PROPERTY REQUIREMENTS

Our goal is to encourage you to underwrite profitable property business and place it with Colony. The following requirements apply to all property risks:

- Property coverage may be written on a monoline or package basis.
- For monoline property, submit if occupancy/operations do not meet Contract Underwriting Guidelines.
- Monoline property for farms is acceptable up to $1,000,000 TIV, submit if higher. Please refer to the Farm and Ranch Owners PDQ guidelines.
- Florida: Property is subject to specific agency authority as granted by the company.
- Agreed Amount, Blanket Insurance, Quota Share or layered property insurance is not available.
- Replacement Cost on buildings is subject to the 35/25 rule, i.e., buildings must be built within the last 35 years. If older, complete updates must be installed with the last 25 years.
  - Heating, air conditioning, electrical systems and plumbing require updates. The year each update was completed must be shown on the application. Repair as needed does not meet our guidelines.
  - Roofs: For building coverage on Frame, JM or NC construction, the U284-0605 is a mandatory form. Attach U284-0605 “Actual Cash Value Limitation Roofs and Roof Surfacing” to convert to ACV if the remainder of the building coverage is on Replacement Cost.
  - Electrical: All electrical must be on circuit breakers – no fuses or knob and tube wiring. Aluminum wiring is not acceptable.
- Broad or Special Form: Buildings must be built within the last 35 years. If older, the buildings must have fully updated wiring, roof, plumbing and heating installed with the last 25 years.
- Business Personal Property Coverage: Can be written on ACV or RC basis. RC may not be offered on used items for sale (antique/collectible stores, thrift stores, flea markets, pawn shops, etc.)
  - Theft may be included subject to a central station burglary alarm. Attach U171A Robbery and Burglary Protective Safeguard Endorsement.
- Inspections: Required if package premium is greater than $2,500 or property limits over $250,000 unless stated otherwise in a PDQ.
- Losses: No more than 3 losses in the previous 3 years and no one loss over $5,000.
PROHIBITED:

- Any risk listed as prohibit in a PDQ or the Classification section of this manual
- Bankruptcy (Chapter 7, 11 or 13), receivership or in foreclosure.
- Buildings over 4 stories, unless stated otherwise by a particular Program.
- Electrical: Must have circuit breakers - no fuses or knob and tube wiring. Aluminum wiring is not acceptable even if pigtailed.
- Wood stoves used as primary or supplemental sources of heating or cooking.
- Property in deteriorating condition or with evidence of prior unrepaired damage.
- Wind Guidelines: Property that does not qualify based on territorial specific wind guidelines. See the Wind Guideline section of this manual.
- Endorsement requests increasing coverage at an existing location by more than $100,000 TIV requires prior approval.
- Property coverage is prohibited on the following types of risks:
  
  Aviation
  Bridges or tunnels
  Fine arts or art galleries
  Greenhouses
  Growing or standing crops
  Grain, Hay or Straw stored in structures or in the open
  Mobile Homes
  Offshore property
  Ocean Marine
  Radio or TV Towers
  Railroad property
COMMERCIAL PROPERTY
UNDERWRITING REQUIREMENTS

Maximum Limits

Maximum Limits of Exposure - $1,000,000 TIV total policy limit
You may submit TIV greater than $750,000 up to $1,000,000.
Farms – Maximum Limits of Exposure - $1,000,000 TIV total policy limit.

<table>
<thead>
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<th>Maximum Limit</th>
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<tr>
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<tr>
<td>All</td>
<td>9-10</td>
<td>$500,000</td>
</tr>
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</table>

Commercial Property can be written in a Package or on a Monoline Property Policy.

Florida: Property is subject to specific agency authority as granted by the Company.
Coastal Properties: Refer to State specific wind & hail guidelines

PACKAGE MINIMUM PREMIUM

Illinois, Michigan, Lower New York, New Jersey, Florida Counties of Dade, Broward and Palm Beach as shown below:

- $750 minimum premium
- $500 minimum premium applies if excluding wind & hail in Dade, Broward and Palm Beach Counties
- 25% minimum earned premium

All other States and Florida Counties:

- $500 minimum premium
- 25% minimum earned premium

All States Except Florida and Louisiana:

- $350 minimum premium (with TIV $50,000 or less)
- 25% minimum premium

MONOLINE MINIMUM PREMIUM

- $750 minimum premium
- $1,000 MP on Monoline Property policies w/ wind coverage in the state of FL.
- 25% minimum earned premium

Minimum Deductible:

- $1,000  (See Wind Guidelines for Exceptions)
- $2500 deductible available - 3% reduction in premium may be applied
- $5,000 deductible available - 5% reduction in premium may be applied
- $10,000 deductible available - 10% reduction in premium may be applied
PROPERTY RATING:

- Unless stated as otherwise in a PDQ, ALL Contract Property rating should be done using the Rating Calculator and Rating Worksheet.
- All rating is subject to the following:

**IF COASTAL PROPERTY, REFER TO SPECIFIC STATE WIND & HAIL GUIDELINES.**

Non-PDQ PROPERTY RATING:

**If coastal property, refer to specific state windstorm guidelines.**

**Step I:** Begin with the State Rates – to be applied to all Property Coverages (chart below)

**Step II:** Multiply the State Rate to all 7 Rating Factors outlined below

**Step III** – Apply any optional surcharges you may wish to apply for the final rate

**Step IV** – Apply the final rate to the TIV (subject to maximum allowable limits & minimum premiums that may apply) = Premium
## COMMERCIAL PROPERTY
### UNDERWRITING REQUIREMENTS

#### STEP I

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### COMMERCIAL PROPERTY
### UNDERWRITING REQUIREMENTS

#### STEP II

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#### STEP III

State Rate x All 7 applicable Factors x Optional surcharges = Final Rate x TIV = Premium
PROPERTY COVERAGE FORMS

The following property coverage forms are available for use:

- **Building and Personal Property Coverage #CP 00 10**
- **Business Income #CP 00 30 or #CP 00 32**

Business Income insurance pays when a covered cause of loss results in either a partial or total suspension of the Insured's business operations and the Insured loses dollars as a result. This coverage operates under the assumption that the Insured should be reimbursed for any profit that would have been made, plus all costs that continue during a shutdown, but it does not cover costs that do not continue during shutdown. So, instead of paying the loss of the total sales dollar, the policy pays for the actual loss sustained during the suspension of operations.

Business Income is generally defined as follows: Net Profit or Loss Before Income Taxes + Continuing Normal Operating Expenses

- Business Income coverage may be written with Extra Expense (#CP 00 30) or excluding Extra Expense (#CP 00 32)

**Business Income provides coverage options for:**
1. Business Income including “Rental Value”;
2. Business Income other than “Rental Value”; and
3. “Rental Value” only (use Monthly Indemnity Limitation)

**Rental Value means:**
1. Total anticipated rental income from a tenant occupied described premises;
2. Amount of all charges which are the legal obligation of the tenant which would otherwise be the Insured’s obligations; and
3. The fair rental value of any portion of the described premises occupied by the Insured.

**Method of Recovery:**
1. Use either Monthly Indemnity Limitation (1/6, 1/4 or 1/3 monthly limitation) or Coinsurance Method (100%, 90%, 80%, 70%, 60% or 50% coinsurance.)

**Business Income coverage:**
1. Business Income coverage may NOT be written on a stand-alone basis.
2. Building or BPP coverage is required to provide Business Income coverage.

**Business Income limit:**
1. Business Income Limit should not be greater than the total of the building + BPP values.

**Actual Loss Sustained:**
1. Actual Loss Sustained is Prohibited. You must show a limit.
**Extra Expense #CP 00 50**

Use 40-80-100 monthly limitation.

**CAUSES OF LOSS**

**Basic Form #CP 10 10** - Use wherever possible, especially on older buildings. This is a named peril form providing coverage for the following causes of loss:

- Fire
- Lightning
- Windstorm & Hail (may be excluded by #CP 10 54)
- Explosion
- Smoke
- Aircraft or Vehicles
- Riot or Civil Commotion
- Vandalism & Malicious Mischief (may be excluded using #CP 10 55)
- Sprinkler Leakage (may be excluded using #CP 10 56)
- Sinkhole Collapse
- Volcanic Action

**Broad Form #CP 10 20** - The next preferable causes of loss form to use. This is also a named peril form and provides coverage for the causes of loss listed above for the Basic Form plus the following additional causes of loss:

- Falling Objects
- Weight of Snow, Ice or Sleet
- Water Damage
- Collapse
- Breakage of Glass that is part of the building

Because of this extended coverage for the additional causes of loss, it is important to use this form only for properties built within the last 35 years or for older properties that have at least partially updated wiring, roof, plumbing and heating installed within the past 25 years.

**Special Form #CP 10 30** - Use only for the best risks that qualify. This is a type of an all risk form that requires careful underwriting and judicious use. Theft is the most notable extension of coverage over the Broad Form (**Theft may be excluded using form #CP 10 33**). Use of the Special Cause of Loss Form is restricted as follows:

- **Building Coverage** - Buildings must be built within the last 35 years or for older properties that have fully updated wiring, roof, plumbing and heating installed within the past 25 years.

- **Business Personal Property Coverage** - Building age qualifications must be met. Theft may be included subject to a central station burglary alarm. Warrant such central station burglary alarm by attaching the U171A Robbery and Burglary Protective Safeguards Endorsement.
THEFT COVERAGE

Theft coverage for all other property will be provided only if the risk has a central station burglary alarm and such alarm is warranted by the U171A Robbery and Burglary Protective Safeguards.

- U171B Fire Protective Safeguards replaces the Protective Safeguards Endorsement #CP1210 (11/85).
- U171A Robbery and Burglary Protective Safeguards endorsement replaces Burglary & Robbery Protective Safeguards Endorsement #CP1211 (11/85) and PN768 and has additional terms introduced.

Controlling Theft Exposure

- Proper underwriting of theft exposure contemplates the use of both specific theft deductibles and theft sublimits. Refer to form U120.
- Using a theft sublimit alone is often ineffective, as theft loss amounts are typically less than $10,000.
- Theft may be excluded using form CP1033

RESTAURANTS & OTHER COOKING EXPOSURES

- An automatic fire suppression extinguishing system is required and must be serviced routinely through an outside company. The automatic fire suppression extinguishing system must be warranted using form U171B, Fire Protective Safeguards.

VALUATION:

Buildings

- Valuation for buildings may be either Actual Cash Value (ACV) or Replacement Cost (RC).
- Replacement Cost valuation is eligible only for:
  - Properties built within the last 35 years; or
  - Older properties are eligible only if they have fully updated roof, wiring, plumbing and heating installed within the last 25 years.
  - Actual Cash Value: Cost per square foot less that $25 or over $80 must be verified by a building cost estimator or an inspection containing a property valuation.
  - Replacement Cost - Cost per square foot less than $50 or over $150 must be verified by a building cost estimator or an inspection containing a property valuation.

Contents

- Valuation for contents may be either Actual Cash Value (ACV) or Replacement Cost (RC).
- Building age qualifications must be met.
- RCV may not be offered on used items for sale (antique/collectible stores, thrift stores, flea markets, pawn shops, etc.)
COMMERCIAL PROPERTY
UNDERWRITING REQUIREMENTS

Coinsurance

80% is the minimum coinsurance percentage for Buildings and Business Personal Property written on a replacement cost basis. For all other property written on an Actual Cash Value basis, the minimum coinsurance percentage is 80%. Waiving coinsurance in favor of an Agreed Amount clause is NOT permitted. CP0125, Coinsurance Provision is mandatory on all Florida property policies written in Colony Insurance Company.

PROPERTY FORMS - Only the following ISO Simplified Coverage Forms and approved Colony Forms may be used to issue policies:

The following are mandatory forms for all Contract property policies (EXCEPT FARM & RANCH; OCP and INLAND MARINE). All exceptions must be approved by your Underwriter. In addition to the following forms, see the terrorism section for all applicable mandatory forms and procedures.

MANDATORY FORMS

PJ CG POLICY JACKET
PJ CICFL POLICY JACKET (FLORIDA RISKS ONLY)
DCJ 6550 COMMON POLICY DECLARATIONS
DCJ 6555 COMMERCIAL PROPERTY COVERAGE PART DECLARATIONS
IL0017 COMMON POLICY CONDITIONS
LA NOTICEWD - LOUISIANA NOTICE
LANOTICEWE - LOUISIANA NOTICE
PRIVACY NOTICE - PRIVACY NOTICE
SLBDATA SURPLUS LINES BROKER DATA
CP0010 BUILDING & PERSONAL PROPERTY COVERAGE FORM
CP0017 CONDOMINIUM ASSOCIATION COVERAGE FORM (FOR CONDO PDQ ONLY)
CP0090 COMMERCIAL PROPERTY CONDITIONS
CP1032 WATER EXCLUSION ENDORSEMENT
U001 SCHEDULE OF FORMS & ENDORSEMENTS
U002 MINIMUM POLICY PREMIUM
U003P HAZARDOUS MATERIALS EXCLUSION
U011 TOTAL OR CONSTRUCTIVE LOSS EARNED PREMIUM CONDITION
U094 SERVICE OF SUIT
U198 WEIGHT OF SNOW ICE AND SLEET CAUSE OF LOSS LIMITATION
U205 INCREASED COST OF CONSTRUCTION LIMITATION
U284 ACTUAL CASH VALUE LIMITATION - ROOFS AND ROOF SURFACING (APPLICABLE FOR ONLY FRAME, JM OR NC CONSTRUCTION W/ BUILDING COVERAGE)
U608 NEW YORK CHANGES - CONDITIONS
The following are all Colony approved optional forms:

**OPTIONAL FORMS**

CP0030 BUSINESS INCOME COVERAGE FORM (INCLUDING EXTRA EXPENSE)
CP0032 BUSINESS INCOME COVERAGE FORM (W/O EXTRA EXPENSE)
CP0050 EXTRA EXPENSE COVERAGE FORM
CP0121 STANDARD FIRE POLICY PROVISIONS
CP0125 COINSURANCE PROVISION – MANDATORY ON ALL FLORIDA PROPERTY POLICIES WRITTEN ON COLONY INS COMPANY PAPER
CP0191 FLORIDA CHANGES – CONDOMINIUMS
CP0320 MULTIPLE DEDUCTIBLE FORM (FIXED DOLLAR DEDUCTIBLES)
CP0321 WINDSTORM OR HAIL PERCENTAGE DEDUCTIBLE
CP0450 VACANCY PERMIT
CP1010 CAUSES OF LOSS - BASIC FORM
CP1020 CAUSES OF LOSS - BROAD FORM
CP1030 CAUSES OF LOSS - SPECIAL FORM
CP1033 THEFT EXCLUSION
CP1052 BROKEN OR CRACKED GLASS EXCLUSION FORM
CP1054 WINDSTORM OR HAIL EXCLUSION
CP1055 VANDALISM EXCLUSION
CP1056 SPRINKLER LEAKAGE EXCLUSION
CP1218 LOSS PAYABLE
CP1219 ADDITIONAL INSURED BUILDING OWNER
CP1440 OUTSIDE SIGNS (USE IN LIEU OF U027 AND CM 0048)
CP1470 BUILDING GLASS TENANT POLICY
CP9920 CONTRIBUTING INSURANCE
CP9942 STORAGE OR REPAIRS LIMITED LIABILITY
CP9992 HOUSEHOLD PERSONAL PROPERTY COVERAGE
U095 VALUE-PAK ENDORSEMENT
U096 VALUE-PAK ENDORSEMENT SCHEDULE OF LIMITS OF INSURANCE (FIXED LIMITS FORM)
U120 THEFT LIMITATION
U120A THEFT LIMITATION ENDORSEMENT
U121 WINDSTORM OR HAIL DEDUCTIBLE (INCLUDING BUSINESS INCOME)
U121A WINDSTORM OR HAIL PERCENTAGE DEDUCTIBLE (INCLUDING BUSINESS INCOME)
U130A MONEY SECURITIES AND EMPLOYEE DISHONESTY
U130B MONEY SECURITIES AND EMPLOYEE DISHONESTY
U170 ACTUAL CASH VALUE
U171A ROBBERY AND BURGLARY PROTECTIVE SAFEGUARDS
U171B FIRE PROTECTIVE SAFEGUARDS
U210 ALTERATIONS, NEW BUILDING AND NEWLY ACQUIRED LOCATIONS- EXTRA EXPENSE EXCLUSION
U246 SCHEDULE OF DESCRIPTION OF PREMISES AND COVERAGES PROVIDED
U248 POWER OUTAGE CAUSED BY HURRICANE OR TROPICAL STORM
U283 PURCHASE PRICE ENDORSEMENT
U485 MERCANTILE PROPERTY ENDORSEMENT
U496 AMENDATORY “FUNGUS” BUSINESS INCOME
U546 MAC PAC ENDORSEMENT
COMMERCIAL PROPERTY
UNDERWRITING REQUIREMENTS

COUNTRYWIDE
WIND AND HAIL GUIDELINES

The following states have state specific Wind & Hail Guidelines:

ALABAMA, CONNECTICUT, DELAWARE, FLORIDA, GEORGIA, HAWAII, LOUISIANA, MAINE, MARYLAND, MASSACHUSETTS, MISSISSIPPI, NEW HAMPSHIRE, NEW JERSEY, NEW YORK, NORTH CAROLINA, RHODE ISLAND, SOUTH CAROLINA, TEXAS, & VIRGINIA

WIND AND HAIL TO BE EXCLUDED

- All risks located on all barrier islands located off the Eastern U.S. Coast, Gulf Coasts and Gulf States.
- As indicated in the state specific guidelines. This applies to all properties along the Eastern U.S. and Gulf of Mexico coastline.
- Texas - Tier I.

X-WIND REQUIREMENTS

You may write property that is ordinarily not eligible because of its proximity to the Gulf of Mexico or the Atlantic Ocean, by excluding windstorm and hail. Writing property business on an X-Wind basis is subject to the following criteria:

- Risk must meet all property requirements as outlined on pages PR-1 through PR-12.
- Building, Contents and Business Income coverage are eligible.
- Use Windstorm or Hail Exclusion #CP 10 54.

HURRICANE SEASON UNDERWRITING GUIDELINES

No new business or increased amount of insurance shall be bound or written when a hurricane or tropical storm is within the coordinates of 20 degrees North latitude and 70 degrees West longitude and for the gulf states when a hurricane is in the Gulf of Mexico or if a hurricane is within 200 miles of land for any location.

DEFINITIONS

Tropical Storm - rotary circulation with wind speed ranging from 39-73 miles per hour.

Hurricane - pronounced rotary circulation with wind speed of 74 miles per hour or greater and dangerously high tides.
OTHER CONDITIONS:

- Maximum total insured value on any policy shall not exceed agent’s authority. Subject to Colony underwriting line guide construction and public protection parameters and specific authority to bind Property in the State of Florida.
- Wind and hail deductibles shall be clarified by completion and attachment of the Windstorm or Hail Percentage Deductible endorsement (CP0321).
- U121 – Wind or Hail deductible (dollar deductible form). U121 may be used or required if the percentage deductible amount is inadequate for the exposure. The minimum dollar deductible amount is $1,000 unless otherwise noted in the state specific wind guidelines.
- Wind and hail deductible must be equal to or greater than the All Other Deductible.
- Distance to “coastal shoreline” must be measured from the insured property location via the closest diagonal line to the coast or as defined in the individual state wind guidelines.

ACCUMULATIONS

- Colony manages its coastal property value accumulations on a continuous basis and may, as needed, restrict writings in specific coastal geographical areas.
**COMMERCIAL PROPERTY**
**UNDERWRITING REQUIREMENTS**

**ARKANSAS WIND GUIDELINES**

**WIND AND HAIL DEDUCTIBLES**

<table>
<thead>
<tr>
<th>STATE OF ARKANSAS</th>
<th><strong>DEDUCTIBLE</strong></th>
</tr>
</thead>
<tbody>
<tr>
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</tr>
<tr>
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<td>All Other Construction Types</td>
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<td></td>
</tr>
</tbody>
</table>

**DEDUCTIBLE ENDORSEMENT**

- CP0321 Windstorm or Hail % Deductible
FLORIDA WIND GUIDELINES EFFECTIVE FEB 2009 to Present

NO COVERAGE FOR WINDSTORM AND HAIL ON THESE RISKS:

1. No new property located in Monroe, Dade, Broward, Palm Beach, Hillsborough and Pinellas Counties are closed for new business with wind until further notice. This list of counties may be expanded when we reach our maximum wind aggregate in any specific county.
2. See the definition of “coastal shoreline” below.
3. Property located on any off shore or barrier island.
4. Any risk with business income coverage on properties located within areas eligible for wind & hail coverage through the wind pool i.e., no “DIC wraparound” coverage for business income on properties insured in the wind pool. Business income cannot exceed 50% of the total TIV.
5. No new outdoor property may be written with wind. This includes but is not limited to pools, walls, fences, play ground equipment, lights, tanks, pumps, canopies and tennis courts.

OTHER CONDITIONS:

1. Sign coverage may be written with wind for a minimum rate of $2.50 per hundred of value up to $25,000 TIV if the remainder of the property meets eligibility and mileage guidelines. For all other property rates refer to the rate calculator or rates in specific PDQs.
2. Wind & hail deductible is subject to a minimum dollar deductible amount of $2,500 for the entire state. Higher wind & hail deductibles may be used.
3. ACV Roof Endorsement U284 is mandatory for Frame, JM and NC building coverage. Coverage reverts to ACV if building is not newer or has not been fully updated within 15 years.
4. All wind deductible % should be shown on form CP0321 and any dollar deductible should be shown on form U121. If not eligible for wind and hail coverage, coverage may be written excluding wind and hail using form CP1054. We offer a 35% credit for excluding wind in our rate calculator.

HURRICANE SEASON UNDERWRITING GUIDELINES:

No new business or increased amount of insurance shall be bound or written when a hurricane or tropical storm is within the coordinates of 20 degrees North latitude and 70 degrees West longitude and for the gulf states when a hurricane is in the Gulf of Mexico or if a hurricane is within 200 miles of land for any location.

DEFINITIONS:

Tropical Storm - Rotary circulation with wind speed ranging from 39-73 miles per hour.

Hurricane - Pronounced rotary circulation with wind speed of 74 miles per hour or greater and dangerously high tides.
Coastal shoreline - Distances from the “coastal shoreline” shall be measured beachfront inland from the Atlantic Ocean or Gulf of Mexico.

- South of Miami Beach, the west shore of Biscayne Bay shall be considered the “coastal shoreline”.
- For Tampa/St. Petersburg area, the Gulf of Mexico and the Skyway Bridge shall be considered the “coastal shoreline”.
- Panhandle counties will be measured from the Gulf of Mexico.
- In addition, property must be over one-quarter mile from the mean high saltwater mark of any bay or river including the Intracoastal Waterway for wind or ex-wind coverage.

ELIGIBILITY & TERMS:

<table>
<thead>
<tr>
<th>CONSTRUCTION</th>
<th>WIND &amp; HAIL DEDUCTIBLE</th>
<th>TRI-COUNTIES MINIMUM MILEAGE TO COAST</th>
<th>PANHANDLE MINIMUM MILEAGE TO COAST</th>
<th>ROS MINIMUM MILEAGE TO COAST</th>
</tr>
</thead>
<tbody>
<tr>
<td>Frame &amp; NC</td>
<td>5% W/ H</td>
<td>Ex-wind</td>
<td>10 miles</td>
<td>10 miles</td>
</tr>
<tr>
<td>JM</td>
<td>5% W/ H</td>
<td>Ex-wind</td>
<td>5 miles</td>
<td>2 miles</td>
</tr>
<tr>
<td>MNC, MFR, FR</td>
<td>3% W/ H if non-coastal county 5% W/ H if coastal Ex-wind</td>
<td>5 miles</td>
<td>2 miles</td>
<td></td>
</tr>
</tbody>
</table>

Note: Authority to write property in Florida is restricted to Florida agents and by specific letter of authority as granted by the company. Unless otherwise granted, maximum TIV is $1,000,000 per policy for any risk in Florida. Refer to the countrywide portion of the Property guidelines for additional eligibility rules for all property, prohibited types of property and mandatory forms. The company reserves the right to make exceptions to these guidelines.
# IOWA WIND GUIDELINES

## WIND AND HAIL DEDUCTIBLES

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<thead>
<tr>
<th>STATE OF IOWA</th>
<th>DEDUCTIBLE</th>
</tr>
</thead>
<tbody>
<tr>
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</tr>
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<td><strong>Frame</strong></td>
<td>• 2% Subject to a $2,500 Minimum</td>
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<tr>
<td><strong>All Other Construction Types</strong></td>
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## DEDUCTIBLE ENDORSEMENT

- CP0321 Windstorm or Hail % Deductible
HA WAI I PRO PERTY CONTRACT GUIDELINES

COMMERCIAL PROPERTY - MAXIMUM TIV = 1,000,000
NO COVERAGE ON THE ISLANDS OF KAHoolawe, Lanai, MoLokai & NiI Hau.

UNPROTECTED PROPERTY PCs 8, 9 & 10

- 2,500 MINIMUM DEDUCTIBLE
- 500,000 MAX LIMIT

WIND & HAIL TO BE EXCLUDED PER THE CP1054 WIND AND HAIL EXCLUSION:

- ON ALL PROPERTY (UP TO 50,000 BPP ACCEPTABLE) WITHIN 1000’ OF ANY OCEAN OR BAY
- ON THE ISLAND OF KAUAI
- ROOFS NOT UPDATED WITHIN 25 YRS.

APPLY A 2% WIND AND HAIL DEDUCTIBLE TO ALL POLICIES UNLESS WIND & HAIL ARE EXCLUDED. USE FORM, CP0321.

PROHIBITED – PROPERTY LOCATED IN LAVA ZONES ONE AND TWO

HURRICANE WARNINGS;
NO NEW BUSINESS OR INCREASED AMOUNT OF INSURANCE SHALL BE BOUND OR WRITTEN WHEN A HURRICANE OR TROPICAL STORM IS WITHIN 200 MILES OF THE ISLANDS.
CONNECTICUT
WIND & HAIL GUIDELINES

- **Exclude Wind** on the following:
  - Risks Within 1000 feet of Long Island Sound or Block Island Sound
  - Building Coverage, Monoline Property, or Habitational Occupancies from 1000 feet to 1 mile of Long Island Sound or Block Island Sound

- **Coverage for Wind** may be included on the following, subject to the above:
  - 1000 feet to 1 mile from Long Island Sound or Block Island Sound
    - Package risks only (both Property AND General Liability must be written)
    - Maximum TIV of $250,000 per location
    - $1000 minimum AOP perils deductible
    - Contents and Bus. Income only. No building coverage
    - No Habitational occupancies
  - 1 mile - 3 miles from Long Island Sound or Block Island Sound
    - All eligible Contract occupancies, including Package, Monoline Property and Habitational
    - Maximum TIV of $350,000 per location
    - $1000 minimum AOP perils deductible
    - Building, Contents, and Bus. Income
  - 3 miles - 10 miles from Long Island Sound or Block Island Sound
    - All eligible Contract occupancies, including Package, Monoline Property and Habitational
    - Maximum TIV of $500,000 per location
    - $1000 minimum AOP perils deductible
    - Building, Contents, and Bus. Income
**WIND AND HAIL DEDUCTIBLE APPLIES**

- Frame construction within 1 to 10 miles of the salt water mark, subject to the Wind & Hail deductibles below.
- All other construction located within one (1) to ten (10) miles of salt-water mark, subject the W&H deductibles below. This applies to all properties along the Eastern U.S. coastline.

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<td>MFR (5), F/R (6)</td>
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*Note: A $1,000 minimum W & H deductible applies.*

**X-WIND REQUIREMENTS**

You may write property that is ordinarily not eligible because of its proximity to the Gulf of Mexico or the Atlantic Ocean, by excluding windstorm and hail. Writing property business on an X-Wind basis is subject to the following criteria:

- Risk must meet all property requirements as outlined on pages PR-1 through PR-12.
- Building, Contents and Business Income coverage are eligible.
- Use Windstorm or Hail Exclusion #CP1054.
COMMERCIAL PROPERTY
UNDERWRITING REQUIREMENTS

COLORADO WIND GUIDELINES

WIND AND HAIL DEDUCTIBLES

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<tr>
<th>STATE OF COLORADO</th>
<th>DEDUCTIBLE</th>
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<td>All Counties</td>
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DEDUCTIBLE ENDORSEMENT

• CP0321 Windstorm or Hail % Deductible
ILLINOIS WIND GUIDELINES

WIND AND HAIL DEDUCTIBLES

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DEDUCTIBLE ENDORSEMENT
- CP0321 Windstorm or Hail % Deductible
## Kansas Wind Guidelines

### Wind and Hail Deductibles

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<thead>
<tr>
<th>State of Kansas</th>
<th>Deductible</th>
</tr>
</thead>
<tbody>
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### Deductible Endorsement

- CP0321 Windstorm or Hail % Deductible
MASSACHUSETTS
WIND & HAIL GUIDELINES

Excluding Wind on the following:

- Risks located on any islands, including Nantucket and Martha’s Vineyard
- Risks Within 1000 feet of Atlantic Ocean, Massachusetts Bay, Vineyard Sound, Nantucket Sound, Buzzards Bay, or Cape Cod Bay
- Building coverage from 1000 feet to 2 miles of the Atlantic Ocean, Massachusetts Bay, Vineyard Sound, Nantucket Sound, Buzzards Bay, or Cape Cod Bay
- Building Coverage, Business Income coverage or Monoline Property on risks located East/South of Cape Cod Canal and on Cape Cod

Coverage for Wind may be included on the following, subject to the above:

- East/South of Cape Cod Canal and on Cape Cod
  - Located over 1000 feet from the Atlantic Ocean, Vineyard Sound, Nantucket Sound, Buzzards Bay, or Cape Cod Bay
  - Package Business Only (Property AND General Liability must be written)
  - No Habitational occupancies
  - Contents coverage only. No Building or Business Income coverage
  - Max TIV $250K
  - AOP Deductible subject to $2500 minimum if Frame Construction. $1000 minimum all other constructions
- West/North of Cape Cod Canal and not on Cape Cod
  - 1000 feet to 2 miles from the Atlantic Ocean, Massachusetts Bay, Buzzards Bay, or Cape Cod Bay
  - Maximum TIV of $500,000 per location
  - $1000 minimum AOP deductible
  - Contents and Bus. Income only. No building coverage
  - No Habitational occupancies.
- 2 mile – 5 miles from the Atlantic Ocean, Massachusetts Bay, Buzzards Bay, or Cape Cod Bay
  - Maximum TIV of $500,000 per location
  - $1000 minimum AOP deductible
  - Building, Contents, and Bus. Income acceptable
  - All eligible Contract occupancies
COMMERCIAL PROPERTY
UNDERWRITING REQUIREMENTS

WIND AND HAIL DEDUCTIBLE APPLIES

- Frame construction within 1 to 10 miles of the salt water mark, subject to the Wind & Hail deductibles below.
- All other construction located within one (1) to ten (10) miles of salt-water mark, subject the W&H deductibles below. This applies to all properties along the Eastern U.S. coastline.

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<tr>
<th>CONSTRUCTION</th>
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<tbody>
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<td>FRAME, BV (1)</td>
<td>X-W&amp;H</td>
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*Note: A $1,000 minimum W & H deductible applies.

X-WIND REQUIREMENTS

You may write property that is ordinarily not eligible because of its proximity to the Gulf of Mexico or the Atlantic Ocean, by excluding windstorm and hail. Writing property business on an X-Wind basis is subject to the following criteria:

- Risk must meet all property requirements as outlined on pages PR-1 through PR-12.
- Building, Contents and Business Income coverage are eligible.
- Use Windstorm or Hail Exclusion #CP1054.
MAINE AND NEW HAMPSHIRE
WIND & HAIL GUIDELINES

• **Exclude Wind** on the following:
  - Risks located on any islands
  - Risks Within 1000 feet of the open ocean
  - Building coverage from 1000 feet to 1 mile of the open ocean

• **Coverage for Wind** may be included on the following, subject to the above:
  - 1000 feet to 1 mile from the open ocean
    - Maximum TIV of $500,000 per location
    - $1000 minimum AOP perils deductible
    - Contents and Bus. Income only. No building coverage
  - 1 mile – 5 miles from the open ocean
    - Maximum TIV of $500,000 per location
    - $1000 minimum AOP perils deductible
    - Building, Contents, and Bus. Income

WIND AND HAIL DEDUCTIBLE APPLIES

• Frame construction within 1 to 10 miles of the salt water mark, subject to the Wind & Hail deductibles below
• All other construction located within one (1) to ten (10) miles of salt-water mark, subject the W&H deductibles below. This applies to all properties along the Eastern U.S. coastline.

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*Note: A $1,000 minimum W & H deductible applies.*

X-WIND REQUIREMENTS
You may write property that is ordinarily not eligible because of its proximity to the Gulf of Mexico or the Atlantic Ocean, by excluding windstorm and hail. Writing property business on an X-Wind basis is subject to the following criteria:

• Risk must meet all property requirements as outlined on pages PR-1 through PR-12.
• Building, Contents and Business Income coverage are eligible.
• Use Windstorm or Hail Exclusion #CP1054.
COMMERCIAL PROPERTY
UNDERWRITING REQUIREMENTS

MINNESOTA WIND GUIDELINES

WIND AND HAIL DEDUCTIBLES

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DEDUCTIBLE ENDORSEMENT
• CP0321 Windstorm or Hail % Deductible
NEW JERSEY
WIND & HAIL GUIDELINES

- **Exclude Wind** on the following:
  - Risks Within 1000 feet of the open Atlantic Ocean.
  - Building Coverage, Monoline Property, or Habitational Occupancies from 1000 feet to 1 mile of the open Atlantic Ocean.
  - Frame Construction on all Barrier Islands from Pt Pleasant Beach South to Mystic Islands, regardless of distance from the ocean.

- **Coverage for Wind** may be included on the following, subject to the above:
  - 1000 feet to 1 mile of the open Atlantic Ocean
    - Package risks only (both Property AND General Liability must be written)
    - Maximum TIV of $250,000 per location
    - $1000 minimum AOP perils deductible
    - Contents and Bus. Income only. No building coverage
    - No Habitational occupancies
  - 1 mile – 3 miles from the open Atlantic Ocean
    - All eligible Contract occupancies, including Package, Monoline Property and Habitational
    - Maximum TIV of $350,000 per location
    - $1000 minimum AOP perils deductible
    - Building, Contents, and Bus. Income
  - 3 miles – 10 miles from the open Atlantic Ocean
    - All eligible Contract occupancies, including Package, Monoline Property and Habitational
    - Maximum TIV of $500,000 per location
    - $1000 minimum AOP perils deductible
    - Building, Contents, and Bus. Income
COMMERCIAL PROPERTY
UNDERWRITING REQUIREMENTS

WIND AND HAIL DEDUCTIBLE APPLIES

- Frame construction within 1 to 10 miles of the salt water mark, subject to the Wind & Hail deductibles below
- All other construction located within one (1) to ten (10) miles of salt-water mark, subject the W&H deductibles below. This applies to all properties along the Eastern U.S. coastline.

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*Note: A $1,000 minimum W & H deductible applies.

X-WIND REQUIREMENTS

You may write property that is ordinarily not eligible because of its proximity to the Gulf of Mexico or the Atlantic Ocean, by excluding windstorm and hail. Writing property business on an X-Wind basis is subject to the following criteria:

- Risk must meet all property requirements as outlined on pages PR-1 through PR-12.
- Building, Contents and Business Income coverage are eligible.
- Use Windstorm or Hail Exclusion #CP1054.
## COMMERCIAL PROPERTY UNDERWRITING REQUIREMENTS

### NEW MEXICO WIND GUIDELINES

### WIND AND HAIL DEDUCTIBLES

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### DEDUCTIBLE ENDORSEMENT
- CP0321 Windstorm or Hail % Deductible
NEW YORK
WIND & HAIL GUIDELINES

• **Exclude Wind** on the following:
  
  o Risks Within 1000 feet of the salt water mark, except:
    - If measured from Long Island Sound (see specific guideline below), or
    - If located with the 5 Boroughs of New York City
  o Risks located on any outlying islands or barrier islands along Long Island’s South Shore – including, but not limited to, communities or islands of Breezy Point Park, Rockaway Point, Rockaway Park, Atlantic Beach, Long Beach, Lido Beach, Jones Beach, Gilgo Beach, Oak Beach, Kismet, Saltaire, Cherry Grove, Water Island, and Fire Island
  o Risks located in Eastern Suffolk County, east of Route 46 – William Floyd Parkway

• **Coverage for Wind** may be included on the following, subject to the above:
  
  o In the 5 Boroughs of New York city, including Staten Island
    - No wind restrictions
    - Subject to Colony’s overall Property guidelines
  o 100 feet or more from Long Island Sound
    - No restrictions, except as stated above
    - Subject to Colony’s overall Property guidelines
  o 1000 feet to 1 mile of the salt water mark on Long Island’s Southern Shore (Other than the 5 Boroughs of NYC)
    - Package risks only (both Property AND General Liability must be written)
    - Maximum TIV of $250,000 per location
    - $1000 minimum AOP perils deductible
    - Contents and Bus. Income only. No building coverage
    - No Habitational occupancies
  o 1 mile – 3 miles from the salt water mark on Long Island’s Southern Shore (Other than the 5 Boroughs of NYC)
    - All eligible Contract occupancies, including Package, Monoline Property and Habitational
    - Maximum TIV of $500,000 per location
    - $1000 minimum AOP perils deductible
    - Building, Contents, and Bus. Income
  o 3 miles – 10 miles from the salt water mark on Long Island’s Southern Shore (other than the 5 Boroughs of NYC)
    - All eligible Contract occupancies, including Package, Monoline Property and Habitational
    - TIV’s as per Contract’s overall Property guidelines
    - $1000 minimum AOP perils deductible
    - Building, Contents, and Bus. Income
**WIND AND HAIL DEDUCTIBLE APPLIES**

- Frame construction within 1 to 10 miles of the salt water mark, subject to the Wind & Hail deductibles below.
- All other construction located within one (1) to ten (10) miles of salt-water mark, subject the W&H deductibles below. This applies to all properties along the Eastern U.S. coastline.

<table>
<thead>
<tr>
<th>CONSTRUCTION</th>
<th>IF ELIGIBLE FOR WIND POOL &amp;/OR 0-1 MILES</th>
<th>1-5 MILES</th>
<th>5-10 MILES</th>
</tr>
</thead>
<tbody>
<tr>
<td>Frame, BV (1)</td>
<td>X-W&amp;H</td>
<td>5%</td>
<td>2%</td>
</tr>
<tr>
<td>JM, CBS (2), NC (3)</td>
<td>X-W&amp;H</td>
<td>3%</td>
<td>1%</td>
</tr>
<tr>
<td>MNC (4)</td>
<td>X-W&amp;H</td>
<td>2%</td>
<td>1%</td>
</tr>
<tr>
<td>MFR (5), F/R (6)</td>
<td>X-W&amp;H</td>
<td>2%</td>
<td>1%</td>
</tr>
</tbody>
</table>

*Note: A $1,000 minimum W & H deductible applies.*

**X-WIND REQUIREMENTS**

You may write property that is ordinarily not eligible because of its proximity to the Gulf of Mexico or the Atlantic Ocean, by excluding windstorm and hail. Writing property business on an X-Wind basis is subject to the following criteria:

- Risk must meet all property requirements as outlined on pages PR-1 through PR-12.
- Building, Contents and Business Income coverage are eligible.
- Use Windstorm or Hail Exclusion #CP1054.
Rhode Island Wind & Hail Guidelines

- **Exclude Wind** on the following:
  - Risks located on any islands
  - Risks within 1000 feet of Atlantic Ocean, Rhode Island Sound or Block Island Sound
  - Building Coverage, Monoline Property, or Habitational Occupancies from 1000 feet to 2 miles of Rhode Island Sound or Block Island Sound

- **Coverage for Wind** may be included on the following, subject to the above:
  - 1000 feet to 2 miles from Atlantic Ocean, Rhode Island Sound or Block Island Sound
    - Package risks only (both Property AND General Liability must be written)
    - Maximum TIV of $250,000 per location
    - $1000 minimum AOP perils deductible
    - Contents and Business Income only. No building coverage
    - No Habitational occupancies
  - 2 miles – 5 miles from Long Island Sound or Block Island Sound
    - All eligible Contract occupancies, including Package, Monoline Property and Habitacional
    - Maximum TIV of $500,000 per location
    - $1000 minimum AOP perils deductible
    - Building, Contents, and Business Income acceptable

Wind and Hail Deductible Applies

- Frame construction within 1 to 10 miles of the salt water mark, subject to the Wind & Hail deductibles below
- All other construction located within one (1) to ten (10) miles of salt-water mark, subject the W&H deductibles below. This applies to all properties along the Eastern U.S. coastline.

<table>
<thead>
<tr>
<th>Construction</th>
<th>Wind &amp; Hail Deductible</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>If Eligible for Wind Pool &amp;/Or 0-1 Miles</td>
</tr>
<tr>
<td>Frame, BV (1)</td>
<td>X-W&amp;H</td>
</tr>
<tr>
<td>JM, CBS (2), NC (3)</td>
<td>X-W&amp;H</td>
</tr>
<tr>
<td>MNC (4)</td>
<td>X-W&amp;H</td>
</tr>
<tr>
<td>MFR (5), F/R (6)</td>
<td>X-W&amp;H</td>
</tr>
</tbody>
</table>

*Note* A $1,000 minimum W & H deductible applies.
X-WIND REQUIREMENTS

You may write property that is ordinarily not eligible because of its proximity to the Gulf of Mexico or the Atlantic Ocean, by excluding windstorm and hail. Writing property business on an X-Wind basis is subject to the following criteria:

- Risk must meet all property requirements as outlined on pages PR-1 through PR-12.
- Building, Contents and Business Income coverage are eligible.
- Use Windstorm or Hail Exclusion #CP1054.
MID- ATLANTIC STATES - DELAWARE, GEORGIA, MARYLAND, NORTH CAROLINA, SOUTH CAROLINA & VIRGINIA

WIND & HAIL GUIDELINES

*WIND AND HAIL TO BE EXCLUDED
- All risks located on all barrier islands located off the Eastern U.S. Coast.
- All frame risks located 0 – 10 miles of the Eastern U.S. Coast.

WIND AND HAIL DEDUCTIBLE APPLIES

- A minimum W & H deductible of $2500 applies within 2 – 5 miles of the salt-water mark.
- A minimum W & H deductible of $1000 applies within 5 – 10 miles of the salt-water mark.
- All other construction located within two (2) to ten (10) miles of salt-water mark subject to the W&H deductibles below. This applies to all properties along the Eastern U.S. coastline.

DE, GA, MD, NC, SC, & VA

<table>
<thead>
<tr>
<th>CONSTRUCTION</th>
<th>WIND &amp; HAIL DEDUCTIBLE</th>
</tr>
</thead>
<tbody>
<tr>
<td>IF ELIGIBLE FOR WIND POOL &amp;/OR 0-2 MILES</td>
<td>2-5 MILES</td>
</tr>
<tr>
<td>FRAME, BV (1)</td>
<td>X-W&amp;H</td>
</tr>
<tr>
<td>JM, CBS (2), NC (3)</td>
<td>X-W&amp;H</td>
</tr>
<tr>
<td>MNC (4)</td>
<td>X-W&amp;H</td>
</tr>
<tr>
<td>MFR (5), F/R (6)</td>
<td>X-W&amp;H</td>
</tr>
</tbody>
</table>

X-WIND REQUIREMENTS
You may write property that is ordinarily not eligible because of its proximity to the Gulf of Mexico or the Atlantic Ocean, by excluding windstorm and hail. Writing property business on an X-Wind basis is subject to the following criteria:

- Risk must meet all property requirements as outlined on pages PR-1 through PR-12.
- Building, Contents and Business Income coverage are eligible.
- Use Windstorm or Hail Exclusion #CP1054.
NO COVERAGE FOR WINDSTORM AND HAIL ON THESE RISKS:

1. Risk located in the following Parishes:
   • Assumption
   • Cameron
   • Iberia
   • Lafourche
   • Plaquemines
   • St. Bernard
   • St. Mary
   • Terrebonne
   • Vermillion

2. Risk located in the following Parishes:
   • Calcasieu
   • Jefferson
   • Lafayette
   • Orleans
   • St. Tammany

3. Any risk located on all Barrier Islands located off the Gulf Coast

Note: Authority to write Property in Louisiana is restricted to Louisiana agents. Unless otherwise granted, maximum TIV is $1,000,000 per policy for any risk in Louisiana. Refer to the countrywide portion of the Property guidelines for additional eligibility rules for all property, prohibited types of property and mandatory forms. The company reserves the right to make exceptions to these guidelines.

Wind and Hail Deductibles for the Parishes of Ascension, Iberville, Jefferson, Orleans, St. Charles, St. James, St. John the Baptist, St. Martin and St. Tammany locations South of I-12 including Pearl River:

Refer to the Rating Calculator for Rates

<table>
<thead>
<tr>
<th>CONSTRUCTION</th>
<th>WIND AND HAIL DEDUCTIBLE</th>
</tr>
</thead>
<tbody>
<tr>
<td>FRAME</td>
<td>3% OR $5,000 MINIMUM</td>
</tr>
<tr>
<td>NC AND JM</td>
<td>3% OR $5,000 MINIMUM</td>
</tr>
<tr>
<td>MNC, MFR, AND FR</td>
<td>2% OR $2,500 MINIMUM</td>
</tr>
</tbody>
</table>

Wind and Hail Deductibles for St. Tammany locations North of I-12 except for Pearl River:

Refer to the Rating Calculator for Rates

<table>
<thead>
<tr>
<th>CONSTRUCTION</th>
<th>WIND AND HAIL DEDUCTIBLE</th>
</tr>
</thead>
<tbody>
<tr>
<td>FRAME</td>
<td>2% OR $5,000 MINIMUM</td>
</tr>
<tr>
<td>NC AND JM</td>
<td>2% OR $5,000 MINIMUM</td>
</tr>
<tr>
<td>MNC, MFR, AND FR</td>
<td>1% OR $2,500 MINIMUM</td>
</tr>
</tbody>
</table>
The remainder of the State does not require a separate Wind & Hail Deductible.  
Refer to the Rating Calculator for Rates

All risks should have a mandatory $1,000 AOP Deductible.

**HURRICANE SEASON UNDERWRITING GUIDELINES:**
No new business or increased amount of insurance shall be bound or written when a hurricane or tropical storm is within the coordinates of 20 degrees North latitude and 70 degrees West longitude and for the Gulf States when a hurricane is in the Gulf of Mexico or if a hurricane is within 200 miles of land for any location.

**DEFINITIONS:**
Tropical Store - Rotary circulation with wind speed ranging from 39-73 miles per hour.
Hurricane – Pronounced rotary circulation with wind speed of 74 miles per hour or greater and dangerously high tides.
COMMERCIAL PROPERTY
UNDERWRITING REQUIREMENTS

ALABAMA AND MISSISSIPPI PPI WIND GUIDELINES

Alabama

- No coverage for windstorm and hail on risks located within 10 miles from the Gulf and within 3 miles to Mobile Bay.
- Wind and hail must be EXCLUDED on any risk located on all barrier islands located off the Gulf Coast

Wind and Hail Deductibles for Mobile County and Baldwin County for risks located between 3 and 10 miles from Mobile Bay:

Refer to the Rating Calculator for Rates

<table>
<thead>
<tr>
<th>CONSTRUCTION</th>
<th>WIND AND HAIL DEDUCTIBLE</th>
</tr>
</thead>
<tbody>
<tr>
<td>FRAME</td>
<td>5% OR $5,000 MINIMUM</td>
</tr>
<tr>
<td>NC AND JM</td>
<td>3% OR $5,000 MINIMUM</td>
</tr>
<tr>
<td>MNC, MFR, AND FR</td>
<td>2% OR $2,500 MINIMUM</td>
</tr>
</tbody>
</table>

Mobile and Baldwin County risks that are located MORE than 10 miles from the Gulf and more than 10 miles from Mobile Bay do not require a separate Wind & Hail Deductible.

Refer to the Rating Calculator for Rates

Mississippi

- No coverage for windstorm and hail on risks located in Jackson, Hancock or Harrison Counties.
- Wind and hail must be EXCLUDED on any risk located on all barrier islands located off the Gulf Coast

Wind and Hail Deductibles for Pearl River, Stone and George Counties:

Refer to the Rating Calculator for Rates

<table>
<thead>
<tr>
<th>CONSTRUCTION</th>
<th>WIND AND HAIL DEDUCTIBLE</th>
</tr>
</thead>
<tbody>
<tr>
<td>FRAME</td>
<td>5% OR $5,000 MINIMUM</td>
</tr>
<tr>
<td>NC AND JM</td>
<td>3% OR $5,000 MINIMUM</td>
</tr>
<tr>
<td>MNC, MFR, AND FR</td>
<td>2% OR $2,500 MINIMUM</td>
</tr>
</tbody>
</table>

HURRICANE SEASON UNDERWRITING GUIDELINES:
No new business or increased amount of insurance shall be bound or written when a hurricane or tropical storm is within the coordinates of 20 degrees North latitude and 70 degrees West longitude and for the Gulf States when a hurricane is in the Gulf of Mexico or if a hurricane is within 200 miles of land for any location.

DEFINITIONS:
Tropical Storm - Rotary circulation with wind speed ranging from 39-73 miles per hour.
Hurricane - Pronounced rotary circulation with wind speed of 74 miles per hour or greater and dangerously high tides.
### MISSOURI WIND GUIDELINES

#### WIND AND HAIL DEDUCTIBLES

<table>
<thead>
<tr>
<th>STATE OF MISSOURI</th>
<th>DEDUCTIBLE</th>
</tr>
</thead>
<tbody>
<tr>
<td>All Counties</td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>DEDUCTIBLE</strong></td>
</tr>
<tr>
<td></td>
<td><strong>Frame</strong></td>
</tr>
<tr>
<td></td>
<td>• 2% Subject to a $2,500 Minimum</td>
</tr>
<tr>
<td></td>
<td><strong>All Other Construction Types</strong></td>
</tr>
<tr>
<td></td>
<td>• 1% Subject to a $2,500 Minimum</td>
</tr>
<tr>
<td></td>
<td>(If BPP only, no separate W&amp;H Ded.)</td>
</tr>
</tbody>
</table>

#### DEDUCTIBLE ENDORSEMENT

- CP0321 Windstorm or Hail % Deductible
## Montana Wind Guidelines

### Wind and Hail Deductibles

<table>
<thead>
<tr>
<th>STATE OF MONTANA</th>
<th>DEDUCTIBLE</th>
</tr>
</thead>
<tbody>
<tr>
<td>All Counties</td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>Frame</strong></td>
</tr>
<tr>
<td></td>
<td>• 2% Subject to a $2,500 Minimum</td>
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<td><strong>All Other Construction Types</strong></td>
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<td></td>
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<tr>
<td></td>
<td>(If BPP only, no separate W&amp;H Ded.)</td>
</tr>
</tbody>
</table>

### Deductible Endorsement

- CP0321 Windstorm or Hail % Deductible
## NEBRASKA WIND GUIDELINES

### WIND AND HAIL DEDUCTIBLES

<table>
<thead>
<tr>
<th>STATE OF NEBRASKA</th>
<th>DEDUCTIBLE</th>
</tr>
</thead>
<tbody>
<tr>
<td>All Counties</td>
<td></td>
</tr>
<tr>
<td><strong>Frame</strong></td>
<td>2% Subject to a $2,500 Minimum</td>
</tr>
<tr>
<td><strong>All Other Construction Types</strong></td>
<td>1% Subject to a $2,500 Minimum</td>
</tr>
</tbody>
</table>

(If BPP only, no separate W&H Ded.)

### DEDUCTIBLE ENDORSMENT

- CP0321 Windstorm or Hail % Deductible
## NORTH DAKOTA WIND GUIDELINES

### WIND AND HAIL DEDUCTIBLES

<table>
<thead>
<tr>
<th>STATE OF NORTH DAKOTA</th>
<th>DEDUCTIBLE</th>
</tr>
</thead>
<tbody>
<tr>
<td>All Counties</td>
<td></td>
</tr>
<tr>
<td>Frame</td>
<td>• 2% Subject to a $2,500 Minimum</td>
</tr>
<tr>
<td>All Other Construction Types</td>
<td>• 1% Subject to a $2,500 Minimum</td>
</tr>
<tr>
<td></td>
<td>(If BPP only, no separate W&amp;H Ded.)</td>
</tr>
</tbody>
</table>

### DEDUCTIBLE ENDORSEMENT

- CP0321 Windstorm or Hail % Deductible
### OKLAHOMA WIND GUIDELINES

#### WIND AND HAIL DEDUCTIBLES

<table>
<thead>
<tr>
<th>STATE OF OKLAHOMA</th>
<th>DEDUCTIBLE</th>
</tr>
</thead>
<tbody>
<tr>
<td>All Counties</td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>Frame</strong></td>
</tr>
<tr>
<td></td>
<td>• 2% Subject to a $2,500 Minimum</td>
</tr>
<tr>
<td>All Other Construction Types</td>
<td><strong>1% Subject to a $2,500 Minimum</strong></td>
</tr>
<tr>
<td>(If BPP only, no separate W&amp;H Ded.)</td>
<td></td>
</tr>
</tbody>
</table>

**DEDUCTIBLE ENDORSEMENT**
- CP0321 Windstorm or Hail % Deductible
# SOUTH DAKOTA WIND GUIDELINES

## WIND AND HAIL DEDUCTIBLES

<table>
<thead>
<tr>
<th>STATE OF SOUTH DAKOTA</th>
<th>DEDUCTIBLE</th>
</tr>
</thead>
<tbody>
<tr>
<td>All Counties</td>
<td>Frame</td>
</tr>
<tr>
<td></td>
<td>• 2% Subject to a $2,500 Minimum</td>
</tr>
<tr>
<td></td>
<td>All Other Construction Types</td>
</tr>
<tr>
<td></td>
<td>• 1% Subject to a $2,500 Minimum</td>
</tr>
<tr>
<td></td>
<td>(If BPP only, no separate W&amp;H Ded.)</td>
</tr>
</tbody>
</table>

**DEDUCTIBLE ENDORSEMENT**

- CP0321 Windstorm or Hail % Deductible
TEXAS WIND & HAIL GUIDELINES

Important Notice to Agents Regarding Harris County:

Renewals:
- Harris County renewals may be renewed.
- Property coverage for Buildings, BPP and BI may be added to existing renewals.

New Business:
- Property coverage for Buildings, BPP and BI may be written in Harris County when packaged with General Liability.

Rates:
- The minimum final rate in Harris County including Wind & Hail is $1.00 per 100 TIV for property on new business, renewals or endorsements.
- If wind is excluded, the $1.00 minimum rate does not apply, see rate calculator for credit.

HARRIS COUNTY

ZONE 1
The area of Harris County outside Beltway 8, South of I-10 and East of I-45.

DEDUCTIBLE
WINDSTORM AND HAIL PROHIBITED

ZONE 2
The area of Harris County which is not included in Zone 1.

Frame
- 5% subject to a $2,500 minimum

All Other Construction Types
- 3% subject to a $2,500 minimum
*WIND AND HAIL TO BE EXCLUDED*

- All risks located within 10 miles of the Gulf of Mexico.
- All risks located within 10 miles of any bay or intercoastal water.
- All risks located on any off shore or Barrier Island.
- All risks located in Zone 1.

**X-WIND REQUIREMENTS**

You may write property that is ordinarily not eligible because of its proximity to the Gulf of Mexico, by excluding windstorm and hail. Writing property business on an X-Wind basis is subject to the following criteria; refer to Property Rating factors for credit to exclude Windstorm and Hail perils:

- Risk must meet all property requirements as outlined on PR-1 through PR-12.
- Wind & Hail coverage must be written through the Wind Pool or ICAT.
- Building, Contents and Business Income coverage are eligible.
- Use Windstorm or Hail Exclusion #CP1054.

**MAXIMUM LIMITS**

- Follow Property Guidelines for TIV Authority or specific Agency Authority Grant where applicable. Property cover includes Building, Business Personal Property and Business Income.

**DEDUCTIBLE ENDORSEMENT**

- CP0320 Multiple Deductible Form (Fixed Dollar Deductibles)
- CP0321 Windstorm or Hail % Deductible

**WIND AND HAIL DEDUCTIBLES BY ZONE AND COUNTY**

<table>
<thead>
<tr>
<th>ZONE 1</th>
<th>DEDUCTIBLE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Counties: Áransas, Brazoria, Calhoun, Cameron, Chambers, Galveston, Harris*, Jefferson, Kenedy, Kleberg, Matagorda, Nueces, Refugio, San Patricio, Willacy</td>
<td>WINDSTORM AND HAIL PROHIBITED</td>
</tr>
<tr>
<td>* The area of Harris County outside Beltway 8, South of I-10 &amp; East of I-45.</td>
<td></td>
</tr>
<tr>
<td>County Zones</td>
<td>COUNTY NAMES</td>
</tr>
<tr>
<td>--------------</td>
<td>--------------</td>
</tr>
<tr>
<td>ZONE 2</td>
<td>Bee, Brooks, Brown, Coke, Coleman, Commanche, Concho, Crane, Ector, Fort Bend, Glasscock, Goliad, Hardin, Harris*, Hidalgo, Irion, Jackson, Jim Wells, Karnes, Liberty, Live Oak, Midland, Orange, Reagan, Runnels, Sterling, Tom Green, Upton, Victoria, Walker, Ward, Wharton, Winkler</td>
</tr>
<tr>
<td>ZONE 3</td>
<td>Remainder of Counties:</td>
</tr>
</tbody>
</table>
# COMMERCIAL PROPERTY
## UNDERWRITING REQUIREMENTS

# WISCONSIN WIND GUIDELINES

## WIND AND HAIL DEDUCTIBLES

<table>
<thead>
<tr>
<th>STATE OF WISCONSIN</th>
<th>DEDUCTIBLE</th>
</tr>
</thead>
<tbody>
<tr>
<td>All Counties</td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>Frame</strong></td>
</tr>
<tr>
<td></td>
<td>• 2% Subject to a $2,500 Minimum</td>
</tr>
<tr>
<td></td>
<td><strong>All Other Construction Types</strong></td>
</tr>
<tr>
<td></td>
<td>• 1% Subject to a $2,500 Minimum</td>
</tr>
<tr>
<td></td>
<td>(If BPP only, no separate W&amp;H Ded.)</td>
</tr>
</tbody>
</table>

## DEDUCTIBLE ENDORSEMENT

- CP0321 Windstorm or Hail % Deductible
**WYOMING WIND GUIDELINES**

**WIND AND HAIL DEDUCTIBLES**

<table>
<thead>
<tr>
<th>STATE OF WYOMING</th>
<th>DEDUCTIBLE</th>
</tr>
</thead>
<tbody>
<tr>
<td>All Counties</td>
<td></td>
</tr>
<tr>
<td>Frame</td>
<td>2% Subject to a $2,500 Minimum</td>
</tr>
<tr>
<td>All Other Construction Types</td>
<td>1% Subject to a $2,500 Minimum</td>
</tr>
<tr>
<td></td>
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</tbody>
</table>

**DEDUCTIBLE ENDORSEMENT**

- CP0321 Windstorm or Hail % Deductible
COMMERCIAL PROPERTY
UNDERWRITING REQUIREMENTS

CRI ME

BASIC REQUIREMENTS

- The Basic Requirements listed at the beginning of the Property Section of this Manual (page CP-1) also apply to Crime business that you quote, bind and issue.
- No monoline Crime coverage is permitted.

COVERAGE

We provide Crime Coverage Form #CR 0004 which provides:

- Theft of Money and Securities inside the premises
- Theft of Money and Securities outside the premises

and/or

Crime Coverage form #CR0018 which provides:

- Robbery and Safe, Monies and Securities inside the premises
- Robbery and Safe, Monies and Securities outside the premises

MAXIMUM LIMITS OF INSURANCE

We provide no more than the following limits of liability:

- $5,000 inside the premises
- $5,000 outside the premises

MINIMUM PREMIUM - A $250 minimum premium shall apply separately to each.

MINIMUM DEDUCTIBLE - A $250 minimum deductible shall apply.

COVERAGE FORMS

- CR0004 Theft, Disappearance and Destruction Coverage Form
- CR0018 Robbery of Safe – Money & Securities
- CR1000 Crime General Provisions
- U026 Crime Coverage Part Declaration
OUTSIDE SIGNS

BASIC REQUIREMENTS

- The Basic Requirements listed at the beginning of the Property Section of this Manual (page CP-1) also apply to Outside Sign coverage that you quote, bind and issue.
- No monoline coverage is permitted.

MAXIMUM LIMITS OF INSURANCE

This coverage is excess over the limits provided under the property enhancement endorsement U119:

- Referral required for Sign limits over $25,000

RATE - 3% rate based on the limit of coverage.

MINIMUM PREMIUM - A $250 minimum premium shall apply.

DEDUCTIBLE - Deductibles are required same as the property deductible.

COVERAGE FORMS

- CP1440 Outside Sign Coverage
MERCANTILE PROPERTY ENDORSEMENT

UNDERWRITING REQUIREMENTS

This is an optional endorsement that modifies the Building and Personal Property Coverage Form CP0010 and extends coverage in the following areas.

FORM - Use Form U485 “Mercantile Property Endorsement”

DEDUCTIBLE - $250 deductible applies separately to each coverage.

<table>
<thead>
<tr>
<th>COVERAGE</th>
<th>CP0010 without U485 endorsement</th>
<th>CP0010 with the U485 endorsement</th>
</tr>
</thead>
<tbody>
<tr>
<td>Customer Property</td>
<td>$2,500</td>
<td>$ 5,000</td>
</tr>
<tr>
<td>Food Spoilage</td>
<td>None</td>
<td>$ 5,000</td>
</tr>
<tr>
<td>Valuable Papers &amp; Records</td>
<td>$2,500</td>
<td>$ 5,000</td>
</tr>
<tr>
<td>Sign Coverage</td>
<td>None</td>
<td>$ 5,000</td>
</tr>
<tr>
<td>EDP Coverage</td>
<td>None</td>
<td>$ 5,000</td>
</tr>
<tr>
<td>Outdoor Property</td>
<td>$1,000</td>
<td>$5,000 combined ($500) per tree, shrub or plant</td>
</tr>
<tr>
<td>Fire Dept Service Charge</td>
<td>$1,000</td>
<td>$ 5,000</td>
</tr>
<tr>
<td>Security Guard Expense</td>
<td>None</td>
<td>$ 500 per Occurrence/ $1,000 Aggregate</td>
</tr>
<tr>
<td>Perimeter Extension - Building</td>
<td>100 feet</td>
<td>1,000 feet</td>
</tr>
<tr>
<td>Perimeter Extension - Personal Property</td>
<td>100 feet</td>
<td>1,000 feet</td>
</tr>
</tbody>
</table>

UNDERWRITING CRITERIA: May only be used when property coverage is provided.

RATE - $150 flat charge is to be applied.
MAC PAC ENDORSEMENT

**Premium:** $250 flat charge for any or all of the coverages selected in the MAC PAC.

**Limit:** Various as shown on endorsement.

**Deductible:** $250

**Form:** MAC PAC ENDORSEMENT U546

The MAC PAC Endorsement automatically provides **Many Additional Coverages** (MAC).

MAC PAC extends the Property Form to broaden some of the extensions in the Property Form CP0010 and adds others that are not currently included in the CP0010. MAC PAC is available to enhance your real property coverage and is not available as a stand alone coverage part.

Broader coverage and/or increased limits may be available for some of the below listed coverages. Please deselect that coverage by removing the “X” shown on the MAC PAC and add the coverage to the policy by referring to the appropriate section of the manual shown below.

- **Accounts Receivable:** Coverage is provided for amounts which cannot be collected from customers because of loss or damage to records of accounts receivable. Broader coverage and higher limits are available. Refer to the [Inland Marine](#) section of the manual.

- **Electronic Data:** Coverage is provided for loss to EDP Equipment, Media and Data by a covered cause of loss. Broader coverage and higher limits are available. Refer to the [Inland Marine](#) section of the manual - (Computer Systems Coverage - EDP).

- **Employee Dishonesty:** Coverage is provided for loss of money and securities resulting from a dishonest act committed by an employee.

- **Food Spoilage:** Coverage is provided for loss or damage to food when spoilage results from a breakdown of equipment and/or contamination by the refrigerant. The MAC PAC Endorsement does not cover loss due to power outage. Broader coverage and higher limits are available. Refer to the [Equipment Breakdown](#) Coverage section of the manual.

- **Money & Securities:** Coverage is provided for limited protection for money and securities because of loss or damage due to theft. Higher limits are available. Refer to the [Crime](#) section of the manual.

- **Sign Coverage:** Coverage is provided for loss or damage by the perils of fire, lightning, explosion, riot or civil commotion or aircraft. Broader coverage and higher limits are available. Refer to the [Property](#) section of the manual.

- **Tenant Glass:** Coverage is provided for protection against glass breakage when the tenant is contractually obligated for the loss.

- **Valuable Papers and Records:** Coverage is provided for the cost to replace or restore information on valuable papers and records when damaged by a covered cause of loss. Broader coverage and higher limits are available. Refer to the [Inland Marine](#) section of the manual.