**Countrywide Builders Risk Inland Marine Rule Page**

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.

**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.

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