Montana

**Defense Only Coverage for Certain ATF Proceedings Endorsement**

**GENERAL LIABILITY RATE/RULE PAGE – Flat Rate**

**Description:**

This optional endorsement is designed for Firearms Retailers and/or Wholesalers but is available to any account holding a valid Federal Firearms License. The endorsement provides coverage for defense costs and related expenses **only** for an insured found to be in violation of Federal Firearms Regulations and requesting or required to attend a hearing with the Bureau of Alcohol, Tobacco, and Firearms(ATF). The endorsement also covers the resulting costs should the insured appeal an ATF licensing decision to a federal or state court.

**Form:**

Attaches to ISO CGL, but does not provide coverage under coverages A, B or C.

This coverage is not provided by the Commercial General Liability policy as this endorsement does not respond to a loss caused by bodily injury , property damage, personal or advertising injury and is limited to defense only for certain ATF proceedings..

**Limit:**

Base Limit

$50,000Each Proceeding

$50,000 Aggregate

Optional Increased Limits

$75,000 Each Proceeding $100,000 Each Proceeding

$75,000 Aggregate $100,000 Aggregate

**Rating :**

Charge for this endorsement will be a percentage of the general liability premium generated from the sale of retail or wholesale firearms. The premium charge for this coverage will be subject to the following minimum and maximum premiums.

Percentage of General Liability Premium

Combination retail/wholesale premium at 2%

Increased Limits Charges

$75,000- a factor of 1.10 will be applied to the premium developed by the rating process shown above.

$100,000- a factor of 1.15 will be applied to the premium developed by the rating process shown above.

Minimum Premium: ~~$~~100

Maximum Premium: $1,000

Minimum and Maximum Premiums are not subject to the Increased Limits Factors