

INTEGRATED PROPERTY INSURANCE SOLUTIONS (IPIS) PROGRAM
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 = Chartist Casualty Company; CPCC = Chartist 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)
IPIS Rating Plan (Pages 1-27)	5/17/1996	AIC-96-CP-02	AIU, AIP, AIS, GSIC, INIC, NHIC
IPIS CW-Rule (01/07) Rule Page for Hospitality/Leisure Program Enhancement Endorsement - Form No. 89945 and Tee to Green Coverage Form No. 89946	3/8/2007	AIC-06-CP-05, AGNY-125102736, FC-HO-07-350340	GSIC, INIC, NHIC
IPIS - Rule Page (05/07) for Peak Season Limit of Insurance - Form No. 94347, Fine Arts Amendatory Endorsement – Form No. 94453 and Vacancy Permit – Form No. 94454	8/30/2007	AIC-07-CP-06, AGNY-125240206, FC-HO-07-352829	GSIC, INIC, NHIC
IPIS/UGP Exception Page Ed. (7/08) Rating Rule for Upgrade to Green Programs Endorsement - Form No. 97037	8/11/2008	AIC-08-CP-03, AGNY-125750263, FC-HO-08-357954	GSIC, INIC, NHIC
UtilitySure-CP-EXP-CW-1 (5/08) Exception Page for Utility Extension Endorsement - Form No. 97077	7/15/2008	AGNY-125676285 FC-GL-08-357180 AIC-08-MP-05	GSIC, INIC, NHIC
CP-IPIS-KS-Rules (9/12) Rules for: Broadcasters Productions Coverage Endorsement – Form No. 111480, Radio and Television Towers and Equipment Coverage Enhancement Endorsement – Form No. 91089, Radio and TV Broadcasters Off Premises Utility Failure Endorsement – Form No. 107989, Equipment Breakdown – Other Conditions Endorsement – Form No. 110319, Business Personal Property Coverage Under a Storage Contract – Form No. 109299, Protective Safeguards – Form No. 108114, Ordinary Payroll Expenses Exclusion (IPIS) – Form No. 110285, Stock Exclusion Endorsement – Form No. 110278, Stock While Outside of Building Exclusion Endorsement – Form No. 110279 & Blanket Limits – Stock Endorsement – Form No. 110316	10/24/2012	AGNY-128698811 CHS-12-CP-02	GSIC, INIC, NHIC
IPIS-KS-Rules (06/13) Rules for Limitations on Coverage for Roof Surfacing Form No. 111796 & Discharge from Sewer, Drain or Pump (Not Flood Related) – Form No. 111464	7/3/2013	AGNY-129063864 AIG-13-CP-02	GSIC, INIC, NHIC
AIG-MU-PROP (06/13) Rule Page for Commercial Property and Commercial Inland Marine Multiple Deductible Endorsement – Form No. 111876	8/2/2013	AGNY-129117001 AIG-13-MP-04	GSIC, INIC, NHIC
CP-IPIS-RULES-KS (10/13) Rule Page for Ordinance or Law Amendatory Endorsement – Form No. 111881	11/26/2013	AGNY-129292041 AIG-13-CP-06	GSIC, INIC, NHIC

INTEGRATED PROPERTY INSURANCE SOLUTIONS (IPIS) PROGRAM
RATE AND RULE MANUAL INDEX
KANSAS

AIG-MU-PROP (01/14) Rule Page for Additional Property Not Covered Endorsement - Form No. 115129, Recycling Operations Shredder Coverage Endorsement - Form No. 115130, Rinkguard Amendatory Endorsement – Underground or Buried Piping and Excavation Endorsement - Form No. 115131 & Wind Turbine(s) Business Income (and Extra Expense) Changes – Beginning of the Period of Restoration - Form No. 115137	2/14/2014	AGNY-129396386 AIG-14-CP-01	GSIC, INIC, NHIC
CP-IPIS-KS-RULES (03/14) Rules for Broadcasters Productions Coverage Endorsement - Form No. 111480, Broadcasters Enhancement Endorsement – Form No. 115174, and Radio and TV Broadcasters Off Premises Utility Failure Endorsement – Form No. 107989	3/21/2014	AGNY-129435611 AIG-14-CP-02	GSIC, INIC, NHIC
AIG-PROP-MU-RU (05-14) Rating Rule for Food Contamination and Communicable Disease Coverage Endorsement – Form No. 115262	7/28/2014	AGNY-129601172 AIG-14-CP-06	GSIC, INIC, NHIC
CP-IPIS-MU-RULES (7/14) Rule Page for Limited Flood and Earth Movement Coverage for Broadcast Equipment Endorsement – Form No. 117558	9/15/2014	AGNY-129675905 AIG-14-CP-07	GSIC, INIC, NHIC
AIG-IPIS-MU-RU (8/14) Rule Page for Piers, Docks and Wharves Extension Endorsement - Form No. 117608	10/06/2014	AGNY-129712506 AIG-14-CP-09	GSIC, INIC, NHIC
AIG-PROP-KS-RA (1/15) Rule Page for Business Income and Extra Expense Actual Loss Sustained Endorsement - Form No. 118388	4/28/15	AGNY-130027464 AIG-15-CP-03	GSIC, INIC, NHIC
AIG-IPIS-MU-RU (10/15) Rule Page for Off Premises Utility Services Amendatory Endorsement - Form No. 119264 and Limits of Insurance and/or Deductible Changes to Commercial Property Coverage Part Supplemental Declarations – Form No. 119266	11/17/17	AGNY-130314160 AIG-15-CP-14	GSIC, INIC, NHIC
AIG-MU-CP-PROP ONE (1/16) Manual Rule Page for Business Income and Extra Expense Maximum Period of Indemnity Endorsement Manual Rule - Form No. 119405	02/08/16	AGNY-130409523 AIG-16-CP-01	GSIC, INIC, NHIC
AIG-RECY-CW-RU (3/16) Rule Page for Recycling Business Stock Coverage and/or Limitations Premises Endorsement - Form No. 119798, Recycling Precious Metals Endorsement Rule Page - Form No. 11979 & Recycling Business Stock Coverage and/or Limitations Premises Schedule Rule Page - Form No. 119796	04/21/16	AGNY-130518587 AIG-16-CP-05	GSIC, INIC, NHIC
Rule Page (5/16) for Historic Building Valuation Endorsements – Form No.’s 119434, 119758, 119759, Key Employee Replacement Expense Coverage Endorsement – Form No.’s 118386 & 118387 & Blanket Limits Per Premises Endorsement – Form No. 97091	05/24/16	AGNY-130536158 AIG-15-CP-04	GSIC, INIC, NHIC
DIV-CP-MU-RU (4-16) Rule Page for Amount of Insurance Schedule Endorsement – Form No. 119817	6/14/2016	AGNY-130567869 AIG-16-CP-07	GSIC, INIC, NHIC
DIV-IL-MU-RU (10-16) Rule Page for Policy Changes Endorsement - Form No. 119847	12/8/16	AGNY-130800610 AIG-16-IL-03	GSIC, INIC, NUFIC, NHIC
AIG-MU-CP-Prop One (1/17) Rule Page for Accessory Equipment Installation Amendatory Endorsement - Form No. 102234	01/31/17	AGNY-130878136 AIG-17-CP-01	GSIC, INIC, NHIC
IPIS-CW-RULE CP-MU-RU (1/17) Rule Page for Hospitality/Leisure Prog Enhancement Endorsement - Form No. 89945	2/21/17	AGNY-130913140 AIG-17-CP-04	GSIC, INIC, NHIC

INTEGRATED PROPERTY INSURANCE SOLUTIONS (IPIS) PROGRAM
RATE AND RULE MANUAL INDEX
KANSAS

AIG-MU-CF-1 (5/17) 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
Form Usage Rules (6/17) for Terrorism Exclusion – Certified Acts (With Condition Replacement By A more Restrictive Exclusion) – Form No. 126976 (6/17) & Terrorism Exclusion (Applicable Upon Termination of the Terrorism Insurance Program) Form No. 126977 (6/17)	9/15/17	AGNY-131130880 AIG-17-TRIA-01	AHAC, AAC, APCC, AIU, CI, GSIC, INIC, NUFIC, NHIC, ISOP
Forms Usage Rules Kansas (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 or Hail Deductible Endorsement – Form No. 90610 and Windstorm or Hail Deductible Endorsement with Named Storm Definition – Form No. 100382.	11/06/17	AGNY-131207211 AIG-17-CP-09	GSIC, INIC, NHIC
CP-MU-RU (12/17) Endorsement and Rating Rule for S mall 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 Costs Endorsement Form No. 127388	10/12/20	AGNY-132382079 AIG-20-CP-02	GSIC, INIC, NHIC
Property One-CP-CW-RU (8/20) Rule Page for Property One Cyber Incident Exclusion with Ensuing Cause(s) of Loss Exceptions Endorsement - Form No. 127399	10/23/20	AGNY-132525660 AIG-20-CP-04	GSIC, INC, NHIC
(IPIS-CP-CW-RU Ed. 1-21) Rule Page for Cyber Incident Exclusion (Prop One) – Form No. 128424 and Cyber Incident Exclusion with Ensuring Cause(s) of Loss Exceptions (Prop One) – Form No. 127399	PENDING	AGNY-133693568 AIG-21-CP-01	GSIC, INC, NHIC

INTEGRATED PROPERTY INSURANCE SOLUTIONS

Rule Page

Exposure

Rating Utilized

Mandatory Coverages

Building

ISO Commercial Property
Manual

Business Personal Property

ISO Commercial Property
Manual

The above base coverages may be rated on a preferred-risk basis. Refer to the attached Preferred Risk Manual for the eligibility guidelines of preferred rating.

(The following coverages are automatically built into the policy for a flat charge of \$1000.)

COVERED PROPERTY

AUTOMATIC LIMITS OF INSURANCE

Newly Acquired or Constructed Buildings
Newly Acquired Business Personal Property
Personal Effects of Employees
Valuable Papers and Records
Property in Transit
Accounts Receivable Records
Fine Arts
Computer Equipment, Media, Data and Programs
Your Outdoor Property
Sod, Trees, Shrubs and Plants
Covered Property not on Premises
Money and Securities - On Your Premises
Money and Securities - Away From Your Premises
Salesperson's Samples

\$ 1,000,000
1,000,000
25,000 *
50,000 *
10,000 *
50,000 *
25,000 *
75,000 *
100,000
10,000 *
25,000 *
20,000 *
10,000 *
10,000 *

SUPPLEMENTAL COVERAGES

Debris Removal
Fire Department Service Charge
Pollutant Clean Up and Removal
Recharge of Fire Protection Equipment
Extra Expense
Deferred Payments
Property Damage Extortion
Inventory and Appraisal
Theft of Furs, Jewelry, Stamps and Other Specified Items
Off Premises Utility Failure

\$ 25,000 *
25,000
25,000
10,000
50,000 *
15,000
250,000
20,000 *
10,000
100,000 *

**APPROVED &
FILED**
MAY 3 1996
 KATHLEEN SEBELIUS
 COMM. of INSURANCE

EFFECTIVE
MAY 17 1996
 KATHLEEN SEBELIUS
 COMM. of INSURANCE

* Additional limits for these coverages may be obtained. Requests for additional limits will be calculated using applicable ISO rules and rates. The rating basis limit to which the ISO rules and rates will be applied will be determined as follows:

Requested Limit - Automatic Limit = Limit to be used to calculate additional premium

Optional Coverages

Business Income and Extra Expense Coverage
Part Form No. - 64872(4/96)

ISO Commercial
Property Manual

*Equipment Breakdown

CFC Refrigerants

Attached Equipment
Breakdown Rates

Refrigerant Contamination

Attached Equipment
Breakdown Rates

•if not opted for, this
coverage can be excluded
by Endorsement
64550(2/96)

Flood Endorsement - Form No. 64545(2/96)

ISO Commercial
Property Manual

Earthquake Endorsement• Form No. 4546(2/96)

ISO
Commercial
Property Manual

Inflation Guard Endorsement• Form No. 4548(2/96)

ISO
Commercial
Property
Manual

PROPERTY PREFERRED RATING PLAN

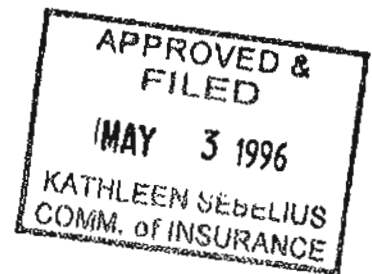
Use ISO **Rule 85. BASIC GROUP I CLASS RATES** to determine rate levels for property damage insurance against Fire, Lightening; Leakage from Fire Protective Equipment; Wind and Hail, Limited Explosion; Aircraft and Vehicles, Smoke, Riot, Civil Commotion, Vandalism, Molten Material and Sonic Shock Wave.

RESERVED FOR FUTURE USE

RESERVED FOR FUTURE USE

GENERAL RULES

1. Annual rates and term rates shall be carried to four decimal places only, discarding all fifth decimal place figures.
2. Except as otherwise provided, all rates and charges mentioned in the following rules and clauses are understood to be the annual charges for each \$100 Total Insured Value applying to both buildings and contents.
3. Where these rules do not provide specifically for privileges, permits, warranties, charges and rates, the general provisions of the Commercial Lines Manual apply.



Equipment Breakdown Coverage Loadings:

The loadings below are applied to the final property premium.
The following rating is eligible for risks with a final property rate of .05 to .4:

Total Insurable Value (000)	Occupancy Exposure Ranking		
	Low	Moderate	High
0-\$5,000			
\$5,000 - \$20,000	4%	9%	30%
\$20,000 or more	3%	8%	15%
	2%	6%	10%

Individual Premium Risk Modifiers (IRPM):

If risk requires certificate inspection on more than 50% of locations:

+10%

If risk does not require any certificate inspection:

-10%

If an account is not eligible based on coverage, value or SIC code, refer to Company for Class 2, Division 2 rating.

Coverage Eligibility:

Refrigerant Contamination sublimit between \$25,000 to \$250,000 except food processing and cold storage risks sublimit between \$25,000 to \$50,000.

CFC sublimit between \$25,000 to \$250,000.

Location Value Eligibility:

For Occupancy Exposure Group Low

For Occupancy Exposure Group Moderate

For Occupancy Exposure Group High

For Occupancy Exposure Group Highest



Below are the SIC codes that are eligible for this rating structure					
SIC Table					
SIC Code	Description	Occupancy Exposure Ranking			
741	Veterinary Services	L			
742	Veterinary Services	L			
811	Forestry	L			
831	Forestry	L			
851	Forestry	L			
1521	General Building Contractors	L			
1522	General Building Contractors	L			
1531	General Building Contractors	L			
1541	General Building Contractors	L			
1599	General Building Contractors	L			
1611	Heavy Construction Contractors	L			
1622	Heavy Construction Contractors	L			
1623	Heavy Construction Contractors	L			
1629	Heavy Construction Contractors	L			
1711	Special Trade Contractors	L			
1721	Special Trade Contractors	L			
1731	Special Trade Contractors	L			
1741	Special Trade Contractors	L			
1742	Special Trade Contractors	L			
1743	Special Trade Contractors	L			
1751	Special Trade Contractors	L			
1752	Special Trade Contractors	L			
1761	Special Trade Contractors	L			
1771	Special Trade Contractors	L			
1781	Special Trade Contractors	L			
1791	Special Trade Contractors	L			
1793	Special Trade Contractors	L			
1794	Special Trade Contractors	L			
1795	Special Trade Contractors	L			

EFFECTIVE
MAY 17 1996
KATHLEEN SEBELIUS
COMM. OF INSURANCE

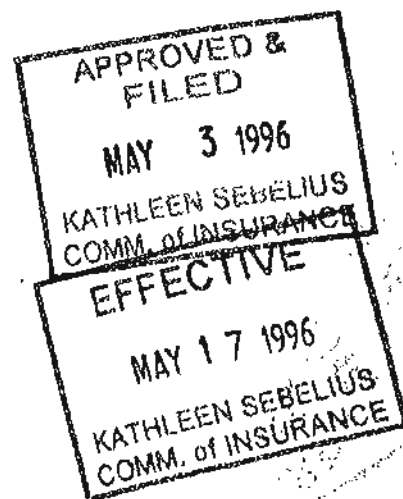
APPROVED &
FILED
MAY 3 1996
KATHLEEN SEBELIUS
COMM. OF INSURANCE

APPROVED &
FILED
MAY 3 1996
KATHLEEN SEBELIUS
COMM. of INSURANCE

EFFECTIVE
MAY 17 1996
KATHLEEN SEBELIUS
COMM. of INSURANCE

1796	Special Trade Contractors	L			
1799	Special Trade Contractors	L			
2011	Meat Products	M			
2013	Meat Products	M			
2015	Meat Products	M			
2021	Dairy Products	M			
2022	Dairy Products	M			
2023	Dairy Products	M			
2024	Dairy Products	M			
2026	Dairy Products	M			
2032	Canned, Frozen, and Preserved Frui	M			
2033	Canned, Frozen, and Preserved Frui	M			
2034	Canned, Frozen, and Preserved Frui	M			
2035	Canned, Frozen, and Preserved Frui	M			
2037	Frozen Fruit, Fruit Juices and Vegeta	M			
2038	Frozen Specialties, NOC	M			
2041	Grain Mill Products	M			
2043	Grain Mill Products	M			
2044	Grain Mill Products	M			
2045	Grain Mill Products	M			
2046	Grain Mill Products	M			
2047	Grain Mill Products	M			
2048	Grain Mill Products	M			
2051	Bakery Products	M			
2052	Bakery Products	M			
2053	Frozen Bakery Products	M			
2064	Sugar and Confectionery Products	M			
2066	Sugar and Confectionery Products	M			
2067	Sugar and Confectionery Products	M			
2068	Sugar and Confectionery Products	M			
2074	Fats and Oils	H			
2075	Fats and Oils	H			
2076	Fats and Oils	H			
2077	Fats and Oils	H			
2079	Fats and Oils	H			

2082	Beverages	M			
2083	Beverages	M			
2084	Beverages	M			
2085	Beverages	M			
2086	Beverages - Bottled / Canned Soft D	M			
2087	Beverages - Flavoring Extracts & Syr	M			
2088	Beverages	M			
2091	Canned and Cured Fish and Seafoo	M			
2092	Prepared Fresh or Frozen Fish and	M			
2095	Roasted Coffee	M			
2096	Potato Chips, Corn Chips and snack	M			
2097	Manufactured Ice	M			
2098	Macaroni, Spaghetti, and Noodles	M			
2099	Food Preparations, NOC	M			
2111	Tobacco Products	M			
2121	Tobacco Products	M			
2131	Tobacco Products	M			
2141	Tobacco Products	M			
2253	Knit Outerware Mills	H			
2258	Lace & Warp Knit Fabric Mills	H			
2259	Knitting Mills, NOC	H			
2261	Finishers of Broadwoven Fabrics of	H			
2262	Finishers of Broadwoven Fabrics of	H			
2269	Finishers of Textiles, NOC	H			
2281	Yarn Spinning Mills	H			
2282	Yarn Texturizing, Throwing, Twisting,	H			
2284	Thread Mills	H			
2298	Cordage and Twine	H			
2299	Textile Goods, NOC	H			
2311	Apparel and other Finished Products	M			
2321	Apparel and other Finished Products	M			
2322	Apparel and other Finished Products	M			
2323	Apparel and other Finished Products	M			
2325	Apparel and other Finished Products	M			
2326	Apparel and other Finished Products	M			



2329	Apparel and other Finished Products	M			
2331	Apparel and other Finished Products	M			
2335	Apparel and other Finished Products	M			
2337	Apparel and other Finished Products	M			
2339	Apparel and other Finished Products	M			
2341	Apparel and other Finished Products	M			
2342	Apparel and other Finished Products	M			
2353	Apparel and other Finished Products	M			
2361	Apparel and other Finished Products	M			
2369	Apparel and other Finished Products	M			
2371	Apparel and other Finished Products	M			
2381	Apparel and other Finished Products	M			
2384	Apparel and other Finished Products	M			
2385	Apparel and other Finished Products	M			
2386	Apparel and other Finished Products	M			
2387	Apparel and other Finished Products	M			
2389	Apparel and other Finished Products	M			
2391	Apparel and other Finished Products	M			
2392	Apparel and other Finished Products	M			
2393	Apparel and other Finished Products	M			
2394	Apparel and other Finished Products	M			
2395	Apparel and other Finished Products	M			
2396	Apparel and other Finished Products	M			
2397	Apparel and other Finished Products	M			
2399	Apparel and other Finished Products	M			
2399	Apparel and other Finished Products	M			
2441	Wood Containers	H			
2448	Wood Containers	H			
2449	Wood Containers	H			
2451	Wood Buildings and Mobile Homes	H			
2452	Wood Buildings and Mobile Homes	H			
2511	Furniture and Fixtures	M			
2512	Furniture and Fixtures	M			
2514	Furniture and Fixtures	M			
2515	Furniture and Fixtures	M			

APPROVED &
FILED

MAY 3 1996

KATHLEEN SEBELIUS
COMM. of INSURANCE

EFFECTIVE

MAY 17 1996

KATHLEEN SEBELIUS
COMM. of INSURANCE

1996

SEBELIUS
INSURANCE

2517	Furniture and Fixtures	M			
2519	Furniture and Fixtures	M			
2521	Furniture and Fixtures	M			
2522	Furniture and Fixtures	M			
2531	Furniture and Fixtures	M			
2541	Furniture and Fixtures	M			
2542	Furniture and Fixtures	M			
2591	Furniture and Fixtures	M			
2599	Furniture and Fixtures	M			
2657	Folding Paper boxes	M			
2677	Envelopes	M			
2678	Stationary, Tablets and Related	M			
2711	Newspapers: Publishing/Printing	H			
2721	Periodicals: Publishing/Printing	H			
2731	Books: Publishing/Printing	H			
2732	Books: Printing	H			
2741	Miscellaneous Publishing	H			
2752	Commercial Printing, Lithographic	H			
2754	Commercial Printing, Gravure	H			
2759	Commercial Printing, NOC	H			
2761	Manifold Business Forms	H			
2770	Greeting Cards	H			
2771	Greeting Cards	H			
2782	Blankbooks, Loose-leaf Binder	M			
2789	Blankbooks, Loose-leaf Binder	M			
2791	Service Industries for Printing Trade	M			
2796	Service Industries for Printing Trade	M			
2841	Soaps, Detergents, and Cleaning Pr	M			
2842	Soaps, Detergents, and Cleaning Pr	M			
2843	Soaps, Detergents, and Cleaning Pr	M			
2844	Soaps, Detergents, and Cleaning Pr	M			
2851	Paints, Varnishes, Lacquers, Enamel	M			
2875	Fertilizers, Mixing Only	M			
3084	Plastics Pipe	H			
3085	Plastic Bottles	H			

APPROVED &
FILED
MAY 3 1996
KATHLEEN SEBELIUS
COMM. of INSURANCE

EFFECTIVE
MAY 17 1996
KATHLEEN SEBELIUS
COMM. of INSURANCE

3086	Plastics Foam Products	H			
3087	Custom Compounding of Purchased	H			
3088	Plastics Plumbing Fixtures	H			
3089	Plastics Products NOC	H			
3111	Leather and Leather Products	M			
3131	Leather and Leather Products	M			
3142	Leather and Leather Products	M			
3143	Leather and Leather Products	M			
3144	Leather and Leather Products	M			
3149	Leather and Leather Products	M			
3151	Leather and Leather Products	M			
3161	Leather and Leather Products	M			
3171	Leather and Leather Products	M			
3172	Leather and Leather Products	M			
3199	Leather and Leather Products	M			
3231	Glass Products, Made of Purchased	H			
3261	Glass Products, Made of Purchased	H			
3262	Pottery and Related Products	H			
3263	Pottery and Related Products	H			
3264	Pottery and Related Products	H			
3269	Pottery and Related Products	H			
3281	Cut Stone and Stone Products	H			
3411	Fabricated Metal Products	H			
3412	Fabricated Metal Products	H			
3421	Fabricated Metal Products	H			
3423	Fabricated Metal Products	H			
3425	Fabricated Metal Products	H			
3429	Fabricated Metal Products	H			
3431	Fabricated Metal Products	H			
3432	Fabricated Metal Products	H			
3433	Fabricated Metal Products	H			
3441	Fabricated Metal Products	H			
3442	Fabricated Metal Products	H			
3443	Fabricated Metal Products	H			
3444	Fabricated Metal Products	H			

APPROVED &
FILED
MAY 3 1996
KATHLEEN SEBELIUS
COMM. of INSURANCE

EFFECTIVE
MAY 17 1996
KATHLEEN SEBELIUS
COMM. of INSURANCE

3446	Fabricated Metal Products	H			
3448	Fabricated Metal Products	H			
3449	Fabricated Metal Products	H			
3451	Fabricated Metal Products	H			
3452	Fabricated Metal Products	H			
3471	Fabricated Metal Products	H			
3479	Fabricated Metal Products	H			
3491	Fabricated Metal Products	H			
3492	Fabricated Metal Products	H			
3493	Fabricated Metal Products	H			
3494	Fabricated Metal Products	H			
3495	Fabricated Metal Products	H			
3496	Fabricated Metal Products	H			
3497	Fabricated Metal Products	H			
3498	Fabricated Metal Products	H			
3499	Fabricated Metal Products	H			
3612	Electronic and other Electrical Equip	M			
3613	Electronic and other Electrical Equip	M			
3621	Electronic and other Electrical Equip	M			
3624	Electronic and other Electrical Equip	M			
3625	Electronic and other Electrical Equip	M			
3629	Electronic and other Electrical Equip	M			
3631	Electronic and other Electrical Equip	M			
3632	Electronic and other Electrical Equip	M			
3633	Electronic and other Electrical Equip	M			
3634	Electronic and other Electrical Equip	M			
3635	Electronic and other Electrical Equip	M			
3639	Electronic and other Electrical Equip	M			
3641	Electronic and other Electrical Equip	M			
3643	Electronic and other Electrical Equip	M			
3644	Electronic and other Electrical Equip	M			
3645	Electronic and other Electrical Equip	M			
3646	Electronic and other Electrical Equip	M			
3647	Electronic and other Electrical Equip	M			
3648	Electronic and other Electrical Equip	M			

APPROVED &
FILED

MAY 3 1996

KATHLEEN SEBELIUS
COMM. of INSURANCE

EFFECTIVE

MAY 17 1996

KATHLEEN SEBELIUS
COMM. of INSURANCE

3651	Electronic and other Electrical Equip	M			
3652	Electronic and other Electrical Equip	M			
3661	Electronic and other Electrical Equip	M			
3663	Electronic and other Electrical Equip	M			
3669	Electronic and other Electrical Equip	M			
3671	Electronic and other Electrical Equip	M			
3672	Electronic and other Electrical Equip	M			
3674	Electronic and other Electrical Equip	M			
3675	Electronic and other Electrical Equip	M			
3676	Electronic and other Electrical Equip	M			
3677	Electronic and other Electrical Equip	M			
3678	Electronic and other Electrical Equip	M			
3679	Electronic and other Electrical Equip	M			
3691	Electronic and other Electrical Equip	M			
3692	Electronic and other Electrical Equip	M			
3694	Electronic and other Electrical Equip	M			
3695	Electronic and other Electrical Equip	M			
3699	Electronic and other Electrical Equip	M			
3812	Measuring, Analyzing and Control In	M			
3821	Measuring, Analyzing and Control In	M			
3822	Measuring, Analyzing and Control In	M			
3823	Measuring, Analyzing and Control In	M			
3824	Measuring, Analyzing and Control In	M			
3825	Measuring, Analyzing and Control In	M			
3826	Measuring, Analyzing and Control In	M			
3827	Measuring, Analyzing and Control In	M			
3829	Measuring, Analyzing and Control In	M			
3841	Measuring, Analyzing and Control In	M			
3842	Measuring, Analyzing and Control In	M			
3843	Measuring, Analyzing and Control In	M			
3844	Measuring, Analyzing and Control In	M			
3845	Measuring, Analyzing and Control In	M			
3851	Measuring, Analyzing and Control In	M			
3861	Measuring, Analyzing and Control In	M			
3873	Measuring, Analyzing and Control In	M			

APPROVED &
FILED
MAY 3 1996
KATHLEEN SEBELIUS
COMM. of INSURANCE

EFFECTIVE
MAY 17 1996
KATHLEEN SEBELIUS
COMM. of INSURANCE

3911	Miscellaneous Manufacturing	M			
3914	Silverware, Plated Ware and Stainles	H			
3915	Miscellaneous Manufacturing	M			
3931	Miscellaneous Manufacturing	M			
3942	Miscellaneous Manufacturing	M			
3944	Miscellaneous Manufacturing	M			
3949	Miscellaneous Manufacturing	M			
3951	Miscellaneous Manufacturing	M			
3952	Miscellaneous Manufacturing	M			
3953	Miscellaneous Manufacturing	M			
3955	Miscellaneous Manufacturing	M			
3961	Miscellaneous Manufacturing	M			
3965	Miscellaneous Manufacturing	M			
3991	Miscellaneous Manufacturing	M			
3993	Miscellaneous Manufacturing	M			
3995	Miscellaneous Manufacturing	M			
3995	Miscellaneous Manufacturing	M			
3996	Linoleum, Asphalted Felt Based Floo	H			
3999	Miscellaneous Manufacturing	M			
4111	Local and Suburban Transit	L			
4119	Local Passenger Transportation NO	L			
4121	Local and Suburban Transit and Hig	L			
4131	Local and Suburban Transit and Hig	L			
4141	Local and Suburban Transit and Hig	L			
4142	Local and Suburban Transit and Hig	L			
4151	Local and Suburban Transit and Hig	L			
4173	Local and Suburban Transit and Hig	L			
4212	Motor Freight Transportation and Wa	L			
4213	Motor Freight Transportation and Wa	L			
4213	Motor Freight Transportation and Wa	L			
4214	Motor Freight Transportation and Wa	L			
4215	Courier Services Except Air	L			
4221	Farm Product Warehousing and Stor	M			
4222	Refrigerated Warehousing and Stora	M			
4225	General Warehousing and Storage	L			

APPROVED &
FILED
MAY 3 1996
KATHLEEN SEBELIUS
COMM. of INSURANCE

EFFECTIVE
MAY 17 1996
KATHLEEN SEBELIUS
COMM. of INSURANCE

APPROVED &
FILED
MAY 3 1996
KATHLEEN SEBELIUS
COMM. of INSURANCE

EFFECTIVE
MAY 17 1996
KATHLEEN SEBELIUS
COMM. of INSURANCE

4226	Special Warehousing and Storage	M		
4231	Terminal & Joint Maintenance Facility	L		
4311	United States Postal Service	L		
4512	Transportation by Air	L		
4513	Transportation by Air	L		
4522	Transportation by Air	L		
4581	Transportation by Air	L		
4724	Transportation Services	L		
4725	Transportation Services	L		
4729	Transportation Services	L		
4731	Arrangement of Transportation of Fr	L		
4741	Rental of Railroad Cars	L		
4783	Packing and Crating	L		
4785	Fixed Facilities and Inspection and	L		
4789	Transportation Services NOC	L		
4812	Communications	M		
4813	Communications	M		
4822	Communications	M		
4832	Communications	M		
4833	Communications	M		
4841	Communications	M		
4899	Communications	M		
4941	Water Supply	M		
4952	Sanitary Services	M		
4953	Sanitary Services	M		
4959	Sanitary Services	M		
4961	Steam and Air conditioning Supply	M		
4971	Irrigation Systems	M		
5012	Wholesale Trade -Durable Goods	L		
5013	Wholesale Trade -Durable Goods	L		
5014	Wholesale Trade -Durable Goods	L		
5021	Wholesale Trade -Durable Goods	L		
5023	Wholesale Trade -Durable Goods	L		
5031	Lumber, Plywood, Millwork and Woo	L		
5032	Lumber and Other Construction Mat	L		

5033	Lumber and Other Construction Mat	L			
5039	Lumber and Other Construction Mat	L			
5043	Professional & Commercial Equipme	L			
5044	Professional & Commercial Equipme	L			
5045	Professional & Commercial Equipme	L			
5046	Professional & Commercial Equipme	L			
5047	Professional & Commercial Equipme	L			
5048	Professional & Commercial Equipme	L			
5049	Professional & Commercial Equipme	L			
5051	Metals and Minerals except Petroleum	L			
5052	Metals and Minerals except Petroleum	L			
5063	Electrical Goods	L			
5064	Electrical Goods	L			
5065	Electrical Goods	L			
5072	Hardware, & Plumbing & Heating Eq	L			
5074	Hardware, & Plumbing & Heating Eq	L			
5075	Hardware, & Plumbing & Heating Eq	L			
5078	Hardware, & Plumbing & Heating Eq	L			
5082	Machinery, Equipment & Supplies	L			
5083	Machinery, Equipment & Supplies	L			
5084	Machinery, Equipment & Supplies	L			
5085	Machinery, Equipment & Supplies	L			
5087	Machinery, Equipment & Supplies	L			
5088	Machinery, Equipment & Supplies	L			
5091	Miscellaneous Durable Goods	L			
5092	Miscellaneous Durable Goods	L			
5094	Miscellaneous Durable Goods	L			
5099	Miscellaneous Durable Goods	L			
5111	Wholesale Trade - NonDurable	L			
5112	Wholesale Trade - NonDurable	L			
5113	Wholesale Trade - NonDurable	L			
5122	Drugs, Drug Proprietaries and Drugg	L			
5131	Apparel, Piece Goods & Notions	L			
5136	Apparel, Piece Goods & Notions	L			
5137	Fur Clothing Only	L			

APPROVED &
FILED

MAY 3 1996

KATHLEEN SEBELIUS
COMM. of INSURANCE

EFFECTIVE

MAY 17 1996

KATHLEEN SEBELIUS
COMM. of INSURANCE

APPROVED &
FILED
MAY 3 1996
KATHLEEN SEBELIUS
COMM. of INSURANCE

EFFECTIVE
MAY 17 1996
KATHLEEN SEBELIUS
COMM. of INSURANCE

5139	Apparel, Piece Goods & Notions	L			
5141	Groceries and Related Products	M			
5142	Groceries and Related Products	M			
5143	Groceries and Related Products	M			
5144	Groceries and Related Products	M			
5145	Groceries and Related Products	M			
5146	Groceries and Related Products	M			
5147	Groceries and Related Products	M			
5148	Groceries and Related Products	M			
5149	Groceries and Related Products	M			
5153	Farm Product Raw Material	L			
5154	Farm Product Raw Material	L			
5159	Farm Product Raw Material	L			
5169	Chemicals and Allied Products, NOC	L			
5171	Petroleum and Petroleum Products	L			
5172	Petroleum and Petroleum Products	L			
5181	Beer, Wine and Distilled Alcoholic Be	L			
5182	Beer, Wine and Distilled Alcoholic Be	L			
5191	Miscellaneous Nondurable Goods	L			
5192	Miscellaneous Nondurable Goods	L			
5193	Flowers, Nursery Stock and Supplies	M			
5194	Tobacco and Tobacco Products	L			
5198	Miscellaneous Nondurable Goods	L			
5199	Ice, Manufactured or Natural	L			
5211	Lumber & Other Building Materials D	L			
5231	Paint, Glass & Wallpaper Stores	L			
5251	Hardware Stores	L			
5261	Nursery Stock, Seeds and Bulbs	M			
5271	Mobile Home Dealers	L			
5311	General Merchandise Stores	L			
5331	General Merchandise Stores	L			
5399	General Merchandise Stores	L			
5411	Food Stores	L			
5421	Food Stores	L			
5431	Food Stores	L			

5441	Food Stores	L			
5451	Food Stores	L			
5461	Food Stores	L			
5499	Food Stores	L			
5511	Automotive Dealers and Gasoline Se	L			
5521	Automotive Dealers and Gasoline Se	L			
5531	Automotive Dealers and Gasoline Se	L			
5541	Automotive Dealers and Gasoline Se	L			
5551	Automotive Dealers and Gasoline Se	L			
5561	Automotive Dealers and Gasoline Se	L			
5571	Automotive Dealers and Gasoline Se	L			
5599	Automotive Dealers and Gasoline Se	L			
5611	Apparel and Accessory Stores	L			
5621	Apparel and Accessory Stores	L			
5632	Apparel and Accessory Stores - Fur	L			
5641	Apparel and Accessory Stores	L			
5651	Apparel and Accessory Stores	L			
5661	Apparel and Accessory Stores	L			
5699	Apparel and Accessory Stores	L			
5712	Home Furniture, Furnishings and Eq	L			
5713	Home Furniture, Furnishings and Eq	L			
5714	Home Furniture, Furnishings and Eq	L			
5719	Home Furniture, Furnishings and Eq	L			
5722	Home Furniture, Furnishings and Eq	L			
5731	Home Furniture, Furnishings and Eq	L			
5734	Home Furniture, Furnishings and Eq	L			
5735	Home Furniture, Furnishings and Eq	L			
5736	Home Furniture, Furnishings and Eq	L			
5812	Eating and Drinking Places	L			
5813	Eating and Drinking Places	L			
5912	Miscellaneous Retail	L			
5921	Liquor Stores	L			
5932	Used Merchandise Stores	L			
5941	Miscellaneous Shopping Goods Stor	L			
5942	Miscellaneous Shopping Goods Stor	L			

APPROVED &
FILED
MAY 3 1996
KATHLEEN SEBELIUS
COMM. of INSURANCE

EFFECTIVE
MAY 17 1996
KATHLEEN SEBELIUS
COMM. of INSURANCE

APPROVED &
FILED
MAY 3 1996
KATHLEEN SEBELIUS
COMM. of INSURANCE

EFFECTIVE
MAY 17 1996
KATHLEEN SEBELIUS
COMM. of INSURANCE

5943	Miscellaneous Shopping Goods Stor	L			
5944	Miscellaneous Shopping Goods Stor	L			
5945	Miscellaneous Shopping Goods Stor	L			
5946	Miscellaneous Shopping Goods Stor	L			
5947	Miscellaneous Shopping Goods Stor	L			
5948	Miscellaneous Shopping Goods Stor	L			
5949	Miscellaneous Shopping Goods Stor	L			
5961	Catalog and Mail Order Houses	L			
5962	Automatic Merchandising Machine O	L			
5963	Direct Selling Establishments	L			
5983	Fuel Dealers	L			
5984	Fuel Dealers	L			
5989	Fuel Dealers	L			
5992	Florists	L			
5993	Retail Stores, Not Elsewhere Classifi	L			
5994	Retail Stores, Not Elsewhere Classifi	L			
5995	Retail Stores, Not Elsewhere Classifi	L			
5999	Retail Stores, Not Elsewhere Classifi	L			
6019	Depository Institutions	L			
6021	Depository Institutions	L			
6022	Depository Institutions	L			
6029	Depository Institutions	L			
6035	Depository Institutions	L			
6036	Depository Institutions	L			
6061	Depository Institutions	L			
6062	Depository Institutions	L			
6091	Depository Institutions	L			
6099	Functions Related to Depository Ban	L			
6111	Non-Depository Credit Institutions	L			
6141	Non-Depository Credit Institutions	L			
6153	Non-Depository Credit Institutions	L			
6159	Non-Depository Credit Institutions	L			
6162	Non-Depository Credit Institutions	L			
6163	Non-Depository Credit Institutions	L			
6311	Insurance Carriers	L			

6321	Insurance Carriers	L			
6324	Insurance Carriers	L			
6331	Insurance Carriers	L			
6351	Insurance Carriers	L			
6361	Insurance Carriers	L			
6371	Insurance Carriers	L			
6399	Insurance Carriers	L			
6411	Insurance Agents, Brokers, and Serv	L			
6512	Real Estate	L			
6513	Real Estate	L			
6514	Operators Of Dwellings (Four Or Fe	L			
6515	Operators Of Residential Mobile Ho	L			
6517	Lessors Of Railroad Property	L			
6519	Real Estate - Lessors of Real Proper	L			
6531	Real Estate - Lessors of Real Proper	L			
6541	Real Estate - Lessors of Real Proper	L			
6552	Real Estate - Lessors of Real Proper	L			
6553	Real Estate - Lessors of Real Proper	L			
6712	Holding and Other Investment Office	L			
6719	Holding and Other Investment Office	L			
6722	Holding and Other Investment Office	L			
6726	Holding and Other Investment Office	L			
6732	Holding and Other Investment Office	L			
6733	Holding and Other Investment Office	L			
6792	Holding and Other Investment Office	L			
6794	Holding and Other Investment Office	L			
6798	Holding and Other Investment Office	L			
6799	Holding and Other Investment Office	L			
7011	Hotels, Motels, Rooming Houses, Ca	L			
7021	Hotels, Motels, Rooming Houses, Ca	L			
7032	Hotels, Motels, Rooming Houses, Ca	L			
7041	Hotels, Motels, Rooming Houses, Ca	L			
7211	Personal Services	L			
7212	Personal Services	L			
7213	Personal Services	L			

APPROVED &
FILED
MAY 3 1996
KATHLEEN SEBELIUS
COMM. of INSURANCE

EFFECTIVE
MAY 17 1996
KATHLEEN SEBELIUS
COMM. of INSURANCE

7215	Dry Cleaning & Laundry, Self Serv	L			
7216	Dry Cleaning & Laundry, Self Serv	L			
7217	Personal Services	L			
7218	Industrial Launderers	L			
7219	Fur Garments: Cleaning, Repairing,	L			
7221	Personal Services	L			
7231	Personal Services	L			
7241	Personal Services	L			
7251	Personal Services	L			
7291	Tax Return Preparation	L			
7299	Miscellaneous Personal Services, N.	L			
7311	Business Services	L			
7312	Outdoor Advertising Services	L			
7313	Radio, Television, And Publishers' A	L			
7319	Advertising, N.O.C.	L			
7322	Adjustment And Collection Services	L			
7331	Direct Mail Advertising Services	L			
7334	Business Services	L			
7335	Commercial Photography	L			
7336	Commercial Art And Graphic Design	L			
7338	Business Services	L			
7342	Business Services	L			
7349	Business Services	L			
7352	Medical Equipment Rental And Leasi	L			
7353	Heavy Construction Equipment Rent	L			
7359	Equipment Rental And Leasing, N.O.	L			
7361	Business Services	L			
7363	Business Services	L			
7381	Detective, Guard, And Armored Car	L			
7382	Security Systems Services	L			
7384	Photo Finishing Laboratories	M			
7389	Business Services, N.O.C.	L			
7513	Automotive Repair, Services and Par	L			
7514	Automotive Repair, Services and Par	L			
7515	Automotive Repair, Services and Par	L			

APPROVED &
FILED
MAY 3 1996
KATHLEEN SEBELIUS
COMM. of INSURANCE

EFFECTIVE
MAY 17 1996
KATHLEEN SEBELIUS
COMM. of INSURANCE

7519	Automotive Repair, Services and Par	L			
7521	Automotive Repair, Services and Par	L			
7532	Automotive Repair, Services and Par	L			
7533	Automotive Repair, Services and Par	L			
7534	Tire Retreading and Repair Shops	L			
7536	Automotive Repair, Services and Par	L			
7537	Automotive Repair, Services and Par	L			
7538	Automotive Repair, Services and Par	L			
7539	Automotive Repair, Services and Par	L			
7622	Miscellaneous Repair Services	L			
7623	Miscellaneous Repair Services	L			
7629	Miscellaneous Repair Services	L			
7631	Miscellaneous Repair Services	L			
7641	Miscellaneous Repair Services	L			
7692	Miscellaneous Repair Services	L			
7694	Miscellaneous Repair Services	L			
7699	Repair Shops and Related Services,	L			
7812	Motion Picture And Video Tape Prod	L			
7819	Services Allied To Motion Picture Pro	L			
7822	Motion Pictures	L			
7829	Motion Pictures	L			
7832	Motion Pictures	L			
7833	Motion Pictures	L			
7841	Motion Pictures	L			
7911	Amusement And Recreation Service	L			
7922	Amusement And Recreation Service	L			
7929	Amusement And Recreation Service	L			
7933	Amusement And Recreation Service	L			
7941	Professional Sports Clubs And Prom	L			
7992	Amusement And Recreation Service	L			
7996	Amusement And Recreation Service	L			
7997	Amusement And Recreation Service	L			
8000	Health Services	L			
8011	Radiologists, Offices Of	L			
8021	Health Services	L			

APPROVED &
FILED
MAY 3 1996
KATHLEEN SEBELIUS
COMM. of INSURANCE

EFFECTIVE
MAY 17 1996
KATHLEEN SEBELIUS
COMM. of INSURANCE

8031	Health Services	L		
8041	Health Services	L		
8042	Health Services	L		
8043	Health Services	L		
8049	Health Services	L		
8051	Health Services	L		
8052	Health Services	L		
8059	Health Services	L		
8062	General Medical And Surgical Hospital	L		
8063	Health Services	L		
8072	Dental Laboratories	L		
8082	Health Services	L		
8092	Kidney Dialysis Centers	L		
8093	Health Services	L		
8111	Legal Services	L		
8211	Educational Services	L		
8221	Educational Services	L		
8222	Educational Services	L		
8231	Educational Services	L		
8243	Educational Services	L		
8244	Educational Services	L		
8249	Aviation Schools, Excluding Flying In	L		
8299	Schools and Educational Services, N	L		
8322	Social Services	L		
8331	Social Services	L		
8351	Social Services	L		
8361	Social Services	L		
8399	Social Services	L		
8400	Museums, Art Galleries, And Botanic	L		
8412	Planetaria	L		
8422	Arborea And Botanical Or Zoological	L		
8611	Membership Organizations	L		
8621	Membership Organizations	L		
8631	Membership Organizations	L		
8641	Membership Organizations	L		

APPROVED &
FILED
MAY 3 1996
KATHLEEN SEBELIUS
COMM. OF INSURANCE

EFFECTIVE
MAY 17 1996
KATHLEEN SEBELIUS
COMM. OF INSURANCE

8651	Membership Organizations	L				
8661	Membership Organizations	L				
8699	Membership Organizations	L				
8700	Engineering, Accounting, Research,	L				
8711	Engineering Services	L				
8712	Architectural Services	L				
8713	Surveying Services	L				
8721	Engineering, Accounting, Research,	L				
8731	Commercial, Physical and Biological	L				
8732	Engineering, Accounting, Research,	L				
8733	Noncommercial Research Organizati	L				
8741	Engineering, Accounting, Research,	L				
8742	Engineering, Accounting, Research,	L				
8743	Engineering, Accounting, Research,	L				
8744	Facilities Support Management Servi	L				
8748	Engineering, Accounting, Research,	L				
9111	Executive, Legislative, And General	L				
9121	Executive, Legislative, And General	L				
9131	Executive, Legislative, And General	L				
9199	Executive, Legislative, And General	L				
9211	Justice, Public Order and Safety	L				
9221	Justice, Public Order and Safety	L				
9222	Justice, Public Order and Safety	L				
9223	Justice, Public Order and Safety	L				
9224	Justice, Public Order and Safety	L				
9229	Justice, Public Order and Safety	L				
9311	Public Finance, Taxation, And Monet	L				
9411	Administration of Human Resource P	L				
9431	Administration of Human Resource P	L				
9441	Administration of Human Resource P	L				
9451	Administration of Human Resource P	L				
9511	Administration of Environmental Hou	L				
9512	Administration of Environmental Hou	L				
9531	Administration of Environmental Hou	L				
9532	Administration of Environmental Hou	L				

APPROVED &
FILED
MAY 3 1996
KATHLEEN SEBELIUS
COMM. OF INSURANCE

EFFECTIVE
MAY 17 1996
KATHLEEN SEBELIUS
COMM. OF INSURANCE

9611	Administration of Economic Program	L				
9621	Administration of Economic Program	L				
9631	Administration of Economic Program	L				
9641	Administration of Economic Program	L				
9651	Administration of Economic Program	L				
9661	Administration of Economic Program	L				

APPROVED &
FILED
MAY 3 1996
KATHLEEN SEBELIUS
COMM. of INSURANCE

EFFECTIVE
MAY 17 1996
KATHLEEN SEBELIUS
COMM. of INSURANCE

AMERICAN INTERNATIONAL COMPANIES®
INTEGRATED PROPERTY INSURANCE SOLUTIONS
RULE PAGE

A. 89945 (10/06) Hospitality/Leisure Program Enhancement Endorsement:

- 12.5% of the premium developed using ISO, (or company filed and approved), Group I and 2 Loss Cost rating procedures for Buildings, and Business Personal Property, and if specifically covered, Business Income and Extra Expense coverage.
- This coverage charge is subject to a minimum premium of \$1,250, except when there are locations in earthquake zones 1 and 2, the minimum premium shall be \$1,350.

B. 89946 (10/06) TEE TO GREEN COVERAGE:

This optional endorsement broadens coverage for risks with hospitality/leisure exposures such as resorts, hotels or golf/country clubs. It would attach to our independently filed Integrated Property Insurance Solutions - Property One Coverage Form.

- 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:

- a. The following are flat premium charges based on the maximum limit per course.
Premium is based on a \$250 premium charge for every \$50,000 increase in limits:

- Option 1 - \$100,000 limit per course - \$400 premium per club
- Option 2 - \$150,000 limit per course - \$650 premium per club
- Option 3 - \$200,000 limit per course - \$900 premium per club
- Option 4 - \$250,000 limit per course - \$1,150 premium per club
- Option 5 - \$300,000 limit per course - \$1,400 premium per club
- Option 6 - \$350,000 limit per course - \$1,650 premium per club
- Option 7 - \$400,000 limit per course - \$1,900 premium per club

Higher limits are available based referral to Company.

2. Sprinklers and Underground Wiring and Additional Coverage Golf Course Property Rating:

- a. 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 NHIC LCMs.
- b. Rate applies per \$100 of values for each coverage.

Sprinklers and Underground Wiring:

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

Additional Coverage Golf Course Property:

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

Higher limits are a referral to company.

**INTEGRATED PROPERTY
INSURANCE SOLUTIONS**

RULE PAGE

OPTIONAL COVERAGES

A. PEAK SEASON LIMIT OF INSURANCE

Use ISO rating rules for Peak Season
Use endorsement # 94347 (4/07)

B. FINE ARTS AMENDATORY ENDORSEMENT

Use ISO contents loss costs for increased limits.
Use endorsement # 94453 (5/07)

C. VACANCY PERMIT

Use ISO rating rules for Vacancy
Use endorsement # 94454 (5/07)

**Commercial Lines Manual
Integrated Property Insurance Solutions (IPIS)
Exception Page**

**UPGRADE TO GREEN – PROGRAMS ENDORSEMENT
RATING RULE**

Rating rule for use of forms numbers: 97037 - UPGRADE TO GREEN – PROGRAMS ENDORSEMENT

All policies will be rated as per our Integrated Property Insurance Solutions rating plan where approved, for 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 either of the following endorsements is attached to the policy:

97037 - UPGRADE TO GREEN – PROGRAMS ENDORSEMENT

The three percent (3%) premium charge for use of the forms is further subject to a minimum per location premium charge of \$100.

For policies with 10 or more locations, the premium charge will be the greater of \$1,000 or 3% of the policy property premium.

Integrated Property Insurance Solutions (IPIS)
Exception Page
UtilitySure Program

The program will use our currently filed and approved IPIS rates, rules and forms, including the following rule:

Forms

1. 97077 - Utility Extension Endorsement

This optional endorsement broadens property coverage to address the specific needs of utility companies such as natural gas, oil, electric, cable, sewer and water.

Additional Premium

There is no additional premium charge for this endorsement

INTEGRATED PROPERTY INSURANCE SOLUTIONS PROGRAM – RULES

The following supplements the Integrated Property Solutions (IPIS) rules:

Broadcasters Productions Coverage Endorsement – 111480

This optional endorsement will be offered to all insureds that may have off premises production exposures.

The endorsement provides coverage for:

- Negative file, videotape, digital camera memory cards and related property subject to \$250,000 sublimit;
- Props, sets and wardrobe(s) subject to \$50,000 sublimit;
- Miscellaneous equipment subject to \$50,000 sublimit.

All while used in connection with the filming of productions that have production periods of 90 days or less;

Coverage is also provided for expenses incurred:

- That would not otherwise have been incurred for completion of a production had no loss or damage to covered property occurred; and
- Expenses incurred that no longer have value if loss or damage to covered property necessarily prevent completion of a production.

Coverage is further provided for sums that an insured is legally obligated to pay, due to covered loss or damage to property of others in their care, custody and control subject to \$500,000 sublimit.

Coverages are subject to the sublimits included on the Schedule that forms a part of the endorsement and as noted above.

There is a flat charge of \$2,000 when this endorsement is included on a policy.

Radio and Television Towers and Equipment Coverage Enhancement Endorsement - 91089

This mandatory endorsement is an update to the previously filed and approved endorsement. The key change is including a valuation provision that clarifies the valuation intent for Computer Equipment, Broadcast Equipment, Data, Broadcast Software, Programs, Media and Broadcast Media. In conjunction with this Broadcast Equipment, Broadcast Media and Broadcast Software are added to the Definitions.

There is no premium charge for this endorsement.

Radio and TV Broadcasters Off Premises Utility Failure Endorsement - 107989

This optional endorsement will be used where an insured requests coverage for business income and extra expense that results from loss or damage to off premises facilities that supply communication services to the insured. This endorsement allows an increase in the Off Premises Utility Failure Limit of Insurance for such exposure.

The Business Income and Extra Expense exposure for this endorsement will be determined by applying the policy rate for business income to the requested Limit of Insurance for this endorsement. This limit will be included with the insured's business income and extra expense limits during the rating process.

There is no rate impact for this endorsement as explained above.

EQUIPMENT BREAKDOWN - OTHER CONDITIONS ENDORSEMENT – 110319

This mandatory form is attached solely when there are differences in terms between the Equipment Breakdown and Property coverages. When such differences exist, this form provides a format to describe such differences.

There is no premium charge for this endorsement.

Business Personal Property Coverage Under a Storage Contract - 109299

This optional endorsement will be used where an insured requests coverage for business personal property of others in their care, custody and control. The values for such property will be included with the business personal property values of the insured for rating purposes.

There is no premium charge for this endorsement.

Protective Safeguards - 108114

This optional endorsement will be used where protective safeguards systems or devices are prominent features in the reduced rates for an insured, and an impairment could pose a significant increase in hazard.

There is no premium charge for this endorsement.

Ordinary Payroll Expenses Exclusion (IPIS) – 110285

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 charge for this endorsement.

Stock Exclusion Endorsement – 110278

This optional endorsement will be used when an insured requests that coverage for stock stored be excluded from the business personal property coverage under the policy.

The values for stock will be excluded from the business personal property values of the insured for rating purposes.

There is no premium charge for this endorsement.

Stock While Outside of Building Exclusion Endorsement - 110279

This optional endorsement will be used when an insured requests that coverage for stock stored outside of a building be excluded from coverage under the policy.

The values for such property will be excluded from the business personal property values of the insured for rating purposes.

There is no premium charge for this endorsement.

Blanket Limits - Stock Endorsement – 110316

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

There is no premium charge for this endorsement.

INTEGRATED PROPERTY INSURANCE SOLUTIONS PROGRAM – RULES

Limitations on Coverage for Roof Surfacing - 111796

This optional endorsement is to be used with our Integrated Property Insurance Program (IPIS) forms. It will be used in accordance with ISO Rule 28. LIMITATIONS OF COVERAGE FOR ROOF SURFACING.

The premium calculation for use of this endorsement will be as per ISO Rule 28. Paragraph C. Rate Modification.

Discharge from Sewer, Drain or Pump (Not Flood Related) - 111464

This optional endorsement will be used to define limited coverage for property damage and business income loss as a result of discharge from a sewer, drain or pump. This endorsement will allow us to provide specific coverage within a policy for this exposure. A separate deductible may apply to this coverage.

The insured will be able to request a Discharge Limit for Property Damage and Business Income.

This endorsement will be mandatory for all insureds covered in our habitational program.

The premium charge for this endorsement will be calculated in accordance with ISO Rule 38. Z. If a separate deductible is provided for this coverage, a deductible credit will be calculated by modifying the rate with the applicable ISO deductible factor for Other Causes of Loss.

If the deductible for Discharge from Sewer, Drain or Pump is different from the fire deductible, a deductible credit will be calculated as per ISO Rule 38, paragraph Z.

**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.

INTEGRATED PROPERTY INSURANCE SOLUTIONS PROGRAM – RULES

KANSAS RULE PAGE

111881 Ordinance or Law Amendatory Endorsement

This endorsement will be attached to all policies that use our Property Coverage Form (Integrated Property Insurance Solutions).

There is no premium impact.

INTEGRATED PROPERTY INSURANCE SOLUTIONS PROGRAM – RULES

RULE PAGE

115129 - Additional Property Not Covered Endorsement

This is an optional form to be attached to any policy where property may also be covered under another coverage form. If the property is more specifically described in the other coverage form, then such property is not covered under our Property Coverage Form.

There is no premium impact.

115130 - Recycling Operations Shredder Coverage Endorsement

This is an optional form to be used with recycling operations that have Shredders to provide coverage for such shredders under the Building coverage in the Property Coverage Form.

There is no premium impact.

115131 - Rinkguard Amendatory Endorsement - Underground Or Buried Piping and Excavation Endorsement

This is an optional form to be used with skating rink facilities to provide coverage for underground or buried piping and/or excavation costs to repair or replace such piping.

There is no premium impact.

115137 - Wind Turbine(s) Business Income (And Extra Expense) Changes – Beginning of the Period of Restoration

This is a mandatory endorsement when providing Business Income and Extra Expense coverage for Wind Turbines. It amends the beginning of the period of restoration to 72 hours for business income when the period of restoration begins at the time of direct physical loss or damage for other Covered Property.

There is no premium impact.

INTEGRATED PROPERTY INSURANCE SOLUTIONS PROGRAM – RULES

The following supplements the Integrated Property Solutions (IPIS) rules:

Broadcasters Productions Coverage Endorsement – 111480

This optional endorsement will be offered to all insureds that may have off premises production exposures.

The endorsement provides coverage for:

- Negative file, videotape, digital camera memory cards and related property subject to \$250,000 sublimit;
 - Props, sets and wardrobe(s) subject to \$50,000 sublimit;
 - Miscellaneous equipment subject to \$50,000 sublimit.
- All while used in connection with the filming of productions that have production periods of 90 days or less;

Coverage is also provided for expenses incurred:

- That would not otherwise have been incurred for completion of a production had no loss or damage to covered property occurred; and
- Expenses incurred that no longer have value if loss or damage to covered property necessarily prevent completion of a production.

Coverage is further provided for sums that an insured is legally obligated to pay, due to covered loss or damage to property of others in their care, custody and control subject to \$500,000 sublimit.

Coverages are subject to the sublimits included on the Schedule that forms a part of the endorsement and as noted above.

There is a flat charge of \$2,000 when this endorsement is included on a policy.

Broadcasters Enhancement Endorsement - 115174

This mandatory endorsement is an update to the previously filed and approved endorsement Radio and Television Towers and Equipment Coverage 91089. The key changes are Business Income and Extra Expense is added subject to a \$50,000 limit, Valuation Clause is enhanced to provide replacement cost plus up to 25% above what it would cost to repair or replace for certain equipment and Supplemental Coverage is added for Interdependent Business Interruption as well as Emergency Alert System Business Interruption.

There is no premium charge for this endorsement.

.Radio and TV Broadcasters Off Premises Utility Failure Endorsement - 107989

This optional endorsement will be used where an insured requests coverage for business income and extra expense that results from loss or damage to off premises facilities that supply communication services to the insured. This endorsement allows an increase in the Off Premises Utility Failure Limit of Insurance for such exposure.

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.

INTEGRATED PROPERTY INSURANCE SOLUTIONS PROGRAM – RULES

Limited Flood and Earth Movement Coverage for Broadcast Equipment Endorsement – 117558

This mandatory endorsement will be attached to all Broadcasters accounts that include broadcasting equipment permanently affixed to a vehicle. The endorsement eliminates the application of the flood and earth movement exclusions for broadcasting equipment permanently affixed to a vehicle, and to the vehicle onto which the broadcasting equipment is permanently affixed.

There is no premium charge for this endorsement.

INTEGRATED PROPERTY INSURANCE SOLUTIONS PROGRAM –RULES

The following supplements the Integrated Property Solutions (IPIS) rules:

PIERS, DOCKS AND WHARVES EXTENSION ENDORSEMENT 117608

Optional Endorsement to provide specific coverage terms for piers, docks and wharves when such exposures exist on an account.

Use the ISO rule for Bulkheads, Pilings, Piers, Wharves or Docks to determine the premium charge.

Supplement to ISO Rule 50 Business Income Coverage Forms

RULE PAGE

Form # 118388 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 # 118388 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 Commercial Lines Manual Section IV rating rule 50 Business Income Coverage Forms paragraph D.2. from the Commercial Property Manual
- The resulting premium charge will be the business income premium charge for the actual loss sustained coverage.

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

Rule Page

INTEGRATED PROPERTY INSURANCE SOLUTIONS

Off Premises Utility Services Amendatory Endorsement (Form No. 119264)

This optional endorsement allows 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 Property Coverage Form - 64543 and Business Income and Extra Expense Coverage Form - 64872.

Limits of Insurance and/or Deductible Changes to Commercial Property Coverage Part Supplemental Declarations (Form No. 119266)

This optional form will be used to display changes in limits and/or deductibles provided in forms #63948, #63950, and #63949 (Commercial Property Coverage Part Supplemental Declarations). There is no premium consideration for this endorsement.

Multistate

COMMERCIAL PROPERTY – MANUAL RULE

**Business Income and Extra Expense Maximum Period of Indemnity
Endorsement - Form No. 119405.**

This endorsement attaches to the Business Income and Extra Expense Coverage Form when an insured requests Business Income coverage on a Maximum Period of Indemnity basis.

The endorsement will be provided at the option of an insured.

Premium: The Maximum Period of Indemnity coverage will be rated using ISO rule 51. E. to develop the premium for each covered location.

INTEGRATED PROPERTY INSURANCE SOLUTIONS PROGRAM

RULE PAGE

Recycling Business Stock Coverage and/or Limitations Premises Endorsement– 119798

The endorsement modifies form no. 64543 in order to provide the information for which stock coverage and/or limitations apply to the policy. It also modifies the definition of Finished Stock in form no. 64872.

Form: Optional at the discretion of the insured.

Recycling Precious Metals Endorsement – 119797

The endorsement modifies form no. 64543 in order to provide the value insured of precious metals.

Form: Optional at the discretion of the insured.

Recycling Business Stock Coverage and/or Limitations Premises Schedule – 119796

The form provides the information for which stock coverage and/or limitations apply to specific premises.

Form: Optional at the discretion of the insured.

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.

**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.

**COMMERCIAL INTERLINE
RULE PAGE**

Multistate

POLICY CHANGES ENDORSEMENT – Form No. 119847

Use Policy Changes Endorsement when a part of the policy require(s) a correction or change such as the insured's name, insured's mailing address, policy period, deductible amounts and limits.

This endorsement is used when a change is made to the policy by the insured.

There is no premium charge for this endorsement.

Commercial Property

Rule Page

Accessory Equipment Installation Amendatory Endorsement – 102234

This optional endorsement clarifies that we intend to include vehicles under the contents coverage when the vehicles are in the care, custody and control of an insured at a described premises in the policy.

Endorsement is for vehicle modification businesses only.

The endorsement is optional at the discretion of the insured.

There is no additional premium charge.

Integrated Property Insurance Solutions
Hospitality Enhancement Endorsement

RULE

A. 89945 (12/06) Hospitality/Leisure Enhancement Endorsement:

- 12.5% of the premium developed using ISO, (or company filed and approved), Group I and 2 Loss Cost rating procedures for Buildings, and Business Personal Property, and if specifically covered, Business Income and Extra Expense coverage.
- This coverage charge is subject to a maximum premium of \$1,250, except when there are locations in earthquake zones 1 and 2 the maximum premium shall be \$1,350.

**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.

**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.

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)
-----	----------	-------------------------

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.

**CYBER INCIDENT EXCLUSION WITH ENSUING
CAUSE(S) OF LOSS EXCEPTIONS ENDORSEMENT**

RULE PAGE For Property One

**Cyber Incident Exclusion with Ensuing Cause(s) of Loss Exceptions (Enhanced,
Ski), Form No. 127399**

Description:

This mandatory endorsement excludes loss or damage to Covered Property caused directly or indirectly by a cyber incident and is to be attached to the Property Coverage Form, Form No. 64543.

There is no premium impact with this form.

CYBER INCIDENT EXCLUSIONS

RULE PAGE For Property One

It is mandatory to attach either Cyber Incident Exclusion (Prop One), Form No. 128424, or Cyber Incident Exclusion With Ensuing Cause(s) Of Loss Exceptions (Prop One), Form No. 127399, to all policies.

Cyber Incident Exclusion (Prop One), Form No. 128424

Description:

This mandatory endorsement excludes loss or damage to Covered Property caused directly or indirectly by a cyber incident and attaches to the Property Coverage Form, Form No. 64543.

Use this endorsement when:

- a. The insured opts out of the limited coverage provided under Form No. 127399; or
- b. Underwriting of the risk determines limited cyber coverage provided under Form No. 127399 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

**Cyber Incident Exclusion with Ensuing Cause(s) of Loss Exceptions (Prop One),
Form No. 127399**

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 Property Coverage Form, Form No. 64543.

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.

INTEGRATED PROPERTY INSURANCE SOLUTIONS

Rule Page

Exposure

Rating Utilized

Mandatory Coverages

Building

ISO Commercial Property
Manual

Business Personal Property

ISO Commercial Property
Manual

The above base coverages may be rated on a preferred-risk basis. Refer to the attached Preferred Risk Manual for the eligibility guidelines of preferred rating.

(The following coverages are automatically built into the policy for a flat charge of \$1000.)

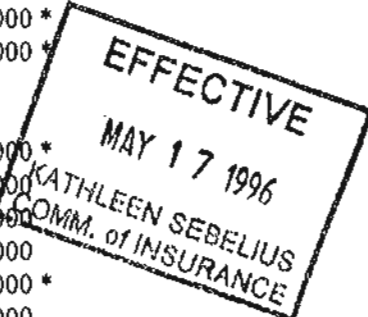
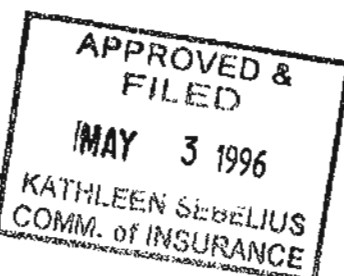
COVERED PROPERTY

AUTOMATIC LIMITS OF INSURANCE

Newly Acquired or Constructed Buildings	\$ 1,000,000
Newly Acquired Business Personal Property	1,000,000
Personal Effects of Employees	25,000 *
Valuable Papers and Records	50,000 *
Property in Transit	10,000 *
Accounts Receivable Records	50,000 *
Fine Arts	25,000 *
Computer Equipment, Media, Data and Programs	75,000 *
Your Outdoor Property	100,000
Sod, Trees, Shrubs and Plants	10,000 *
Covered Property not on Premises	25,000 *
Money and Securities - On Your Premises	20,000 *
Money and Securities - Away From Your Premises	10,000 *
Salesperson's Samples	10,000 *

SUPPLEMENTAL COVERAGES

Debris Removal	\$ 25,000 *
Fire Department Service Charge	25,000
Pollutant Clean Up and Removal	25,000
Recharge of Fire Protection Equipment	10,000
Extra Expense	50,000 *
Deferred Payments	15,000
Property Damage Extortion	250,000
Inventory and Appraisal	20,000 *
Theft of Furs, Jewelry, Stamps and Other Specified Items	10,000
Off Premises Utility Failure	100,000 *



* Additional limits for these coverages may be obtained. Requests for additional limits will be calculated using applicable ISO rules and rates. The rating basis limit to which the ISO rules and rates will be applied will be determined as follows:

Requested Limit - Automatic Limit = Limit to be used to calculate additional premium

Optional Coverages

Business Income and Extra Expense Coverage
Part Form No. - 64872(4/96)

ISO Commercial
Property Manual

*Equipment Breakdown

CFC Refrigerants

Attached Equipment
Breakdown Rates

Refrigerant Contamination

Attached Equipment
Breakdown Rates

•if not opted for, this
coverage can be excluded
by Endorsement
64550(2/96)

Flood Endorsement - Form No. 64545(2/96)

ISO Commercial
Property Manual

Earthquake Endorsement• Form No. 4546(2/96)

ISO
Commercial
Property Manual

Inflation Guard Endorsement• Form No. 4548(2/96)

ISO
Commercial
Property
Manual

PROPERTY PREFERRED RATING PLAN

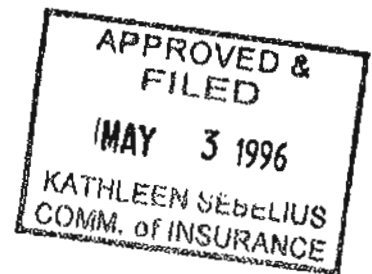
Use ISO **Rule 85. BASIC GROUP I CLASS RATES** to determine rate levels for property damage insurance against Fire, Lightening; Leakage from Fire Protective Equipment; Wind and Hail, Limited Explosion; Aircraft and Vehicles, Smoke, Riot, Civil Commotion, Vandalism, Molten Material and Sonic Shock Wave.

RESERVED FOR FUTURE USE

RESERVED FOR FUTURE USE

GENERAL RULES

1. Annual rates and term rates shall be carried to four decimal places only, discarding all fifth decimal place figures.
2. Except as otherwise provided, all rates and charges mentioned in the following rules and clauses are understood to be the annual charges for each \$100 Total Insured Value applying to both buildings and contents.
3. Where these rules do not provide specifically for privileges, permits, warranties, charges and rates, the general provisions of the Commercial Lines Manual apply.



Equipment Breakdown Coverage Loadings:

The loadings below are applied to the final property premium.
The following rating is eligible for risks with a final property rate of .05 to .4:

Total Insurable Value (000)	Occupancy Exposure Ranking		
	Low	Moderate	High
0-\$5,000			
\$5,000 - \$20,000	4%	9%	30%
\$20,000 or more	3%	8%	15%
	2%	6%	10%

Individual Premium Risk Modifiers (IRPM):

If risk requires certificate inspection on more than 50% of locations:

+10%

If risk does not require any certificate inspection:

-10%

If an account is not eligible based on coverage, value or SIC code, refer to Company for Class 2, Division 2 rating.

Coverage Eligibility:

Refrigerant Contamination sublimit between \$25,000 to \$250,000 except food processing and cold storage risks sublimit between \$25,000 to \$50,000.

CFC sublimit between \$25,000 to \$250,000.

Location Value Eligibility:

For Occupancy Exposure Group Low

For Occupancy Exposure Group Moderate

For Occupancy Exposure Group High

For Occupancy Exposure Group Highest

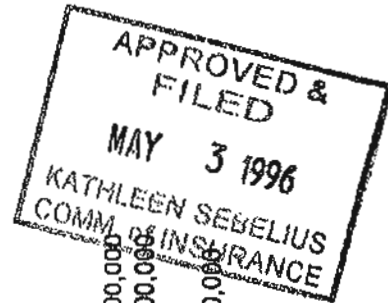
Location 100% building and contents value up to \$20,000,000

Location 100% building and contents value up to \$10,000,000

100% annual Business Income values up to \$4,000,000

Location 100% building and contents value up to \$3,500,000

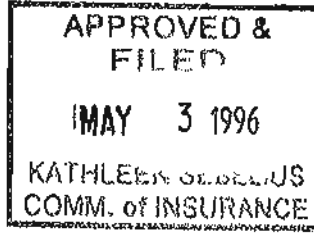
100% annual Business Income values up to \$1,500,000



Below are the SIC codes that are eligible for this rating structure					
SIC Table					
SIC Code	Description	Occupancy Exposure Ranking			
741	Veterinary Services	L			
742	Veterinary Services	L			
811	Forestry	L			
831	Forestry	L			
851	Forestry	L			
1521	General Building Contractors	L			
1522	General Building Contractors	L			
1531	General Building Contractors	L			
1541	General Building Contractors	L			
1599	General Building Contractors	L			
1611	Heavy Construction Contractors	L			
1622	Heavy Construction Contractors	L			
1623	Heavy Construction Contractors	L			
1629	Heavy Construction Contractors	L			
1711	Special Trade Contractors	L			
1721	Special Trade Contractors	L			
1731	Special Trade Contractors	L			
1741	Special Trade Contractors	L			
1742	Special Trade Contractors	L			
1743	Special Trade Contractors	L			
1751	Special Trade Contractors	L			
1752	Special Trade Contractors	L			
1761	Special Trade Contractors	L			
1771	Special Trade Contractors	L			
1781	Special Trade Contractors	L			
1791	Special Trade Contractors	L			
1793	Special Trade Contractors	L			
1794	Special Trade Contractors	L			
1795	Special Trade Contractors	L			

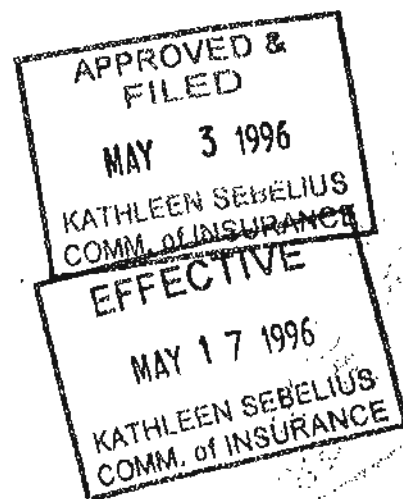
EFFECTIVE
MAY 17 1996
KATHLEEN SEBELIUS
COMM. OF INSURANCE

APPROVED &
FILED
MAY 3 1996
KATHLEEN SEBELIUS
COMM. OF INSURANCE



1796	Special Trade Contractors	L			
1799	Special Trade Contractors	L			
2011	Meat Products	M			
2013	Meat Products	M			
2015	Meat Products	M			
2021	Dairy Products	M			
2022	Dairy Products	M			
2023	Dairy Products	M			
2024	Dairy Products	M			
2026	Dairy Products	M			
2032	Canned, Frozen, and Preserved Frui	M			
2033	Canned, Frozen, and Preserved Frui	M			
2034	Canned, Frozen, and Preserved Frui	M			
2035	Canned, Frozen, and Preserved Frui	M			
2037	Frozen Fruit, Fruit Juices and Vegeta	M			
2038	Frozen Specialties, NOC	M			
2041	Grain Mill Products	M			
2043	Grain Mill Products	M			
2044	Grain Mill Products	M			
2045	Grain Mill Products	M			
2046	Grain Mill Products	M			
2047	Grain Mill Products	M			
2048	Grain Mill Products	M			
2051	Bakery Products	M			
2052	Bakery Products	M			
2053	Frozen Bakery Products	M			
2064	Sugar and Confectionery Products	M			
2066	Sugar and Confectionery Products	M			
2067	Sugar and Confectionery Products	M			
2068	Sugar and Confectionery Products	M			
2074	Fats and Oils	H			
2075	Fats and Oils	H			
2076	Fats and Oils	H			
2077	Fats and Oils	H			
2079	Fats and Oils	H			

2082	Beverages	M			
2083	Beverages	M			
2084	Beverages	M			
2085	Beverages	M			
2086	Beverages - Bottled / Canned Soft D	M			
2087	Beverages - Flavoring Extracts & Syr	M			
2088	Beverages	M			
2091	Canned and Cured Fish and Seafoo	M			
2092	Prepared Fresh or Frozen Fish and	M			
2095	Roasted Coffee	M			
2096	Potato Chips, Corn Chips and snack	M			
2097	Manufactured Ice	M			
2098	Macaroni, Spaghetti, and Noodles	M			
2099	Food Preparations, NOC	M			
2111	Tobacco Products	M			
2121	Tobacco Products	M			
2131	Tobacco Products	M			
2141	Tobacco Products	M			
2253	Knit Outerware Mills	H			
2258	Lace & Warp Knit Fabric Mills	H			
2259	Knitting Mills, NOC	H			
2261	Finishers of Broadwoven Fabrics of	H			
2262	Finishers of Broadwoven Fabrics of	H			
2269	Finishers of Textiles, NOC	H			
2281	Yarn Spinning Mills	H			
2282	Yarn Texturizing, Throwing, Twisting,	H			
2284	Thread Mills	H			
2298	Cordage and Twine	H			
2299	Textile Goods, NOC	H			
2311	Apparel and other Finished Products	M			
2321	Apparel and other Finished Products	M			
2322	Apparel and other Finished Products	M			
2323	Apparel and other Finished Products	M			
2325	Apparel and other Finished Products	M			
2326	Apparel and other Finished Products	M			



2329	Apparel and other Finished Products	M				
2331	Apparel and other Finished Products	M				
2335	Apparel and other Finished Products	M				
2337	Apparel and other Finished Products	M				
2339	Apparel and other Finished Products	M				
2341	Apparel and other Finished Products	M				
2342	Apparel and other Finished Products	M				
2353	Apparel and other Finished Products	M				
2361	Apparel and other Finished Products	M				
2369	Apparel and other Finished Products	M				
2371	Apparel and other Finished Products	M				
2381	Apparel and other Finished Products	M				
2384	Apparel and other Finished Products	M				
2385	Apparel and other Finished Products	M				
2386	Apparel and other Finished Products	M				
2387	Apparel and other Finished Products	M				
2389	Apparel and other Finished Products	M				
2391	Apparel and other Finished Products	M				
2392	Apparel and other Finished Products	M				
2393	Apparel and other Finished Products	M				
2394	Apparel and other Finished Products	M				
2395	Apparel and other Finished Products	M				
2396	Apparel and other Finished Products	M				
2397	Apparel and other Finished Products	M				
2399	Apparel and other Finished Products	M				
2399	Apparel and other Finished Products	M				
2441	Wood Containers	H				
2448	Wood Containers	H				
2449	Wood Containers	H				
2451	Wood Buildings and Mobile Homes	H				
2452	Wood Buildings and Mobile Homes	H				
2511	Furniture and Fixtures	M				
2512	Furniture and Fixtures	M				
2514	Furniture and Fixtures	M				
2515	Furniture and Fixtures	M				

APPROVED &
FILED

MAY 3 1996

KATHLEEN SEBELIUS
COMM. of INSURANCE

EFFECTIVE

MAY 17 1996

KATHLEEN SEBELIUS
COMM. of INSURANCE

1996

SEBELIUS
INSURANCE

2517	Furniture and Fixtures	M			
2519	Furniture and Fixtures	M			
2521	Furniture and Fixtures	M			
2522	Furniture and Fixtures	M			
2531	Furniture and Fixtures	M			
2541	Furniture and Fixtures	M			
2542	Furniture and Fixtures	M			
2591	Furniture and Fixtures	M			
2599	Furniture and Fixtures	M			
2657	Folding Paper boxes	M			
2677	Envelopes	M			
2678	Stationary, Tablets and Related	M			
2711	Newspapers: Publishing/Printing	H			
2721	Periodicals: Publishing/Printing	H			
2731	Books: Publishing/Printing	H			
2732	Books: Printing	H			
2741	Miscellaneous Publishing	H			
2752	Commercial Printing, Lithographic	H			
2754	Commercial Printing, Gravure	H			
2759	Commercial Printing, NOC	H			
2761	Manifold Business Forms	H			
2770	Greeting Cards	H			
2771	Greeting Cards	H			
2782	Blankbooks, Loose-leaf Binder	M			
2789	Blankbooks, Loose-leaf Binder	M			
2791	Service Industries for Printing Trade	M			
2796	Service Industries for Printing Trade	M			
2841	Soaps, Detergents, and Cleaning Pr	M			
2842	Soaps, Detergents, and Cleaning Pr	M			
2843	Soaps, Detergents, and Cleaning Pr	M			
2844	Soaps, Detergents, and Cleaning Pr	M			
2851	Paints, Varnishes, Lacquers, Enamel	M			
2875	Fertilizers, Mixing Only	M			
3084	Plastics Pipe	H			
3085	Plastic Bottles	H			

APPROVED &
FILED
MAY 3 1996
KATHLEEN SEBELIUS
COMM. of INSURANCE

EFFECTIVE
MAY 17 1996
KATHLEEN SEBELIUS
COMM. of INSURANCE

3086	Plastics Foam Products	H			
3087	Custom Compounding of Purchased	H			
3088	Plastics Plumbing Fixtures	H			
3089	Plastics Products NOC	H			
3111	Leather and Leather Products	M			
3131	Leather and Leather Products	M			
3142	Leather and Leather Products	M			
3143	Leather and Leather Products	M			
3144	Leather and Leather Products	M			
3149	Leather and Leather Products	M			
3151	Leather and Leather Products	M			
3161	Leather and Leather Products	M			
3171	Leather and Leather Products	M			
3172	Leather and Leather Products	M			
3199	Leather and Leather Products	M			
3231	Glass Products, Made of Purchased	H			
3261	Glass Products, Made of Purchased	H			
3262	Pottery and Related Products	H			
3263	Pottery and Related Products	H			
3264	Pottery and Related Products	H			
3269	Pottery and Related Products	H			
3281	Cut Stone and Stone Products	H			
3411	Fabricated Metal Products	H			
3412	Fabricated Metal Products	H			
3421	Fabricated Metal Products	H			
3423	Fabricated Metal Products	H			
3425	Fabricated Metal Products	H			
3429	Fabricated Metal Products	H			
3431	Fabricated Metal Products	H			
3432	Fabricated Metal Products	H			
3433	Fabricated Metal Products	H			
3441	Fabricated Metal Products	H			
3442	Fabricated Metal Products	H			
3443	Fabricated Metal Products	H			
3444	Fabricated Metal Products	H			

APPROVED &
FILED
MAY 3 1996
KATHLEEN SEBELIUS
COMM. of INSURANCE

EFFECTIVE
MAY 17 1996
KATHLEEN SEBELIUS
COMM. of INSURANCE

3446	Fabricated Metal Products	H			
3448	Fabricated Metal Products	H			
3449	Fabricated Metal Products	H			
3451	Fabricated Metal Products	H			
3452	Fabricated Metal Products	H			
3471	Fabricated Metal Products	H			
3479	Fabricated Metal Products	H			
3491	Fabricated Metal Products	H			
3492	Fabricated Metal Products	H			
3493	Fabricated Metal Products	H			
3494	Fabricated Metal Products	H			
3495	Fabricated Metal Products	H			
3496	Fabricated Metal Products	H			
3497	Fabricated Metal Products	H			
3498	Fabricated Metal Products	H			
3499	Fabricated Metal Products	H			
3612	Electronic and other Electrical Equip	M			
3613	Electronic and other Electrical Equip	M			
3621	Electronic and other Electrical Equip	M			
3624	Electronic and other Electrical Equip	M			
3625	Electronic and other Electrical Equip	M			
3629	Electronic and other Electrical Equip	M			
3631	Electronic and other Electrical Equip	M			
3632	Electronic and other Electrical Equip	M			
3633	Electronic and other Electrical Equip	M			
3634	Electronic and other Electrical Equip	M			
3635	Electronic and other Electrical Equip	M			
3639	Electronic and other Electrical Equip	M			
3641	Electronic and other Electrical Equip	M			
3643	Electronic and other Electrical Equip	M			
3644	Electronic and other Electrical Equip	M			
3645	Electronic and other Electrical Equip	M			
3646	Electronic and other Electrical Equip	M			
3647	Electronic and other Electrical Equip	M			
3648	Electronic and other Electrical Equip	M			

APPROVED &
FILED

MAY 3 1996

KATHLEEN SEBELIUS
COMM. of INSURANCE

EFFECTIVE

MAY 17 1996

KATHLEEN SEBELIUS
COMM. of INSURANCE

3651	Electronic and other Electrical Equip	M				
3652	Electronic and other Electrical Equip	M				
3661	Electronic and other Electrical Equip	M				
3663	Electronic and other Electrical Equip	M				
3669	Electronic and other Electrical Equip	M				
3671	Electronic and other Electrical Equip	M				
3672	Electronic and other Electrical Equip	M				
3674	Electronic and other Electrical Equip	M				
3675	Electronic and other Electrical Equip	M				
3676	Electronic and other Electrical Equip	M				
3677	Electronic and other Electrical Equip	M				
3678	Electronic and other Electrical Equip	M				
3679	Electronic and other Electrical Equip	M				
3691	Electronic and other Electrical Equip	M				
3692	Electronic and other Electrical Equip	M				
3694	Electronic and other Electrical Equip	M				
3695	Electronic and other Electrical Equip	M				
3699	Electronic and other Electrical Equip	M				
3812	Measuring, Analyzing and Control In	M				
3821	Measuring, Analyzing and Control In	M				
3822	Measuring, Analyzing and Control In	M				
3823	Measuring, Analyzing and Control In	M				
3824	Measuring, Analyzing and Control In	M				
3825	Measuring, Analyzing and Control In	M				
3826	Measuring, Analyzing and Control In	M				
3827	Measuring, Analyzing and Control In	M				
3829	Measuring, Analyzing and Control In	M				
3841	Measuring, Analyzing and Control In	M				
3842	Measuring, Analyzing and Control In	M				
3843	Measuring, Analyzing and Control In	M				
3844	Measuring, Analyzing and Control In	M				
3845	Measuring, Analyzing and Control In	M				
3851	Measuring, Analyzing and Control In	M				
3861	Measuring, Analyzing and Control In	M				
3873	Measuring, Analyzing and Control In	M				

APPROVED &
FILED
MAY 3 1996
KATHLEEN SEBELIUS
COMM. of INSURANCE

EFFECTIVE
MAY 17 1996
KATHLEEN SEBELIUS
COMM. of INSURANCE

3911	Miscellaneous Manufacturing	M			
3914	Silverware, Plated Ware and Stainles	H			
3915	Miscellaneous Manufacturing	M			
3931	Miscellaneous Manufacturing	M			
3942	Miscellaneous Manufacturing	M			
3944	Miscellaneous Manufacturing	M			
3949	Miscellaneous Manufacturing	M			
3951	Miscellaneous Manufacturing	M			
3952	Miscellaneous Manufacturing	M			
3953	Miscellaneous Manufacturing	M			
3955	Miscellaneous Manufacturing	M			
3961	Miscellaneous Manufacturing	M			
3965	Miscellaneous Manufacturing	M			
3991	Miscellaneous Manufacturing	M			
3993	Miscellaneous Manufacturing	M			
3995	Miscellaneous Manufacturing	M			
3995	Miscellaneous Manufacturing	M			
3996	Linoleum, Asphalted Felt Based Floo	H			
3999	Miscellaneous Manufacturing	M			
4111	Local and Suburban Transit	L			
4119	Local Passenger Transportation NO	L			
4121	Local and Suburban Transit and Hig	L			
4131	Local and Suburban Transit and Hig	L			
4141	Local and Suburban Transit and Hig	L			
4142	Local and Suburban Transit and Hig	L			
4151	Local and Suburban Transit and Hig	L			
4173	Local and Suburban Transit and Hig	L			
4212	Motor Freight Transportation and Wa	L			
4213	Motor Freight Transportation and Wa	L			
4213	Motor Freight Transportation and Wa	L			
4214	Motor Freight Transportation and Wa	L			
4215	Courier Services Except Air	L			
4221	Farm Product Warehousing and Stora	M			
4222	Refrigerated Warehousing and Stora	M			
4225	General Warehousing and Storage	L			

APPROVED &
FILED
MAY 3 1996
KATHLEEN SEBELIUS
COMM. of INSURANCE

EFFECTIVE
MAY 17 1996
KATHLEEN SEBELIUS
COMM. of INSURANCE

APPROVED &
FILED
MAY 3 1996
KATHLEEN SEBELIUS
COMM. of INSURANCE

EFFECTIVE
MAY 17 1996
KATHLEEN SEBELIUS
COMM. of INSURANCE

4226	Special Warehousing and Storage	M		
4231	Terminal & Joint Maintenance Facility	L		
4311	United States Postal Service	L		
4512	Transportation by Air	L		
4513	Transportation by Air	L		
4522	Transportation by Air	L		
4581	Transportation by Air	L		
4724	Transportation Services	L		
4725	Transportation Services	L		
4729	Transportation Services	L		
4731	Arrangement of Transportation of Fr	L		
4741	Rental of Railroad Cars	L		
4783	Packing and Crating	L		
4785	Fixed Facilities and Inspection and	L		
4789	Transportation Services NOC	L		
4812	Communications	M		
4813	Communications	M		
4822	Communications	M		
4832	Communications	M		
4833	Communications	M		
4841	Communications	M		
4899	Communications	M		
4941	Water Supply	M		
4952	Sanitary Services	M		
4953	Sanitary Services	M		
4959	Sanitary Services	M		
4961	Steam and Air conditioning Supply	M		
4971	Irrigation Systems	M		
5012	Wholesale Trade -Durable Goods	L		
5013	Wholesale Trade -Durable Goods	L		
5014	Wholesale Trade -Durable Goods	L		
5021	Wholesale Trade -Durable Goods	L		
5023	Wholesale Trade -Durable Goods	L		
5031	Lumber, Plywood, Millwork and Woo	L		
5032	Lumber and Other Construction Mat	L		

5033	Lumber and Other Construction Mat	L			
5039	Lumber and Other Construction Mat	L			
5043	Professional & Commercial Equipme	L			
5044	Professional & Commercial Equipme	L			
5045	Professional & Commercial Equipme	L			
5046	Professional & Commercial Equipme	L			
5047	Professional & Commercial Equipme	L			
5048	Professional & Commercial Equipme	L			
5049	Professional & Commercial Equipme	L			
5051	Metals and Minerals except Petroleum	L			
5052	Metals and Minerals except Petroleum	L			
5063	Electrical Goods	L			
5064	Electrical Goods	L			
5065	Electrical Goods	L			
5072	Hardware, & Plumbing & Heating Eq	L			
5074	Hardware, & Plumbing & Heating Eq	L			
5075	Hardware, & Plumbing & Heating Eq	L			
5078	Hardware, & Plumbing & Heating Eq	L			
5082	Machinery, Equipment & Supplies	L			
5083	Machinery, Equipment & Supplies	L			
5084	Machinery, Equipment & Supplies	L			
5085	Machinery, Equipment & Supplies	L			
5087	Machinery, Equipment & Supplies	L			
5088	Machinery, Equipment & Supplies	L			
5091	Miscellaneous Durable Goods	L			
5092	Miscellaneous Durable Goods	L			
5094	Miscellaneous Durable Goods	L			
5099	Miscellaneous Durable Goods	L			
5111	Wholesale Trade - NonDurable	L			
5112	Wholesale Trade - NonDurable	L			
5113	Wholesale Trade - NonDurable	L			
5122	Drugs, Drug Proprietaries and Drugg	L			
5131	Apparel, Piece Goods & Notions	L			
5136	Apparel, Piece Goods & Notions	L			
5137	Fur Clothing Only	L			

APPROVED &
FILED

MAY 3 1996

KATHLEEN SEBELIUS
COMM. of INSURANCE

EFFECTIVE

MAY 17 1996

KATHLEEN SEBELIUS
COMM. of INSURANCE

APPROVED &
FILED
MAY 3 1996
KATHLEEN SEBELIUS
COMM. of INSURANCE

EFFECTIVE
MAY 17 1996
KATHLEEN SEBELIUS
COMM. of INSURANCE

5139	Apparel, Piece Goods & Notions	L			
5141	Groceries and Related Products	M			
5142	Groceries and Related Products	M			
5143	Groceries and Related Products	M			
5144	Groceries and Related Products	M			
5145	Groceries and Related Products	M			
5146	Groceries and Related Products	M			
5147	Groceries and Related Products	M			
5148	Groceries and Related Products	M			
5149	Groceries and Related Products	M			
5153	Farm Product Raw Material	L			
5154	Farm Product Raw Material	L			
5159	Farm Product Raw Material	L			
5169	Chemicals and Allied Products, NOC	L			
5171	Petroleum and Petroleum Products	L			
5172	Petroleum and Petroleum Products	L			
5181	Beer, Wine and Distilled Alcoholic Be	L			
5182	Beer, Wine and Distilled Alcoholic Be	L			
5191	Miscellaneous Nondurable Goods	L			
5192	Miscellaneous Nondurable Goods	L			
5193	Flowers, Nursery Stock and Supplies	M			
5194	Tobacco and Tobacco Products	L			
5198	Miscellaneous Nondurable Goods	L			
5199	Ice, Manufactured or Natural	L			
5211	Lumber & Other Building Materials D	L			
5231	Paint, Glass & Wallpaper Stores	L			
5251	Hardware Stores	L			
5261	Nursery Stock, Seeds and Bulbs	M			
5271	Mobile Home Dealers	L			
5311	General Merchandise Stores	L			
5331	General Merchandise Stores	L			
5399	General Merchandise Stores	L			
5411	Food Stores	L			
5421	Food Stores	L			
5431	Food Stores	L			

5441	Food Stores	L			
5451	Food Stores	L			
5461	Food Stores	L			
5499	Food Stores	L			
5511	Automotive Dealers and Gasoline Se	L			
5521	Automotive Dealers and Gasoline Se	L			
5531	Automotive Dealers and Gasoline Se	L			
5541	Automotive Dealers and Gasoline Se	L			
5551	Automotive Dealers and Gasoline Se	L			
5561	Automotive Dealers and Gasoline Se	L			
5571	Automotive Dealers and Gasoline Se	L			
5599	Automotive Dealers and Gasoline Se	L			
5611	Apparel and Accessory Stores	L			
5621	Apparel and Accessory Stores	L			
5632	Apparel and Accessory Stores - Fur	L			
5641	Apparel and Accessory Stores	L			
5651	Apparel and Accessory Stores	L			
5661	Apparel and Accessory Stores	L			
5699	Apparel and Accessory Stores	L			
5712	Home Furniture, Furnishings and Eq	L			
5713	Home Furniture, Furnishings and Eq	L			
5714	Home Furniture, Furnishings and Eq	L			
5719	Home Furniture, Furnishings and Eq	L			
5722	Home Furniture, Furnishings and Eq	L			
5731	Home Furniture, Furnishings and Eq	L			
5734	Home Furniture, Furnishings and Eq	L			
5735	Home Furniture, Furnishings and Eq	L			
5736	Home Furniture, Furnishings and Eq	L			
5812	Eating and Drinking Places	L			
5813	Eating and Drinking Places	L			
5912	Miscellaneous Retail	L			
5921	Liquor Stores	L			
5932	Used Merchandise Stores	L			
5941	Miscellaneous Shopping Goods Stor	L			
5942	Miscellaneous Shopping Goods Stor	L			

APPROVED &
FILED
MAY 3 1996
KATHLEEN SEBELIUS
COMM. of INSURANCE

EFFECTIVE
MAY 17 1996
KATHLEEN SEBELIUS
COMM. of INSURANCE

APPROVED &
FILED
MAY 3 1996
KATHLEEN SEBELIUS
COMM. of INSURANCE

EFFECTIVE
MAY 17 1996
KATHLEEN SEBELIUS
COMM. of INSURANCE

5943	Miscellaneous Shopping Goods Stor	L			
5944	Miscellaneous Shopping Goods Stor	L			
5945	Miscellaneous Shopping Goods Stor	L			
5946	Miscellaneous Shopping Goods Stor	L			
5947	Miscellaneous Shopping Goods Stor	L			
5948	Miscellaneous Shopping Goods Stor	L			
5949	Miscellaneous Shopping Goods Stor	L			
5961	Catalog and Mail Order Houses	L			
5962	Automatic Merchandising Machine O	L			
5963	Direct Selling Establishments	L			
5983	Fuel Dealers	L			
5984	Fuel Dealers	L			
5989	Fuel Dealers	L			
5992	Florists	L			
5993	Retail Stores, Not Elsewhere Classifi	L			
5994	Retail Stores, Not Elsewhere Classifi	L			
5995	Retail Stores, Not Elsewhere Classifi	L			
5999	Retail Stores, Not Elsewhere Classifi	L			
6019	Depository Institutions	L			
6021	Depository Institutions	L			
6022	Depository Institutions	L			
6029	Depository Institutions	L			
6035	Depository Institutions	L			
6036	Depository Institutions	L			
6061	Depository Institutions	L			
6062	Depository Institutions	L			
6091	Depository Institutions	L			
6099	Functions Related to Depository Ban	L			
6111	Non-Depository Credit Institutions	L			
6141	Non-Depository Credit Institutions	L			
6153	Non-Depository Credit Institutions	L			
6159	Non-Depository Credit Institutions	L			
6162	Non-Depository Credit Institutions	L			
6163	Non-Depository Credit Institutions	L			
6311	Insurance Carriers	L			

6321	Insurance Carriers	L			
6324	Insurance Carriers	L			
6331	Insurance Carriers	L			
6351	Insurance Carriers	L			
6361	Insurance Carriers	L			
6371	Insurance Carriers	L			
6399	Insurance Carriers	L			
6411	Insurance Agents, Brokers, and Serv	L			
6512	Real Estate	L			
6513	Real Estate	L			
6514	Operators Of Dwellings (Four Or Fe	L			
6515	Operators Of Residential Mobile Ho	L			
6517	Lessors Of Railroad Property	L			
6519	Real Estate - Lessors of Real Proper	L			
6531	Real Estate - Lessors of Real Proper	L			
6541	Real Estate - Lessors of Real Proper	L			
6552	Real Estate - Lessors of Real Proper	L			
6553	Real Estate - Lessors of Real Proper	L			
6712	Holding and Other Investment Office	L			
6719	Holding and Other Investment Office	L			
6722	Holding and Other Investment Office	L			
6726	Holding and Other Investment Office	L			
6732	Holding and Other Investment Office	L			
6733	Holding and Other Investment Office	L			
6792	Holding and Other Investment Office	L			
6794	Holding and Other Investment Office	L			
6798	Holding and Other Investment Office	L			
6799	Holding and Other Investment Office	L			
7011	Hotels, Motels, Rooming Houses, Ca	L			
7021	Hotels, Motels, Rooming Houses, Ca	L			
7032	Hotels, Motels, Rooming Houses, Ca	L			
7041	Hotels, Motels, Rooming Houses, Ca	L			
7211	Personal Services	L			
7212	Personal Services	L			
7213	Personal Services	L			

APPROVED &
FILED
MAY 3 1996
KATHLEEN SEBELIUS
COMM. of INSURANCE

EFFECTIVE
MAY 17 1996
KATHLEEN SEBELIUS
COMM. of INSURANCE

7215	Dry Cleaning & Laundry, Self Serv	L			
7216	Dry Cleaning & Laundry, Self Serv	L			
7217	Personal Services	L			
7218	Industrial Launderers	L			
7219	Fur Garments: Cleaning, Repairing,	L			
7221	Personal Services	L			
7231	Personal Services	L			
7241	Personal Services	L			
7251	Personal Services	L			
7291	Tax Return Preparation	L			
7299	Miscellaneous Personal Services, N.	L			
7311	Business Services	L			
7312	Outdoor Advertising Services	L			
7313	Radio, Television, And Publishers' A	L			
7319	Advertising, N.O.C.	L			
7322	Adjustment And Collection Services	L			
7331	Direct Mail Advertising Services	L			
7334	Business Services	L			
7335	Commercial Photography	L			
7336	Commercial Art And Graphic Design	L			
7338	Business Services	L			
7342	Business Services	L			
7349	Business Services	L			
7352	Medical Equipment Rental And Leasi	L			
7353	Heavy Construction Equipment Rent	L			
7359	Equipment Rental And Leasing, N.O.	L			
7361	Business Services	L			
7363	Business Services	L			
7381	Detective, Guard, And Armored Car	L			
7382	Security Systems Services	L			
7384	Photo Finishing Laboratories	M			
7389	Business Services, N.O.C.	L			
7513	Automotive Repair, Services and Par	L			
7514	Automotive Repair, Services and Par	L			
7515	Automotive Repair, Services and Par	L			

APPROVED &
FILED
MAY 3 1996
KATHLEEN SEBELIUS
COMM. of INSURANCE

EFFECTIVE
MAY 17 1996
KATHLEEN SEBELIUS
COMM. of INSURANCE

7519	Automotive Repair, Services and Par	L			
7521	Automotive Repair, Services and Par	L			
7532	Automotive Repair, Services and Par	L			
7533	Automotive Repair, Services and Par	L			
7534	Tire Retreading and Repair Shops	L			
7536	Automotive Repair, Services and Par	L			
7537	Automotive Repair, Services and Par	L			
7538	Automotive Repair, Services and Par	L			
7539	Automotive Repair, Services and Par	L			
7622	Miscellaneous Repair Services	L			
7623	Miscellaneous Repair Services	L			
7629	Miscellaneous Repair Services	L			
7631	Miscellaneous Repair Services	L			
7641	Miscellaneous Repair Services	L			
7692	Miscellaneous Repair Services	L			
7694	Miscellaneous Repair Services	L			
7699	Repair Shops and Related Services,	L			
7812	Motion Picture And Video Tape Prod	L			
7819	Services Allied To Motion Picture Pro	L			
7822	Motion Pictures	L			
7829	Motion Pictures	L			
7832	Motion Pictures	L			
7833	Motion Pictures	L			
7841	Motion Pictures	L			
7911	Amusement And Recreation Service	L			
7922	Amusement And Recreation Service	L			
7929	Amusement And Recreation Service	L			
7933	Amusement And Recreation Service	L			
7941	Professional Sports Clubs And Prom	L			
7992	Amusement And Recreation Service	L			
7996	Amusement And Recreation Service	L			
7997	Amusement And Recreation Service	L			
8000	Health Services	L			
8011	Radiologists, Offices Of	L			
8021	Health Services	L			

APPROVED &
FILED
MAY 3 1996
KATHLEEN SEBELIUS
COMM. of INSURANCE

EFFECTIVE
MAY 17 1996
KATHLEEN SEBELIUS
COMM. of INSURANCE

8031	Health Services	L		
8041	Health Services	L		
8042	Health Services	L		
8043	Health Services	L		
8049	Health Services	L		
8051	Health Services	L		
8052	Health Services	L		
8059	Health Services	L		
8062	General Medical And Surgical Hospit	L		
8063	Health Services	L		
8072	Dental Laboratories	L		
8082	Health Services	L		
8092	Kidney Dialysis Centers	L		
8093	Health Services	L		
8111	Legal Services	L		
8211	Educational Services	L		
8221	Educational Services	L		
8222	Educational Services	L		
8231	Educational Services	L		
8243	Educational Services	L		
8244	Educational Services	L		
8249	Aviation Schools, Excluding Flying In	L		
8299	Schools and Educational Services, N	L		
8322	Social Services	L		
8331	Social Services	L		
8351	Social Services	L		
8361	Social Services	L		
8399	Social Services	L		
8400	Museums, Art Galleries, And Botanic	L		
8412	Planetaria	L		
8422	Arborea And Botanical Or Zoological	L		
8611	Membership Organizations	L		
8621	Membership Organizations	L		
8631	Membership Organizations	L		
8641	Membership Organizations	L		

APPROVED &
FILED
MAY 3 1996
KATHLEEN SEBELIUS
COMM. of INSURANCE

EFFECTIVE
MAY 17 1996
KATHLEEN SEBELIUS
COMM. of INSURANCE

8651	Membership Organizations	L				
8661	Membership Organizations	L				
8699	Membership Organizations	L				
8700	Engineering, Accounting, Research,	L				
8711	Engineering Services	L				
8712	Architectural Services	L				
8713	Surveying Services	L				
8721	Engineering, Accounting, Research,	L				
8731	Commercial, Physical and Biological	L				
8732	Engineering, Accounting, Research,	L				
8733	Noncommercial Research Organizati	L				
8741	Engineering, Accounting, Research,	L				
8742	Engineering, Accounting, Research,	L				
8743	Engineering, Accounting, Research,	L				
8744	Facilities Support Management Servi	L				
8748	Engineering, Accounting, Research,	L				
9111	Executive, Legislative, And General	L				
9121	Executive, Legislative, And General	L				
9131	Executive, Legislative, And General	L				
9199	Executive, Legislative, And General	L				
9211	Justice, Public Order and Safety	L				
9221	Justice, Public Order and Safety	L				
9222	Justice, Public Order and Safety	L				
9223	Justice, Public Order and Safety	L				
9224	Justice, Public Order and Safety	L				
9229	Justice, Public Order and Safety	L				
9311	Public Finance, Taxation, And Monet	L				
9411	Administration of Human Resource P	L				
9431	Administration of Human Resource P	L				
9441	Administration of Human Resource P	L				
9451	Administration of Human Resource P	L				
9511	Administration of Environmental Hou	L				
9512	Administration of Environmental Hou	L				
9531	Administration of Environmental Hou	L				
9532	Administration of Environmental Hou	L				

APPROVED &
FILED
MAY 3 1996
KATHLEEN SEBELIUS
COMM. OF INSURANCE

EFFECTIVE
MAY 17 1996
KATHLEEN SEBELIUS
COMM. OF INSURANCE

9611	Administration of Economic Program	L				
9621	Administration of Economic Program	L				
9631	Administration of Economic Program	L				
9641	Administration of Economic Program	L				
9651	Administration of Economic Program	L				
9661	Administration of Economic Program	L				

APPROVED &
FILED
MAY 3 1996
KATHLEEN SEBELIUS
COMM. of INSURANCE

EFFECTIVE
MAY 17 1996
KATHLEEN SEBELIUS
COMM. of INSURANCE

AMERICAN INTERNATIONAL COMPANIES®
INTEGRATED PROPERTY INSURANCE SOLUTIONS
RULE PAGE

A. 89945 (10/06) Hospitality/Leisure Program Enhancement Endorsement:

- 12.5% of the premium developed using ISO, (or company filed and approved), Group I and 2 Loss Cost rating procedures for Buildings, and Business Personal Property, and if specifically covered, Business Income and Extra Expense coverage.
- This coverage charge is subject to a minimum premium of \$1,250, except when there are locations in earthquake zones 1 and 2, the minimum premium shall be \$1,350.

B. 89946 (10/06) TEE TO GREEN COVERAGE:

This optional endorsement broadens coverage for risks with hospitality/leisure exposures such as resorts, hotels or golf/country clubs. It would attach to our independently filed Integrated Property Insurance Solutions - Property One Coverage Form.

- 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:

- a. The following are flat premium charges based on the maximum limit per course.
Premium is based on a \$250 premium charge for every \$50,000 increase in limits:

- Option 1 - \$100,000 limit per course - \$400 premium per club
- Option 2 - \$150,000 limit per course - \$650 premium per club
- Option 3 - \$200,000 limit per course - \$900 premium per club
- Option 4 - \$250,000 limit per course - \$1,150 premium per club
- Option 5 - \$300,000 limit per course - \$1,400 premium per club
- Option 6 - \$350,000 limit per course - \$1,650 premium per club
- Option 7 - \$400,000 limit per course - \$1,900 premium per club

Higher limits are available based referral to Company.

2. Sprinklers and Underground Wiring and Additional Coverage Golf Course Property Rating:

- a. 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 NHIC LCMs.
- b. Rate applies per \$100 of values for each coverage.

Sprinklers and Underground Wiring:

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

Additional Coverage Golf Course Property:

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

Higher limits are a referral to company.

**INTEGRATED PROPERTY
INSURANCE SOLUTIONS**

RULE PAGE

OPTIONAL COVERAGES

A. PEAK SEASON LIMIT OF INSURANCE

Use ISO rating rules for Peak Season
Use endorsement # 94347 (4/07)

B. FINE ARTS AMENDATORY ENDORSEMENT

Use ISO contents loss costs for increased limits.
Use endorsement # 94453 (5/07)

C. VACANCY PERMIT

Use ISO rating rules for Vacancy
Use endorsement # 94454 (5/07)

**Commercial Lines Manual
Integrated Property Insurance Solutions (IPIS)
Exception Page**

**UPGRADE TO GREEN – PROGRAMS ENDORSEMENT
RATING RULE**

Rating rule for use of forms numbers: 97037 - UPGRADE TO GREEN – PROGRAMS ENDORSEMENT

All policies will be rated as per our Integrated Property Insurance Solutions rating plan where approved, for 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 either of the following endorsements is attached to the policy:

97037 - UPGRADE TO GREEN – PROGRAMS ENDORSEMENT

The three percent (3%) premium charge for use of the forms is further subject to a minimum per location premium charge of \$100.

For policies with 10 or more locations, the premium charge will be the greater of \$1,000 or 3% of the policy property premium.

Integrated Property Insurance Solutions (IPIS)
Exception Page
UtilitySure Program

The program will use our currently filed and approved IPIS rates, rules and forms, including the following rule:

Forms

1. 97077 - Utility Extension Endorsement

This optional endorsement broadens property coverage to address the specific needs of utility companies such as natural gas, oil, electric, cable, sewer and water.

Additional Premium

There is no additional premium charge for this endorsement

INTEGRATED PROPERTY INSURANCE SOLUTIONS PROGRAM – RULES

The following supplements the Integrated Property Solutions (IPIS) rules:

Broadcasters Productions Coverage Endorsement – 111480

This optional endorsement will be offered to all insureds that may have off premises production exposures.

The endorsement provides coverage for:

- Negative file, videotape, digital camera memory cards and related property subject to \$250,000 sublimit;
- Props, sets and wardrobe(s) subject to \$50,000 sublimit;
- Miscellaneous equipment subject to \$50,000 sublimit.

All while used in connection with the filming of productions that have production periods of 90 days or less;

Coverage is also provided for expenses incurred:

- That would not otherwise have been incurred for completion of a production had no loss or damage to covered property occurred; and
- Expenses incurred that no longer have value if loss or damage to covered property necessarily prevent completion of a production.

Coverage is further provided for sums that an insured is legally obligated to pay, due to covered loss or damage to property of others in their care, custody and control subject to \$500,000 sublimit.

Coverages are subject to the sublimits included on the Schedule that forms a part of the endorsement and as noted above.

There is a flat charge of \$2,000 when this endorsement is included on a policy.

Radio and Television Towers and Equipment Coverage Enhancement Endorsement - 91089

This mandatory endorsement is an update to the previously filed and approved endorsement. The key change is including a valuation provision that clarifies the valuation intent for Computer Equipment, Broadcast Equipment, Data, Broadcast Software, Programs, Media and Broadcast Media. In conjunction with this Broadcast Equipment, Broadcast Media and Broadcast Software are added to the Definitions.

There is no premium charge for this endorsement.

Radio and TV Broadcasters Off Premises Utility Failure Endorsement - 107989

This optional endorsement will be used where an insured requests coverage for business income and extra expense that results from loss or damage to off premises facilities that supply communication services to the insured. This endorsement allows an increase in the Off Premises Utility Failure Limit of Insurance for such exposure.

The Business Income and Extra Expense exposure for this endorsement will be determined by applying the policy rate for business income to the requested Limit of Insurance for this endorsement. This limit will be included with the insured's business income and extra expense limits during the rating process.

There is no rate impact for this endorsement as explained above.

EQUIPMENT BREAKDOWN - OTHER CONDITIONS ENDORSEMENT – 110319

This mandatory form is attached solely when there are differences in terms between the Equipment Breakdown and Property coverages. When such differences exist, this form provides a format to describe such differences.

There is no premium charge for this endorsement.

Business Personal Property Coverage Under a Storage Contract - 109299

This optional endorsement will be used where an insured requests coverage for business personal property of others in their care, custody and control. The values for such property will be included with the business personal property values of the insured for rating purposes.

There is no premium charge for this endorsement.

Protective Safeguards - 108114

This optional endorsement will be used where protective safeguards systems or devices are prominent features in the reduced rates for an insured, and an impairment could pose a significant increase in hazard.

There is no premium charge for this endorsement.

Ordinary Payroll Expenses Exclusion (IPIS) – 110285

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 charge for this endorsement.

Stock Exclusion Endorsement – 110278

This optional endorsement will be used when an insured requests that coverage for stock stored be excluded from the business personal property coverage under the policy.

The values for stock will be excluded from the business personal property values of the insured for rating purposes.

There is no premium charge for this endorsement.

Stock While Outside of Building Exclusion Endorsement - 110279

This optional endorsement will be used when an insured requests that coverage for stock stored outside of a building be excluded from coverage under the policy.

The values for such property will be excluded from the business personal property values of the insured for rating purposes.

There is no premium charge for this endorsement.

Blanket Limits - Stock Endorsement – 110316

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

There is no premium charge for this endorsement.

INTEGRATED PROPERTY INSURANCE SOLUTIONS PROGRAM – RULES

Limitations on Coverage for Roof Surfacing - 111796

This optional endorsement is to be used with our Integrated Property Insurance Program (IPIS) forms. It will be used in accordance with ISO Rule 28. LIMITATIONS OF COVERAGE FOR ROOF SURFACING.

The premium calculation for use of this endorsement will be as per ISO Rule 28. Paragraph C. Rate Modification.

Discharge from Sewer, Drain or Pump (Not Flood Related) - 111464

This optional endorsement will be used to define limited coverage for property damage and business income loss as a result of discharge from a sewer, drain or pump. This endorsement will allow us to provide specific coverage within a policy for this exposure. A separate deductible may apply to this coverage.

The insured will be able to request a Discharge Limit for Property Damage and Business Income.

This endorsement will be mandatory for all insureds covered in our habitational program.

The premium charge for this endorsement will be calculated in accordance with ISO Rule 38. Z. If a separate deductible is provided for this coverage, a deductible credit will be calculated by modifying the rate with the applicable ISO deductible factor for Other Causes of Loss.

If the deductible for Discharge from Sewer, Drain or Pump is different from the fire deductible, a deductible credit will be calculated as per ISO Rule 38, paragraph Z.

**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.

INTEGRATED PROPERTY INSURANCE SOLUTIONS PROGRAM – RULES

KANSAS RULE PAGE

111881 Ordinance or Law Amendatory Endorsement

This endorsement will be attached to all policies that use our Property Coverage Form (Integrated Property Insurance Solutions).

There is no premium impact.

INTEGRATED PROPERTY INSURANCE SOLUTIONS PROGRAM – RULES

RULE PAGE

115129 - Additional Property Not Covered Endorsement

This is an optional form to be attached to any policy where property may also be covered under another coverage form. If the property is more specifically described in the other coverage form, then such property is not covered under our Property Coverage Form.

There is no premium impact.

115130 - Recycling Operations Shredder Coverage Endorsement

This is an optional form to be used with recycling operations that have Shredders to provide coverage for such shredders under the Building coverage in the Property Coverage Form.

There is no premium impact.

115131 - Rinkguard Amendatory Endorsement - Underground Or Buried Piping and Excavation Endorsement

This is an optional form to be used with skating rink facilities to provide coverage for underground or buried piping and/or excavation costs to repair or replace such piping.

There is no premium impact.

115137 - Wind Turbine(s) Business Income (And Extra Expense) Changes – Beginning of the Period of Restoration

This is a mandatory endorsement when providing Business Income and Extra Expense coverage for Wind Turbines. It amends the beginning of the period of restoration to 72 hours for business income when the period of restoration begins at the time of direct physical loss or damage for other Covered Property.

There is no premium impact.

INTEGRATED PROPERTY INSURANCE SOLUTIONS PROGRAM – RULES

The following supplements the Integrated Property Solutions (IPIS) rules:

Broadcasters Productions Coverage Endorsement – 111480

This optional endorsement will be offered to all insureds that may have off premises production exposures.

The endorsement provides coverage for:

- Negative file, videotape, digital camera memory cards and related property subject to \$250,000 sublimit;
 - Props, sets and wardrobe(s) subject to \$50,000 sublimit;
 - Miscellaneous equipment subject to \$50,000 sublimit.
- All while used in connection with the filming of productions that have production periods of 90 days or less;

Coverage is also provided for expenses incurred:

- That would not otherwise have been incurred for completion of a production had no loss or damage to covered property occurred; and
- Expenses incurred that no longer have value if loss or damage to covered property necessarily prevent completion of a production.

Coverage is further provided for sums that an insured is legally obligated to pay, due to covered loss or damage to property of others in their care, custody and control subject to \$500,000 sublimit.

Coverages are subject to the sublimits included on the Schedule that forms a part of the endorsement and as noted above.

There is a flat charge of \$2,000 when this endorsement is included on a policy.

Broadcasters Enhancement Endorsement - 115174

This mandatory endorsement is an update to the previously filed and approved endorsement Radio and Television Towers and Equipment Coverage 91089. The key changes are Business Income and Extra Expense is added subject to a \$50,000 limit, Valuation Clause is enhanced to provide replacement cost plus up to 25% above what it would cost to repair or replace for certain equipment and Supplemental Coverage is added for Interdependent Business Interruption as well as Emergency Alert System Business Interruption.

There is no premium charge for this endorsement.

.Radio and TV Broadcasters Off Premises Utility Failure Endorsement - 107989

This optional endorsement will be used where an insured requests coverage for business income and extra expense that results from loss or damage to off premises facilities that supply communication services to the insured. This endorsement allows an increase in the Off Premises Utility Failure Limit of Insurance for such exposure.

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.

INTEGRATED PROPERTY INSURANCE SOLUTIONS PROGRAM – RULES

Limited Flood and Earth Movement Coverage for Broadcast Equipment Endorsement – 117558

This mandatory endorsement will be attached to all Broadcasters accounts that include broadcasting equipment permanently affixed to a vehicle. The endorsement eliminates the application of the flood and earth movement exclusions for broadcasting equipment permanently affixed to a vehicle, and to the vehicle onto which the broadcasting equipment is permanently affixed.

There is no premium charge for this endorsement.

INTEGRATED PROPERTY INSURANCE SOLUTIONS PROGRAM –RULES

The following supplements the Integrated Property Solutions (IPIS) rules:

PIERS, DOCKS AND WHARVES EXTENSION ENDORSEMENT 117608

Optional Endorsement to provide specific coverage terms for piers, docks and wharves when such exposures exist on an account.

Use the ISO rule for Bulkheads, Pilings, Piers, Wharves or Docks to determine the premium charge.

Supplement to ISO Rule 50 Business Income Coverage Forms

RULE PAGE

Form # 118388 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 # 118388 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 Commercial Lines Manual Section IV rating rule 50 Business Income Coverage Forms paragraph D.2. from the Commercial Property Manual
- The resulting premium charge will be the business income premium charge for the actual loss sustained coverage.

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

Rule Page

INTEGRATED PROPERTY INSURANCE SOLUTIONS

Off Premises Utility Services Amendatory Endorsement (Form No. 119264)

This optional endorsement allows 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 Property Coverage Form - 64543 and Business Income and Extra Expense Coverage Form - 64872.

Limits of Insurance and/or Deductible Changes to Commercial Property Coverage Part Supplemental Declarations (Form No. 119266)

This optional form will be used to display changes in limits and/or deductibles provided in forms #63948, #63950, and #63949 (Commercial Property Coverage Part Supplemental Declarations). There is no premium consideration for this endorsement.

Multistate

COMMERCIAL PROPERTY – MANUAL RULE

**Business Income and Extra Expense Maximum Period of Indemnity
Endorsement - Form No. 119405.**

This endorsement attaches to the Business Income and Extra Expense Coverage Form when an insured requests Business Income coverage on a Maximum Period of Indemnity basis.

The endorsement will be provided at the option of an insured.

Premium: The Maximum Period of Indemnity coverage will be rated using ISO rule 51. E. to develop the premium for each covered location.

INTEGRATED PROPERTY INSURANCE SOLUTIONS PROGRAM

RULE PAGE

Recycling Business Stock Coverage and/or Limitations Premises Endorsement– 119798

The endorsement modifies form no. 64543 in order to provide the information for which stock coverage and/or limitations apply to the policy. It also modifies the definition of Finished Stock in form no. 64872.

Form: Optional at the discretion of the insured.

Recycling Precious Metals Endorsement – 119797

The endorsement modifies form no. 64543 in order to provide the value insured of precious metals.

Form: Optional at the discretion of the insured.

Recycling Business Stock Coverage and/or Limitations Premises Schedule – 119796

The form provides the information for which stock coverage and/or limitations apply to specific premises.

Form: Optional at the discretion of the insured.

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.

**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.

**COMMERCIAL INTERLINE
RULE PAGE**

Multistate

POLICY CHANGES ENDORSEMENT – Form No. 119847

Use Policy Changes Endorsement when a part of the policy require(s) a correction or change such as the insured's name, insured's mailing address, policy period, deductible amounts and limits.

This endorsement is used when a change is made to the policy by the insured.

There is no premium charge for this endorsement.

Commercial Property

Rule Page

Accessory Equipment Installation Amendatory Endorsement – 102234

This optional endorsement clarifies that we intend to include vehicles under the contents coverage when the vehicles are in the care, custody and control of an insured at a described premises in the policy.

Endorsement is for vehicle modification businesses only.

The endorsement is optional at the discretion of the insured.

There is no additional premium charge.

Integrated Property Insurance Solutions
Hospitality Enhancement Endorsement

RULE

A. 89945 (12/06) Hospitality/Leisure Enhancement Endorsement:

- 12.5% of the premium developed using ISO, (or company filed and approved), Group I and 2 Loss Cost rating procedures for Buildings, and Business Personal Property, and if specifically covered, Business Income and Extra Expense coverage.
- This coverage charge is subject to a maximum premium of \$1,250, except when there are locations in earthquake zones 1 and 2 the maximum premium shall be \$1,350.

**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.

**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.

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)
-----	----------	-------------------------

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.

**CYBER INCIDENT EXCLUSION WITH ENSUING
CAUSE(S) OF LOSS EXCEPTIONS ENDORSEMENT**

RULE PAGE For Property One

**Cyber Incident Exclusion with Ensuing Cause(s) of Loss Exceptions (Enhanced,
Ski), Form No. 127399**

Description:

This mandatory endorsement excludes loss or damage to Covered Property caused directly or indirectly by a cyber incident and is to be attached to the Property Coverage Form, Form No. 64543.

There is no premium impact with this form.

CYBER INCIDENT EXCLUSIONS

RULE PAGE For Property One

It is mandatory to attach either Cyber Incident Exclusion (Prop One), Form No. 128424, or Cyber Incident Exclusion With Ensuing Cause(s) Of Loss Exceptions (Prop One), Form No. 127399, to all policies.

Cyber Incident Exclusion (Prop One), Form No. 128424

Description:

This mandatory endorsement excludes loss or damage to Covered Property caused directly or indirectly by a cyber incident and attaches to the Property Coverage Form, Form No. 64543.

Use this endorsement when:

- a. The insured opts out of the limited coverage provided under Form No. 127399; or
- b. Underwriting of the risk determines limited cyber coverage provided under Form No. 127399 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

**Cyber Incident Exclusion with Ensuing Cause(s) of Loss Exceptions (Prop One),
Form No. 127399**

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 Property Coverage Form, Form No. 64543.

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.