



## NOTICE OF EFFECTIVE FILING

TO: Melissa Jacobson

FROM: Angela Caraballo

2<sup>nd</sup> REVISED February 12, 2024

DATE: June 21, 2023

REVISED January 16, 2024

☒ FORM ☒ RULE ☐ RATE

BUSINESS UNIT: PROGRAMS DIVISION

TOI: 01.0 Property

SUB-TOI: 01.0001FLC Commercial Non-Residential

PROGRAM NAME: Attaches to ISO Coverage Forms:

- Building and Personal Property Coverage Form - CP 00 10
- Business Income (And Extra Expense) Coverage Form - CP 00 30
- Causes of Loss – Special Form - CP 10 30

FILING NUMBER: AIG-23-CP-09

STATE: FLORIDA

EFFECTIVE DATE: \*\*August 1, 2024

\*March 1, 2024

January 1, 2024

CONTENTS INCLUDE:

1. Broadcasters Production Coverage Endorsement - 142157 (03/23)
2. Broadcasters Property Enhancement Endorsement - 142158 (03/23)
3. Hospitality / Leisure Enhancement Endorsement - 142159 (03/23)
4. Lightning / Power Surge Deductible Endorsement - 142160 (03/23)
5. Radio and TV Broadcasters Off Premises Utility Failure Endorsement - 142161 (03/23)
6. Tee To Green Coverage - 142162 (03/23)
7. Locked Vehicle Endorsement - 142171 (03/23)

Florida Exception Page Rating Rules - CP-MU-RU DIV (04/23)

MODIFICATIONS: None

COMMENTS: \*\* Due to unexpected programming needed as a result of recent system enhancements, effective date was changed to August 1, 2024.

\* At the request of the profit center the effective date was changed to March 1, 2024.

COMPANY(IES) FILED:

- ☐ AIG ASSURANCE COMPANY
- ☐ AIG PROPERTY CASUALTY COMPANY
- ☐ AIU INSURANCE COMPANY
- ☐ AMERICAN HOME ASSURANCE COMPANY
- ☐ COMMERCE AND INDUSTRY INSURANCE COMPANY
- ☒ GRANITE STATE INSURANCE COMPANY



- ☒ ILLINOIS NATIONAL INSURANCE CO.
  - ☐ NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA.
  - ☒ NEW HAMPSHIRE INSURANCE COMPANY
  - ☐ THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA
-

## Filing Details

**FCC 23-023098**

**Product:** Property / Commercial Non-Residential (Property (Fire) + 01.0001FLC) ([View details](#))

**Company:** GRANITE STATE INSURANCE COMPANY (Lead)

**Authority Status:** Property And Casualty Insurer - COA ACTIVE as of 1/15/1923

**Authority LOB Status:** FIRE (010) ACTIVE as of 1/15/1923

**Purpose:** Informational Forms Only

**FEIN:** 020140690

**NAIC Company Code:** 23809

**FL Code:** 01375

**Filing Status:** Informational

**Filing Status Date:** 6/13/2023 10:16:24 AM

**Activity Status:** Closed

**Activity Status Date:** 6/13/2023 10:16:24 AM

**Filing ID:** 1245660

**Effective Date (New):** 08/01/2024

**Effective Date (Renewal):** 08/01/2024

**Created By:** Angela Caraballo;

**Submission Date (Original):** 6/12/2023 4:47:41 PM

## Filing Details

**FCC 23-023098**

**Product:** Property / Commercial Non-Residential (Property (Fire) + 01.0001FLC) ([View details](#))

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**Created By:** Angela Caraballo;

**Submission Date (Original):** 6/12/2023 4:47:41 PM

## Filing Details

**FCC 23-023210**

**Product:** Property / Commercial Non-Residential (Property (Fire) + 01.0001FLC) (View details)

**Company:** GRANITE STATE INSURANCE COMPANY (Lead)

**Authority Status:** Property And Casualty Insurer - COA ACTIVE as of 1/15/1923

**Authority LOB Status:** FIRE (010) ACTIVE as of 1/15/1923

**Purpose:** Rules Only

**FEIN:** 020140690

**NAIC Company Code:** 23809

**FL Code:** 01375

**Filing Status:** Informational

**Filing Status Date:** 6/21/2023 10:09:27 AM

**Activity Status:** Closed

**Activity Status Date:** 6/21/2023 10:09:27 AM

**Filing ID:** 1245782

**Effective Date (New):** 08/01/2024

**Effective Date (Renewal):** 08/01/2024

**Created By:** Angela Caraballo;

**Submission Date (Original):** 6/13/2023 2:31:12 PM

## Filing Details

**FCC 23-023210**

**Product:** Property / Commercial Non-Residential (Property (Fire) + 01.0001FLC) ([View details](#))

**Company:** GRANITE STATE INSURANCE COMPANY (Lead)

**Authority Status:** Property And Casualty Insurer - COA ACTIVE as of 1/15/1923

**Authority LOB Status:** FIRE (010) ACTIVE as of 1/15/1923

**Purpose:** Rules Only

**FEIN:** 020140690

**NAIC Company Code:** 23809

**FL Code:** 01375

**Filing Status:** Informational

**Filing Status Date:** 6/21/2023 10:09:27 AM

**Activity Status:** Closed

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**Created By:** Angela Caraballo;

**Submission Date (Original):** 6/13/2023 2:31:12 PM

Filing Entities

GRANITE STATE INSURANCE COMPANY (Lead)

Property And Casualty Insurer - COA ACTIVE as of 1/15/1923

<u>FEIN</u>	<u>NAIC Code</u>	<u>NAIC Group</u>	<u>FL Code</u>
020140690	23809	0012	01375

ILLINOIS NATIONAL INSURANCE COMPANY

Property And Casualty Insurer - COA ACTIVE as of 8/2/1978

<u>FEIN</u>	<u>NAIC Code</u>	<u>NAIC Group</u>	<u>FL Code</u>
370344310	23817	0012	09261

NEW HAMPSHIRE INSURANCE COMPANY

Property And Casualty Insurer - COA ACTIVE as of 1/15/1915

<u>FEIN</u>	<u>NAIC Code</u>	<u>NAIC Group</u>	<u>FL Code</u>
020172170	23841	0012	01530

Company Contact

**Name:** Mrs. Angela Caraballo  
**Position/Title:** Filing Analyst  
**Department:** State Filings Division  
**Email:** angela.caraballo@aig.com  
**Phone Number:** (718) 250-1732  
**Fax Number:**  
**Address:** 28 Liberty Street. 22nd Fl  
New York, NEW YORK 10005  
UNITED STATES

Filing Contacts

Primary	Cc	Full Name	Email Address	Position/Title	Department	Phone Number	Fax Number	Address
<input type="checkbox"/>		Angela Caraballo	angela.caraballo@aig.com <b>Additional Email Addresses:</b> floreen.cox@aig.com	Senior Filing Analyst	State Filings Division	(718) 250-1732		28 Liberty Street, 22nd Fl New York, NEW YORK, 10005-1445 UNITED STATES



Documents

Title	Type	Filing Form #	Document Date	Submission Type	Submission Date	Current	Trade Secret	Confidential
FL (Rule) Cover Letter - AIG-23-CP-09	Cover Letter		06/13/2023	Original	06/13/2023 2:31:12 PM	<input type="checkbox"/>		
Property Commercial Non-Residential Rules Only (Reduced)	Interrogatories		06/13/2023	Original	06/13/2023 2:31:12 PM	<input type="checkbox"/>		
CP-MU-RU DIV (04-23) (Florida)	Manual Pages		06/13/2023	Original	06/13/2023 2:31:12 PM	<input type="checkbox"/>		

# Interrogatories

Question #	Question	Answer
1	Are you someone other than an employee of the company who is making this filing on behalf of the company?	<input type="radio"/> Yes <input checked="" type="radio"/> No

# UDL Data

General/Insurance

Submission: Original (06/13/2023 2:31:12 PM) ▼

General Information

1. Company filing number

AIG-23-CP-09

2. New business effective date

7/13/2023

3. Renewal business effective date

7/13/2023

4. Are you writing new business in Florida for this line of business?

☐ Yes ☒ No

Filing Content Information

1. This is a Rules Only filing.

2. Type of Coverage

☒ Commercial (All other commercial lines not listed above)

3. File Usage

- ☐ File & Use
- ☒ Information Only
- ☐ Reference Filing
- ☐ Use & File

## Rate/Rule Information

**Submission:** Original (06/13/2023 2:31:12 PM) ▼

1. Is this filing being submitted by a Rating Organization?

☐ Yes ☒ No

2. Is this filing being made to comply with the annual rate filing requirements? (Section 627.0645, Florida Statutes)

☐ Yes ☒ No

3. Have you included a listing of all changes in manual pages or rules with supporting information and explanation?

☐ Yes ☒ No

4. Does this filing result in a significant revision in rates or rating variables? If Yes, explain in filing.

☐ Yes ☒ No

5. Does this filing result in a significant revision in underwriting rules or guidelines? If Yes, explain in filing.

☐ Yes ☒ No

6. Does this filing amend any of the following?

- ☐ Base Rates
- ☐ Base Rates/Loss Costs
- ☐ Loss Costs

7. Summary of Rate Filing as applicable

Overall rate change requested

0 %

Overall rate change indicated

0 %

Total earned premium volume (000's; all programs affected by this filing)

\$0

Total # Policies in Force

0

Certifications

Submission: Original (06/13/2023 2:31:12 PM) ▼

Filing Certification

☐ I certify that I am authorized to make this Forms or Rate/Rule filing on behalf of the companies referenced herein. I further certify that the information contained in related transmittals and the filing is true, complete, correct and, to the best of my knowledge, in compliance with all applicable Florida laws and administrative rules including applicable policy readability standards.

Name

Angela Caraballo

Title

Senior Filing Analyst

Filing Entities

GRANITE STATE INSURANCE COMPANY (Lead)

Property And Casualty Insurer - COA ACTIVE as of 1/15/1923

<u>FEIN</u>	<u>NAIC Code</u>	<u>NAIC Group</u>	<u>FL Code</u>
020140690	23809	0012	01375

ILLINOIS NATIONAL INSURANCE COMPANY

Property And Casualty Insurer - COA ACTIVE as of 8/2/1978

<u>FEIN</u>	<u>NAIC Code</u>	<u>NAIC Group</u>	<u>FL Code</u>
370344310	23817	0012	09261

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Property And Casualty Insurer - COA ACTIVE as of 1/15/1915

<u>FEIN</u>	<u>NAIC Code</u>	<u>NAIC Group</u>	<u>FL Code</u>
020172170	23841	0012	01530

## Company Contact

**Name:** Mrs. Angela Caraballo  
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UNITED STATES

## Filing Contacts

Primary	Cc	Full Name	Email Address	Position/Title	Department	Phone Number	Fax Number	Address
<input type="checkbox"/>		Angela Caraballo	angela.caraballo@aig.com <b>Additional Email Addresses:</b> floreen.cox@aig.com	Senior Filing Analyst	State Filings Division	(718) 250-1732		28 Liberty Street, 22nd Fl New York, NEW YORK, 10005-1445 UNITED STATES

## Documents

Title	Type	Filing Form #	Document Date	Submission Type	Submission Date	Current	Trade Secret	Confidential
FL Cover Letter - AIG-23-CP-09	Cover Letter		06/12/2023	Original	06/12/2023 4:47:41 PM	<input type="checkbox"/>		
Explanatory Memo - FL	Explanatory Memorandum		06/12/2023	Original	06/12/2023 4:47:41 PM	<input type="checkbox"/>		
FIRE Informational Forms Only	Interrogatories		06/12/2023	Original	06/12/2023 4:47:41 PM	<input type="checkbox"/>		
142157 (03-23) Broadcasters Production Coverage Endorsement	Policy Forms	142157 (03/23)	06/12/2023	Original	06/12/2023 4:47:41 PM	<input type="checkbox"/>		
142158 (03-23) Broadcasters Property Enhancement Endorsement	Policy Forms	142158 (03/23)	06/12/2023	Original	06/12/2023 4:47:41 PM	<input type="checkbox"/>		
142159 (03-23) Hospitality-Leisure Enhancement Endorsement	Policy Forms	142159 (03/23)	06/12/2023	Original	06/12/2023 4:47:41 PM	<input type="checkbox"/>		
142160 (03-23) Lightning-Power Surge Deductible Endorsement	Policy Forms	142160 (03/23)	06/12/2023	Original	06/12/2023 4:47:41 PM	<input type="checkbox"/>		
142161 (03-23) Radio & TV Broadcasters Off Premises Utility Failure Endt.	Policy Forms	142161 (03/23)	06/12/2023	Original	06/12/2023 4:47:41 PM	<input type="checkbox"/>		
142162 (03-23) Tee To Green Coverage	Policy Forms	142162 (03/23)	06/12/2023	Original	06/12/2023 4:47:41 PM	<input type="checkbox"/>		
142171 (03-23) Locked Vehicle Endorsement	Policy Forms	142171 (03/23)	06/12/2023	Original	06/12/2023 4:47:41 PM	<input type="checkbox"/>		
Florida Cert.	Notarized Certification		06/12/2023	Original	06/12/2023 4:47:41 PM	<input type="checkbox"/>		
forms-checklist---commercial-property---3-30-2022	Miscellaneous		06/12/2023	Original	06/12/2023 4:47:41 PM	<input type="checkbox"/>		
FL Forms Listing - AIG-23-CP-09	Miscellaneous		06/12/2023	Original	06/12/2023 4:47:41 PM	<input type="checkbox"/>		



# Interrogatories

Question #	Question	Answer
1	Are you someone other than an employee of the company who is making this filing on behalf of the company?	<input type="radio"/> Yes <input checked="" type="radio"/> No
2	Are you simultaneously filing any of the forms contained in this filing in any other line(s) of business? (If so, provide the description of the line(s).)	<input type="radio"/> Yes <input checked="" type="radio"/> No

# UDL Data

General/Insurance

Submission: Original (06/12/2023 4:47:41 PM) ▼

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AIG-23-CP-09

2. New business effective date

7/13/2023

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3. File Usage

☒ Information Only  
☐ Prior Approval



Certifications

Submission: Original (06/12/2023 4:47:41 PM) ▼

Filing Certification

☐ I certify that I am authorized to make this Forms or Rate/Rule filing on behalf of the companies referenced herein. I further certify that the information contained in related transmittals and the filing is true, complete, correct and, to the best of my knowledge, in compliance with all applicable Florida laws and administrative rules including applicable policy readability standards.

Name

Angela Caraballo

Title

Senior Filing Analyst



## OFFICE OF INSURANCE REGULATION

FINANCIAL SERVICES  
COMMISSION

RON DESANTIS  
GOVERNOR

JIMMY PATRONIS  
CHIEF FINANCIAL OFFICER

ASHLEY MOODY  
ATTORNEY GENERAL

WILTON SIMPSON  
COMMISSIONER OF  
AGRICULTURE

**MICHAEL YAWORSKY**  
COMMISSIONER

June 13, 2023

Mrs. Angela Caraballo  
Senior Filing Analyst  
Granite State Insurance Company  
28 Liberty Street, 22nd Fl  
New York, NY 10005-1445

RE: GRANITE STATE INSURANCE COMPANY  
ILLINOIS NATIONAL INSURANCE COMPANY  
NEW HAMPSHIRE INSURANCE COMPANY  
Property / Commercial Non-Residential (010 + 01.0001FLC)  
Company File Number: AIG-23-CP-09  
OIR File Number: FCC 23-023098

Dear Mrs. Caraballo:

Thank you for your recent form filing. This filing and attached notarized certification have been submitted for informational purposes only, as provided under Section 627.4102, Florida Statutes. The required certification states the form(s) within the filing have been thoroughly and diligently reviewed and each form is in compliance with all applicable Florida Laws. Pursuant to your request, this filing is considered to be an informational filing.

The action taken on this filing applies only to the form(s) stamped "INFORMATIONAL" contained herein as of the date stamped. Any corresponding rate or rule filing must be submitted as a separate filing.

Sincerely,

Office of Insurance Regulation

# Florida Office of Insurance Regulation

## I-File Workflow System

Filing Number: 23-023098

Request Type: Stamped Only



**AIG Property Casualty**

State Filings Division  
28 Liberty Street  
22<sup>nd</sup> Floor  
New York, NY 10005  
www.aig.com

Angela Caraballo  
Senior Filing Analyst  
718 250-1732  
332 215-6351 Cell  
angela.caraballo@aig.com

**FOR INFORMATIONAL PURPOSES ONLY**

Date Received: 06/12/2023 Date Of Action: 06/13/2023  
FL OFFICE OF INSURANCE REGULATION

June 12, 2023

Honorable Michael Yaworsky  
Insurance Commissioner  
Office of Insurance Regulation  
Florida Department of Financial Services  
Property and Casualty Forms and Rates  
Room 233-A, Larson Building, 200 East Gaines Street  
Tallahassee, Florida 32399-0330

**RE: GRANITE STATE INSURANCE COMPANY**  
NAIC #012-23809 FEIN# 02-0140690  
**ILLINOIS NATIONAL INSURANCE CO.**  
NAIC #012-23817 FEIN# 37-0344310  
**NEW HAMPSHIRE INSURANCE COMPANY**  
NAIC #012-23841 FEIN# 02-0172170  
**Commercial Property - Commercial Non-Residential**  
**FILING NO: AIG-23-CP-09**

Dear Commissioner Yaworsky:

The referenced companies (the "Companies") submit for informational purposes seven (7) endorsements to be used with ISO's Building and Personal Property Coverage Form (CP 00 10), Business Income (And Extra Expense) Coverage Form (CP 00 30) and Causes of Loss – Special Form (CP 10 30).

Pursuant to Florida Insurance Code, Section 627.4102, please refer to the attached Florida Informational Form Certification.

Sincerely,

*Angela Caraballo*

**ENDORSEMENT**

Date Received: 06/12/2023 Date Of Action: 06/13/2023  
FL OFFICE OF INSURANCE REGULATION

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

This endorsement, effective 12:01 A.M.,  
Forms a part of Policy No.:

**BROADCASTERS PRODUCTION COVERAGE ENDORSEMENT**

This endorsement modifies insurance provided under the following:

**BUILDING AND PERSONAL PROPERTY COVERAGE FORM**

**SCHEDULE**

<b>Coverage</b>	<b>Limit of Insurance Each Loss for Each Production</b>	<b>Deductible</b>
Negative Film, Videotape and Digital Camera Memory Cards	\$250,000	\$2,500
Props, Sets and Wardrobe	\$ 50,000	\$2,500
Miscellaneous Equipment	\$ 50,000	\$2,500
Third Party Property Damage Legal Liability	\$500,000	\$2,500

**A.** The following coverages are added to Section **A. Coverage**, Paragraph **4. Additional Coverages**:

**1. Negative Film, Videotape and Digital Camera Memory Cards Coverage**

- a. We shall pay for direct physical loss or damage caused by or resulting from any Covered Cause of Loss to raw film or tape stock, exposed film (developed or undeveloped), videotape matrices, lavenders, interpositives, positives, working prints, cutting copies, fine grain prints, color transparencies, cells, art work, drawings, software, and related material used to generate computer images, sound tracks and tapes used in connection therewith, digital camera memory cards (or similar memory devices) while such property is used or is to be used in connection with a "production(s)".
- b. Coverage under this Negative Film, Videotape and Digital Camera Memory Additional Coverage:
  - (1) Shall begin on the date that the "Production" commences; and
  - (2) Shall end on the earliest of the following:
    - (a) The date on which a protection print and/or duplicate tape has been completed and stored in an area physically separated from the original negative and/or tape;



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FL OFFICE OF INSURANCE REGULATION

- (b) 30 days after completion of post-production;
  - (c) The expiration date of this Policy; or
  - (d) The date you cancel this Policy.
- c. Loss as used in this Subparagraph shall include:
- (1) Any extra expenditure you incur in completing the photography and/or taping of a "production(s)" that would not have been incurred in completing said photography or taping had the loss or damage covered in Subparagraph a. above not occurred; or
  - (2) Expenses you have incurred that no longer have value if you abandon the "production(s)". You may abandon a "production(s)" if loss or damage covered in a. above necessarily prevents the completion of the "production(s)", irrespective of any completion date or delivery date requirements.
- d. We will not pay for loss or damage to back-up tape, cut-outs, unused footage, or library stock.
- e. For the purposes of this Broadcasters Production Coverage Endorsement only (the "Endorsement"), we will extend coverage to pay for your loss caused by or resulting from the following additional Covered Causes of Loss:
- (1) Fogging, or the use of faulty materials, faulty cameras or videotape recorders, or faulty sound equipment or sound tracks;
  - (2) Faulty developing, faulty editing, faulty processing, or faulty manipulation by the cameraman or assistants;
  - (3) Faulty cutting, physical editing, cueing or other laboratory work, or accidental erasure of videotape recordings or sound tracks; or
  - (4) Accidental exposure to light.
- f. We shall not pay for loss or damage caused directly or indirectly by any of the following. Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss:
- (1) Errors of judgment in exposure, lighting or sound recording, or from the use of the incorrect types of cameras, lenses, raw film, or tape stock;
  - (2) Exposure of videotape, videotape recordings and equipment to:
    - (a) Extreme temperatures, unless due to a peril otherwise covered, and unless not within your control, or
    - (b) Magnetic or electrical fields other than in connection with the recording or reproduction of such videotape recordings; or
  - (3) Delay in delivery of stock.
- g. The most we will pay for direct physical loss or damage under this Additional Coverage is the Negative Film, Videotape and Digital Camera Memory Cards Limit of Insurance shown in the Schedule of this Endorsement (the "Schedule").

Date Received: 06/12/2023 Date Of Action: 06/13/2023

FL OFFICE OF INSURANCE REGULATION

## **2. Props, Sets and Wardrobe Coverage**

- a. We shall pay for direct physical loss or damage caused by or resulting from any Covered Cause of Loss to props, sets, scenery, costumes, wardrobe, and similar theatrical property you own, or that is the property of others for which you are legally liable, while such property is used or to be used in connection with a "production(s)".
- b. For the purposes of this Endorsement only, we shall cover antiques, objects of art, furs, watches, pearls, precious and semiprecious stones, gold, silver, platinum and other precious metals and alloys under this Props, Sets and Wardrobes Supplemental Coverage if such items are used as props, sets, scenery, costumes, wardrobe or theatrical property in a "production(s)". We shall not be liable for more than \$25,000 for all loss of antiques, objects of art, furs, watches, pearls, precious and semiprecious stones, gold, silver, platinum and other precious metals and alloys in any one occurrence.
- c. We shall not pay for loss or damage caused directly or indirectly by any of the following. Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss:
  - (1) Shrinkage, evaporation, loss of weight, leakage of contents, breakage of glass or materials, unless caused by a Covered Cause of Loss; or
  - (2) Any work, process, experimentation, tests, repairing, restoration, conversion or partial conversion, retouching or painting, cleaning or any other form of process performed or undertaken by you or on your behalf or at your direction, unless accidental fire or explosion ensues and then only for the loss or damage caused by such ensuing fire or explosion.
- d. The most we will pay for direct physical loss or damage under this Additional Coverage is the Props, Sets and Wardrobe Limit of Insurance shown in the Schedule.
- e. We will not pay for loss or damage to any property that is covered under the Miscellaneous Equipment Additional Coverage.

## **3. Miscellaneous Equipment Coverage**

- a. We shall pay for direct physical loss or damage caused by or resulting from any Covered Cause of Loss to cameras, camera equipment, sound and lighting equipment, portable electrical equipment, generators, mechanical effects equipment, grip equipment, mobile dressing rooms and honey wagons, and similar miscellaneous equipment you own or that is the property of others for which you are legally liable, while such equipment is used or to be used in connection with a "production(s)".
- b. Miscellaneous equipment does not include and we will not pay for loss or damage to:
  - (1) Motor vehicles you own that are used for any other purpose than a "production(s)";
  - (2) Motor vehicles licensed for highway use and used for purposes of transportation of personnel or equipment; or
  - (3) Property that is covered under the Props, Sets and Wardrobes Additional Coverage.
- c. We shall not pay for loss or damage caused directly or indirectly by any of the following. Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss:
  - (1) Shrinkage, evaporation, loss of weight, leakage of contents, breakage of glass or materials, unless caused by a Covered Cause of Loss; or

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FL OFFICE OF INSURANCE REGULATION

- (2) Any work, process, experimentation, tests, repairing, restoration, conversion, partial conversion, retouching or painting, cleaning or any other form of process or procedure undertaken by you or on your behalf or at your direction, unless accidental fire or explosion ensues and then only for the loss or damage caused by such ensuing fire or explosion.
- d. The most we will pay for direct physical loss or damage under this Additional Coverage is the Miscellaneous Equipment Limit of Insurance shown in the Schedule.

#### 4. Third Party Property Damage Legal Liability Coverage

- a. We shall pay those sums that **you** become legally obligated to pay as damages because of direct physical loss of or damage caused by or resulting from any Covered Cause of Loss to property of others (including loss of use thereof), while such property is in your care, custody or control and is used or to be used in connection with a "production(s)".
- b. We shall not pay for loss or damage under this Third Party Property Damage Legal Liability Additional Coverage:
- (1) To film, tape or soundtracks;
  - (2) To property that is covered under the Props, Sets and Wardrobe Additional Coverage or the Miscellaneous Equipment Additional Coverage;
  - (3) For any damage resulting from the operation of motor vehicles, trailers, aircraft or watercraft, including physical damage to the foregoing;
  - (4) To premises that you rent or lease for any purpose other than location filming in connection with a covered "production(s)"; or
  - (5) To animals.
- c. With respect to such insurance as is afforded by this Third Party Property Damage Legal Liability Additional Coverage, we shall also:
- (1) Defend any suit against you alleging such damage(s) which is payable under the terms of this Paragraph, even if any of the allegations of the suit are groundless, false or fraudulent;
  - (2) Have the right to investigate and settle these suits. We have no duty to defend or continue defending after we have paid our applicable limit of insurance under this Third Party Property Damage Legal Liability Additional Coverage.
  - (3) Pay in addition to the applicable limits of insurance:
    - (a) All expenses we incur;
    - (b) All costs taxed against you in any such suit.
    - (c) Prejudgment interest awarded against the insured on that part of the judgment we pay. If we make an offer to pay the applicable limit of insurance, we will not pay any prejudgment interest based on that period of time after the offer.
    - (d) All interest on the full amount of any judgment that accrues after entry of the judgment and before we have paid, offered to pay, or deposited in court that part of the judgment that is within the applicable limit of insurance;

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(e) Premiums on appeal bonds required in such suit and premiums on bonds to discharge attachments for the amount within the applicable limit of insurance, but not exceeding the obligation to apply for or furnish any such bonds; or

(f) All reasonable expenses incurred by you at our request to assist us in the investigation or defense of any such suit, other than loss of earnings because of time off work.

d. The most we will pay for loss under this Additional Coverage is the Third Party Property Damage Legal Liability Limit of Insurance shown in the Schedule.

B. For the purposes of this Endorsement, Section **D. Deductible**, is deleted in its entirety and replaced by the following:

We will not pay for loss or damage in any one occurrence until the loss or damage exceeds the Deductible shown in the Schedule of this endorsement. We will then pay the amount of loss or damage in excess of that deductible, up to the applicable Limit of Insurance shown in the Schedule. No other deductible in this policy applies to the coverages provided by this endorsement.

C. With respect to the Negative Film, Videotape and Digital Camera Memory Additional Coverage only, the following Subparagraph is added to Paragraph **7. Valuation** of Section **E. Loss Conditions**:

Videotape stock, raw film stock and/or blank media at the actual cost to replace such property with stock of like kind and quality.

D. With respect to the Props, Sets and Wardrobe Coverage and Miscellaneous Equipment Coverage Additional Coverages only, the following Subparagraph is added to Paragraph **7. Valuation** of Section **E. Loss Conditions**:

Vehicles as covered herein shall be valued at actual cash value as of the date and location of loss.

E. With respect to the Negative Film, Videotape and Digital Camera Memory Additional Coverage only, the following subparagraph is added to Section **E. Loss Conditions**:

To the extent that your failure to abide by the following special representation increases the risk of loss or damage, or results in loss or damage under the Negative Film, Videotape and Digital Camera Memory Additional Coverage, such failure shall disallow recovery under that Coverage:

1. You represent that artwork and drawings, and software and related material used to generate computer images are to be kept until completion of the negative protection print. Damage to any of these materials and drawings which have already been photographed and for which satisfactory negative film exists shall not result in a loss under the Negative Film, Videotape and Digital Camera Memory Additional Coverage unless the corresponding negative film is also damaged, requiring reproduction of the materials as well as of the film;
2. Unless otherwise endorsed, you represent that you will not accumulate unprocessed negative films for shipment, processing review and acceptance, in excess of a period of three (3) shooting days, or five (5) consecutive days, whichever is less. In any claim, action, suit or other proceeding to enforce a claim for loss or damage hereunder, the burden of proving that such loss or damage does not fall within this representation shall be solely upon you;
3. You represent that no duplicate work, prints, or offshoots are intentionally destroyed during the term of this insurance; and
4. You represent that you have fully tested cameras, lenses, and related equipment and proven them to be in good working order at the commencement of filming or taping of any "production(s)".

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**F. The following definition is added to Section H. Definitions:**

“Production” means Training and Educational Films, Short Subjects, Commercials and Documentaries and related projects with a production period of 90 days or less.

“Production(s)” do not include:

1. Feature length films for Television or Theatrical release;
2. Television Pilots, Specials, or Episodic Series, and
3. Any “production” with a shooting period in excess of 90 days, and “production(s)” with costs exceeding \$250,000.

All other terms and conditions of the policy remain the same.

\_\_\_\_\_  
Authorized Representative

## ENDORSEMENT

Date Received: 06/12/2023 Date Of Action: 06/13/2023  
FL OFFICE OF INSURANCE REGULATION

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

This endorsement, effective 12:01 A.M.,  
Forms a part of Policy No.:

### BROADCASTERS PROPERTY ENHANCEMENT ENDORSEMENT

This endorsement modifies insurance provided under the following:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM  
BUSINESS INCOME (AND EXTRA EXPENSE) COVERAGE FORM  
CAUSES OF LOSS – SPECIAL FORM  
PROPERTY PROGRAM PERFORMANCE ENDORSEMENT

The following is a summary of Additional Coverages and Coverage Extensions provided by this endorsement. This endorsement is subject to the provisions of your policy which means that it is subject to all terms, conditions, limitations and exclusions applicable to the coverage parts attached to and forming a part of this policy, unless specifically deleted, replaced, or modified by this endorsement.

As respects any coverage provided by this endorsement, if higher limits are provided on any other Schedule, Declarations or endorsement attached to this policy, then the limits and coverage provided by this endorsement will not apply for that coverage. In no instance will multiple limits apply to coverages which may be duplicated within this policy.

Except as provided by the terms of this endorsement, terms and limits for Business Income or Extra Expense Coverages shall apply only if the Business Income (and Extra Expense) Coverage Form is attached to and forms a part of this policy, and a limit for Business Income and / or Extra Expense is shown in the Declarations for a covered premises.

#### I. Limits and Coverages

SCHEDULE OF COVERAGES BUILDING AND PERSONAL PROPERTY COVERAGE FORM			
<u>Coverages</u>	<u>Limit of Insurance</u>	<u>Type of Amendment</u>	<u>Page</u>
Tuning and Re-Tuning	\$ 25,000	Additional Coverage	2
Business Income and Extra Expense	\$ 50,000	Coverage Extension	2

SCHEDULE OF COVERAGES BUSINESS INCOME (AND EXTRA EXPENSE) COVERAGE FORM			
<u>Coverages</u>	<u>Limit of Insurance</u>	<u>Type of Amendment</u>	<u>Page</u>
Interdependent Premises – Business Income	Included in the Business Income Limit of Insurance	Additional Coverage	7
Emergency Alert System – Business Income	\$ 10,000	Additional Coverage	7

#### II. The BUILDING AND PERSONAL PROPERTY COVERAGE FORM is amended as follows:

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**A. Section A. Coverage** is amended as follows:

**1. The following are added to Paragraph 1. Covered Property, Subparagraph b. Your Business Personal Property:**

- (1) "Broadcast equipment", "broadcast media" and "broadcast software";
- (2) "Towers" or satellite dishes, when shown with a description and a limit in the Declarations;
- (3) Mobile "broadcast equipment", located anywhere within the coverage territory, if not covered by other insurance;
- (4) Vehicles, excluding aircraft or watercraft, onto which mobile "broadcast equipment" is permanently installed, when shown with a description and limit in the Declarations, if not covered by other insurance.

**2. Subparagraph p. of Paragraph 2. Property Not Covered is deleted in its entirety and replaced with the following:**

**p. Vehicles or self-propelled machines (including aircraft or watercraft) that:**

- (1) Are licensed for use on public roads; or
- (2) Are operated principally away from the described premises.

This paragraph does not apply to:

- (a) Vehicles or self-propelled machines or autos you manufacture, process, or warehouse;
- (b) Vehicles or self-propelled machines, other than autos, you hold for sale;
- (c) Rowboats or canoes out of water at the described premises;
- (d) Vehicles, excluding aircraft or watercraft, onto which mobile "broadcast equipment" is permanently installed, when shown with a description and limit in the Declarations, if not covered by other insurance; or
- (e) Trailers, but only to the extent provided for in the Coverage Extension for Non-owned Detached Trailers.

**3. The following coverage is added to Paragraph 4. Additional Coverages:**

**Tuning and Re-tuning**

We will pay for the costs of tuning or re-tuning of "towers" or antennas required solely as a result of direct physical loss or damage by a Covered Cause of Loss to such "towers" or antennas.

The most we will pay under this Additional Coverage is the **Tuning and Re-tuning** Limit of Insurance shown in the Schedule.

**4. The following coverage is added to Paragraph 5. Coverage Extensions and supersedes the Extra Expense Coverage Extension in Paragraph II.A.21. of the Property Program Performance Endorsement:**

**a. Business Income and Extra Expense**

**(1) Coverage**

**(a) Business Income means:**

- i. Net Income (Net Profit or loss before income taxes) that would have been earned or incurred;
- ii. Continuing normal operating expenses incurred, including payroll; and
- iii. "Rental value".



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- (b) Extra Expense means the necessary expenses you incur during the "period of restoration" that you would not have incurred if there had been no direct physical loss or damage to property caused by or resulting from a Covered Cause of Loss.

We will pay Extra Expense (other than the expense to repair or replace property) to:

- i. Avoid or minimize the "suspension" of business and to continue operations at the described premises or at replacement premises or temporary locations, including relocation expenses and costs to equip and operate the replacement location or temporary location.
- ii. Minimize the "suspension" of business if you cannot continue "operations".

We will also pay Extra Expense to repair or replace property, but only to the extent it reduces the amount of loss that otherwise would have been payable under this Coverage Extension.

- (c) We will pay the actual loss of Business Income you sustain and Extra Expenses you incur due to the necessary "suspension" of your "operations" during the "period of restoration". The "suspension" must be caused by direct physical loss of or damage to property at the premises described in the Declarations. The direct physical loss or damage must be caused by or result from a Covered Cause of Loss. With respect to loss of or damage to personal property in the open or personal property in a vehicle, the described premises includes the area within 1000 feet of such premises.
- (d) When a Covered Cause of Loss causes damage to property other than property at the described premises, we will pay for the actual loss of Business Income you sustain and necessary Extra Expense caused by action of civil authority that prohibits access to the described premises, provided that both of the following apply:
- i. Access to the area immediately surrounding the damaged property is prohibited by civil authority as a result of the damage, and the described premises are within that area but are not more than one mile from the damaged property; and
  - ii. The action of civil authority is taken in response to dangerous physical conditions resulting from the damage or continuation of the Covered Cause of Loss that caused the damage, or the action is taken to enable a civil authority to have unimpeded access to the damaged property.

This coverage will apply for a period of up to thirty (30) consecutive days from the date of that action.

(2) Additional Limitations

We will not pay for:

- (a) Any loss caused by or resulting from:
- i. Damage or destruction of "finished stock"; or
  - ii. The time required to reproduce "finished stock".

This exclusion shall not apply to Extra Expense.

- (b) Any increase of loss caused by or resulting from:
- i. Delay in rebuilding, repairing or replacing the property or resuming "operations" due to interference at the location of the rebuilding, repair or replacement by striker or other persons; or



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- ii. Suspension, lapse or cancellation of any license, lease or contract. If the suspension, lapse or cancellation is directly caused by the "suspension" of "operations", we shall cover such loss that affects your Business Income during the "period of restoration".

(c) Any Extra Expense caused by or resulting from suspension, lapse or cancellation of any license, lease or contract beyond the "period of restoration".

(d) Any other consequential loss.

If the Business Income (And Extra Expense) Coverage Form is attached to and forms a part of this policy, this Business Income and Extra Expense Coverage Extension will apply in excess of all coverage provided by the Business Income (And Extra Expense) Coverage Form.

**5. The following subparagraph is added to Section D. Deductible:**

No deductible applies to loss to glass used in the windshield or windows for covered vehicle(s) when such vehicles are shown with a description and limit in the Declarations, and if such vehicles are not covered by other insurance.

**6. Solely with respect to the coverage provided by this endorsement, the following are added to Section E. Loss Conditions, paragraph 7. Valuation:**

**a. "Broadcast Equipment", "Broadcast Software" and "Broadcast Media"**

(1) "Broadcast equipment" is valued at the actual cost to repair or replace the "broadcast equipment" without a deduction for depreciation. However, we will not pay more than the lesser of the following:

i. The actual cost to repair or replace the lost or damaged property with new property of the same kind, quality and capability, on the same site and used for the same purpose; or

ii. The Limit of Insurance shown in the Declarations for the damaged property.

(2) "Broadcast media" items are valued at actual cost to repair or replace with similar like, kind and quality, up to the limit shown in the Declarations.

(3) "Broadcast software" is valued at the actual cost to reproduce the "broadcast software", if you actually reproduce the "broadcast software". We will also pay any reasonable additional expense that you may incur in reproducing the "broadcast software" to continue your normal computer operations. The most we will pay for this coverage is the Limit of Insurance shown in the Declarations.

We will not pay for "broadcast software" that cannot be reproduced due to lack of backup, support documentation or records unless specified articles are described and agreed values are shown in the Declarations. If shown, we will pay for each article lost at the agreed values.

**b. Vehicles at actual cash value on the date and location of loss.**

**c. Next Generation "Broadcast Equipment"**

In the event of direct physical loss or damage to "broadcast equipment" by a Covered Cause of Loss, we will pay replacement cost valuation, subject to subparagraph 6.a.(1) of this endorsement, for such "broadcast equipment", subject to the following additional provisions:

(1) "Broadcast equipment" That Is Replaced: We will pay to replace lost or damaged broadcast equipment with new equipment that is one generation newer and is functionally comparable to the equipment that is being replaced.

(2) "Broadcast equipment" That Is Not Replaced: We will pay the actual cash value of

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the broadcast equipment at the time of loss, with a deduction for depreciation.

- (3) Partial Loss:** We will pay the reasonable cost of restoring partially damaged "broadcast equipment" to the condition of such equipment immediately prior to loss.

For the purposes of this Next Generation "Broadcast Equipment" Valuation provision:

- i. We will not pay more than 25% above what the cost would have been to repair or replace with like kind and quality.
- ii. This Partial Loss Valuation provision does not apply to any property to which Actual Cash Value applies.

**d. Business Income and Extra Expense**

- (1) The amount of Business Income loss shall be determined based on:**

- i. The Net Income of the business before the direct physical loss or damage occurred;
- ii. The likely Net Income of the business if no direct physical loss or damage occurred, but not including any Net Income that would likely have been earned as a result of an increase in volume of business due to favorable business conditions caused by the impact of the covered cause of loss on customers or on other businesses;
- iii. The operating expenses, including payroll, necessary to resume "operations" with the same quality of service that existed immediately prior to the direct physical loss or damage; and
- iv. Other relevant sources of information, including:
  - (i) Your financial records and accounting procedures;
  - (ii) Bills, invoices, and other vouchers; and
  - (iii) Deeds, liens, or contracts.

- (2) The amount of Extra Expense shall be determined based on:**

All expenses that exceed the normal operating expenses that would have been incurred by "operations" during the "period of restoration" if no direct physical loss or damage had occurred. We shall deduct from the total of such expenses:

- i. The salvage value that remains of any property bought for temporary use during the "period of restoration", once "operations" are resumed; and
- ii. Any Extra Expense that is paid for by other insurance, except for insurance that is written subject to the same plan, terms, conditions, and provisions as this insurance; and
- iii. All necessary expenses that reduce the Business Income loss that otherwise would have been incurred.

- (3) We shall reduce the amount of your:**

- i. Business Income loss, other than Extra Expense, to the extent you can resume your "operations", in whole or in part, by using damaged or undamaged property, including merchandise or "stock", at premises described in the Declarations or elsewhere.
- ii. Extra Expense loss to the extent you can return "operations" to normal and discontinue such Extra Expense.

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(4) If you do not resume "operations", or do not resume "operations" as quickly as possible, we shall pay based on the length of time it would have taken to resume "operations" as quickly as possible.

**7. For the purpose of this Endorsement, the following definitions are added to Section H.**

**Definitions:**

- a. "Broadcast equipment" means permanently installed radio or television receiving, recording or transmitting equipment.
- b. "Broadcast media" means recording or storage media including tapes, films or discs used for radio or television.
- c. "Broadcast software" means audio or visual recordings stored on "broadcast media".
- d. "Finished stock" means stock you have manufactured.

"Finished stock" also includes whiskey and alcoholic products being aged.

"Finished stock" does not include stock you have manufactured that is held for sale on the premises of any retail outlet insured under this Coverage Part.

e. "Operations" means:

- (1) Your business activities occurring at the described premises; and
- (2) The tenantability of the described premises.

f. "Period of restoration" means the period of time that:

(1) Begins:

- i. 72 hours after the time of direct physical loss or damage for Business Income Coverage; or
  - ii. Immediately after the time of direct physical loss or damage for Extra Expense Coverage;
- caused by or resulting from any Covered Cause of Loss at the described premises; and

(2) Ends on the earlier of:

- i. The date when the property at the described premises should be repaired, rebuilt or replaced with reasonable speed and similar quality; or
- ii. The date when business is resumed at a new permanent location.

"Period of restoration does not include any increased period required due to the enforcement of or compliance with any ordinance or law that:

- i. Regulates the construction, use or repair, or requires the tearing down, of any property; or
- ii. Requires any insured or others to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of "pollutants".

The expiration date of this policy will not cut short the "period of restoration".

g. "Rental value" means Business Income that consists of:

- (1) Net Income (Net Profit or Loss before income taxes) that would have been earned or incurred as rental income from tenant occupancy of the premises described in the Declarations as furnished and equipped by you, including fair rental value of any portion of the described premises which is occupied by you; and
- (2) Continuing normal operating expenses incurred in connection with that premises,

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including:

- i. Payroll; and
- ii. The amount of charges which are the legal obligation of the tenant(s) but would otherwise be your obligations.

h. "Suspension" means:

- (1) The slowdown or cessation of your business activities; or
- (2) That a part or all of the described premises is rendered untenable,

i. "Towers" means radio or television towers including:

- (1) Antennas, microwave dishes or any other equipment that is permanently attached to the tower, or awaiting installation;
- (2) Lead-in wiring and masts;
- (3) Guy wires, including their anchors;
- (4) Above or below ground foundations; or
- (5) Any related "broadcast equipment", unless otherwise scheduled, at a tower location.

III. The **BUSINESS INCOME (AND EXTRA EXPENSE) COVERAGE FORM**, if attached to and part of this policy, is amended as follows:

A. Section A. **Coverage** is amended as follows:

1. The following coverages are added to Paragraph 5. **Additional Coverages**:

a. **Interdependent Premises – Business Income**

We will pay for the actual loss of Business Income you sustain due to the necessary "suspension" of your "operations" during the "period of restoration". The "suspension" shall be at a premises described in the Declarations and caused by direct physical loss of or damage to another premises described in the Declarations caused by or resulting from a Covered Cause of Loss.

This **Interdependent Premises – Business Income** Additional Coverage is included within, not in addition to, the Business Income Limit of Insurance.

b. **Emergency Alert System – Business Income**

We shall pay for the actual loss of Business Income you incur due to the necessary "suspension" of your normal operations when required to activate the Emergency Alert System (EAS).

This Additional Coverage shall apply when continuous or near continuous coverage activation is required by:

- (1) The United States President or a designated representative of the President;
- (2) State Governor or a designated representative of the Governor;
- (3) The National Weather Service;
- (4) The State Office of Emergency Services; or
- (5) Other designated government officials in State EAS plan.

For the purposes of this Additional Coverage:

- (1) Continuous or near continuous coverage shall be defined as the requirement that you activate the EAS for more than 50% of your normal broadcast time; and
- (2) Such EAS activation is longer than an 8 hour duration.
- (3) The most we will pay under this Additional Coverage for each described premises in

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 any one occurrence is the **Emergency Alert System – Business Income** part of  
 Insurance shown in the Schedule. **FL OFFICE OF INSURANCE REGULATION**

**IV. The CAUSES OF LOSS – SPECIAL FORM is amended as follows:**

**A. Section B. Exclusions is amended as follows:**

**1. The following is added to subparagraph 1.b. Earth Movement:**

However, this exclusion does not apply as respects covered "broadcast equipment" permanently attached to a vehicle, or to vehicles, excluding aircraft or watercraft, onto which mobile "broadcast equipment" is permanently installed.

**2. The following is added to subparagraph 1.g. Water:**

However, this exclusion does not apply as respects covered "broadcast equipment" permanently attached to a vehicle, or to vehicles, excluding aircraft or watercraft, onto which mobile "broadcast equipment" is permanently installed.

**3. The following Exclusion is added to subparagraph 1.:**

**Tuning and Retuning of "Towers" or Antennas**

However, this exclusion does not apply to the extent coverage is provided in the Tuning and Re-tuning Additional Coverage (as added by this endorsement).

**4. The following is added to Subparagraph 2.j.:**

However, this exclusion does not apply to mobile "broadcast equipment".

**V. The COMMERCIAL PROPERTY CONDITIONS is amended as follows:**

**A. The following condition is added:**

**Tower Modification Condition**

Coverage for "towers" is void, if without our written consent, you materially change or modify the design or construction characteristics of a covered "tower".

All other terms and conditions of the policy remain the same.

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 Authorized Representative

ENDORSEMENT

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THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement, effective 12:01 A.M.,  
Forms a part of Policy No.:

**HOSPITALITY / LEISURE ENHANCEMENT ENDORSEMENT**

This endorsement modifies insurance provided under the following:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM  
BUSINESS INCOME (AND EXTRA EXPENSE) COVERAGE FORM

**A. The BUILDING AND PERSONAL PROPERTY COVERAGE FORM is amended as follows:**

**I. The following is added to Section A. Coverage, Paragraph 4. Additional Coverages:**

**Guests' Property**

We will pay for direct physical loss or damage to Guests' Property for which you are legally liable while such property is located on the premises described in the Declarations or is in your possession.

As used in this Additional Coverage, Guests' Property means money, securities and other tangible property having intrinsic value that belongs to your guest.

The most we will pay for all loss or damage to Guests' Property is \$10,000 for any one guest subject to a maximum of \$50,000 in any one occurrence, unless otherwise provided by endorsement to this policy.

We will not pay for loss or damage to Guests' Property for any one occurrence until the amount of loss exceeds \$1,000. We will then pay the amount in excess of \$1,000, up to the limit stated above for Guests' Property. No other deductible applies to this Additional Coverage.

This insurance is for your benefit only. It provides no rights or benefits to any other person or organization, including your guest. Any claim for loss or damage must be presented by you.

**B. The BUSINESS INCOME AND EXTRA EXPENSE COVERAGE FORM, if attached to the policy, is amended as follows:**

**I. The following coverages are added to Section A. Coverage, paragraph 5. Additional Coverages:**

**HOTEL GUEST INCONVENIENCE EXPENSE**

We will pay for the actual Hotel Guest Inconvenience Expense incurred by persons for whom prearranged hotel accommodations at your premises cannot be honored because of direct physical loss or damage to Covered Property at the premises described in the Declarations and caused by or resulting from a Covered Cause of Loss.

As used in this Additional Coverage, Hotel Guest Inconvenience Expense means:

- a.** Reasonable expense incurred to secure other comparable hotel accommodations for your customers;
- b.** Reasonable extra expense you incur to provide transportation for your customers from your premises to the premises where the comparable hotel accommodations are secured; or

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- c. Reasonable actual expenses you incur to reimburse your customers for prepaid accommodations for activities away from your premises, because other comparable accommodations within a reasonable distance from your premises are unavailable.

We will pay Hotel Guest Inconvenience Expense for the following period of time:

1. Beginning on the date the inconvenienced party's prearranged hotel accommodations at your premises are scheduled to begin or are interrupted, whichever is later; and
2. Ending at the earliest of:
  - a. The time the prearranged hotel accommodations are scheduled to end; or
  - b. The date the damaged property at your premises should be repaired, rebuilt, or replaced with reasonable speed and similar quality; or
  - c. 14 days after the date the inconvenienced party's prearranged hotel accommodations are scheduled to begin or are interrupted.

The most we will pay for Hotel Guest Inconvenience Expense for any one occurrence is \$100,000, but we will not pay more than \$5,000 for Hotel Inconvenience Expense for any one guest unless otherwise provided by endorsement to this policy.

We will not pay for Hotel Guest Inconvenience Expense for any one occurrence until the expense exceeds \$1,000. We will then pay the amount in excess of \$1,000, up to the limit for this Additional Coverage. No other Deductible applies to this coverage.

#### INGRESS / EGRESS

We will pay for the actual:

- a. Business Income loss you sustain; and
- b. Extra Expense you incur,

due to the impairment of your operations when existing ingress to or egress from your premises described in the Declarations is prevented as a result of direct physical loss or damage by a Covered Cause of Loss.

The event caused by a Covered Cause of Loss that prevents such ingress or egress shall occur within five (5) statutory miles of your premises described in the Declarations. This coverage shall apply for a period of up to fourteen (14) consecutive days from the date of such event.

All other terms and conditions of the policy remain the same.

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Authorized Representative

**ENDORSEMENT**

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**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

This endorsement, effective 12:01 A.M.,  
Forms a part of Policy No.:

**LIGHTNING / POWER SURGE DEDUCTIBLE ENDORSEMENT**

This endorsement modifies insurance provided under the following:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM

**SCHEDULE**

<b>Lightning / Power Surge Deductible</b>	\$	per occurrence
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The following paragraph is added to Section **D. Deductible**:

**Lightning / Power Surge Deductible**

We will not pay for loss or damage in any one occurrence caused by or resulting from lightning or any artificially generated electrical current, including but not limited to power surge or power spike, until the loss or damage exceeds the Deductible shown in the Schedule of this endorsement. We will then pay the amount of loss or damage in excess of that Deductible, up to the applicable Limit of Insurance.

All other terms and conditions of the policy remain the same.

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Authorized Representative



ENDORSEMENT

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THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement, effective 12:01 A.M.,  
Forms a part of Policy No.:

**RADIO AND TV BROADCASTERS  
OFF PREMISES UTILITY FAILURE ENDORSEMENT**

This endorsement modifies insurance provided under the following:

BUSINESS INCOME (AND EXTRA EXPENSE) COVERAGE FORM  
PROPERTY PROGRAM PERFORMANCE ENDORSEMENT

A. Subparagraph (c) of the **Off Premises Utility Failure** Coverage Extension in paragraph III. A.7 of the **Property Program Performance Endorsement** is deleted in its entirety and replaced by the following:

(c) **Communication Supply Property**, meaning the property supplying communication services, including telephone, radio, microwave or television services to the described premises, and to your mobile "broadcast equipment", such as:

- (i) Communication transmission lines, including optic fiber transmission lines;
- (ii) Coaxial cables; and
- (iii) Microwave radio relays, except satellites.

This shall not include above-ground transmission lines.

B. For the purpose of this endorsement, the following definition applies:

"Broadcast equipment" means permanently installed radio or television receiving, recording or transmitting equipment.

All other terms and conditions of the policy remain the same.

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Authorized Representative

## ENDORSEMENT

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FL OFFICE OF INSURANCE REGULATION

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

This endorsement, effective 12:01 A.M.,  
Forms a part of Policy No.:

**TEE TO GREEN COVERAGE**

This endorsement modifies insurance provided under the following:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM

**SCHEDULE**

Coverage	Limit of Insurance
<b>Tee To Green</b>	\$
<b>Sprinklers And Underground Wiring</b>	\$
<b>Additional Covered Golf Course Property</b>	\$
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.	

The following coverages are added to Paragraph **5. Coverage Extensions** of Section **A. Coverage**:

**A. Tee To Green**

We shall pay for direct physical loss or damage to your golf holes meaning tees, driving ranges, cut fairways, greens, bunkers, cut and maintained roughs, and other cut and maintained playing surfaces.

We will only pay for direct physical loss or damage caused by or resulting from any of the following causes of loss:

1. Fire, lightning, or explosion;
2. Aircraft or vehicles;
3. Strike, riot or civil commotion;
4. Vandalism and malicious mischief; or
5. Windstorm or hail

The total we will pay for all direct physical loss or damage under this Coverage Extension in any one policy year is the Tee To Green limit shown in the above Schedule.

The Deductible for Covered Property shown in the Declarations applies to this Coverage Extension. The Additional Condition, Coinsurance, does not apply to this Coverage Extension.

**B. Sprinklers And Underground Wiring**

We shall pay for direct physical loss or damage to your in-ground landscape sprinkler systems (including related equipment) and underground wiring at the premises described in the Declarations. We will not pay for loss or damage caused by freezing.

The most we will pay for direct physical loss or damage under this Coverage Extension for any one

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occurrence is the Sprinklers And Underground Wiring limit shown in the above Schedule.

The Deductible for Covered Property shown in the Declarations applies to this Coverage Extension. The Additional Condition, Coinsurance, does not apply to this Coverage Extension.

**C. Additional Covered Golf Course Property**

We shall pay for direct physical loss or damage to your:

1. flags, ball washers, benches, tee markers, tee monuments, tee signs, exterior light fixtures, poles, and bells at the premises described in the Declarations; or
2. fences, bridges, walks, patios, and other paved surfaces adjacent to covered greens and fairways.

The most we will pay for loss or damage under this Coverage Extension in any one occurrence is the Additional Covered Golf Course Property limit shown in the above Schedule.

The Deductible for Covered Property shown in the Declarations applies to this Coverage Extension. The Additional Condition, Coinsurance, does not apply to this Coverage Extension.

All other terms and conditions of the policy remain the same.

\_\_\_\_\_  
Authorized Representative

**ENDORSEMENT**

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FL OFFICE OF INSURANCE REGULATION

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

This endorsement, effective 12:01 A.M.,  
Forms a part of Policy No.:

**LOCKED VEHICLE ENDORSEMENT**

This endorsement modifies insurance provided under the following:

**CAUSES OF LOSS – SPECIAL FORM**

**A. The following is added to Section B. EXCLUSIONS:**

We will not pay for loss or damage caused by or resulting from theft of Covered Property while left unattended in or on any vehicle or truck, unless the vehicle or truck is:

1. Owned by you;
2. Leased, hired, rented or borrowed by you; or
3. Owned by your employees and used in connection with your business;

and the loss or damage is a direct result of:

1. Forcible and violent entry into a fully enclosed vehicle body (of which there shall be visible signs and marks of forcible entry upon its exterior), the doors, storage space and ignition of which shall be securely locked, and all windows entirely closed and securely fastened; and
2. If the vehicle or truck is equipped with an alarm, its alarm was actively engaged and maintained in the "on" position.

A vehicle left in an open and/or unlocked garage shall be considered unattended within the meaning of this policy.

This endorsement applies only to the theft of portable mobile "broadcast equipment" and portable tools.

**B. For the purpose of this endorsement only, the following definition applies:**

"Broadcast equipment" means equipment used to produce programs, such as cameras, radio or television receiving, recording or transmitting equipment.

All other terms and conditions of the policy remain the same.

\_\_\_\_\_  
Authorized Representative



FOR INFORMATIONAL PURPOSES ONLY

AIG Property Casualty  
20 Liberty Street, 20th Floor  
New York, NY 10005  
Date Received: 06/12/2023 Date Of Action: 06/13/2023  
FL OFFICE OF INSURANCE REGULATION

### FLORIDA CERTIFICATION

(Pursuant to FL Ins. Code, Section 627.4102: Informational Form Filing)

I, Jennifer Stonitsch, as Associate General Counsel of  
Granite State Insurance Company, Illinois National Insurance Co., New Hampshire  
Insurance Company

affiliates of AIG, do hereby certify that this form filing has been thoroughly and diligently reviewed by me and by all appropriate company personnel, as well as company consultants, if applicable, and certify that each form contained within the filing is in compliance with all applicable Florida laws and rules. Should a form be found not to be in compliance with Florida laws and rules, I acknowledge that the Office of Insurance Regulation shall disapprove the form.

Jennifer Stonitsch  
Signature

4/26/23  
Date

Subscribed and sworn to before me  
This 26 day of April, 2023.

Vincent J Patalano  
Notary Public

VINCENT J. PATALANO  
Notary Public, State of New York  
No. 01PA4987423  
Qualified in New York County  
Commission Expires October 15, 2025

## Filing Details

**FCC 23-023210**

**Product:** Property / Commercial Non-Residential (Property (Fire) + 01.0001FLC) (View details)

**Company:** GRANITE STATE INSURANCE COMPANY (Lead)

**Authority Status:** Property And Casualty Insurer - COA ACTIVE as of 1/15/1923

**Authority LOB Status:** FIRE (010) ACTIVE as of 1/15/1923

**Purpose:** Rules Only

**FEIN:** 020140690

**NAIC Company Code:** 23809

**FL Code:** 01375

**Filing Status:** Informational

**Filing Status Date:** 6/21/2023 10:09:27 AM

**Activity Status:** Closed

**Activity Status Date:** 6/21/2023 10:09:27 AM

**Filing ID:** 1245782

**Effective Date (New):** 01/01/2024

**Effective Date (Renewal):** 01/01/2024

**Created By:** Angela Caraballo;

**Submission Date (Original):** 6/13/2023 2:31:12 PM



## OFFICE OF INSURANCE REGULATION

FINANCIAL SERVICES  
COMMISSION

RON DESANTIS  
GOVERNOR

JIMMY PATRONIS  
CHIEF FINANCIAL OFFICER

ASHLEY MOODY  
ATTORNEY GENERAL

WILTON SIMPSON  
COMMISSIONER OF  
AGRICULTURE

MICHAEL YAWORSKY  
COMMISSIONER

June 21, 2023

Mrs. Angela Caraballo  
Senior Filing Analyst  
Granite State Insurance Company  
28 Liberty Street, 22nd Fl  
New York, NY 10005-1445

RE: GRANITE STATE INSURANCE COMPANY  
ILLINOIS NATIONAL INSURANCE COMPANY  
NEW HAMPSHIRE INSURANCE COMPANY  
Property / Commercial Non-Residential (010 + 01.0001FLC)  
Company File Number: AIG-23-CP-09  
OIR File Number: FCC 23-023210  
**PLEASE REFER TO THE OIR FILE NUMBER WHEN CORRESPONDING**

Dear Mrs. Caraballo:

This is to acknowledge receipt of your informational rate filing made pursuant to Section 627.062(3)(d), Florida Statutes, and your certification that to the best of your knowledge, this filing is in compliance with all applicable Florida laws and administrative rules.

Our records indicate that this filing is effective 7/13/2023 for new business and 7/13/2023 for renewal business.

Attached for your records is a copy of the original cover letter and a set of manual pages stamped "ACKNOWLEDGED" for the above referenced filing.

Sincerely,

Office of Insurance Regulation

# Florida Office of Insurance Regulation

## I-File Workflow System

Filing Number: 23-023210

Request Type: Stamped Only





**AIG Property Casualty**

State Filings Division  
28 Liberty Street  
22<sup>nd</sup> Floor  
New York, NY 10005  
www.aig.com

Angela Caraballo  
Senior Filing Analyst  
718 250-1732  
332 215-6351 Cell  
angela.caraballo@aig.com

**ACKNOWLEDGED**  
Date Received: 06/13/2023 Date Of Action: 06/21/2023  
FL OFFICE OF INSURANCE REGULATION

June 13, 2023

Honorable Michael Yaworsky  
Insurance Commissioner  
Office of Insurance Regulation  
Florida Department of Financial Services  
Property and Casualty Forms and Rates  
Room 233-A, Larson Building, 200 East Gaines Street  
Tallahassee, Florida 32399-0330

**RE: GRANITE STATE INSURANCE COMPANY**  
NAIC #012-23809 FEIN# 02-0140690  
**ILLINOIS NATIONAL INSURANCE CO.**  
NAIC #012-23817 FEIN# 37-0344310  
**NEW HAMPSHIRE INSURANCE COMPANY**  
NAIC #012-23841 FEIN# 02-0172170  
**Commercial Property - Commercial Non-Residential**  
**FILING NO: AIG-23-CP-09**

Dear Commissioner Yaworsky:

The referenced companies submit a manual rule to be used with the associated form filing submitted under OIR File No. FCC 23-023098.

Please refer to the attached manual page for information included in this submission.

Sincerely,

*Angela Caraballo*

**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 Production Coverage Endorsement – 142157 - Optional**

This optional endorsement is for insureds that may have off premises production exposures. It provides coverages in connection with filming of productions that have a production period of 90 days or less.

The premium charge for this endorsement is \$2,000.

**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 unless a lower deductible is shown.

**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.

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Commercial Non-Residential Granite State Insurance Co., Illinois National Insurance Co., New Hampshire Insurance Co.		

**ACKNOWLEDGED** MULTISTATE

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**b. Sprinklers and Underground Wiring and Additional Coverage Golf Course Property**

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.

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Commercial Non-Residential Granite State Insurance Co., Illinois National Insurance Co., New Hampshire Insurance Co.		