

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

The following are added to Rule 38. Building And Personal Property Coverage Options:

Broadcasters Property Enhancement Endorsement – 142158 – Mandatory

This mandatory endorsement will be attached to all broadcasting risks. It provides various property coverage enhancements for broadcasters.

There is no premium impact when this endorsement is attached.

Hospitality / Leisure Enhancement Endorsement – 142159 – Optional

This optional endorsement will be used to provide various property coverage enhancements for hospitality and leisure risks.

The premium charge for this endorsement is:

- 5% of the premium developed using ISO, Group 1 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 \$500.

Tee To Green Coverage – 142162 – Optional

This optional endorsement broadens coverage for risks with hospitality/leisure exposures such as hotels, resorts or golf/country clubs. 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.

a. Tee To Green Rating:

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

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

The rates for the sprinklers and underground wiring and additional coverages for golf course property are based on the ISO Basic Group I - Class rates – Special Classes - loss cost times the Companies' LCMs. Use ISO Rule 85.L.3., Item 4. Amusement Equipment In the Open.

- Rate applies per \$100 of values for each coverage.

Sprinklers and Underground Wiring:

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

Additional Coverage Golf Course Property:

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

Lightning / Power Surge Deductible Endorsement– 142160 – Optional

This optional endorsement provides a per occurrence deductible for lightning / power surge losses.

The following deductible options are available:

Deductible Options	Deductible Credit Factors
\$5,000	1.0%
\$10,000	2.0%
\$25,000	3.0%
\$50,000	5.0%
\$100,000	5.5%

Locked Vehicle Endorsement – 142171 – Optional

This optional endorsement provides an exclusion for loss or damage caused by or resulting from theft of Covered Property while left unattended in a vehicle or truck. It includes an exception for theft of portable mobile broadcast equipment and portable tools from an owned vehicle and the loss or damage results from violent and forcible entry into a fully locked vehicle.

The credit for this exclusion is 2% of the IM premium.

The following is added to Rule 54. Common Time Element Options:

Radio And TV Broadcasters Off Premises Utility Failure Endorsement – 142161 – Optional

This optional endorsement is used to extend business income and extra expense coverage that results from loss or damage to off premises utility facilities that supply communication services to include the insured's mobile broadcast equipment.

There is no premium impact when this endorsement is attached.