**Umbrella Prime Endorsements**

**Explanatory Memo**

The referenced companies (the “Companies”) submits for your review and approval two (2) endorsements to provide coverage for three divisions - Oil Heat and Propane, Septic Services and Contract Busing that will be offered at no additional charge to the insured. The endorsements will be attached to the Umbrella Prime® Commercial Umbrella Liability Policy With CrisisResponse® – Form No. 80517 (5/06). on file with your Department under company filing no, AIC-06-CU-04.

Umbrella Prime form in VA is form #105850 (2/11) & the filing # is CHS-10-CU-04

Umbrella Prime form in WA is form 80517 (11/09) & the filing # is AIG-14-CU-06

Umbrella Prime form in LA is 80517 (11/09) & the filing # is CHS-10-CU-01

1. **Form 118331--**  **Pollution Exclusion Amendment Endorsement- Petroleum Markers (UP)**

Description: This optional form provides exceptions to the pollution exclusion for Bodily Injury and/or Property Damage at any site upon which any insured is performing operations.

The form is “optional” for all the Alteris programs we will be underwriting including Bus Contracting and Septic services. However, it will be mandatory/included with all oil heat and propane gas delivery accounts.

Premium Development/Rate: No premium charge applies to this endorsement.

The rules/rate for this coverage are modeled off of the existing Argonaut filing for this program. They also added this coverage without a premium charge.

1. **Form 118332-**  **Pollution Exclusion Amendment Endorsement Septic System (UP)**

Description: This optional form provides exceptions to the pollution exclusion for Bodily Injury and/or Property Damage at any site upon which any insured is performing operations.

Premium Development/Rate: No premium charge applies to this endorsement.

The form is “optional” for all the Alteris programs we will be underwriting including Bus Contracting and Oil Heat and Propane Gas delivery. However, it will be mandatory/included with all septic services accounts.

The rules/rate for this coverage are modeled off of the existing Argo filing for this program. They also added this coverage without a premium charge.