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.