

**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 – Louisiana, New Hampshire, Oklahoma – 142168 – 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.

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.