COMMERCIAL LINES MANUAL

DIVISION FIVE – FIRE AND ALLIED LINES

EXCEPTION PAGE

Form No.121867– Asbestos Exclusion Endorsement

This endorsement excludes loss or damage from asbestos remediation or asbestos clean-up efforts from the Causes of Loss – Special Form.

The endorsement is mandatory.

There is no premium impact with this endorsement.

**Forms Usage Rules
Kansas**

Lines of Business:

Commercial Property, Boiler Machinery (Equipment Breakdown), Commercial Inland Marine, Farm and Commercial Multiple Peril

Forms:

TRIPRA Sunset Options for Certain Annual/Multi-Year Policies

Endorsements

1. TERRORISM EXCLUSION – CERTIFIED ACTS (WITH CONDITIONAL REPLACEMENT BY A MORE RESTRICTIVE EXCLUSION), Form No. 126976 (6/17) – this form may only be used with the Insured’s consent for policies that do not currently provide for terrorism coverage under TRIPRA due to the Insureds rejection of such coverage where the policy period extends beyond December 31, 2020.

2. TERRORISM EXCLUSION (APPLICABLE UPON TERMINATION OF THE TERRORISM INSURANCE PROGRAM), Form No. 126977 (6/17) – this form may only be used with the Insured’s consent for policies that currently provide for terrorism coverage under TRIPRA which have policy periods that extend beyond December 31, 2020.

**Forms Usage Rules
Kansas**

Lines of Business:

Fire and Allied Lines, Commercial Multiple Peril, Ocean Marine, Inland Marine, Other Liability (Commercial General Liability, Cyber Liability, Directors and Officers Liability, Pollution/Environmental Liability, Owners and Contractors Protective Liability, Railroad Protective Liability, Employers Protective Liability, Employee Benefits Liability), Products Liability, Aircraft, and Boiler and Machinery

Forms:

Federal Share of Compensation under TRIA and Cap on Losses

Endorsements

1. **FEDERAL SHARE OF COMPENSATION UNDER TRIA AND CAP ON LOSSES ENDORSEMENT, Form No. 125595 (3/17) – this form must be attached to all policies which provide terrorism coverage for Certified Acts of Terrorism as that term is defined by the Terrorism Risk Insurance Act ("TRIA") and subsequent amendments thereto.**

Division One - Commercial Property

Windstorm Deductible Rule

The following optional forms provide for a percentage or dollar amount property deductible. These endorsements provide us with the flexibility to provide varied deductibles by location as a percentage deductible, dollar deductible, and varied triggers for the period of restoration as respects time element coverage.

Windstorm or Hail Deductible Endorsement – 90610

Windstorm or Hail Deductible Endorsement - with Named Storm Definition - 100382

Rating for the two deductible options is based on ISO Commercial Lines Manual Rules 81. Deductible Insurance Plan and Rule 82. Windstorm or Hail Percentage Deductibles.

Commercial Lines Manual
Division Five – Fire and Allied Lines
Exception Page

PROPERTY PROGRAM PERFORMANCEsm ENDORSEMENT

RATING RULE

Property Program Performancesm Endorsement, Form No. 121895

All policies will be rated as per our filed and approved ISO loss cost factors, company loss cost multipliers, ISO IRPM rating plan, company deviations and package modifications (if required) for and all property coverages.

The premium determined shall in all instances be increased by three percent (3%) of the ratable ISO exposure when the following form is utilized for policy issuance: Property Program Performance Endorsement, Form No. 121895.

The three percent (3%) premium charge for use of the form is further subject to a minimum policy premium charge of \$225, and a maximum policy premium charge of \$1,000.

The form is optional at the discretion of the insured.

All other ISO rules apply.

BUILDING AND PERSONAL PROPERTY COVERAGE FORM
PROPERTY COVERAGE FORM
ENDORSEMENT AND RATING RULE

IPIS Small Boat Coverage Extension Endorsement, Form No. 94348
Small Boat Coverage Extension Endorsement, Form No. 121946

This endorsement amends the:

Property Coverage Form
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.

DIV	CP-MU-RU	Page 1 of 1 (Ed. 12-17)
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HISTORICAL REPRODUCTION COST ENDORSEMENT

RULE PAGE

Historical Reproduction Cost Endorsement, Form No. 127388

This 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.

This form is optional at the discretion of the insured.

The endorsement 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**
- **Country Club Premier Property Coverage Form, Form No. 109387**

Endorsement Rule:

The endorsement amends the Loss Conditions Valuation section of the property coverage forms listed above and is used to determine the value of a covered historical building at the time of the loss. Payment for "historical reproduction cost" for loss of or damage to Buildings is the least of the following:

- a. The Limit of Insurance applicable to the lost or damaged Buildings shown in the Schedule;
- b. The "historical reproduction cost" to replace, on the same premises, the lost or damaged Building with other Buildings used for the same purpose; or
- c. The amount you actually spend that is necessary to repair or replace the lost or damaged Building.

There is no additional premium for this endorsement.

American International Group

Kansas

Commercial Fire & Allied Lines

Company Exception Page

To calculate Fire & Allied rates by company, multiply loss costs by the appropriate factor as listed below:

	Proposed LOSS COST MULTIPLIERS
	<hr/>
American Home Assurance Company	1.764
AIG Assurance Company	1.323
AIG Property Casualty Company	1.764
AIU Insurance Company	1.764
Commerce and Industry Insurance Company	1.764
Granite State Insurance Company	1.764
Illinois National Insurance Co.	1.764
National Union Fire Insurance Company of Pittsburgh, Pa.	1.764
New Hampshire Insurance Company	1.499
The Insurance Company of the State of Pennsylvania	1.764

American International Group

Kansas

Commercial Fire & Allied Lines

Company Exception Page

Our Expected Loss Ratios are as follows:

<u>Line of Business</u>	Proposed	
Commercial Fire & Allied Lines	0.590	
Factor to remove ULAE	1.077	
<u>ELR excluding ULAE</u>	0.548	
Tax Multiplier	1.031	

CYBER INCIDENT EXCLUSIONS

RULE PAGE For Enhanced

It is mandatory to attach either KS Cyber Incident Exclusion (Enhanced), Form No. 128457, or KS Cyber Incident Exclusion With Ensuing Cause(s) Of Loss Exceptions (Enhanced) , Form No. 128463, to all policies.

KS Cyber Incident Exclusion (Enhanced), Form No. 128457

Description:

This mandatory endorsement excludes loss or damage to Covered Property caused directly or indirectly by a cyber incident and attaches to the Building and Personal Property Coverage Form, Form No. 97064.

Use this endorsement when:

- a. The insured opts out of the limited coverage provided under Form No. 128463; or
- b. Underwriting of the risk determines limited cyber coverage provided under Form No. 128463 is inadequate coverage for the insured.

Calculate the adjusted premium by multiplying the premium otherwise applicable for each peril group or Cause Of Loss by the appropriate factor in the Table below.

Causes Of Loss Or Peril Group Premium	Factor
Basic Group I	0.995
Basic Group II	0.995
Causes Of Loss - Broad Form Additional Premium	0.995
Causes Of Loss - Special Form Additional Premium	0.995
Earthquake	1.000
Flood	0.999
Spoilage Coverage Endorsement - for use with Breakdown Or Contamination or Breakdown Or Contamination And Power Outage; not used with Power Outage Only	0.999
Equipment Breakdown under Equipment Breakdown Cause Of Loss Endorsement	0.999

**KS Cyber Incident Exclusion with Ensuing Cause(s) of Loss Exceptions
(Enhanced), Form No. 128463**

Description:

This mandatory endorsement excludes loss or damage to Covered Property caused directly or indirectly by a cyber incident with limited coverage for Additional Other Causes Of Loss resulting from a cyber incident exception that may be made subject to individual per occurrence sublimits entered into the Schedule of the endorsement for property damage, business income and extra expense. The per occurrence limits of insurance and the aggregate limit of insurance if shown in the Schedule are part of, not in addition to, the applicable Limits Of Insurance shown in the Declarations.

This endorsement attaches to the Building and Personal Property Coverage Form, Form No. 97064.

Use this endorsement when the insured opts for limited coverage for Additional Other Causes Of Loss resulting from a cyber incident.

There is no premium impact with this form.

**Commercial Lines Manual
Division Five – Fire and Allied Lines
Exception Page**

ENHANCED PROPERTY COVERAGE FORMS – RATING RULE

Rating rule for use of forms numbers: 97064 – Building and Personal Property Coverage Form; 97070 – Business Income (And Extra Expense) Coverage Form; and 97072 – Causes of Loss – Special Form

All policies will be rated as per our filed and approved ISO loss cost factors, company loss cost multipliers, ISO IRPM rating plan, company deviations and package modifications (if required) for and all property coverages.

The premium determined, as per our filed and approved rating plan, shall in all instances be increased by three percent (3%) when the following forms are utilized for policy issuance: 97064 – Building and Personal Property Coverage Form; 97070 – Business Income (And Extra Expense) Coverage Form; and 97072 – Causes of Loss – Special Form

The three percent (3%) premium charge for use of the forms is further subject to a minimum policy premium charge of \$225, and a maximum policy premium charge of \$1,000.

No single form, or combination of two forms, may be used for a policy. All forms must be included as coverage forms on an individual policy.

Form Number 76030 - ADDITIONAL COVERAGES – HUMAN SERVICES

Additional Premium: \$125

COMMERCIAL PROPERTY EXTENSION PROGRAM**EXCEPTION PAGE**

Provides extended commercial property coverages as noted below.

Surface Water Amendatory Endorsement – 106360

This mandatory endorsement adds a \$25,000 sub-limit for loss or damage from water that accumulates on the surface of the ground as a result of rain, snow, sleet or hail. The Water exclusion and the Additional Coverage Extension – Back up of Sewers or Drains clauses are amended to reflect this change. This endorsement will be included for all insureds.

There will be no premium charge for adding this endorsement.

Limited Coverage for Virus or Bacteria Endorsement – 106361

This optional endorsement extends coverage for loss or damage of covered property as a result of contamination by any virus, bacterium or other microorganism that causes physical distress, illness or disease (called virus) and determined by the Board of Health or other governmental body. Coverage does not extend to costs to test, monitor or assess the virus. Nor does it apply to fungus, wet rot, dry rot and bacteria as addressed in a separate exclusion.

Additional coverage is subject to a Virus or Bacteria Aggregate Limit of Insurance and subject to an additional premium charge. .

Pricing:

\$100,000 Aggregate Limit of Insurance — 0.5% of Business Income (and Extra Expense) premium
\$250,000 Aggregate Limit of insurance — 1.25% of Business Income (and Extra Expense) premium

Blanket Limits - Stock Endorsement – 106371

This optional endorsement allows blanket coverage for “stock” for a multi building location, or over multiple scheduled locations, on a property policy.

There will be no premium charge for adding this endorsement.

Stock Reporting Provision – 106373

This optional endorsement allows reporting of values for a multi building location or over multiple scheduled locations, on a monthly, quarterly or annual basis, with corresponding adjustment of premium. Refer to ISO Rule 36 - Value Reporting Form for instructions on how to determine the adjustment of premium.

There will be no premium charge for adding this endorsement.

Building Systems – Tenant’s Policy - 106460

This optional endorsement will extend coverage to pay for direct physical loss or damage to building systems for which an insured has a contractual responsibility to insure, or has a contractual responsibility to pay for any loss or damage to the building systems. The insured must be a tenant of the building shown in the schedule of the endorsement. Any loss or damage must be caused by a Covered Cause of Loss as defined in the policy.

The Limit of Insurance for any building systems to be covered by this endorsement shall be determined as follows. The building systems Limit of Insurance will be included as part of the Business Personal Property Limit of Insurance, at the covered location, for rating purposes. The Business Personal Property including building systems will then be rated, as Business Personal Property, according to our filed and approved ISO rating plan.

COMMERCIAL PROPERTY EXTENSION PROGRAM

EXCEPTION PAGE

A. Property Coverage Amendatory Endorsement for Schools - 106382

The amendatory endorsement is optional at the insured's request and is available for a \$100 flat additional premium charge. It is not subject to IRPM credit or debit.

B. Evacuation Response Endorsement - 106379

This optional endorsement provides limits of \$100,000, \$250,000 and \$500,000 at the insured's option. The average property rate at each location will be determined and the maximum Extra Expense factor of 2.0 will be applied to that rate. This will be the Evacuation Response rate, which will then be multiplied by the "per scheduled location limit" (per \$100) to develop the charge for that location. Each location will be separately rated and charged. It is not subject to IRPM credit or debit.

COMMERCIAL PROPERTY EXTENSION PROGRAM

RULES

The following rules will supplement the current rules for the Commercial Property Extension Program.

Additional Coverages for Golf Courses – 110326

This is optional endorsement broadens coverage. It is for risks with hospitality/leisure exposures such as resorts, hotels or golf/country clubs. This form will attach to our independently filed Building and Personal Coverage Form. See below:

- 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 subject to IRPM modification.

1. Tee to Green Rating:

- The minimum limit is \$100,000 which starts at a \$400 minimum premium charge. For each \$50,000 increase in limits, an additional charge of \$250 will be made.

2. 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 - .85 rate per \$100 - \$200 minimum premium

Additional Coverage Golf Course Property:

- \$25,000 maximum limit - .85 rate per \$100 - \$200 minimum premium

Ordinary Payroll Expenses Exclusion – 110286

This optional endorsement will be used where an insured wishes to exclude any ordinary payroll from the business income coverage that they purchase. This endorsement will allow us to provide such exclusion clearly within a policy.

The insured will exclude ordinary payroll values from the business income values that they report to the company for rating purposes.

There is no premium consideration.

COMMERCIAL PROPERTY EXTENSION PROGRAM

RULES

Manufacturers' Property Coverage Form Amendatory Endorsement – 110318

This optional endorsement is used for manufacturers' and amends the Building and Personal Property Coverage Form (97064), and the Business Income (and Extra Expense) Coverage Form (97070) by amending the valuation and adding an Additional Coverage – Deferred Payment and a Coverage Extension- Contract Penalty.

The valuation of finished stock, including stock that is sold but not delivered, is amended to selling price which mirrors the ISO endorsement -Manufacturer's Selling Price Finished "Stock" Only (CP 9930). Contract Penalty coverage is added with a sublimit of \$25,000 per occurrence, and an annual aggregate limit of \$50,000. This has been requested by a number of prospective insureds as a specific coverage grant, to assure that there is some coverage guaranteed in the event of loss, although in most loss scenarios there is unlikely to be any exposure. The key exposure we have identified is the event where a prospective lessee has signed a lease, but not occupied space. In the event of loss to that location and the lessee is unable gain occupancy, there may be a penalty within the lease for such inability to occupy.

Deferred Payments coverage is added with a sublimit of \$25,000 to cover insureds financial interest in covered property that has been sold under a conditional sale or deferred payment plan after delivery to buyers.

Rating:

The value of finished stock is increased to reflect selling price and becomes our rating base to which the currently approved ISO rating rules for business personal property rates are applied.

The Contract Penalty and Deferred Payments coverages are included at no additional premium. With the low sublimits, and limited actual exposure as explained above, we believe that any impact on our loss ratio will be negligible and therefore we will not require a rate change for this coverage.

Commercial Condominium Unit-Owners Amendatory Endorsement – 106468

This optional endorsement amends the Building and Personal Property Coverage Form to provide coverage for the fixtures, improvements and alterations that are owned by a commercial condominium unit-owner.

Rating:

The additional premium charge is determined by applying the currently adopted and approved ISO rating rules for building rates against the limit of such fixtures, improvements and alterations.

Limit and/or Deductible Changes To Supplemental Declarations – 110358

This optional form will be used to schedule changes in limits and /or deductibles as provided in the filed and approved Supplemental Declarations (97069).

There is no premium consideration.

**COMMERCIAL PROPERTY AND COMMERCIAL INLAND
MARINE MULTIPLE DEDUCTIBLE ENDORSEMENT**

RULE PAGE

**111876 - Commercial Property and Commercial Inland Marine Multiple Deductible
Endorsement**

The commercial property and commercial inland marine multiple deductible endorsement is an optional form to be used when there are two coverages. The endorsement is for use with a package policy which includes Commercial Inland Marine and Commercial Property Coverages.

When there are two coverages, one property and the other inland marine providing coverage for an insured we will only apply the single largest deductible in any one loss occurrence.

There is no premium impact.

COMMERCIAL PROPERTY EXTENSION PROGRAM

RATING RULES

Multistate

111784 - Customer's Equipment in Your Care, Custody or Control Endorsement

The endorsement will be used where an insured wishes to cover property of others, being medical equipment of customers, in the control of an insured but while on the premises of the customer. Coverage will be provided while the insured is providing maintenance services to the customer's property.

The insured will choose the limit for this coverage, based upon their contractual exposure.

Limits to be offered and corresponding deductible will be:

<u>Limit</u>	<u>Deductible</u>
\$ 25,000	\$ 2,500
\$ 50,000	\$ 2,500
\$100,000	\$ 5,000
\$200,000	\$ 5,000
\$250,000	\$10,000

This is an optional endorsement, at the option of the insured. The insured will choose the limit for this coverage, based upon their contractual exposure.

The following premium(s) will be charged for offered limits as follows:

<u>Limit</u>	<u>Premium</u>
\$ 25,000	\$ 250
\$ 50,000	\$ 500
\$100,000	\$ 1,000
\$200,000	\$ 2,000
\$250,000	\$ 2,500

RATING RULE

- **Food Contamination And Communicable Disease Coverage Endorsement – 115262**

This optional endorsement extends business income and extra expense coverage for food contamination and communicable diseases when the Board of Health or other governmental bodies order a described premises closed due to the discovery or suspicion of food 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 food contamination as defined in the endorsement.

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

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

- a. \$100,000; or
- b. \$250,000

The business income premium determined, for all covered locations, as per our filed and approved rating plan, shall in all instances be increased by:

- a. one percent (1%) at a sublimit of \$100,000; or
- b. two and one half percent (2.5%) at a sublimit of \$250,000.

RULE PAGE

PROPERTY

117572 - Cimicidae Infestation (Bed Bugs) Limited Coverage Endorsement

The endorsement will be attached to Building and Personal Property Coverage Form 97064 and or; Causes of Loss – Special Form 97072 when an insured requests limited coverage for treatment of covered property that has become infested with Cimicidae (bed bugs).

The endorsement provides a limit of \$5,000.

An option to purchase a limit of \$10,000 will be provided, such limit to be shown on the Declarations if purchased.

The endorsement is optional, at the insured's request.

The rate and minimum premium for this coverage is:

<u>Limit</u>	<u>Rate Per Room</u>	<u>Minimum Premium</u>
\$ 5,000	2.00	\$100
\$10,000	3.00	\$150

RULE PAGE

Flood and Earth Movement Coverage Limitation Endorsement - 118290

This optional endorsement will be attached to policies only when:

1. The cause(s) of loss flood and/or earth movement are provided on a policy, AND
2. There are covered locations on such policy for which the flood and/or earth movement causes of loss do not apply.

Enter the locations on the endorsement schedule for which the flood and/or earth movement causes of loss do not apply.

There is no premium impact.

RULE PAGE

Form # 118301 Business Income and Extra Expense Actual Loss Sustained Endorsement

This endorsement will be offered to insureds that are eligible to be written in programs the company has identified as meeting the requirements for actual loss sustained business income coverage.

The endorsement will be used at the insured's option.

There is a premium charge for this endorsement.

RATING RULE

Form # 118301 Business Income and Extra Expense Actual Loss Sustained Endorsement

- Determine rating basis, being business income limit at the 80%, 90% or 100% coinsurance amount;
- Adjust the business income limit to equal the 100% coinsurance amount;
- Rate the business income coverage, as agreed amount, using ISO rating rule 50 Section IV from the Commercial Property Manual
- The resulting premium charge will be the business income premium charge for the actual loss sustained coverage.

Rule Page - Property

- **Off Premises Utility Services Amendatory Endorsement - 119263**

This optional endorsement will allow the extension of coverage under Utility Services to include Transmission and Distribution lines.

The ISO Off Premises Utility Services rating rules will be utilized for transmission and distribution line coverage.

This endorsement will be used with the Business and Personal Property Coverage Form - 97064 and Business Income and Extra Expense Coverage Form - 97070.

- **Supplemental Declarations – Amendment of Limits of Insurance - 119300**

This amendment of limits permits the user to display an increase to the limits provided on form - 97069.

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 - Kansas, Form No. 119434**

- The endorsement replaces Form No. 91828 (4/07) 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.

2. Historic Building Valuation Endorsement - Kansas, Form No. 119758

- 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.

3. Historic Building Valuation Endorsement - Kansas, Form No. 119759

- 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.

4. 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

5. 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

6. **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.

Granite State Insurance Company
Illinois National Insurance Co.
New Hampshire Insurance Company

Rule Page - Property

Food Services Off Premises Utility Failure Amendatory Endorsement – Form No. 119794

This endorsement will be used with the Business and Personal Property Coverage Form - 97064 and Business Income and Extra Expense Coverage Form – 97070 to allow the extension of coverage under Utility Services to include Transmission and Distribution lines.

The form is optional at the discretion of the insured.

Additional premium will be developed using ISO **Rule 38.L.4.**

**COMMERCIAL PROPERTY
RULE PAGE**

Multistate

Amount of Insurance Schedule – Form No. 119817

The schedule describes how the coverages listed within the declarations page are to be read when the schedule is attached. Options include:

1. The insured describes the limits provided within the form; or
2. The insured provides a statement of value.

The schedule can be used with the Commercial Property Extension, Integrated Property Insurance Solutions and ISO property products. This is a non-premium endorsement that is used in conjunction with the Declarations Page.

Form: Optional at the discretion of the insured.

**FUEL, SEPTIC AND BUS OPERATORS PROGRAM
RULE PAGE**

118283 - Petroleum Products Coverage Endorsement

This endorsement will be used with the following forms:

97064 (03/08) - Building and Personal Property Coverage Form

97072 (03/08) - Causes of Loss – Special Form

The endorsement will be attached to all policies for the following programs:

Splash

PowerWrap

There is a premium charge of \$250 for this endorsement.

For increased limits, the following rates shall be used.

<u>Coverage</u>	<u>Rate</u>	<u>Rating Basis</u>	<u>Limit</u>
Damage to Petroleum Products	\$0.20	Per 100 gallons	\$25,000
Loss Due to Wrongful Delivery	\$0.025	Per 100 gallons	\$15,000
	\$0.035	Per 100 gallons	\$25,000
TAC Card Coverage	\$ 7.50	per card	\$15,000
	\$10.00	per card	\$25,000
	\$12.50	per card	\$50,000
	\$15.00	per card	\$100,000

**FUEL, SEPTIC AND BUS OPERATORS PROGRAM
RULE PAGE**

118284 - Property Coverage Extension Endorsement

This endorsement will be used with the following forms:

- 97064 - Building and Personal Property Coverage Form
- 97072 - Causes of Loss – Special Form

The endorsement will be attached to all policies for the following programs:

- Septicover
- Busgard

There is no premium charge for this endorsement.

**DIVISION – FIVE – COMMERCIAL PROPERTY
COMMERCIAL LINES MANUAL**

COUNTRYWIDE EXCEPTION PAGE

**Form No. 121864 – Outdoor Trees, Shrubs and Plants With Wind/Hail Sublimit or Exclusion
Endorsement attaches to the ISO Business and Personal Property Coverage Form.**

The endorsement provides additional coverage for trees, plants and shrubs and also enables the insurer to sublimit or exclude windstorm or hail damage for those risks with that exposure. Use ISO Rule 85.L.3. to rate coverage.

The endorsement is optional at the insurer's discretion.

COMMERCIAL LINES MANUAL

DIVISION FIVE – FIRE AND ALLIED LINES

EXCEPTION PAGE

Form No.121867– Asbestos Exclusion Endorsement

This endorsement excludes loss or damage from asbestos remediation or asbestos clean-up efforts from the Causes of Loss – Special Form.

The endorsement is mandatory.

There is no premium impact with this endorsement.

**Forms Usage Rules
Kansas**

Lines of Business:

Commercial Property, Boiler Machinery (Equipment Breakdown), Commercial Inland Marine, Farm and Commercial Multiple Peril

Forms:

TRIPRA Sunset Options for Certain Annual/Multi-Year Policies

Endorsements

1. TERRORISM EXCLUSION – CERTIFIED ACTS (WITH CONDITIONAL REPLACEMENT BY A MORE RESTRICTIVE EXCLUSION), Form No. 126976 (6/17) – this form may only be used with the Insured’s consent for policies that do not currently provide for terrorism coverage under TRIPRA due to the Insureds rejection of such coverage where the policy period extends beyond December 31, 2020.

2. TERRORISM EXCLUSION (APPLICABLE UPON TERMINATION OF THE TERRORISM INSURANCE PROGRAM), Form No. 126977 (6/17) – this form may only be used with the Insured’s consent for policies that currently provide for terrorism coverage under TRIPRA which have policy periods that extend beyond December 31, 2020.

**Forms Usage Rules
Kansas**

Lines of Business:

Fire and Allied Lines, Commercial Multiple Peril, Ocean Marine, Inland Marine, Other Liability (Commercial General Liability, Cyber Liability, Directors and Officers Liability, Pollution/Environmental Liability, Owners and Contractors Protective Liability, Railroad Protective Liability, Employers Protective Liability, Employee Benefits Liability), Products Liability, Aircraft, and Boiler and Machinery

Forms:

Federal Share of Compensation under TRIA and Cap on Losses

Endorsements

1. **FEDERAL SHARE OF COMPENSATION UNDER TRIA AND CAP ON LOSSES ENDORSEMENT, Form No. 125595 (3/17) – this form must be attached to all policies which provide terrorism coverage for Certified Acts of Terrorism as that term is defined by the Terrorism Risk Insurance Act ("TRIA") and subsequent amendments thereto.**

Division One - Commercial Property

Windstorm Deductible Rule

The following optional forms provide for a percentage or dollar amount property deductible. These endorsements provide us with the flexibility to provide varied deductibles by location as a percentage deductible, dollar deductible, and varied triggers for the period of restoration as respects time element coverage.

Windstorm or Hail Deductible Endorsement – 90610

Windstorm or Hail Deductible Endorsement - with Named Storm Definition - 100382

Rating for the two deductible options is based on ISO Commercial Lines Manual Rules 81. Deductible Insurance Plan and Rule 82. Windstorm or Hail Percentage Deductibles.

Commercial Lines Manual
Division Five – Fire and Allied Lines
Exception Page

PROPERTY PROGRAM PERFORMANCEsm ENDORSEMENT

RATING RULE

Property Program Performancesm Endorsement, Form No. 121895

All policies will be rated as per our filed and approved ISO loss cost factors, company loss cost multipliers, ISO IRPM rating plan, company deviations and package modifications (if required) for and all property coverages.

The premium determined shall in all instances be increased by three percent (3%) of the ratable ISO exposure when the following form is utilized for policy issuance: Property Program Performance Endorsement, Form No. 121895.

The three percent (3%) premium charge for use of the form is further subject to a minimum policy premium charge of \$225, and a maximum policy premium charge of \$1,000.

The form is optional at the discretion of the insured.

All other ISO rules apply.

BUILDING AND PERSONAL PROPERTY COVERAGE FORM
PROPERTY COVERAGE FORM
ENDORSEMENT AND RATING RULE

IPIS Small Boat Coverage Extension Endorsement, Form No. 94348
Small Boat Coverage Extension Endorsement, Form No. 121946

This endorsement amends the:

Property Coverage Form
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.

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HISTORICAL REPRODUCTION COST ENDORSEMENT

RULE PAGE

Historical Reproduction Cost Endorsement, Form No. 127388

This 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.

This form is optional at the discretion of the insured.

The endorsement 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**
- **Country Club Premier Property Coverage Form, Form No. 109387**

Endorsement Rule:

The endorsement amends the Loss Conditions Valuation section of the property coverage forms listed above and is used to determine the value of a covered historical building at the time of the loss. Payment for "historical reproduction cost" for loss of or damage to Buildings is the least of the following:

- a. The Limit of Insurance applicable to the lost or damaged Buildings shown in the Schedule;
- b. The "historical reproduction cost" to replace, on the same premises, the lost or damaged Building with other Buildings used for the same purpose; or
- c. The amount you actually spend that is necessary to repair or replace the lost or damaged Building.

There is no additional premium for this endorsement.

American International Group

Kansas

Commercial Fire & Allied Lines

Company Exception Page

To calculate Fire & Allied rates by company, multiply loss costs by the appropriate factor as listed below:

	Proposed LOSS COST MULTIPLIERS
	<hr/>
American Home Assurance Company	1.764
AIG Assurance Company	1.323
AIG Property Casualty Company	1.764
AIU Insurance Company	1.764
Commerce and Industry Insurance Company	1.764
Granite State Insurance Company	1.764
Illinois National Insurance Co.	1.764
National Union Fire Insurance Company of Pittsburgh, Pa.	1.764
New Hampshire Insurance Company	1.499
The Insurance Company of the State of Pennsylvania	1.764

American International Group

Kansas

Commercial Fire & Allied Lines

Company Exception Page

Our Expected Loss Ratios are as follows:

<u>Line of Business</u>	Proposed	
Commercial Fire & Allied Lines	0.590	
Factor to remove ULAE	1.077	
<u>ELR excluding ULAE</u>	0.548	
Tax Multiplier	1.031	

CYBER INCIDENT EXCLUSIONS

RULE PAGE For Enhanced

It is mandatory to attach either KS Cyber Incident Exclusion (Enhanced), Form No. 128457, or KS Cyber Incident Exclusion With Ensuing Cause(s) Of Loss Exceptions (Enhanced) , Form No. 128463, to all policies.

KS Cyber Incident Exclusion (Enhanced), Form No. 128457

Description:

This mandatory endorsement excludes loss or damage to Covered Property caused directly or indirectly by a cyber incident and attaches to the Building and Personal Property Coverage Form, Form No. 97064.

Use this endorsement when:

- a. The insured opts out of the limited coverage provided under Form No. 128463; or
- b. Underwriting of the risk determines limited cyber coverage provided under Form No. 128463 is inadequate coverage for the insured.

Calculate the adjusted premium by multiplying the premium otherwise applicable for each peril group or Cause Of Loss by the appropriate factor in the Table below.

Causes Of Loss Or Peril Group Premium	Factor
Basic Group I	0.995
Basic Group II	0.995
Causes Of Loss - Broad Form Additional Premium	0.995
Causes Of Loss - Special Form Additional Premium	0.995
Earthquake	1.000
Flood	0.999
Spoilage Coverage Endorsement - for use with Breakdown Or Contamination or Breakdown Or Contamination And Power Outage; not used with Power Outage Only	0.999
Equipment Breakdown under Equipment Breakdown Cause Of Loss Endorsement	0.999

**KS Cyber Incident Exclusion with Ensuing Cause(s) of Loss Exceptions
(Enhanced), Form No. 128463**

Description:

This mandatory endorsement excludes loss or damage to Covered Property caused directly or indirectly by a cyber incident with limited coverage for Additional Other Causes Of Loss resulting from a cyber incident exception that may be made subject to individual per occurrence sublimits entered into the Schedule of the endorsement for property damage, business income and extra expense. The per occurrence limits of insurance and the aggregate limit of insurance if shown in the Schedule are part of, not in addition to, the applicable Limits Of Insurance shown in the Declarations.

This endorsement attaches to the Building and Personal Property Coverage Form, Form No. 97064.

Use this endorsement when the insured opts for limited coverage for Additional Other Causes Of Loss resulting from a cyber incident.

There is no premium impact with this form.