The Companies are introducing several new endorsements for your approval. The forms will be used in conjunction with the AAIS Builder’s Risk Coverage, Form No. IM 7050.

# Protective Devices Endorsement – 118746

Requirement to maintain fire protection and/or burglary protection systems in full operation unless company is advised of any suspension or impairment.

Form: Optional

There is no premium charge for this endorsement. .

# Protective Devices Schedule – 118747

To be used with Protective Devices endorsement, provides a schedule of covered locations and the protective devices being utilized at such locations

Form: Optional

This is the schedule to provide location and applicable deductible(s) for the Protective Devices Endorsement

**Windstorm/Hail Exclusion** – **118750** Excludes the perils of windstorm and/or hail. Form: Optional

There is no premium charge for this endorsement.

Rate/Premium impact (credit) for this exclusion see ISO Commercial Lines Rule 74., paragraph A.3.a. Rates and Rule Modifications, Windstorm or Hail.

# Windstorm/Hail Deductible – 118748

Provides the deductible for windstorm or hail on scheduled properties. Form: Optional

Rating for the two deductible options is based on ISO Commercial Lines Manual Rules 81. Deductible Insurance Plan and Rule 82. Windstorm or Hail Percentage Deductibles.

# Named Storm Deductible SC – 118744

This form is available in South Carolina, only.

Provides windstorm or hail deductible for Named Storm only. Form: Optional

Rating for the two deductible options is based on ISO Commercial Lines Manual Rules 81. Deductible Insurance Plan and Rule 82. Windstorm or Hail Percentage Deductibles.

# Named Storm Deductible Schedule – 118743

This form is available in the following states: Connecticut, Louisiana, Massachusetts, New Hampshire and South Carolina.

To be used with the Named Storm deductible endorsements, provides schedule of locations and applicable deductibles by location.

Form: Optional

This is the schedule to provide location and applicable deductible(s) per the Names Storm Deductible endorsements.

**Minimum Earned Premium Endorsement – 118742** Provides a minimum earned premium for the policy Form: Optional

At the option of the Company. When there are higher exposures and/or higher expenses incurred during the early term of a construction project the minimum earned premium will be applied.

# Contributing Insurance Endorsement – 118740

Defines the application of limits and allocation of premium for policies where the company is providing coverage on a contributing insurance basis

Form: Optional

When this endorsement is attached to the policy:

Step 1. Calculate the premium for the applicable Builders’ Risk coverages per the rules of this manual; Step 2. Multiply the premium(s) from Step 1. by the applicable percentage of contributing insurance.

# Builders Risk Model Home Personal Property Endorsement – 118739

Provides coverage for Personal Property within a model home Form: Optional

Rate per AAIS Guidelines.

# Windstorm and Hail or "Named Storm" sublimit of Insurance and Deductible - 118751

This form is available in the following states: Connecticut, Louisiana, Massachusetts, New Hampshire and South Carolina.

Provides for a named storm windstorm or hail deductible, and also a sublimit as respects loss or damage by windstorm or hail.

Form: Optional Rating:

1. For the two deductible options is based on ISO Commercial Lines Manual Rules 81. Deductible Insurance Plan and Rule 82. Windstorm or Hail Percentage Deductibles;
2. The resulting premium is for coverage at total limits for windstorm or hail;
3. Calculation for the windstorm or hail sublimit:
   1. Divide the sublimit for windstorm or hail by the completed value project (total) limit
   2. The resulting percentage is the “primary” limit as a % of total limit
   3. Use the Revised Lloyd’s 1st Loss and Excess of Loss Scale to determine the percent of windstorm or hail premium that will be allocated for the sublimited coverage as follows:
      1. From Column A: identify the number that matches that calculated in b. above;
      2. From that row, identify the percentage shown in column B;
      3. Apply that percentage to the windstorm or hail premium form 2. Above
      4. The result is the premium charged for the sublimited windstorm or hail coverage
4. Subtract the windstorm or hail premium for coverage at total limits for windstorm or hail from the total policy premium;
5. From the premium calculated in 4. above, add the windstorm or hail premium calculated in 3. iv. above to determine the final policy premium for windstorm or hail with the sublimit.