COMMERCIAL GENERAL LIABILITY – GENERAL GUIDELINES

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<th>Richmond – Email Address</th>
<th>Scottsdale – Email Address</th>
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2.15.2016
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AUTHORITY

Authority – Underwriting

- General Agent Authority Grant is defined within the guidelines found within the online Contract Underwriting Guide, the General Agency Agreement, and/or any other written agreements
- **Transfer of Authority:**
  - Any authority granted herein or contained in the General Agency Agreement is not transferable to any other party without the express written consent of the Senior Marketing Officer of the Company.

Backdating

- Company approval required

Credit Authority

- Additional credit authority is available but requires Company Underwriter approval:
  - **Monoline:**
    - Includes Commercial General Liability (including OCP and Farm Liability), Monoline Property, or Monoline Marine
    - Maximum of 10% Credit
  - **Package:**
    - Includes Commercial Packages
    - Package credits not available with Farm/Ranch Policies
    - Maximum of 10% Credit + Maximum of 10% Package Credit = 20% Maximum Credit on Packages

Forced, Creditor-placed, Lender-placed, or Collateral Protection Insurance

- **Not** available in Contract
- This is an insurance policy that is placed by a lender, bank, or loan servicer on property when the property owner's own insurance has been cancelled, has lapsed, or is deemed insufficient, and the borrower does not secure a replacement

Prohibited Exposures

- **Abatement work** (asbestos, hazardous materials, lead, PCAB, mercury, mold, etc.)
- **Any classification or exposure listed as prohibited in the underwriting guide**
  - Aircraft, Drone, and Spacecraft related exposures (i.e. Distribution, Installation/Service/Repair, Handling, Manufacturing, or Sale of aircraft or spacecraft, to include all parts and components)
- **Airports** including aircraft hangers and to include all flight operation exposures
  - Acceptable only if the exposure is outside of secured areas of the airport. For example retail operations in a terminal building that are not in secured areas would be potentially acceptable subject to all of our Retail Underwriting Guidelines.
- **Amusement or Recreation:**
  - Amusement Devices (exceptions are noted in class code underwriting guidelines)
  - Amusement Parks, Carnivals, Circuses, Midway rides, Motorsports
  - Saddle animals for hire
- **Assisted Living, Group Homes, Halfway Houses, Nursing Homes, Rehab Facilities, Safe Houses, Social Services, Transition Housing**
• **ATV’s** – Any exceptions are noted in class code underwriting guidelines or Farm/Ranch guidelines

**Buildings or Structures:**
- Built on a dock, pier, piling, stilt, or wharf, but only property coverage is prohibited, liability is subject to class code guidelines
- Deteriorating Condition, Condemned and/or with Unrepaired Damage – Prohibited for Property and Liability – See Vacant Building class code guidelines for exceptions
- Electrical that is either aluminum, fuse based, knob and tube and/or pigtailed – prohibited for property and liability
- Height exceeds 10 stories – prohibited for property and liability
- Historic Register – prohibited for property only
- Structural renovations (i.e. not structural such as new carpet/flooring, cleanup incidental refinishing, interior carpentry such as trim work, paint, and punch lists) require Company approval

• **Chemicals and Agricultural Chemicals** to include all Handling, Manufacturing, Transportation or Storage
  - Incidental exposures related to building material or hardware stores, building maintenance, pool maintenance, farming/ranching are acceptable subject to class code underwriting guidelines

• **Construction Exposures:**
  - Construction within the 5 Borough’s of NYC (Queens, Bronx, Brooklyn, Manhattan, Staten Island)
  - Blasting (to include implosion exposures)
  - Builders Risk
  - Demolition – Demolition of Buildings exceed 30 height of 30 feet
  - Moving buildings or structures
  - Road construction, bridge, subway, or tunnel construction
  - Shoring up of building(s)

• **Correctional or Detention Facilities**

• **Cosmetics – Drugs – Herbal dietary – Skin or Scalp Products – Vitamins**
  - Products/Completed operations coverage is prohibited
  - Anything marketed as having a medicinal use is also prohibited for products/completed operations

• **Electrical Wiring** if any of the following present: aluminum, fuses, knob and tube, and/or pigtailed

• **Energy or Fuels:**
  - Artificial fuels, butane, fuel oils, gasoline, liquefied petroleum gases with only these exceptions subject to class code underwriting guidelines:
    - Retail gas stations
    - Storage of fuel oils and/or gasoline up to total capacity of 75,000 gallons
    - Wholesale distribution of fuel oils and gasoline within a 50 mile radius
  - Nuclear

• **Environmental Cleanup, Remediation or Super-Fund exposures**

• **Explosives – Fireworks – Pyrotechnics**
  - Prohibits include all Handling, Manufacturing, Transportation or Storage (or any substance intended for use as an explosive, fireworks, or pyrotechnic related) to also include:
    - Ammonium Nitrates
    - Ammunition (incidental retail exposures may be acceptable – see guidelines under sporting goods stores classification)

• **Fire restoration**

• **Governmental Entities**
Risks that provide products or services to a government entity require Company approval

- **Hospitals**
- **Marine, Ocean Marine and Offshore / Property on Docks, Piers, Pilings, Stilts, or Wharves:**
  - All Marine Exposures related to cleaning, demolition/wrecking, or repair
  - Barges
  - Ocean Marine – Navigation or work on any oceangoing vessel
  - Offshore
  - Submarine
- **Military Bases**
- **Mining – Open-Pit – Quarrying**
- **Motion Picture Production**
- **Railroad (including streetcars)** to include exposures related to Distribution, Installation/Service/Repair, Handling, Manufacturing, or Sale
  - Exception: Side track agreements are acceptable
- **Security Services if armed.** Armed off-duty certified police officers acceptable.
- **Tower Exposures** if they exceed 72 feet in height
- **Utilities** – Public to include but not limited to power generation, water, sewage
- **Water Restoration**
- **Wind Coverage** unless all underwriting criteria has been met
- **Wood Stoves** used as primary or supplemental sources of heating
AUDIT

Premium Audit

- Accounts with rating bases such as admissions, cost, gallons, payroll, receipts, sales, or total cost may be premium audited at the Company’s discretion to determine actual exposures. Inception premiums are considered estimates that are minimum and deposit premiums. Subsequent endorsement activity may amend the inception premium basis. A premium audit is designed to obtain actual rating base figures.

- **Audit Report:**
  - If actual rating bases are lower than those used at policy inception a return premium is not processed. Inception premiums are minimum premiums.
  - If actual rating bases are higher than at inception, the Company will issue the additional premium endorsement and mail a copy to the General Agent. General Agent must distribute copies to Retail Agent or Insured so the additional premium can be collected.
  - Additional Premiums of $150 or less are waived by Company.

- **Cancellation Premium Audits** are generally not performed unless requested by the General Agent and then approved by the Company.

- **Compliance with Premium Audit Process and/or Prior Premium Audit Billings:**
  - If Insured does not cooperate with the premium audit process the Company may instruct General Agent to process a midterm cancellation on active policy(s).
    - Notification period for all states except NY and VA is 10 days plus 3 days mailing.
    - NY and VA are 30 days plus 3 days mailing.
  - In all states notice of cancellation is due to: “Underwriting Reasons – Failure to pay prior years audit premium.”

Prohibited Exposures Discovered During a Premium Audit – Procedures

- If during a premium audit a “Prohibited” exposure is discovered:
  - An additional premium charge will not be made since there is never an intent to cover prohibited exposures
  - Premium Audit will contact the Company Underwriter that handles the account so they can request the agent to replace coverage (if it has been renewed by us) either at renewal or mid-term depending on the severity of the newly discovered exposure

- **Disputes:**
  - General Agent must submit audit disputes back to the Company within 45 days of receipt of additional premium endorsement processed by Company. Disputes should be directed back to the Company (person who forwarded copy of Premium Audit to General Agent).
  - Disputes coming directly from the Insured or Retail Agent to the Company must be referred back to General Agent who in turn forwards on to Company.
  - Disputes must be in writing. Appropriate documentation must accompany dispute. Dispute must be on Insured’s Letterhead and signed.
Cost Basis:
- Certificates of Insurance for subcontractors who performed work for Insured during policy term.
- Total cost of labor, materials, and equipment for each insured subcontractor.

Payroll Basis:
- Federal 941 Reports for period being audited
- Overtime pay. All overtime pay must be separated from regular wages and job titles noted next to each employee’s name.
- Quarterly Sales Tax Reports
- State Unemployment Quarterly Reports with job titles noted next to each employee’s name

Sales Basis:
- Federal 1120 report for the policy period which shows total sales
- Income Statement for the policy period showing total sales
- Quarterly Sales Tax Reports for the policy period

Endorsements:
- If premium audit reveals higher exposures an additional premium endorsement is issued by Company. Copies of endorsement and audit are forwarded to General Agent for distribution to Insured and collection of the additional premium. Additional premium due within 45 days of receipt of premium audit endorsement.
- Company will notify General Agent to endorse renewal policy (if applicable) to reflect rating bases of premium audit if renewal policy rating bases are lower than premium audit report. If General Agent wants to waive endorsement of higher rating bases to renewal policy send explanation to Company Underwriter.

Financing Additional Premiums Generated from Premium Audit:
- Contact Company’s Agency Accounting Department to discuss deferred payment options.

Midterm Premium Audits generally not performed unless requested by the General Agent and then approved by the Company.

Premium Audit Type – Phone, Physical, or Virtual:
- If the Company decides to do a premium audit it will be one of these types:
  - Phone Audits use contracted third party vendors who will call and conduct the premium audit review by phone. No hard copy documentation required.
  - Physical Audits use contracted third party vendor who use field representatives to conduct premium audit at Insured’s location.
  - Virtual Audits use contracted third party vendors who will send the Policyholder a form to complete and return for review along with documentation of COI’s, 1099’s, etc. This is followed up by phone call from the third party vendor’s staff for additional review

Premium Finance Cancellations for Non-pay not subject to premium audit.

Uncollectible:
If General Agent can't collect the additional premium the premium audit endorsement may be returned to Company. Send to attention of Agency Accounting which will trigger direct collection subject to following:

- All transactions for the policy must be completed before the direct collection process can be initiated. For example if the policy had a cancellation notice from the finance company, a cancellation endorsement must be completed and forwarded to the Company before direction collection can occur.
- General Agent must provide documentation of at least 3 collection attempts.
- Documentation due to Company within 45 days of receipt of additional premium endorsement processed by Company. Any extension on this time period must be approved by the Company while still within the original 45 day window.
- Direct collection of audit premium not returned to Company within the 45 days outlined above is the General Agent's sole responsibility.
- Once Company receives audit endorsement back for direct collection with the documented collection attempts and determines that all conditions have been met, all commission on the additional premium is forfeited by the General Agent. The Company will remove the audit from the General Agent's account. At this point the General Agent will no longer receive information regarding the premium audit and all correspondence will go from the Company directly to the Insured.

**Waiving Premium Audits:**

- Waivers, if approved are handled by the Company
CLAIMS

Action-Over Claims

- **Overview:**
  - An attempt to obtain coverage for damages from a CGL coverage grant rather than or in addition to an Employers Liability coverage grant, despite the Employers Liability exclusion in the CGL
  - Exposures that create a risk of an Action-Over Claim:
    - Outdoor construction trades such as:
      - Exterior carpentry
      - Gutters
      - Roofing
      - Siding
      - Windows
    - Work in locations where uninsured subcontractors are common
  - Example of the various courses of action available to an employee injured on the job:
    - Subcontractor’s WC policy:
      - Work-related injury
    - General Contractor’s CGL:
      - Failure to provide a safe work environment
        - Subcontractor will usually provide A.I. status to the GC and probably has an indemnification agreement with the GC so this part of the claim will fall back against the subcontractor’s CGL policy
    - Property Owner’s CGL:
      - Failure to provide a safe work environment. If the property owner has no A.I. status in place, this will fall against the property owner’s CGL policy

- **Controls that Help Reduce the Exposures:**
  - Additional Insured Status in the Insured’s favor obtained from subcontractors and ideally include a waiver of subrogation
  - Certificates confirming the subcontractor is covered by Employers Liability and carries General Liability with limits at least equal to the Insured’s
  - Hold Harmless/Indemnification Agreements that are in the Insured’s favor

- **Endorsements that Help Reduce Action-Over Claims and Losses:**
  - EDGE automatically selects the most appropriate subcontractor forms (if the exposure is declared). These forms help reduce the risk associated with Action-Over type claims. As you go down the list the forms become less restrictive.
    - U208A – “Exclusion – Installation, Service, or Repair Work Performed by Subcontractors on Your Behalf”
    - Must be issued with U531A – “Injury to Temporary, Voluntary, Casual Workers, or Indep. Contractors – Exclusion”
- U008R – Contractors Coverage Limitations
- U252B – Warranty of Subcontractor Limits
  - Must be issued with U531A – “Injury to Temporary, Voluntary, Casual Workers, or Indep. Contractors – Exclusion”
- U008C – Contractors Coverage Limitations and Audit
  - Replaced U008B effective 10.19.15
### CLASS CODES

**Class Codes for Premium Bearing Coverage Options:**

- Additional Insureds, Blanket, Broadened Entity Language, Primary, Waivers

<table>
<thead>
<tr>
<th>Form</th>
<th>Options with U156A, U156, CG2010 or CG2037</th>
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<td>A.I. – Condominium Unit Owners</td>
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<td>A.I. – Concessionaires Trading Under Your Name</td>
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<td>A.I. – Controlling Interest</td>
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<td>A.I. – Equipment Providers – Trucking</td>
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<td>A.I. – Executors, Administrators, Trustees, or Beneficiaries</td>
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<td>A.I. – Townhome Associations</td>
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<td>Property Damage Extension (Locksmith’s only)</td>
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### Sub-Codes 335 and 336

- For coding purposes the code 335 is for premises, code 336 is for products/completed operations
COVERAGE

CG0001:

- Property you own, rent, or occupy
- Premises you sell, give away, or abandon
- Property loaned to you
- Personal property in the CCC of the insured
- Particular part of real property on which you or any contractors or subs are working directly or indirectly on your behalf and are performing operations, if the property damage arises out of those operations
- That particular part of any property that must be restored, repaired, or replaced, because “your work” was incorrectly performed on it

Broad Form Property Damage (BFPD)

- Coverage for this exposure is provided automatically in 1986 edition and subsequent commercial general liability (CGL) forms by means of exceptions to the CCC and property damage (PD) exclusions.

Contractual – Broad Form or Basic:

- Broad Form Contractual:
  - Contractual liability, or liability assumed by contract, results from being a party to a contract that contains a hold-harmless agreement. In a hold-harmless agreement, one party (the indemnitor) assumed the liability of another party (the indemnitee) for certain described losses. Coverage for contractual liability is a feature of the standard commercial general liability coverage grant, and if not restricted by endorsement, it is referred to as “Broad Form Contractual.” If CG2139 – Contractual Liability Limitation is to be endorsed to the policy then you no longer have “Broad Form Contractual” (see guidelines below).
  - The coverage resides in an exception to the CGL’s Contractual Liability exclusion. The Contractual Liability exclusion eliminates coverage for BI or PD for which the insured has assumed liability in a contract or an agreement. However, the exclusion states that it does not apply to liability assumed under an “insured contract.” See CG0001 for the definition of “insured contract.”

- Blanket Contractual Liability:
  - Apart from the limited exclusions in the CG0001, the contractual coverage is basically open-ended. This is often referred to as Blanket Contractual Liability.
  - If a policy is issued with a Contractual Liability Limitation – CG2139 then you are not offering Blanket Contractual Liability. (See Contractual Liability Limitation guidelines below)

- Personal and Advertising Injury assumed by contract is excluded from coverage and a buyback is not available.

Contractual Liability Limitation – CG2139:

- This ISO endorsement restricts contractual coverage by redefining “insured contracts.”
• Class code guidelines will advise if this form is mandatory or not.
  Examples of where this becomes mandatory include:
  o General Contractors and risks with GC exposures
  o Project Managers
  o Risks that hire outside security services
• When this endorsement is applied the policy no longer offers “Broad Form Contractual.”
  See guidelines for “Contractual – Broad Form or Basic” above.

Employees as Additional Insured

• A pre-simplification (pre-1986) endorsement used to be needed to provide insured status to employees of the named insured business
• Retroactive date The CG0001 automatically gives employees insured status so no endorsement is necessary

Employees – Fellow Employees Exclusion

• This is an exclusion found in the CG0001 that eliminates insured status for an employee of the named insured with respect to injury that employee causes to another employee. The exclusion’s intent is to eliminate coverage in an employee vs. employee lawsuit.
• Requests to modify this exclusion in the CG0001 cannot be approved

Explosion, Collapse, and Underground Property Damage (XCU Coverage)

• The pre-simplified ISO GL form (prior to 1986) had a built in exclusion for XCU (explosion, collapse, and underground). The newer simplified version of the ISO GL form CG0001 used by the Company does not have such an exclusion

Inter-Company Products Suits

• The simplified version of the CG0001 (post 1986) does not have an automatic exclusion for inter-company products suits.

Medical Expense Limit (MedPay)

• Options with agent authority
  o Excluded
  o $1,000 limit
  o $5,000 limit
• Higher Limit:
  o Class code 11112
  o $10,000 limit requires Company approval
  • Risks with med pay loss frequency can not be approved for higher limit
  o Premium charge of $300 is subject to a pro-rata basis if adding or deleting midterm
  o Within Agent authority to offer lower limit or exclude med pay

Railroad Protective

• Railroad Protective is not automatically provided by the CGL
• Coverage is only available in Brokerage
Railroad Sidetrack Agreements

- This is a contract by a railroad to provide a sidetrack or spur to a business establishment. Ordinarily it obligates the business to hold the railroad harmless for loss and expense related to injuries to persons or damage to property arising out of the use of the sidetrack or spur.
- Sidetrack agreements are not excluded in the CG0001
- Additional insured status for a railroad that is tied to a sidetrack exposure is acceptable, but you must use Company A.I. form U156. It is important to note that this form does not provide any sort of "railroad protective" coverage. For that you must contact Brokerage as it is not available in Contract

Separation of Insureds (i.e., Severability of Interests, or Cross Liability)

- Our coverage grant has a severability of interests clause in the policy conditions entitled “Separation of Interests” in the CG0001
- The policy’s coverage is to apply “separately” to each insured against whom a claim is made
- Severability of interests guarantees that the policy will respond to a suit brought against one insured by another insured
- Each insured does NOT have a separate amount of insurance equal to the policy limits; all insured share those limits

Damage to Premises Rented to You – CG2145

- $100,000 provided in CG0001
- Higher limits:
  - Use class code 00100
  - Higher Limits require Company approval. Available options and pricing:
    - Pro-rata basis if adding or deleting midterm
      - $300,000 – $300
      - $500,000 – $750
      - $1,000,000 – $1,000
- Optional Forms related to Damage to Premises Rented to You:
  - Exclude using “Exclusion–Damage to Premises Rented to You” – CG2145
  - Limit using Damage to Premises Rented to You Limitation – Fire Legal Liability Coverage – U172
    - Mandatory with “Clubs” class codes 41667, 41668, 41669, or 41670 only if the insured leases or rents their premises
    - Premium Charge: None

Deductibles – Liability – U070

- Deductibles should generally be used on accounts that have the potential for multiple losses or a history of loss frequency that can be mitigated in the future by applying a deductible.
- Deductibles are not to be used just as a tool to reduce premium and for this reason deductible credits require Company approval.
• Deductible Options are “BI/PD per Claim” unless class code specific guidelines indicate otherwise:
  o Deductible options are $0, $250, $500, $1,000, $2,500, $5,000, and $10,000
    ▪ General Agent authority up to $2,500, submit if higher

Discontinued Operations Policies

• Not available

Monoline Commercial General Liability

• Acceptable

Owners and Contractors Protective Liability – OCP

• Guidelines are found under class code 16292 – Construction Operations – Owners (Not Railroads) Excluding Operations on Board Ships – NOC

Parking Lot Premium Charges

• Mandatory forms:
  o Limitation of Coverage to Designated Premises – CG2144

• Habitational (Apartment, Condo, Dwelling, Townhome):
  o Carports: If risk is located in an area not subject to snow and/or ice then within General Agent’s authority to waive carport parking charges
  o Garages: Individual private garages, multi-level, and underground parking garages generate premium charges using the most appropriate parking class code based on area

• Hotels, Motels, and Resorts:
  o Premium Charge: None

• LRO, Mercantile, and Service:
  o Premium Charge: None unless underground or multi-level

• Shopping Centers and Indoor Malls:
  o Apply separate parking lot charges only if 5 units or more, and parking area is 25,000 square feet or more

• Vacant Building Related Classifications:
  o Premium Charge: None

• Warehouse Related Classifications:
  o Premium Charge: None
COVERAGE LIMITS – UNDERLYING CGL AND HLGL

Limits of Liability – Aggregate and Occurrence – Available Options

- Risks consisting entirely of liability class codes that include products/completed operations within the general aggregate will show “Included” under the Products Aggregate Limit on the Liability Declarations page.
- See separate guidelines for “High Limits General Liability” (HLGL). Up to five additional layers of liability may be available depending on specific exposures.
- Options:

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High Limits General Liability – HLGL and OCP-HLGL

- See Separate Guidelines for HLGL and OCP-HLGL Guidelines
EXPOSURES and CONTROLS

Boat Docks, Board Ramps, Boat Slips

- Class code 44444
- $100 per dock, ramp and/or slip

Boats

- Company approval required
- Endorsement not premium bearing but Company may advise to apply a debit to the General Liability Line of Business
- Used to schedule boats over 26 feet in length and/or with a motor above 50 HP. Without this endorsement boats over 26 feet in length and/or with motors above 50 HP are excluded from coverage.
  - 10110 – Boats – Canoes or Rowboats – For Rent – Not Equipped with Motors
  - 40111 – Boats – Canoes or Rowboats – Not for Rent – Not Equipped with Motors

Contracts and Hold Harmless Agreements

- Do not forward copies of the insured's contracts and/or hold harmless agreements.
- The Company's underwriting process does not include review of hold harmless agreements or other contracts. This type of analysis or review should be done by the insured's legal representative.

New Ventures

- In most cases new ventures are acceptable. New ventures are defined risks whose operation(s) have been in existence under the same “named insured” for less than 3 years.
- Sometimes guidelines will indicate a need for an insured to have at least 3 years prior related business experience in order to be acceptable as a new venture. An example of this would be a roofer.

Subcontractors

- These guidelines apply to subcontractor class codes 91581, 91583, 91585, and 91591
- These classifications apply to that portion of an operation performed by adequately insured subcontractors working for the insured
  - **Uninsured or underinsured subcontractor** exposures are created when:
    - Additional insured status not provided to Insured by the Subcontractor
    - Certificates from Subcontractors are not maintained on file
      - Certificates must be kept at least five years and if new-ground-up construction it is recommended certificates be kept even longer
    - GL limits carried by subcontractor are not equal or above the insured’s
    - GL coverage lapse occurs on subcontractor’s policy
    - **1099 Labor** – Individuals who perform work similar to employees through the year as individuals or a crew. If they do not receive W-2’s
they will be considered uninsured labor if no certificates on file confirming they are insured.

- **Casual / Temporary Labor** – Individuals who work on a short duration basis and perform work similar to employees. If they do not receive W-2’s they will be considered uninsured labor if no certificate on file confirming they are insured.

  - **Uninsured or underinsured subcontractors are only acceptable in AR, CO, IA, IL, KS, LA, MN, MO, ND, NE, NM, OK, SD, TX, WI, WY, and subject to the following:**
    - Company approval
    - Classification and rating done under the specific classification for the operations performed rather than the lower priced subcontractor classification. The rating basis is to include the cost an all labor, materials, and equipment furnished, used, or delivered for use in the execution of work performed by the subcontractor, and to include all fees, bonuses, or commission made, paid or due. This total will be treated as employee payroll in the rating process.

  - **Forms:**
    - If U008R (Contractors Limitations) is normally required, it must be replaced with two forms:
      - U208A (Exclusion – Installation, Service, or Repair Performed by Subcontractors)
      - U531A (Exclusion – Injury to Temporary, Voluntary, Casual Workers, or Independent Contractor)
    - If U008C (Contractors Coverage Limitations and Audit) is normally required, it must be replaced with two forms:
      - U252B (Warranty of Subcontractor Limits) in these states
      - U531A (Exclusion – Injury to Temporary, Voluntary, Casual Workers, or Independent Contractor)

  - **Premium Audit:**
    - If a premium audit is conducted and subcontractors were either uninsured or never provided evidence of coverage via certificate(s) that were maintained on file the Company will charge using the entire cost of the work sublet as if payroll to develop the premium. The entire cost includes cost of all labor, materials, and equipment furnished, used or delivered for use in the execution of the work, and to include all fees, bonuses or commissions.
    - If the policy includes the **U008R – Contractors Coverage Limitations** form there is no coverage related to subcontractors or independent contractors if certificates were not obtained and kept on file confirming limits at or equal to the insured’s liability limits
      - Premium Audit will not charge for the “costs of subcontractors” if certificates are not on file, since no coverage is afforded when U008R is on the policy
FARM/RANCH ON CGL

Farm and Ranch Exposures on a CGL Policy – CGL Class Codes: CGL0411 – Basic Farm Liability, and CGL0412 – Personal Liability

- In EDGE you add Basic Farm Liability and Personal Liability by making the selections under the Miscellaneous Coverage/Form area. Do not attempt to rate these exposures by entering the Farm/Ranch CGL class codes indicated below in the rating section you’d normally enter liability class codes.
  - Basic Farm Liability may be added to a CGL coverage part without Personal Liability, however you can not write Personal Liability without also placing the Basic Farm Liability
- Do not issue a CGL Policy and Farm/Ranch policy for the same insured
- Do not issue Farming – Exclusion – U060 if providing “Basic Farm Premises Liability”
- If your only exposures are farm/ranch in nature you should issue a Farm/Ranch Policy, not a CGL policy with FL0411 (Basic Farm Premises Liability), and optionally FL0412 (Farm Personal Liability)
- Exposures are typically written on a Farm/Ranch Policy rather than a CGL Policy or Property Package with CGL. You might consider adding farm/ranch liability exposures (and in some cases personal liability) to a CGL coverage part when:
  - Business Activities or Business Pursuits are the predominant exposures
  - Insured requests a CGL policy
  - Required CGL exclusions and forms do not have equivalents under Farm/Ranch

- How to add coverage for farm/ranch liability exposures to a CGL policy:
  - **Basic Farm Premises Liability:**
    - Class code: CGL0411
    - Form: FL0411 – Basic Farm Premises Liability
    - Premium charge:
      - $250 for leased or owned farm/ranch acreage that is up to 150 acres, pro rata basis if by endorsement
      - $750 charge for leased or owned farm/ranch acreage that exceeds 150 acres, pro rata basis if by endorsement
  - **Farm / Ranch Personal Liability (i.e. homeowners):**
    - Mandatory – You must provide farm/ranch liability (see above) in order to provide personal liability. Personal Liability cannot be written without Basic Farm Premises Liability.
    - Class code: CGL0412
    - Form: FL0412 – Personal Liability
    - Premium charge:
      - $250 flat, pro rata basis if by endorsement
FORMS

ADDITIONAL INSUREDs and WAIVERS OF SUBROGATION

Certificate of Insurance

- Certificate Completion:
  - Do not Indicate premium as “fully earned”
  - Do not use a certificate as a replacement for a policy endorsement

- Copies of Certificates:
  - Please do not forward copies to the Company, just maintain in General Agent’s file.

- Form:
  - ACORD Certificates are the only type that is acceptable, but since we are non-admitted we will accept edition dates prior to September 2009.

- Prohibited:
  - Issuance of certificates directly from the Retail Agent’s office,
  - Manuscript changes to certificate language
  - Amendment of the notification requirements to the A.I. by striking out “will endeavor” becomes entirely your responsibility to manage, including any consequences or obligations that result from striking out “will endeavor” language.

- Purpose:
  - Tool to inform a third party of coverage or limits in force for an Insured.
  - Certificates are not an insurance policy and do not provide, endorse, amend, extend or alter in any way the terms of the actual insurance policy. Only an endorsement or amendment to the policy can effect changes in coverage.

- Overview of Additional Insureds:
  - An additional insured is an entity to which a policy’s coverage is extended as per the specific additional insured endorsement that is used
  - Additional insured’s must be added to the policy prior to any claim being paid
  - There must be a relationship between the additional insured and the named insured
  - Additional insured status should not be granted to another entity who is seeking to avoid having their own Commercial Liability policy
  - In general risks seeking to become an additional named insured rather than an additional insured should be added as an additional insured in order to avoid erosion of the coverage grant to the existing named insured(s) on the policy

- Decline These Requests:
  - Contractors performing work for the insured, request A.I. status from them instead
  - Liquor distributors and manufacturers
Manufacturers of products sold by or used by the insured. We do offer Vendor A.I.’s but these are endorsed to the Manufacturer’s policy to extend A.I. status to distributors or retailers of their product(s).

- Real Estate Property Managed – code 47052 – Not available for customer’s of real estate property management firms
- Tenants or lessees if insured is the owner or manager of the premises
- Tobacco product distributors and manufacturers

- **Premium Charges:**
  - Pro rata basis whether adding or deleting midterm
  - Premiums are not over and above the minimum premium

- **Flat Cancellation of A.I. Endorsements:**
  - If Certificates have been issued then accompanying premium bearing endorsements cannot be flat cancelled without Company approval
  - A.I. Endorsements can only be deleted if you are cancelling the entire policy

**Cancellation – State Specific Forms for Additional Insured**

**CG0205 – Texas Change – Amendment of Cancellation Provisions or Coverage Change**

- Optional for that is used to provide 30 day cancellation for a specifically defined additional insured
- No premium charge

**U734 – Oklahoma Change – Amendment of Cancellation Provisions or Coverage Change**

- Optional form that is used to provide 30 day cancellation for a specifically defined additional insured
- No premium charge

**Waiver of Subrogation**

- U047 – Blanket Waiver (Transfer of Rights of Recovery Against Others To Us) and U047A – Single Entity Waiver (Transfer of Rights of Recovery Against Others To Us) are available for use with all available A.I. forms, as well as stand alone.

  - Not available for customers of insureds with class code 47052 – Real Estate Property Managed.

**Blanket Entity – U047**

- Class code 00025
- Available when required by a written contract made with the insured.

  - Blanket option not available in Colorado.
    - Use if you don’t need both the blanket A.I., blanket primary and non-contributory and blanket waiver of subrogation found within form U156A
    - Add the manuscript language (see above) to make the U156 or CG2010 a blanket A.I. form, then add form U047 (blanket waiver of subrogation)

- Pricing:
  - States West of the Mississippi including IL or WI:
    - No premium charge required, but a change can be made using the override premium function in EDGE
  - States East of the Mississippi River except IL or WI:
- Below 21 entities – $150
- Above 20 entities – Submit for approval and pricing
  - When premium charges are made they are subject to the following:
    - Premium charge is in addition to the base additional insured charge if a charge applies
    - Premium charges are pro-rata whether adding or deleting midterm

**Single Entity – U047A**

- Class code 00026
- Available when required by written contract with the insured. Use this only when the U156 or CG2010 form has not been changed to a blanket A.I. form (see guidelines for blanket A.I. above)
- Name the designated person or organization on the schedule
- A separate U047A is required for each entity
- Premium Charge: None
### A.I. – Blanket Primary Blanket Waiver – U156A

**U156A:**
- Additional Insured – Owners, Lessees, or Contractors – Blanket Entity, Blanket Primary/Noncontributory, Blanket Waiver

<table>
<thead>
<tr>
<th>Coverage Detail</th>
<th>Pricing</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Class Code:</strong></td>
<td><strong>States East of the Mississippi River:</strong></td>
</tr>
<tr>
<td>• 00010</td>
<td>• $400 – Up to 20 entities</td>
</tr>
<tr>
<td><strong>Coverage:</strong></td>
<td>• Company will advise on pricing if over 20 entities</td>
</tr>
<tr>
<td>• Ongoing operations only, U156A does not provide products and/or completed operations</td>
<td><strong>States West of the Mississippi River, including IL &amp; WI:</strong></td>
</tr>
<tr>
<td>• Use U156A when you need blankets for all of the following:</td>
<td>• $150</td>
</tr>
<tr>
<td>o Entities, Primary/non-contributory, Waiver of subrogation</td>
<td><strong>Prohibited:</strong></td>
</tr>
<tr>
<td>• If you need only “blanket entity” see guidelines for U156 or CG2010 below.</td>
<td>• CO, SC – U156A is not available with the exception of Truckers GL – 99793, Freight Forwarders – 94638, and/or Express Companies – 94099</td>
</tr>
<tr>
<td><strong>Submit:</strong></td>
<td>• Real Estate Property Managed class code 47052</td>
</tr>
<tr>
<td>• States East of the Mississippi River, but not including IL &amp; WI, if the anticipated number of entities will exceed 20 in one policy term</td>
<td></td>
</tr>
</tbody>
</table>

**U156 or CG2010 Issued Stand Alone without CG2037 (Completed Operations):**
- U156 – Additional Insured – Owners, Lessees or Contractors – Scheduled Person or Organization
- CG2010 – Additional Insured – Owners, Lessees, or Contractors – Scheduled Person or Organization

<table>
<thead>
<tr>
<th>Coverage Detail</th>
<th>Pricing</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Class Codes:</strong></td>
<td><strong>U156 or CG2010:</strong></td>
</tr>
<tr>
<td>• CG2010 – Class Code 00021</td>
<td>• $50 per entity – States East of the Mississippi River:</td>
</tr>
<tr>
<td>• U156 – Class Code 00020</td>
<td>• No charge required – States West of the Mississippi River, including IL &amp; WI</td>
</tr>
</tbody>
</table>

Blanket or Single-Entity basis are both available:
- CO, NY, SC – Blanket U156 and/or Blanket CG2010 are not available with the exceptions of Truckers GL – 99793, Freight Forwarders – 94638, and/or Express Companies – 94099
- If you need blanket entities plus blanket primary / noncontributory as well as blanket waiver of subrogation see U156A guidelines in the table above

Coverage:
- U156 provides ongoing operations cover only, and does not provide products and/or completed operations. See table below if for completed operations guidelines for CG2037.

Form Completion at Policy Issuance of CG2010 or U156:
- Name of Additional Insured Person(s) or Organizations(s) is to be completed with the following: “All persons or organizations as required by written contract with the Named Insured”
- Location(s) of Completed Operations is to be completed with the following: “As designated in written contract(s) with the Named Insured”

Form Interchangeability:
- You may replace U156 with CG2010 but in states East of the Mississippi River (not to include IL or WI) Company approval is required
- CG2010 – 07.04 only – Edition 11.85 is not available
**CG2037 Issued in Tandem with CG2010:**

- **Single Entity – Single Project**
  - CG2010 – Additional Insured – Owners, Lessees, or Contractors – Scheduled Person or Organization (single entity basis)
  - CG2037 – Owners, Lessees or Contractors – Completed Operations (single entity basis)

### Coverage Detail

**Class Codes:**
- CG2010 – Class Code 00021
- CG2037 – Class code 00030

**Basis is Single Entity – Single Project:**
- Blanket options for CG2010 issued with CG2037 are in the tables below

**Coverage:**
- CG2010 provides ongoing operations coverage
- CG2037 provides completed operations

**Form Interchangeability:**
- Form U156 is not available when you are issuing a CG2037 (Completed Operations) for the same entity. You must always issue CG2010 with the CG2037.

**Eligible for CG2037:**
- Commercial type work performed by contractors and to include subcontractors
- Residential and repair and remodel work ONLY. This work must be of a type that fits within our guidelines. For example the subcontracting of hazardous materials removal would make the risk ineligible for CG2037.

**Prohibited for CG2037:**
- **All states** – New-Ground-Up residential whether actually performed by our insured, or a subcontractor. Residential includes: apartments, condos, co-ops, custom homes, dwellings, townhomes, and/or tract homes
- **Colorado** – CG2037 is not available if exposures include work on buildings or structures in the state of Colorado. Use of CG2037 in Colorado for other types of Construction exposures will require Company approval.

### Pricing

**Two charges are applied in the East, One charge in Central and West:**

**CG2010:**
- $50 for single entity in states East of the Mississippi River
- No charge required in states West of the Mississippi River, including IL & WI:

**CG2037:**
- $250 for single entity in all states
Single Entity – Blanket Project

**CG2037 Issued in Tandem with CG2010:**
- **SINGLE Entity – BLANKET Projects**
  - CG2010 – Additional Insured – Owners, Lessees, or Contractors – Scheduled Person or Organization (single entity basis)
  - CG2037 – Owners, Lessees, or Contractors – Completed Operations (blanket entity basis)

<table>
<thead>
<tr>
<th>Coverage Details</th>
<th>Pricing</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Class Codes:</strong></td>
<td>Two charges are applied in the East, One charge in Central and West:</td>
</tr>
<tr>
<td>- CG2010 – Class Code 00021</td>
<td>CG2010:</td>
</tr>
<tr>
<td>- CG2037 – Class code 00030</td>
<td>- $50 per entity in states East of the Mississippi River</td>
</tr>
<tr>
<td><strong>Basis is Single Entity – Blanket Projects:</strong></td>
<td>- No charge required in states West of the Mississippi River, including IL &amp; WI:</td>
</tr>
<tr>
<td>- Blanket Entity – Blanket Projects option is in the table below.</td>
<td>CG2037:</td>
</tr>
<tr>
<td><strong>Coverage:</strong></td>
<td>- $500 per entity in all states</td>
</tr>
<tr>
<td>- CG2010 provides ongoing operations coverage</td>
<td></td>
</tr>
<tr>
<td>- CG2037 provides completed operations</td>
<td></td>
</tr>
<tr>
<td><strong>Form Completion at Policy Issuance of CG2010:</strong></td>
<td></td>
</tr>
<tr>
<td>- Name of Additional Insured Person(s) or Organizations(s) is to be completed with the following: “All persons or organizations as required by written contract with the Named Insured”</td>
<td></td>
</tr>
<tr>
<td>- Location(s) of Completed Operations is to be completed with the following: “As designated in written contract(s) with the Named Insured”</td>
<td></td>
</tr>
<tr>
<td><strong>Form Completion at Policy Issuance of CG2037:</strong></td>
<td></td>
</tr>
<tr>
<td>- Name of Person or Organization: “All persons or organizations as required by written contract with the Named Insured”</td>
<td></td>
</tr>
<tr>
<td><strong>Form Interchangeability:</strong></td>
<td></td>
</tr>
<tr>
<td>- Form U156 is not available when you are issuing a CG2037 (Completed Operations) for the same entity. You must always issue CG2010 with the CG2037.</td>
<td></td>
</tr>
<tr>
<td><strong>Eligible for CG2037:</strong></td>
<td></td>
</tr>
<tr>
<td>- Commercial type work performed by contractors and to include subcontractors</td>
<td></td>
</tr>
<tr>
<td>- Residential and repair and remodel work ONLY. This work must be of a type that fits within our guidelines. For example the subcontracting of hazardous materials removal would make the risk ineligible for CG2037.</td>
<td></td>
</tr>
<tr>
<td><strong>Prohibited for CG2037:</strong></td>
<td></td>
</tr>
<tr>
<td>- <strong>All states</strong> – New-Ground-Up residential whether actually performed by our insured, or a subcontractor. Residential includes: apartments, condos, co-ops, custom homes, dwellings, townhomes, and/or tract homes</td>
<td></td>
</tr>
<tr>
<td>- <strong>Colorado</strong> – CG2037 is not available if exposures include work on</td>
<td></td>
</tr>
</tbody>
</table>
buildings or structures in the state of Colorado. Use of CG2037 in Colorado for other types of Construction exposures will require Company approval.
Blanket Entity – Blanket Project

CG2037 Issued in Tandem with CG2010:
- BLANKET Entity – BLANKET Projects
  - CG2010 – Additional Insured – Owners, Lessees, or Contractors – Scheduled Person or Organization (blanket entity basis)
  - CG2037 – Owners, Lessees, or Contractors – Completed Operations (blanket entity basis)

Coverage Details

Class Codes:
- CG2010 – Class Code 00021
- CG2037 – Class code 00030

Basis is Single Entity – Blanket Projects:
- Blanket Entities – Blanket Projects option is only available in the West: AK, AZ, CA, HI, ID, NV, OR, UT, and/or WA

Coverage:
- CG2010 provides ongoing operations coverage
- CG2037 provides completed operations only as designated in written contracts with the Named Insured

Form Completion of CG2010 at Policy Issuance:
- Name of Additional Insured is to be: “All persons or organizations as required by written contract with the Named Insured”
- Location and Description of Completed Operations is to be: “As designated in written contract(s) with the Named Insured”

Form Completion of CG2037 at Policy Issuance:
- Name of Person or Organization: “All Commercial and/or Residential/Remodel/Repair work as required by written contract with the insured”

Form Interchangeability:
- Form U156 is not available when you are issuing a CG2037 (Completed Operations) for the same entity. You must always issue CG2010 with the CG2037.

Form – Mandatory:
- U122B – Exclusion Designed Work – Residential New Construction Commercial related work performed by contractors and to include subcontractors

Eligible for CG2037 and CG2010 (Blanket):
- Commercial type work performed by contractors and to include subcontractors
- Residential and repair and remodel work ONLY. This work must be of a type that fits within our guidelines. For example the subcontracting of hazardous materials removal would make the risk ineligible for CG2037.

Prohibited for CG2037 and CG2010 (Blanket):

Pricing

<table>
<thead>
<tr>
<th>Class Codes</th>
<th>CG2010:</th>
<th>CG2037:</th>
</tr>
</thead>
<tbody>
<tr>
<td>CG2010 – Class Code 00021</td>
<td>No charge required</td>
<td>$750 per entity</td>
</tr>
</tbody>
</table>
- New-Ground-Up residential whether actually performed by our insured, or a subcontractor. Residential includes: apartments, condos, co-ops, custom homes, dwellings, townhomes, and/or tract homes
### SINGLE ENTITY – BLANKET PROJECTS

- **U156 – ADDITIONAL INSURED – OWNERS, LESSEES, OR CONTRACTORS – SCHEDULED PERSON OR ORGANIZATION**
- **CG2010 – ADDITIONAL INSURED – OWNERS, LESSEES, OR CONTRACTORS**

#### U156 or CG2010 – OWNERS, LESSEES, OR CONTRACTORS

- Class Code 00020 (U156)
- Class Code 00021 (CG2010)
- If you need blanket A.I. with both blanket primary/noncontributory and blanket waiver of subrogation see U156A guidelines (above)
  - Blanket U156 is not available in CO, NY, SC with the exception of Truckers GL – 99793, Freight Forwarders – 94638, and/or Express Companies – 94099
- CG2010 – Additional Insured – Owners, Lessees or Contractors – Scheduled Person or Organization – (edition 07.04 only –edition 11.85 is not available):
  - States East of the Mississippi River (not to include IL or WI) require Company approval to use CG2010 instead of U156
  - States West of the Mississippi River, to include IL & WI do not require a submit to use CG2010 instead of U156
  - Pricing is the same for CG2010 and U156
- U156 provides ongoing operations cover only, and does not provide products and/or completed operations

#### States East of the Mississippi River:
- $50 per entity

#### States West of the Mississippi River, including IL & WI:
- No submit required
- No charge
### Miscellaneous Additional Insured Forms

**ADDITIONAL INSURED – MISCELLANEOUS:**

- Refer to underwriting guidelines as needed for applicability
- The following are not available with any of the following additional insured forms unless noted otherwise in guidelines below:
  - Blanket (with the exception of blanket vendors)

<table>
<thead>
<tr>
<th>Additional Insured</th>
<th>Form #</th>
<th>Edition Date</th>
<th>Pricing All States</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Charitable Institutions:</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>o Class code 00060</td>
<td>CG2020</td>
<td>11.85</td>
<td>No Charge</td>
</tr>
<tr>
<td>o A.I. status is limited to those parts of the premises not reserved for their exclusive use</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Church Members:</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>o Trustees, officials or members of board, and clergy</td>
<td>CG2022</td>
<td>10.01</td>
<td>No Charge</td>
</tr>
<tr>
<td>o Option available with Churches – 41650, or Convents/Monasteries – 41680</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Club Members:</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>o With respect to liabilities for activities performed on behalf of club</td>
<td>CG2002</td>
<td>11.85</td>
<td>No Charge</td>
</tr>
<tr>
<td><strong>Condominium Unit Owners:</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>o Class code 00061</td>
<td>CG2004</td>
<td>11.85</td>
<td>$50</td>
</tr>
<tr>
<td>o As respects those parts of premises not reserved for owner’s exclusive use</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Concessionaires Trading Under Your Name</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>o Class code 00062</td>
<td>CG2003</td>
<td>11.85</td>
<td>$50</td>
</tr>
<tr>
<td><strong>Controlling Interest</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>o Class code 00063</td>
<td>CG2005</td>
<td>11.85</td>
<td>$50</td>
</tr>
<tr>
<td><strong>Co-Owner of Insured Premises</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>CG2027</td>
<td>11.85</td>
<td>No Charge</td>
</tr>
<tr>
<td><strong>Designated Person or Organization</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>o Class code 00064</td>
<td>CG2026</td>
<td>07.04</td>
<td>$50</td>
</tr>
<tr>
<td>o Requires Company approval</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>o Not to be used when another more specific A.I. endorsement is available</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Engineers, Architects or Surveyors:</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>o For use with OCP policies only</td>
<td>CG2031</td>
<td>07.04</td>
<td>No Charge</td>
</tr>
<tr>
<td><strong>Equipment Providers – Trucking:</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>o Class code 00065</td>
<td>U635</td>
<td>01.10</td>
<td>$100 Per entity</td>
</tr>
<tr>
<td>o Satisfies Uniform Intermodal Interchange</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
and Facilities Access Agreements
  - Blanket available
  - **Executors, Administrators, Trustees or Beneficiaries**
    - Class code 00077
    - CG2023 10.93 $50
  - **Golf Mobile Users**
    - Use with risks classified as either “Golf Courses” or “Golf mobiles – Loaned or Rented to Others.” It provides insured status to patrons of the named insured or the named insured’s concessionaires who use or are legally responsible for use of the golf mobiles.
    - CG2008 11.85 No Charge
  - **Grantor of Franchise**
    - Class code 00066
    - CG2029 11.85 $50
  - **Grantor Of Licenses**
    - Class code 00075
    - CG2036 10.01 $50
  - **Grantor of Licenses – Auto Status when Required by Licensor**
    - Class code 00076
    - CG2035 10.01 $50
  - **Lessor of Leased Equipment**
    - The “lessor” is the owner of the property being leased to a third party
    - Class code 00067
    - U158 03.10 $50
  - **Lessor of Land**
    - Class code 00068
    - CG2024 11.85 $50
  - **Managers or Lessors of Premises**
    - Class code 00069
    - U157 03.10 $50
  - **Mortgagee, Assignee or Receiver**
    - CG2018 11.85 No Charge
  - **Mortgagee, Assignee, or Receiver**
    - For use with OCP policies only
    - OCP090 03.10 No Charge
  - **State or Political Subdivisions – Permits:**
    - Class code 00070
    - Protects governmental entities from lawsuits arising out of the issuance of permits.
    - Doesn’t apply to BI, PD AI/PI arising out of operations performed for a governmental entity
    - CG2012 05.09 $50
  - **State or Political Subdivisions – Permits Relating to Premises:**
    - Class code 00071
    - CG2013 05.09 $50
- **State or Governmental Agency or Subdivision or Political Subdivision – Permits or Authorizations:**
  - Class code 00078
  - Use with OCP policies only

- **Townhouse Associations**
  - Class code 00072

- **Vendors:**
  - Class code 00073
  - Eligible:
    - All risks
  - Prohibited:
    - Requests to add a manufacturer as an A.I. –Vendor
    - Vendors for products susceptible to spoilage or contamination (i.e. meat, dairy)
  - Submit:
    - Direct importers requesting vendor’s A.I.
  - Blanket Vendors:
    - General Agent must type in “All Vendors of Insured’s Products” on the CG2015 so it is clear coverage is blanket
  - Individual and Specific Vendors:
    - Must specifically name each individual vendor on the CG2015
Waiver of Subrogation

SINGLE ENTITY – BLANKET PROJECTS

- U156 – ADDITIONAL INSURED – OWNERS, LESSEES, OR CONTRACTORS – SCHEDULED PERSON OR ORGANIZATION
- CG2010 – ADDITIONAL INSURED – OWNERS, LESSEES, OR CONTRACTORS

<table>
<thead>
<tr>
<th>U156 or CG2010 – OWNERS, LESSEES OR CONTRACTORS</th>
<th>States East of the Mississippi River:</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Class Code 00022 for U156</td>
<td>o $250 – Up to 10 entities</td>
</tr>
<tr>
<td>• Class Code 00023 for CG2010</td>
<td>o $400 – Up to 20 entities</td>
</tr>
<tr>
<td>• If you don’t need both blanket primary/non-contributory and blanket waiver of subrogation you can add manuscript language to the U156 or CG2010 to make it Blanket A.I.</td>
<td>o Submit – Over 20 entities</td>
</tr>
<tr>
<td>• Available for Contracting risks (including Truckers GL)</td>
<td>States West of the Mississippi River, including IL &amp; WI:</td>
</tr>
<tr>
<td>o Manuscript required to make U156 or CG2010 blank: “All persons or organizations as required by written contract with the insured”</td>
<td>o No submit required</td>
</tr>
<tr>
<td>• Blanket U156 or CG2010 is prohibited in CO, NY, SC with these exceptions:</td>
<td>o No charge</td>
</tr>
<tr>
<td>o Truckers GL, Express Companies, and Freight Forwarders</td>
<td></td>
</tr>
<tr>
<td>• Premium charge is NOT in addition to the base additional insured charges for a “per entity” A.I. (see pricing box above) if there is one</td>
<td></td>
</tr>
</tbody>
</table>

Broadened Entity Language

- Applies to all A.I. endorsements:
  - o Class code 00011
  - o Authority:
    - States East of the Mississippi River – submit for approval and pricing
    - States West of the Mississippi River (including IL and WI) do not require a submit if the broadening terminology includes one or more of the following: affiliates, directors, employees, indemnities, officers, subsidiaries, parent companies on A.I. forms U156 and U156A. Submit all others.
    - o Premium charge is in addition to the base A.I. charge if a charge applies:
      - States East of the Mississippi River – submit for pricing
      - States West of the Mississippi River (to include IL & WI) – no charge

Primary and Non-Contributory

- Not available for customers of insured’s with class code 47052 – Real Estate Property Managed.
- Applies to all A.I. endorsements:
  - o Class code 00032
  - o U156A – Primary and Non-Contributory is built in on a blanket basis
All A.I. endorsements except U156A:
- Requires manuscripting the following onto the form: “It is further agreed that this insurance shall be primary and non-contributory but only in the event of a named insured’s sole negligence”
- Prohibited: Deletion of “but only in the event of a named insured’s sole negligence”

Premium charge is in addition to the base additional insured charge if a charge applies:
- States East of the Mississippi River – $150 up to 20 entities, submit for pricing if over 20
- States West of the Mississippi River (including IL and WI) – No charge

### Products/Completed Operations – CG2037 with CG2010

- When extending additional insured status you may provide it without completed operations or with completed operations.
- Premium charges may or may not apply
- The table below provides an overview of how to handle, additional guidelines ties to the specific additional insured forms (U156, U156A, CG2010, CG2037) are found immediately after the table

<table>
<thead>
<tr>
<th>A.I. without completed operations – Single Entity or Blanket available</th>
<th>Premium</th>
<th>A.I. with completed operations – Single Entity only, no Blanket Allowed</th>
<th>Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>U156 – Single Entity</strong></td>
<td>East – Charge West – No charge</td>
<td><strong>CG2037</strong> – with CG2010 – Single Entity – Single Project (Both endorsements required for each A.I. entity)</td>
<td>Charge Applies – Same in all States</td>
</tr>
<tr>
<td><strong>CG2010 instead of U156 – Single Entity (agents have authority to replace U156 with CG2010)</strong></td>
<td>East – Charge West – No charge</td>
<td><strong>CG2037</strong> – with <strong>CG2010</strong> – Single Entities – Blanket Projects (Both endorsements required for each A.I. entity)</td>
<td>Charge Applies – All States (Not available in CO)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>A.I. without completed operations – Single Entity or Blanket available</th>
<th>Premium</th>
<th>A.I. with completed operations – Single Entity only, no Blanket Allowed</th>
<th>Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>U156 – Blanket Entities</strong></td>
<td>East – Charge West – No charge</td>
<td><strong>CG2037</strong> – with <strong>CG2010</strong> – Blanket Entities – Blanket Projects (Both endorsements required for each A.I. entity)</td>
<td>Charge Applies – Available in AK, AX, CA, HI, ID, NV, OR, UT, WA only</td>
</tr>
<tr>
<td><strong>U156A – Blanket Entities, Blanket PNC, Blanket Waiver</strong></td>
<td>East – Charge West – Charge</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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NAMED INSURED

Named Insured Endorsement – U489

- Allows modification of the “Named Insured(s)” via endorsement on a commercial policy
ENHANCEMENTS

Barbers and Beauticians Coverage Extension – U092

- Mandatory for the following class codes but only if there is a beauty and/or barber exposure
  - Barber Shops – 10113
  - Beauty Parlors and Hair Styling Salons – 10115
  - Nail Salons – 15600
  - Sun Tanning Salons – 48808

Employee Benefits Liability – U058

- Class Code 22202
- Claims:
  - Decline if any claims in past 5 years
- Coverage:
  - Claims-Made basis for sums insured legally obligated to pay arising from employee’s act, error, or omission committed in administration of insured’s employee benefits program
- Deductible:
  - $1,000 per employee
- Employee population:
  - Must not exceed 50 employees
- Form:
  - U058 – “Employee Benefits Liability Coverage Part – Supplemental Declarations”
- HLGL is prohibited if this coverage option is bound
- Limits and Minimum Premiums:
  - Pro-rata premium charges apply whether adding or deleting midterm but remain subject to applicable Minimum Premiums
    - $50,000/$50,000 – $150
    - $100,000/$100,000 – $200
    - $300,000/$300,000 – $250
    - $500,000/$500,000 – $300
    - $1,000,000/$1,000,000 – $400
- Monoline coverage not available, you must have the support of the CGL
- Retroactive date:
  - Must not be different from the policy effective date on new business
  - If renewed with the Company in subsequent years General Agent may maintain the retro date used the first year the Company wrote the business.
  - Any lapse in coverage will result in a new retro date that would be the effective date of the new policy written after that lapse.

Employment Practices Liability Insurance – U817

- Legal Advice Helpline for Policyholders:
  - 1-877-529-4375 (1-877-LAW-4EPL)
• **Description of Coverage:**
  o See Coverage Form for exact description, limitations
    ▪ This claims-made Coverage provides coverage for Employment Practices Liability Insurance (EPL) caused by a "wrongful employment act."
  o **"Wrongful Employment Act" means** any actual or alleged:
    ▪ Discrimination (including but not limited to discrimination based upon age, gender, race, color, national origin, religion, sexual orientation or preference, pregnancy, or disability)
    ▪ Employment-related libel, slander, humiliation, mental anguish, infliction of emotional distress, defamation, or invasion of privacy
    ▪ Employment-related misrepresentation(s) to "your" "employee" or applicant for employment with "you"
    ▪ Failure to provide or enforce adequate or consistent corporate policies and procedures relating to any "wrongful employment act"
    ▪ Harassment or coercion (including sexual harassment, whether quid pro quo, hostile work environment or otherwise)
    ▪ Negligent supervision or hiring by an "insured", relating to any of the above
    ▪ "Retaliation" (including lockouts)
    ▪ "Third party violations" is provided but must be indicated as “Included” on U818 – EPLI Insurance Coverage Supplemental Declarations
    ▪ Violation of an individual’s civil rights relating to any of the above
    ▪ Wrongful deprivation of career opportunity, wrongful demotion, or negligent "employee"
    ▪ Wrongful discipline
    ▪ Wrongful dismissal, discharge, or termination (either actual or constructive), including breach of an implied contract
    ▪ Wrongful evaluation, including the giving of negative or defamatory statements in connection with an "employee” reference
    ▪ Wrongful failure to employ or promote
    ▪ See the EPL Coverage Form for a more detailed definition of “wrongful act”
  o **Defense Costs:**
    ▪ Included within the limit of liability
  o **Supplemental Extended Reporting Period (i.e. SERP):**
    ▪ What is it?
      • In the event of cancellation or nonrenewal, the Named Insured has the right, upon payment of an additional premium to buy the Extended Reporting Period Elected endorsement, U819-0513
      • This provides an extended reporting period following the effective date of cancellation or nonrenewal, to report claims which occurred on or after the retroactive date and on or before the date of cancellation or nonrenewal
    ▪ Attachment of the SERP form U819:
• Attachment of the SERP form is always on the policy that is being cancelled or non-renewed, or in situations where just the EPL coverage

• Effective Date:
  • The SERP effective date must always be equal to the policy’s expiration or cancellation date. If just the EPLI coverage is being cancelled and the rest of the policy remains in force, the SERP effective date is to be the date the EPLI coverage is being removed from the policy.
  • The SERP option is only available once we know for sure that the EPLI coverage part or the policy in its entity is being non-renewed or cancelled midterm. It is not available at quote or policy inception.

• Extended Reporting Period Length:
  • 12 months, shorter or longer lengths are not available

• Number of SERPS available:
  • Only one SERP is available per policy. Requests for additional SERPS must be declined

• Supplemental Extended Reporting Period (SERP) Endorsement
  • U819-0513

• Premium Charge:
  • Equals 100% of the expiring policy’s EPLI premium for a 1 year SERP

• Effective Date:
  • The SERP effective date must always be equal to the policy’s expiration or cancellation date. If just the EPLI coverage part is being deleted midterm rather than the entire policy, the effective date of the SERP is the same as the date the coverage part is deleted via endorsement.

• Number of SERPS available:
  • Only one SERP is available per policy. Requests for additional SERPS must be declined

• Supplemental Extended Reporting Period (SERP) Endorsement:
  • U819-0513

• Premium Charge for SERP:
  • Equals 100% of the expiring policy’s EPLI premium for a 1 year SERP

  - Third Party Coverage:
    • This coverage is included within the EPL Endorsement coverage form, and is included in the basic premium charge
    • The U818 – EPLI Insurance Coverage Supplemental Declarations must indicate “Included” in the Premium Line next to “Third Party Violations Premium"
    • This coverage responds to allegations brought by customers, clients or vendors

• Eligible:
• Classifications:
  - All classifications on the policy must be acceptable for coverage, see prohibit list below
• Employees: Insured must not have more than 50 employees
• Locations: Insured must not have more than 5 locations
• States: All states where there are exposures must be acceptable for coverage, see prohibit list below

• Prohibit:
  - While the following prohibits will always apply at policy inception, should midterm endorsement activity during the policy term add exposures (i.e. liability class codes, states or additional locations that take the number of locations above 5) that are indicated below ELPI may remain in place on the policy until expiration. If the prohibited exposure(s) still exist as of the next renewal then EPLI can not be bound on the renewal.
    - Please notify your Company Underwriter if you have EPLI on the policy and an exposure on the prohibit list below is being added.
• Employees:
  - More than 50 employees
• Class Codes:
  - Golf Courses (11138, 44069, 44070, 44071)
  - Legal Services, attorney/law offices (66122, 66123)
  - Libraries (66309)
  - Schools (47468, 47471, 47473, 47474, 47475, 47476, 47477, 47478, 67508, 67509, 47510, 67511, 67512, 67513)
  - Golf Courses (11138, 44069, 44070, 44071)
  - Temporary Employment (43200)
• Locations: More than 5 locations
  - If a policy currently has 5 locations and another location is being added midterm you must either terminate the EPLI coverage the effective date the additional location is added, or one of the original 5 locations must be deleted prior to endorsing the EPLI coverage
• Policy term is less than six months, if so EPLI may not be bound
• Stand alone coverage not available, must be written in conjunction with other coverage under a CGL coverage part
• States: Not available in LA, NM, AR, VT, NY, and MT

• Submit:
  - Submits for exceptions to underwriting criteria, limits, deductibles or pricing are not available.

• Aggregate Limits, Deductibles, Pricing and Midterm Changes:

<table>
<thead>
<tr>
<th>Annual Aggregate Limit</th>
<th>Per Claim Deductible</th>
<th>Premium Per Policy</th>
</tr>
</thead>
<tbody>
<tr>
<td>$25,000</td>
<td>$2,500</td>
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<tr>
<td>$50,000</td>
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<td>$387</td>
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<tr>
<td>CA $25,000</td>
<td>$5,000</td>
<td>$588</td>
</tr>
<tr>
<td>CA $50,000</td>
<td>$5,000</td>
<td>$735</td>
</tr>
</tbody>
</table>

• Premium Determination:
• Calculated on a per policy basis for all insureds
• Premiums are flat and are not to be modified in any way.
• Application of pro-rata factors not allowed.
  o Midterm Additions or Increases/Decreases in EPLI Coverage:
    ▪ No midterm additions, increases or decreases of coverage are permitted.
    ▪ EPLI may not be added mid-term.
  o Midterm Cancellations of just the EPLI Coverage:
    ▪ It is acceptable to cancel the EPLI coverage part midterm (even if the CGL LOB and or balance of a package policy (say the property) remains in force

• EPLI – Form Completion – U818 – Commercial EPLI Coverage Supplemental Declarations
  o “Policy Number,” “Account Number,” Named Insured,” and “Agent #” must all be entered at the top of the form
  o “EPLI Coverage Period”
    ▪ Dates entered are to be the same as the CGL coverage period. EPLI is not allowed to be endorsed midterm. If added to the policy at inception no midterm additions, increases or decreases in coverage are permitted
  o “EPL Aggregate Limit of Liability”
    ▪ $25,000 or $50,000 are the only available options, you must indicate one on U818
  o “EPL Deductible Amount”
    ▪ $2,500 or $5,000 are the only available options, you must indicate one on U818
  o “EPL Retroactive Date”
    ▪ A date is never entered because the EPLI Retroactive Date is ALWAYS the date of organization of the “named.”
    ▪ The EPLI Retroactive Date remains the same through all subsequent renewals as long as there is continuous coverage from one policy term to the next.
  o “EPL Coverage Premium”
    ▪ Indicate the premium that applies based on the coverage limit and deductible
  o “Third Party Violations Premium (Optional)”
    ▪ Indicate “Included” in the premium line. Our coverage grant automatically includes Third Party Violations coverage at no additional premium charge.

• EPLI – Form Attachment Rules:
  o Attach:
    ▪ EPL Supplemental Declarations U818-0513
    ▪ EPL Coverage Endorsement U817-0513 – Country-wide use is attached to the General Liability Coverage Part
    ▪ State Amendatory Endorsements are attached whenever there are exposures in any of the following states:
<table>
<thead>
<tr>
<th>State</th>
<th>Code</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>AK</td>
<td>U827</td>
<td>0513</td>
</tr>
<tr>
<td>CT</td>
<td>U828</td>
<td>0513</td>
</tr>
<tr>
<td>DC</td>
<td>U829</td>
<td>0513</td>
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<tr>
<td>GA</td>
<td>U830</td>
<td>0513</td>
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<td>IL</td>
<td>U831</td>
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<tr>
<td>KS</td>
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<tr>
<td>KY</td>
<td>U833</td>
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<tr>
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<tr>
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<td>MN</td>
<td>U836</td>
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<tr>
<td>MO</td>
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<tr>
<td>NC</td>
<td>U838</td>
<td>0513</td>
</tr>
<tr>
<td>NH</td>
<td>U839</td>
<td>0513</td>
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<tr>
<td>OH</td>
<td>U840</td>
<td>0513</td>
</tr>
<tr>
<td>SD</td>
<td>U841</td>
<td>0513</td>
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<td>TX</td>
<td>U842</td>
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<tr>
<td>WA</td>
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<td>0513</td>
</tr>
<tr>
<td>WY</td>
<td>U846</td>
<td>0513</td>
</tr>
</tbody>
</table>

- **When requested at termination of coverage, attach:**
  - Supplemental Extended Reporting Period (SERP) Endorsement – U819-0513

- **Mandatory Defense Within Limits Notices** if the following states are on the policy. If you have more than one of the following states, you must attach the appropriate notice for each of those states:
  - **Alaska**: Alaska Rule of Civil Procedure 82 Notice B (AK): U821-0513
  - **Missouri**: Acknowledgment of Defense Costs (MO): U822-0513
  - **Rhode Island**: Acknowledgment of Defense Costs (RI): U823-0513
  - **Wyoming**: Acknowledgment of Defense Costs (WY): U824-0513

- **Mandatory Disclosure Form**:
  - **Colorado**: Disclosure Form—Claims-Made Policy Important Notice to Policy-holder U820-0513
GarageKeepers Legal Liability – GKLL – U029A

- If GarageKeepers is an available coverage option based on the liability class codes you have entered into the rating function, then GarageKeepers will automatically appear as an option under the Miscellaneous Coverage/Forms area of the GL LOB. Trying to enter class code 2204 as a liability class code in the rater will not work. The option (if available) is always going to be found under Misc. Coverages/Forms.
- Class Code 22204
- Eligible:
  - Application of Advertising Wraps on the Exterior of a Vehicle – 90089
  - Car Washes / Detail Shops – 10367
  - Glass Installation or Tinting (auto) – 13590
  - Upholstery – 99826, 99827
- Prohibited:
  - All states:
    - Car pool type car washes (i.e. customer surrenders their vehicle(s) and the vehicle goes through an automated wash tunnel on a track, with or without hand detail work)
    - Mechanical work on the vehicle
    - Stand alone GKLL, must be written in conjunction with the CGL
  - All states except AK, AZ, CA, HI, ID, NV, OR, UT, WA:
    - Audio / Video work on a vehicle
    - Restaurants with valet exposures
- Submit:
  - AK, AZ, CA, HI, ID, NV, OR, UT, WA:
    - Audio / Video work on a vehicle
    - Restaurants with valet exposures
- Coverage:
  - U029A – Garagekeepers
  - Bailees type form which covers certain types of direct physical loss to a customer’s auto or related equipment left in the insured’s care, in association with that insured’s operations (see eligible operations above)
  - Blanket
  - Limited to Specified Cause of Loss (SCOL) and Collision. Comprehensive coverage is not available.
  - This endorsement is necessary because of the “care, custody or control” exclusion found in the CGL form.
- Deductible:
  - $500
- Limits and Pricing:
  - 25% debit mod if vehicles are kept overnight
  - $100,000 Per Location / $10,000 Per Vehicle – $100 Flat
  - $200,000 Per Location / $20,000 Per Vehicle – $200 Flat
  - $300,000 Per Location / $30,000 Per Vehicle – $300 Flat
  - $500,000 Per Location / $50,000 Per Vehicle – $500 Flat
Hired and Non-Owned Auto Coverage – U132A

- Class code 00300
- Coverage – U132A – Hired Auto and Non-Owned Auto Liability:
  - Hired and Non-Owned Automobile Liability Insurance provides coverage for the Insured’s liability arising out of the use of:
    - **Hired Autos** which are autos leased, rented or borrowed by the Named Insured, other than autos hired or borrowed from an employee or a member of the employee’s household. The short-term rental of a car for a business trip is a common hired auto exposure. Coverage is excess over any other collectible insurance. If primary liability coverage is needed for hired autos (such as long-term leased autos) coverage must be provided on a Business Auto Policy.
    - **Non-Owned Autos** which are any other auto which is not owned, hired or borrowed by the Named Insured, including autos owned by your employees while used in the Insured’s business. The most common example of a non-owned auto is an employee’s own auto
      - Excess of any and all other collectible insurance
      - Options include Hired only, Non-Owned only, or both
- Eligible:
  - Only risks with incidental exposures
  - Class of business within GA authority include:
    - Accommodations (i.e., B&B, Hotel, Motel)
    - Food Service including restaurants but if food delivery is offered then it is not eligible
    - Habitational to include dwellings, HOA’s, Mobile Home Parks
    - LRO, Office
    - Retail or Wholesale Distribution
    - Vacant Buildings
- Prohibited:
  - Coverage is at the line-of-business level, so if there is one or more prohibited exposures, then Hired and Non-Owned is not available for any of the exposure(s) on the policy. H/NO must be indicated as “Excluded” in the coverage limits area
  - **Commercial Auto Exposures**
  - **Delivery Exposures** of all types to include but not limited to alcohol, food, and medications
  - **HLGL:**
    - Available if you don’t have prohibited exposures, and if there are submit exposures you obtain Company approval
  - **Employees who travel sales territories, or regularly have a non-owned vehicle exposure in the course of their employment**
  - **Endorsing on Exposures Midterm that are Not Eligible for H/NO:**
    - If endorsing exposures midterm that are prohibited in these guidelines, then you must remove the Hired and/or Non-Owned coverage on the policy. This must be done concurrently when endorsing on the prohibited exposure(s). If the exposure is listed in the “Submit”
guidelines below you must get Company approval to maintain Hired and/or Non-Owned Auto on the policy.

- **Limits:**
  - Limits exceeding $1MM Occurrence / $2MM Aggregate
  - Limits for Hired and Non-Owned that are higher than the primary CGL Limits on the policy

- **Risk Types where H/NO is Prohibited:**
  - Athletic Games – Athletic Programs – Camps – Sports or Outdoor Activities
  - Catering
  - Churches
  - Communication – Computers – Internet – Radio – TV – Website Developers
  - Consultants
  - Contractors to include Installation, Repair, Service
  - Daycare
  - Employee(s) who regularly used non-owned vehicles
  - Employees in sales
  - Exhibitions or Special Events
  - Farm and Ranch
  - Freight Forwarding – Express Companies – Truckers GL
  - Forestry – Landscaping – Pest Control – Snow Removal – Tree Trimming
  - Janitorial – Cleanup – Salvage –Secondhand
  - Parades
  - Real Estate Agents and/or Real Estate Property Managers
  - Rodeos
  - Schools
  - Taxi Companies
  - Vehicles that are not personal passenger or a van type

- **Submit:**
  - Your Company underwriter will need to confirm there are no known H/NO exposures that would be considered unacceptable per our guidelines
    - An example of a request that might be approved is an insured who is renting premises where the lease requires H/NO be carried by our insured, but again that approval would hinge on confirmation of no other H/NO exposures that might be unacceptable.

- **Mandatory:**
  - Insured must verify that driver(s) have their own personal auto insurance in place
  - Support of the GL LOB required, stand alone coverage prohibited

- **Pricing**
  - Contemplates incidental exposures only
  - Pro-rata basis if adding or deleting midterm
<table>
<thead>
<tr>
<th>Occurrence Limit</th>
<th>$300,000</th>
<th>$500,000</th>
<th>$1,000,000</th>
<th>$300,000</th>
<th>$500,000</th>
<th>$1,000,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Aggregate Limit</td>
<td>$300,000</td>
<td>$500,000</td>
<td>$1,000,000</td>
<td>$600,000</td>
<td>$1,000,000</td>
<td>$2,000,000</td>
</tr>
<tr>
<td>Premium Hired Auto</td>
<td>$75</td>
<td>$100</td>
<td>$150</td>
<td>$100</td>
<td>$125</td>
<td>$175</td>
</tr>
<tr>
<td>Premium Non-Owned Auto</td>
<td>$75</td>
<td>$100</td>
<td>$150</td>
<td>$100</td>
<td>$125</td>
<td>$175</td>
</tr>
</tbody>
</table>

Identity Recovery – IDR – U651

- Class code 00400
- Optional, available for use with all policies except for Farm/Ranch, Monoline CIM Policies, and OCP Policies which have a different form, separate underwriting guidelines as well as rating
- While coverage for IDR is at the policy level and not specific to the GL line-of-business premium charges are made at the GL LOB if the policy is monoline GL. If the policy is a package the premium charge will appear under the Property line-of-business.
- What is Identity Theft?
  - Wrongful use of someone’s personal or financial information to commit fraud or other crimes
  - Perpetrator uses the victim’s personal data or identity to:
    - Make purchases
    - Receive loans
    - Withdraw funds
  - Commit other crimes
  - Victim is unaware of the crime, often for long periods
- Creative Thieves
  - Identity Thieves Steal in Many Ways:
    - Steal wallets / purses
    - Mailbox theft
    - Change victim’s address
    - Take documents in trash
    - Fraudulently obtain credit reports
    - Bogus e-mails
    - Steal at workplaces
    - Intercept cell / mobile calls
    - Telemarketing scams
- How Identity Thieves Use Data
  - Open up new fraudulent accounts
  - Take out loans
  - Empty bank accounts
  - Purchase or rent housing
- Pay medical bills
- Open phone, TV or utility accounts
- Use victim’s name as an alias to commit crimes or when arrested

**Institutions Pay Only Part of the Cost**
- $50 billion in stolen money, goods or services
- Banks and merchants may assume fraudulent charges
- Victims responsible for
  - Proving charges are not ones they made
  - Correcting credit history
  - Correcting identity records
  - Out-of-pocket expenses

**Typical Victim Experiences**
- Time consuming
- Confusion and frustration
- Emotional toll
- Credit repositories reluctant to remove negatives on credit records
- Victim made to feel like they did something wrong

**Financial Cost to Victims**
- Legal fees
- Lost wages due to time away from work
- Child or elder care costs for time away from home
- Various other costs

**Identity Recovery Coverage**
- Main Components
  - Identity Theft Help Line
    - 1-866-855-9282
  - Case Management Service
  - Expense Reimbursement Insurance
  - Coverage is provided on a “discovery” basis with a 60 day reporting requirement

**Identity Recovery Services**
- Recovery Services
- Toll-Free Help Line
- Customer Guide
- Identity Recovery Case Manager
- 12-Month Limit

**Expense Reimbursement Coverage**
- Out-of-Pocket Expenses

**Legal Expenses**
- Included within Limit
  - Defense of civil suit
  - Removal of civil judgment
  - Legal assistance with a government audit
  - Challenging credit report
  - Criminal defense

**Other Coverages**
- Lost wages
- Child or elder care  
  - Jointly subject to $5,000 sublimit
- Mental Health Counseling  
  - $1,000 sublimit (Not available in NY)
- Miscellaneous Unnamed Costs  
  - $1,000 sublimit

- **The Numbers**
  - $15,000 coverage limit
  - $0 deductible
  - $19 additional premium
    - Rate in system the same way as Equipment Breakdown

- **Who is the Insured?**
  - Key Individuals, Typically Business Owners or Partners.
    - Depends on the type of business:
      - Sole proprietorship – owner or co-owner
      - Partnership – named partners
      - Corporations – any owner with at least a 20% share. If no owner has a 20% share, the CEO is the insured.

- **What is not covered?**
  - Identity Theft Expense coverage does not reimburse the insured for monies stolen or fraudulently charged to the insured. These monies are usually recoverable directly from the financial institution
  - The coverage excludes loss arising from the insured's fraudulent or criminal acts

- **Identity Recovery Coverage**
  - Created to:
    - Respond to an emerging need
    - Provide value-added benefits to renewal customers
    - Differentiate our products
    - Support customer acquisition and retention

- **Underwriting and Marketing**
  - Endorse onto GL or Property or Package
    - Value-added point of distinction for new business and renewals
    - Form U651-1010
      - Is available in our DocuCorp Library
      - A Word version is available under the Forms icon on the Home Page of the on-line manual
    - Can be added after the policy inception
    - Not available on the Farm PDQ at this time

- **Rule of Thumb**
  - Since identity theft is a first party coverage, the rule of thumb will be to:
    - Multi-Peril Policy?
      - Add the premium to the Property Coverage Part
    - Monoline Property?
      - Add the premium to the Property Coverage Part
    - Monoline GL?
Add the premium to the GL Coverage Part

Innkeepers Liability for Guests’ Property – Premises Coverage Form – U086

- Class code 00500
- This is a guest property liability form providing limits coverage for guest property on premises
- Option available with these class codes:
  - Apartment Hotels – 60015, 60016
  - Bed and Breakfasts – 45210
  - Hotels/Motels – 45190, 45191, 45192, 45193
  - Time Shares – 60012, 60013
- Pro-rata basis whether adding or deleting midterm this coverage:

<table>
<thead>
<tr>
<th>Per Guest</th>
<th>Aggregate</th>
<th>Deductible</th>
<th>Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>$1,000</td>
<td>$5,000</td>
<td>$250</td>
<td>$100</td>
</tr>
<tr>
<td>$1,000</td>
<td>$10,000</td>
<td>$250</td>
<td>$250</td>
</tr>
<tr>
<td>$2,500</td>
<td>$25,000</td>
<td>$250</td>
<td>$500</td>
</tr>
</tbody>
</table>

Liquor Legal Liability

- See Separate Guidelines for Liquor Legal Liability

Lost Key Liability Coverage Extension – U213

- Class code 00730
- Coverage:
  - Covers the legal liability of the insured to refit a building with new locks and keys after the loss of a master key held in the insured’s care, custody and control.
  - Do not confuse this coverage option with U082 – Locksmiths Coverage Extension which is offered for risks that have locksmith exposures.
- Optional available for all class codes as well as:
  - 47050 – Real Estate Agents
  - 47052 – Real Estate Property Managed
- Limits and Pricing:
  - Pro-rata basis whether adding or deleting midterm
  - See pricing table on next page

<table>
<thead>
<tr>
<th>Occurrence Limit</th>
<th>Aggregate Limit</th>
<th>Premium Charge</th>
</tr>
</thead>
<tbody>
<tr>
<td>$5,000</td>
<td>$10,000</td>
<td>None</td>
</tr>
<tr>
<td>$5,000</td>
<td>$25,000</td>
<td>$50 Flat</td>
</tr>
<tr>
<td>$10,000</td>
<td>$25,000</td>
<td>$75 Flat</td>
</tr>
<tr>
<td>$25,000</td>
<td>$25,000</td>
<td>$100 Flat</td>
</tr>
</tbody>
</table>

Massage Therapist Professional Coverage Extension – U599

- Mandatory for the following class codes but only if there is a massage exposure
  - Barber Shops – 10113
  - Beauty Parlors and Hair Styling Salons – 10115
  - Nail Salons – 15600
• Sun Tanning Salons – 48808
• Premium charge is a flat $250 per massage therapist. Premium basis is pro-rata if adding or deleting midterm.
• Coverage is not available on an “if any basis”

Per Location Aggregate – CG2504 – Class Code 00600

Per Project Aggregate – CG2503 – Class Code – 00610

• Authority:
  o Up to 5 locations or 5 projects, submit if higher
• Prohibited:
  o HLGL is prohibited if either of these coverage options are bound
• Submit::
  o More than 5 projects anticipated in the upcoming policy term, and/or more than 5 locations (actual or anticipated) on the policy
  o Exposures in one or more of the 5 boroughs of New York City
• Premium Charges for CG2504 (Per Location Agg) and CG2503 (Per Project Agg):
  o Single Entity Basis:
    ▪ $50 per Project or Location, there is no minimum premium that is applied
    ▪ You may attach multiple copies of these forms if you want to limit coverage to a single entity or single location per form
  o Blanket Entity Basis:
    ▪ Blanket Entity basis is within GA Authority as long as you have no more than 10 Entities or Locations
    ▪ If locations or entities will exceed 10 you must get Company approval and pricing details
    ▪ EDGE users will be presented with a checkbox to make the basis blanket. If that checkbox is checked EDGE will automatically print in the Blanket Box in the form: “As designated in written contract with the named insured”
    ▪ Non-EDGE users will need to type in the Blanket Box of the form: “As designated in written contract with the named insured”
    ▪ Pricing for up to 10 entities or locations is $350, submit required for approval and pricing for more

Property Damage Extension (for Locksmiths) U082

• Class code 00750
  o “Locksmiths Coverage Extension” is a type of Care, Custody and Control endorsement available only for Locksmiths – 14913
  o Pro-rata basis whether adding or deleting midterm
• Do not confuse this coverage with U213 – Lost Key Liability Coverage Extension which is offered for Property Management type accounts.

<table>
<thead>
<tr>
<th>Limit Occurrence / Aggregate</th>
<th>Additional Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>$5,000 / $25,000</td>
<td>$70</td>
</tr>
</tbody>
</table>
Specified Equipment as Mobile Equipment – U071

- Allows you to list a specific equipment and have it designated as “mobile equipment”
- Requires Company approval
- Premium charge of $250 is subject to a pro-rata basis if adding or deleting midterm

Stop Gap Liability – U066

- Class code 22203
- Coverage is similar to that provided in Workers Compensation Coverage B. Stop Gap covers liability arising from the injury of an employee in the course of their employment. Coverage is an occurrence type form.
- Eligible:
  - Employers doing business in monopolistic states where the State Fund provides only WC Coverage without Coverage B. Eligible states: ND, OH, WA, WY
- Prohibited:
  - Farm and Ranch risks
  - Monoline coverage, requires support of a Contract eligible risk with general liability
  - Roofers
  - Temporary employee exposures of any type
- Premium Charges:
  - Pro-rata basis whether adding or deleting midterm
  - Rate percentages listed below are applied to the total general liability premium and subject to the minimum premium

<table>
<thead>
<tr>
<th>Limits</th>
<th>Rate</th>
<th>Minimum Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>$100,000 / $100,000 / $100,000</td>
<td>3%</td>
<td>$250</td>
</tr>
<tr>
<td>$100,000 / $500,000 / $100,000</td>
<td>3%</td>
<td>$250</td>
</tr>
<tr>
<td>$500,000 / $500,000 / $500,000</td>
<td>4%</td>
<td>$300</td>
</tr>
<tr>
<td>$1,000,000 / $1,000,000 / $1,000,000</td>
<td>5%</td>
<td>$500</td>
</tr>
<tr>
<td>$1,000,000 / $1,000,000 / $1,000,000</td>
<td>5%</td>
<td>$300*</td>
</tr>
</tbody>
</table>

- * Washington state only
EXCLUSIONS and LIMITATIONS

- See also: Forms – Professional

Limitation of Coverage to Business Description – U159

Mandatory on all policies

- Mandatory on all policies with a CGL coverage part
- Business description must be indicated to complete this endorsement
  - Do not use class codes in the description
  - Description must be broad enough to encompass all exposures intended to be covered for liability, yet not include those we don't intend to cover
  - Operations intentionally excluded should be mentioned as excluded on this form
  - Consult with a Company as needed

Abuse and Molestation:

Exclusion – U684

- ISO form CG2146 is not available, you must use Company form U684
- Mandatory for risks with these class codes:
  - Amusement Centers – 10015
  - Amusement Devices – 40040, 40041, 40042
  - Archery Ranges – 10052, 10054
  - Beaches – Bathing – 40072
  - Bicycles – Rented – 10151
  - Billiard or Pool Halls – 10160
  - Bingo Games – 40075
  - Boats – 10110, 40111
  - Bowling Lanes – 10220
  - Campgrounds – 10331, 10332
  - Camps – 41421, 41422
  - Caves – Tourist Attraction – 41510
  - Church – 41650
  - Convents or Monasteries – 41680
  - Dance Hall – 11273, 11274
  - Daycare Centers – Commercial – Excluding Abuse – 41716B
  - Daycare Centers – In Home – 41715B
  - Entertainment Performed on Others’ Premises – 43215
  - Fishing Piers – 43754
  - Fishing Ponds – 43750
  - Gambling – 43990, 43991
  - Parks or Playgrounds – 46671
  - Racquet Sports and Handball – 41665
  - Swimming Clubs – 41666
  - Theatrical Companies – 99718
  - Theaters – 49184, 49185
• Theaters – Drive-in – 49181
• Theaters – Motion Pictures – 49183

Optional use with all other general liability class codes

Limitation – U013

• Class code 00820
• Mandatory:
  o Daycare Centers – Commercial – Including Abuse – 41716A
  o Schools – 47468, 47471, 47473, 47474, 47475, 47476, 47477, 47478, 67508, 67509, 67510, 67511, 67512, 67513
• Prohibited:
  o Daycare Centers – Commercial – Excluding Abuse – 41716B
  o Daycare Centers – In Home – Excluding Abuse – 41715B
• Optional:
  o Athletic Games – 40059, 40061, 40063, 40064, 40066, 40067
  o Camps – 41421, 41422
  o Any other class code not requiring the total exclusion – U684 (see list above)

• Limits and Premium charges for U013:
  o Premium charges are on a pro-rata basis whether adding or deleting midterm

<table>
<thead>
<tr>
<th>Occurrence</th>
<th>Aggregate</th>
<th>Premium (flat)</th>
</tr>
</thead>
<tbody>
<tr>
<td>$25,000</td>
<td>$50,000</td>
<td>No charge</td>
</tr>
<tr>
<td>$50,000</td>
<td>$100,000</td>
<td>$100</td>
</tr>
<tr>
<td>$100,000</td>
<td>$300,000</td>
<td>$150</td>
</tr>
<tr>
<td>$250,000</td>
<td>$500,000</td>
<td>$250</td>
</tr>
</tbody>
</table>

Assault and Battery:

• Class Code
  o 11117 is only used if form U233 or U233A are applied

• Full Limits
  o Eligible:
    ▪ Any risk that is not restricted per any class code specific guidelines
  o Prohibit:
    ▪ Boarding or rooming houses
  o Submit:
    ▪ Any risk with prior A&B claim activity (paid or not)
  o Forms:
    ▪ Coverage is provided within the selected limits of the GL so no endorsement required
  o Liquor Liability (if offered):
    ▪ When A&B is offered at full limits on the CGL then do not attach any A&B limitation endorsement to the Liquor Legal Liability coverage part

Exclusion – U006

• Mandatory for the following exposures or classes of business
  o Amusement Exposures
- Armed Security
- Boarding or Rooming Houses – 61000
- Bouncers
- Caterers – 11039
- Convenience Stores rated as Grocery Stores – 13673
  - U006 is not mandatory for code 13673 in states of AR, CO, IA, IL, KS, LA, MN, MO, MT, ND, NE, NM, SD, OK, TX, UT, WI, WY
- Daycare Centers – In Home – Excluding Abuse – 41715B
- Dry Cleaners/Laundries/Rentals/Plants/Washing – 14731, 14732, 14733, 14734, 19007, 45678
- Dwellings – 63010, 63011, 63012, 63013
- Exercise and Health – 44311, 44315, 67512A (martial arts)
- Exhibitions – 43421, 43422, 43424, 63215, 63216, 63217, 63218, 63219, 63220
- Gasoline Stations – Self Serve – 13454
- Guides or Outfitters – 44222
- Halls – 44276, 44277
- Hotels – 45190, 45192
- Hunt Preserves – 45224, 45225
- Liquor Exposures Exceeding 25%
- Mobile Home Parks or Courts – 46202
- Nursery – Garden – 15699
- Package Stores – 59211
- Parades – 46590
- Parking – 46603, 46604, 46606, 46607, 46622
- Rodeos – 47318
- Schools – 47468, 47471, 47473, 47474, 47475, 47476, 47477, 47478, 67508, 67509, 67510, 67511, 67512, 67513
- Social Gatherings and Meetings – 48557, 48558
- Spa – 18200
- Special Events
- Sport or Outdoor Activities – 48610
- Taxicab Companies – 68001
- Youth Recreation – 49890, 49891

- Liquor Legal Liability (if offered):
  - When totally excluding A&B on the CGL A&B must be totally excluded on Liquor Legal Liability as well by attaching U006LL – Exclusion – Assault, Battery, or Assault and Battery – Liquor Legal Liability

**Sublimits – U233 or U233A**

- **Eligible:**
  - Any risk that does not have any class codes that require a total A&B exclusion. Any risk eligible for full A&B limits may be sublimited.

- **Submit:**
  - Any class code indicating a submit for A&B is required
  - Losses – Any risk with prior A&B claim activity (paid or not)
Sublimit up to $50,000 occurrence / $100,000 aggregate within General Agent Authority as long as exposure doesn’t require a total A&B exclusion

Higher sublimit options require Company approval.

Options:
- Premium charges are pro-rata basis whether adding or deleting midterm
  - $50,000 occurrence / $100,000 aggregate – $150
  - $100,000 occurrence / $200,000 aggregate – $250
  - $150,000 occurrence / $300,000 aggregate – $350
  - $250,000 occurrence / $500,000 aggregate – $500

Forms / Class Code:
- Class code 11117
- Sublimits are included within the selected limits of the general liability
- Two coverage options available when offering sublimits:
  - U233 – Assault, Battery, or Assault & Battery Coverage Limitation
    - Defense costs inside limits
  - U233A – Assault, Battery, or Assault & Battery Coverage Limitation
    - Form is silent on defense costs

Liquor Legal Liability (if offered):
- When A&B is sublimited on the CGL you must sublimit the coverage on the Liquor Legal Liability as well using U233LL (Assault, Battery, or Assault & Battery Coverage Limitation – Liquor Legal Liability – Including Expenses)

Alarm Monitoring and Dispatch Services – Exclusion – U282
- Mandatory for:
  - Alarms and Alarm Systems – Installation, Servicing, or Repair – 91127

All Terrain Vehicles – Exclusion – U947
- U947 is optional use
- Excludes all ATV-related liability exposures

Animals:

Animal Liability – Exclusion – U042
- Optional unless indicated as mandatory in class code guidelines. For example mandatory for risks with any of the following exposures:
  - Bed and Breakfats – 45210
  - Club – Civic, Service or Social
    - Having Buildings, Premises Owned or Leased–Other Than Not-For-Profit – 41667
  - Club – Civic, Service or Social
    - Having Buildings or Premises Owned or Leased – Not-For-Profit Only – 41668
  - Clubs, Civic, Service or Social
    - No Buildings or Premises Owned or Leased Other Than Not-For-Profit – 41669
  - Clubs – Civic, Service or Social
    - No Buildings or Premises Owned or Leased Except for Office Purposes
- Not-For-Profit Only – 41670
- Excludes liability for BI, PD, Al/PI arising directly or indirectly related to any type of animal

**Animal Liability – Dogs – Exclusion – U032**

- Mandatory for:
  - Daycare Centers- Commercial – Including Abuse – 41716A
  - Daycare Centers – Commercial – Excluding Abuse – 41716B
  - Daycare Centers – In Home – Excluding Abuse – 41715B
  - Mobile Home Parks or Courts – 46202

- Optional for all other risks

**Animals, Fireworks, Motorsports, and Rides – Exclusion – U031**

- Mandatory for:
  - Exhibitions – In Buildings – No Admission Charged – Not-for-Profit – 63220
  - Exhibitions – In Buildings – No Admission Charge – Other-than-Not-for-Profit – 63219
  - Exhibitions – In Buildings – Not-for-Profit – 63218
  - Exhibitions – In Buildings – Other-than-Not-for-Profit – 63217
  - Exhibitions – Outside – No Stadiums or Grandstands – 43424
  - Exhibitions – Outside – In Stadiums or Premises Having Grandstands or Bleachers – Ushers or Other Attendants Not Provided by Insured – 43421
  - Exhibitions – Outside – In Stadiums or Premises Having Grandstands or Bleachers – Ushers or Other Attendants Provided by Insured – 43422
  - Parades – 46590
  - Rodeos – 47318
  - Social Gatherings and Meetings on Premises Not owned or Operated by Insured – Not-For-Profit – 48558
  - Social Gatherings and Meetings on Premises Not owned or Operated by Insured – Other-Than-Not-For-Profit – 48557

**Athletic or Sports Participants:**

**Athletic or Sports Participants Coverage – Limitation – U080**

- Provides sublimits of $25,000 Occurrence / $25,000 aggregate
- Mandatory with risks that have the following class codes unless you elect to exclude by using U016 (Athletic or Sport Participants Exclusion):
  - Athletic Games Sponsored By The Insured – Other Than Not For Profit – 40059
  - Athletic Games Sponsored by the Insured – Not for Profit Only – 40061
  - Athletic Programs – Amateur – Other Than Not For Profit – 40066
  - Athletic Programs – Amateur – Not For Profit Only – 40067
  - Camps – For Profit – 41421
  - Clubs – Racquet Sports and Handball – 41665

**Exclusion – Participants – U946 – 0815**

- U046 replaces both the U016 – Athletic or Sport Participants Exclusion, and U181 – Participants Exclusion
• Applies to “participants” practicing or participating in any activity, contest, demonstration, event, exhibition, game, race, show, or sport

• Participant is defined as including, but not limited to:
  o Animal handlers, announcers, attendants, contestants, corner men, mechanics, musicians, officials, singers, stewards, or timing officials
  o Any employee, temporary worker, or volunteer worker of any insured

• Effective 10.19.15, this new form replaces both U016 – “Athletic or Sports Participation Exclusion” and the U181 – “Exclusion Participants.”
  o Components of the old forms were integrated into the single new exclusion U946 – “Exclusion – Participants”
  o Excludes BI, PD, or AI/PI to any “participants” (see form for definition) arising directly or indirectly out of practicing or participating in any activity, contest, demonstration, event, exhibition, game, race, show, or sport

• Mandatory and may not be waived:
  o Churches or Other Houses of Worship – 41680
  o Convent or Monasteries – 41680
  o Daycare Centers – Commercial – Including Abuse – 41716A
  o Daycare Centers – Commercial – Excluding Abuse – 41716B
  o Daycare Centers – In Home – Excluding Abuse – 41715B
  o Health or Exercise Clubs – 44311
  o Health or Exercise Facilities – Commercially Operated – 44315
  o Martial Arts – 67512A
  o Rodeos – 47318

• Mandatory; waiving requires Company approval:
  o Archery Ranges – Indoor – 10052
  o Archery Ranges – NOC – 10054
  o Athletic Games Sponsored by the Insured – Not for Profit Only – 40061
  o Athletic or Sports Contests – in Buildings – Lessees – Other Than Not for Profit – 40063
  o Athletic or Sports Contests – in Buildings – Lessees – Not for Profit Only – 40064
  o Athletic Programs – Amateur – Not for Profit Only – 40067
  o Beaches – Bathing – Not Commercially Operated – 40072
  o Billiard or Pool Halls – 10160
  o Bowling Lanes – 10220
  o Camps – Not for Profit – 41422
  o Clubs – Civic, Service, or Social – Having Buildings or Premises – Owned or Leased – Not for Profit Only – 41668
  o Clubs – Civic, Service, or Social – Having Buildings or Premises – Owned or Leased – Other Than Not for Profit – 41667
  o Clubs – Civic, Service, or Social – No Building or Premises Owned or Leased Except for Office Purposes – Not for Profit Only – 41670
  o Clubs – Civic, Service, or Social – No Building Premises Owned or Leased Except for Office Purposes – Other than Not for Profit – 41996
  o Clubs – Country or Golf – 11138
  o Clubs – Racquet Sports and Handball – 41665
  o Clubs – Swimming – 41666
- Community Rec Facility Including after School Programs – 41678
- Conventions (Sponsors’ Risk Only) Not for Profit Only – 41673
- Conventions (Sponsors’ Risk Only) Other Than Not for Profit – 41672
- Dance Hall, Ballroom, or Discotheques – for Profit – 11273
- Dance Hall, Ballroom, or Discotheques – Not for Profit – 11274
- Exhibitions – Outside – in Stadiums or on Premises Having Grandstands or Bleachers – Not Erected by or for the Insured – Ushers or Other Attendants in Stands Not Provided by the Insured – 43421
- Exhibitions – in Buildings – No Admission Charged – Not for Profit Only – 63220
- Exhibitions – in Buildings – No Admission Charged – Other Than Not for Profit – 63219
- Exhibitions – In Buildings – Not for Profit Only – 63218
- Exhibitions – In Buildings – Other Than Not for Profit – 63217
- Exhibitions – Outside – in Stadiums or on Premises Having Grandstands or Bleachers – Not Erected by or for the Insured – Ushers or Other Attendants in Stands – Not Provided by the Insured – 43421
- Exhibitions – Outside – in Stadiums or Premises Having Grandstands or Bleachers – Ushers or Other Attendants in Stands Provided by the Insured – 43422
- Exhibitions – Outside – No Stadiums or Grandstands – 43424
- Fishing Piers – 43754
- Fishing Ponds or Lakes – Commercially Operated – 43760
- Golf Courses – Miniature – 44069
- Golf Courses – Municipal or Public – Not Golf or Country Clubs – 44070
- Golf Driving Ranges – 44071
- Guides or Outfitters – 44222
- Hunting Preserves – Not for Profit Only – 45225
- Hunting Preserves – Other Than Not for Profit – 45225
- Pet Training – 16404
- Racquet Sports and Handball Facilities – Commercially Operated – 16670
- Schools – Colleges, Universities, Junior Colleges, or College Preparatory – Not for Profit Only – 67509
- Schools – Colleges, Universities, Junior Colleges, or College Preparatory – Other Than Not for Profit – 67508
- Schools – Correspondence – 47468
- Schools – Not for Profit Only – 67513
- Schools – Other Than Not for Profit – 67512
- Schools – Private – Elementary, Kindergarten, or Junior High – Not for Profit Only – 47476
- Schools – Private – Elementary, Kindergarten, or Junior High – Other Than Not for Profit – 67508
- Schools – Private – High – Not for Profit Only – 47478
- Schools – Private – High – Other Than Not for Profit – 47477
- Schools – Public – Elementary, Kindergarten, or Junior High – 47471
- Schools – Public – High – 47473
- Schools – Trade or Vocational – 47474
o Social Gatherings and Meetings on Premises Not Owned or Operated by the Insured – Not for Profit – 48558
o Social Gatherings and Meetings on Premises Not Owned or Operated by the Insured – Other Than Not for Profit – 48557
o Stadiums Operated by the Insured – Not for Profit Only – 48638
o Stadiums Operated by Insured – Other Than Not for Profit – 48637
o Swimming Pools – Commercially Operated – 48924
o Youth Recreation Programs – Not for Profit Only – 49891
o Youth Recreation Programs – Other Than Not for Profit – 46890

**Auto, Aircraft, and Watercraft – Absolute Exclusion – U155**

- Mandatory for:
  - Express Companies – 94099
  - Freight Forwarders or Handlers – 94617
  - Garbage, Ash, or Refuse Collecting – 95233
  - Truckers – 99793

**Auto Services and Liquid Propane Gas – All Hazards – Exclusion – U012**

- Excludes all exposures related to auto repair, care, or cleaning services or equipment
- Excludes the sale or storing of Liquid Propane Gas, including equipment or containers for its use and distribution.

**Bed Bugs – Exclusion – U519**

- Optional use and available for all risks

**Camps or Campgrounds – Exclusion – CG2239**

- Mandatory for:
  - Churches or Other Houses of Worship – 41650
  - Convent or Monasteries – 41680

- Optional for all other risks

**Colleges or Schools – Limited Form – Limitation CG2271**

- Mandatory for all of the following class codes:
  - Schools – Colleges, Universities, Junior Colleges, or College Preparatory Other Than Not-For-Profit – 67508
  - Schools – Colleges, Universities, Junior Colleges, or College Preparatory Not-For-Profit Only – 67509
  - Schools – Correspondence – 47468
  - Schools – Not-For-Profit Only – 67513
  - Schools – Other Than Not-For-Profit – 67512
  - Schools – Private – Elementary, Kindergarten, or Junior High – Not-For-Profit Only – 47476
  - Schools – Private – Elementary, Kindergarten, or Junior High – Other Than Not-For-Profit – 47475
  - Schools – Public – Elementary, Kindergarten, or Junior High – 47471
  - Schools – Public – High – 47473
  - Schools – Private – High – Not-For-Profit Only – 47478
Communicable Disease – Exclusion – U018

- Mandatory on all risks with food and/or animal exposures. This includes Bed and Breakfasts for example, Caterers and Halls.
- Mandatory on all risks with Day Care exposures to include class codes 41715B, 41716B, and 41716A

Corporal Punishment – Exclusion – CG2230

- Mandatory for:
  - Churches or Other Houses of Worship – 41650
  - Convent or Monasteries – 41680
  - Daycare Centers – Commercial – Including Abuse – 41716A
  - Daycare Centers – Commercial – Excluding Abuse – 41716B
  - Daycare Centers – In Home – Excluding Abuse – 41715B
  - School – Private – High – Not For Profit Only – 47478
  - School – Private – High – Other Than Not For Profit – 47477
  - School – Public – High – 47473
  - Schools – Colleges, Universities, Junior Colleges, or College Preparatory
    - Not-For-Profit Only – 67509
  - Schools – Colleges, Universities, Junior Colleges, or College Preparatory
    - Other Than Not For Profit – 67508
  - Schools – Correspondence – 47468
  - Schools – Dormitory Facilities – Not For Profit Only – 67511
  - Schools – Dormitory Facilities – Other Than Not For Profit – 67510
  - Schools – Not For Profit Only – 67513
  - Schools – Other Than Not For Profit – 67512
  - Schools – Private – Elementary, Kindergarten, or Junior High
    - Not-For-Profit Only – 47476
  - Schools – Private – Elementary, Kindergarten, or Junior High
    - Other Than Not For Profit – 47475
  - Schools – Public – Elementary, Kindergarten, or Junior High – 47471
  - Schools – Trade or Vocational – 47474
- Optional for all other risks

Counseling Services – Exclusion – CG2157

- Mandatory for:
  - Churches or Other Houses of Worship – 41650
  - Convent or Monasteries – 41680
- Optional for all other risks

Damage to Premises Rented to You – Exclusion – CG2145

- Mandatory for risks with:
  - Club exposures
  - Vendors at flea markets
Optional for all other risks
Also see Damage to Premises Rented to You above

Daycare:

Daycare Medical Payments – Exclusion – CG2240

Optional for:
  - Daycare Centers – Commercial – Including Abuse – 41716A
  - Daycare Centers – Commercial – Excluding Abuse – 41716B
  - Daycare Centers – In Home – Excluding Abuse – 41715B

Daycare Services – Limitation – U036

Mandatory for all of the following class codes:
  - Daycare Centers – Commercial – Including Abuse – 41716A
  - Daycare Centers – Commercial – Excluding Abuse – 41716B
  - Daycare Centers – In Home – Excluding Abuse – 47115

The 09.10 edition date has been replaced by the 09.14 edition date
  - New edition removed the exclusion for “water hazards” since we do offer
    sublimated coverage under either U059A ($25,000 occ./$50,000 agg.) or U059B
    ($50,000 occ./$50,000 agg.)

Designated Premises or Project:

All Hazards in Connection with Designated Premises – Exclusion – CG2100

- Allows all hazards in connection with a designated premises to be excluded
- Company approval required

Limitation of Coverage to Designated Premises or Project – Limitation – CG2144

- CG2144 – Limitation of Coverage to Designated Premise or Project is within the General Agent’s authority to quote, bind, and issue
- Coverage is limited to locations or projects listed
- Coverage is still provided for products-completed operations, contractual liability, etc.
- The phrase “operations necessary or incidental to those premises” makes it possible that losses occurring away from the described premises might still be covered. Given this the endorsement should only be used when the insured’s operations are confined to the described premises.

Directors and Officers Liability – Exclusion – U177

- Mandatory for:
  - Condominiums – Residential & Townhomes – Residential (Association Risk Only) – 62003
  - Homeowner Association – Single Family Dwelling (Association Risks Only) – 68500
- Optional for all other risks

Druggists – Products and Professional Services – Exclusion – CG2236

- Optional for:
  - Drugstores – 12375
Drugstores – No Table or Counter Service for Beverage or Food – 12374

Employment Related Practices – Exclusion – U048

- Mandatory for all risks

Exercise and Health Clubs:

Health or Exercise Clubs or Facilities – Services – Exclusion – U287

Services Provided by Health/Exercise Clubs or Facilities – Limitation – U287

- Mandatory for:
  - Health or Exercise Clubs – 44311
  - Health or Exercise Facilities – Commercially Operated – 44315
- Optional for all other risks

Failure to Supply – Exclusion – CG2250

- Mandatory for:
  - Fuel Dealers or Distributors – Coal or Wood – 13201
  - Fuel Oil or Kerosene Dealers – 13204
  - Fuel Oil or Kerosene Distributors – 13205
  - Hardware Stores – 13716
- Optional for all other risks

Fiduciary or Representative Liability of Financial Institutions – Exclusion – CG2238

- Mandatory for:
  - Buildings or Premises – Banks – NOC – 61223
- Optional for all other risks

Financial Services – Exclusion – CG2152

- Mandatory for:
  - Buildings or Premises – Banks and Other Financial Institutions – 61223
- Optional for all other risks

Fire Damage, Heat, Smoke, Fumes, or Chemical Drift Coverage – Limitation – U938

- Mandatory form for “Land Occupied by Persons Other Than the Insured (LRO) – 45539
- Optional use for all other commercial general liability class codes
- Limits available for Fire Damage, Heat, Smoke, Fumes
  - $25,000 Sublimit – No charge
  - $50,000 Sublimit – $500 flat
  - $100,000 Sublimit – $1,000 flat
- Limit for Chemical Drift is fixed at $25,000, no other options available

Funeral Services – Exclusion – CG2156

Fungi or Bacteria – Exclusion – CG2167

- Mandatory on Amusement, Bakery, Bed and Breakfast, and Caterers and Halls exposures
Fungi or Bacteria – Contaminated Food – Exclusion – U228

Guides and Outfitters – Exclusion – U178

• Mandatory for:
  o Guides or Outfitters – 44222

Habitability – Exclusion – U442

• Mandatory for risks with boarding house/room exposures in California
  o Bed and Breakfasts – 45210
  o Mobile Home Parks or Courts – 46202

• Optional use for risks with apartment or rental dwelling exposures in California
  o Apartment Buildings – Garden – 60011
  o Apartment Buildings – 60010
  o Dwellings – One Family – 63010
  o Dwellings – Two Family – 63011
  o Dwellings – Three Family – 63012
  o Dwellings – Four Family – 63013

Health Care Provider – Services Furnished By – Exclusion – CG2244

• Mandatory for:
  o Medical Offices – 66561

• Optional for all other risks

Insurance and Related Operations – Exclusion – CG2248

• Mandatory for:
  o Insurance Agents – 45334

Laundry and Dry Cleaning Damage – Exclusion – CG2253

• Mandatory for:
  o Laundries and Dry Cleaners – Self-Service – 14731
  o Laundries and Dry Cleaning Plants – 45678
  o Laundry and Dry Cleaning or Dyeing Receiving Stations – 14732
  o Laundry and Dry Cleaning Stores – 14733
  o Laundry Rental Service – 14734
  o Washing Machine, Dryers, or Ironers – Coin Meter Type – 19007

Limited Fire Damage, Heat, Smoke, Fumes, or Chemical Drift Coverage – U938

• Mandatory with class code – 45539 – Land Occupied by Personals Other than the Insured (LRO)

Liquor Liability – Exclusion – U087

• Mandatory for the following risks (except if liquor liability coverage is on the policy):
  o Amusement Exposures
  o Bed and Breakfasts – 45210
  o Beverage Stores – Liquor and Wine – 10145
  o Beverage Stores – Soft Drinks and Beer – 10146
o Club – Civic, Service, or Social – Having Buildings or Premises Owned or Leased – Not-For-Profit Only – 41668
o Club – Civic, Service, or Social – Having Buildings or Premises Owned or Leased – Other Than Not-For-Profit – 41667
o Clubs – Civic, Service, or Social – No Buildings or Premises Owned or Leased Except for Office Purposes – Not-For-Profit Only – 41670
o Clubs – Civic, Service, or Social – No Buildings or Premises Owned or Leased Other Than Not-For-Profit – 41669
o Clubs – Country or Golf – 11138
o Convenience Stores – Rated as Grocery Stores – 13673
o Department or Discount Stores – 12356
o Drugstores – 12375
o Drugstores – No Table or Counter Service for Beverage or Food – 12374
o Exhibition – Outside – In Stadiums or On Premises Having Grandstands or Bleachers Not Erected By or For The Insured – Users or Other Attendants in Stands Not Provided By The Insured – 43421
o Exhibitions – In Buildings – No Admission Charges – Not-For-Profit Only – 63220
o Exhibitions – In Buildings – No Admission Charges – Other Than Not-For-Profit – 63219
o Exhibitions – In Buildings – Not-For-Profit – 63218
o Exhibitions – In Buildings – Other Than Not-For-Profit – 63217
o Exhibitions – Outside – In Stadiums or Premises Having Grandstands or Bleachers – Users or Other Attendants in Stands Provided By The Insured – 43422
o Golf Courses – Miniature – 44069
o Golf Courses – Municipal or Public – Not Golf or Country Clubs – 44070
o Golf Driving Ranges – 44071
o Hotels and Motels – With Pools or Beaches – Less Than Four Stories – 45190
o Hotels and Motels – Without Pools or Beaches – Less Than Four Stories – 45192
o Hotels and Motels – With Pools or Beaches – Four Stories or More – 45191
o Hotels and Motels – Without Pools or Beaches – Four Stories or More – 45193
o Parades – 46590
o Restaurant Buffets – With Sale of Alcoholic Beverages That Are Less Than 30% of the Total Annual Receipts of the Restaurant – 16950
o Restaurants – With Sales of Alcoholic Beverages That Are Less Than 30% of the Total Annual Receipts of the Restaurant – With Table Service – 16910
o Rodeos – 47318
o Social Gatherings and Meetings on Premises Not Owned or Operated by the Insured – Not-For-Profit – 48558
o Social Gatherings and Meetings on Premises Not Owned or Operated by the Insured – Other Than Not-For-Profit – 48557

• **Mandatory – Total Liquor Exclusion – U087 if any of the following class codes are on the policy:**
  o Athletic Games Sponsored by the Insured – Other Than Not-For-Profit – 40059
  o Athletic Programs – Amateur – Other Than Not-For-Profit – 40066
- Bazaars – Operated By the Insured – Not-For-Profit Only – 10132
- Bazaars – Operated By The Insured – Other Than Not-For-Profit – 10130
- Campgrounds – Other Than Not-For-Profit – 10331
- Camps – For Profit – 41421
- Camps – Not-For-Profit – 41422
- Campgrounds – Not-For-Profit Only – 10332
- Guides or Outfitters – 44222
- Hunting Preserves – Not-For-Profit Only – 45225
- Hunting Preserves – Other Than Not-For-Profit – 45224
- Laundries and Dry Cleaners – Self Service – 14731
- Laundries and Dry Cleaning Plants – 45678
- Laundry and Dry Cleaning or Dyeing Receiving Stations – 14732
- Laundry and Dry Cleaning Stores – 14733
- Laundry Rental Service – 14734
- Markets – Not Open Air (Lessor’s Risk Only) – Not-For-Profit Only – 15120
- Markets – Open Air (Lessor’s Risk Only) – Other Than Not-For-Profit – 15123
- Markets – Open Air (Lessor’s Risk Only) – Not-For-Profit Only – 15124
- Markets – Not Open Air (Lessor’s Risk Only) – Other Than Not-For-Profit – 15119
- Mobile Home Parks or Courts – 46202
- Recording Studios – 47103
- Restaurant Buffets – With No Sale of Alcoholic Beverages – 16952
- Restaurants – Operated By Concessionaire – Other Than Not-For-Profit – 16819
- Restaurants – Operated By Concessionaires – Not-For-Profit Only – 16820
- Restaurants – With No Sale of Alcoholic Beverages – With Table Service – 16900
- Restaurants – With No Sale of Alcoholic Beverages – Without Table Service With Seating – 16901
- Restaurants – With No Sale of Alcoholic Beverages – Without Seating – 16902
- Stores – Food or Drink – Not-For-Profit – 18436
- Washing Machine, Dryers, or Ironers – Coin Meter Type – 19007

- Optional – Total Liquor Exclusion – U087 is optional for the following class codes:
  - Gift Shops – Other Than Not-For Profit – 13506
  - Stores – Food or Drink – Other Than Not-For-Profit – 18435
  - Stores – No Food or Drink – Not-For-Profit Only – 18438
  - Stores – No Food or Drink – Other Than Not-For-Profit – 18437
  - Supermarkets – 18501
  - Variety Stores – Other Than Not For Profit – 18911

Logging and Lumbering/Trees and Crops:

Chemical Treatment of Lumber – Exclusion – U285

- Required unless waived by Company for class codes:
  - 43822 – Forestry Service
  - 97111 – Logging and Lumbering
  - 58301 – Plywood, Veneer, or Veneer Products Mfg
  - 58302 – Plywood, Veneer, or Veneer Products Mfg – Without Log Processing
Fire Damage to Trees and Crops Coverage Limitation – U150

- Mandatory for:
  - Forestry Service – 43822
  - Logging and Lumbering – 97111

- Optional use for all other risks

- Limits are $15,000 occurrence and $15,000 aggregate

- Premium Charge: None

Logging and Lumbering Operations – Exclusion – U225

- Optional form, available with these class codes:
  - 51576 – Boxes or Containers Mfg – Wood
  - 52315 – Door or Window Mfg – Wood
  - 94007 – Excavation
  - 43822 – Forestry Service
  - 53733 – Furniture Mfg. or Assembling – Wood
  - 95410 – Grading of Land
  - 97050 – Lawn Care Service
  - 97047 – Landscape Gardening
  - 55919 – Ladder Mfg. – Wood
  - 45539 – Land – Occupied by Persons other than the Insured for Business Purposes – (Lessor’s Risk Only)
  - 97111 – Logging and Lumbering
  - 58301 – Plywood, Veneer, or Veneer Products Mfg.
  - 58302 – Plywood, Veneer, or Veneer Products Mfg. – Without Log Processing
  - 47051 – Real Estate Development Property
  - 99471 – Surveyors – Land
  - 49451 – Vacant land
  - 49452 – Vacant land
  - 59985 – Wood Products Mfg.
  - 59986 – Wood Turned Products Mfg.

- Form excludes coverage for:
  - BI or PD arising out of logging, lumbering, or land clearing operations that either results in fire damage, and/or erroneous cutting or removal of trees or crops
  - Charges, costs incurred, or fines assessed by a private, volunteer or local, state or federal fire department
Overcutting – Exclusion – U206

- If form U149 – Trees and Crops – Erroneous Cutting or Removal of Trees or Crops Coverage Limitation is not attached for a risk with logging or lumbering exposures (i.e. class codes 43822 – Forestry Service and/or 97111 – Logging and Lumbering), then you must attach the total exclusion U206 in its place.

Trees and Crops – Erroneous Cutting or Removal of Trees or Crops Coverage – Limitation – U149

- Mandatory for:
  - Forestry Service – 43822
  - Logging and Lumbering – 97111
- You may issue the total exclusion – U206 in the place of U149 with the $15,000 sublimits
- Optional use for all other risks
- Limits are $15,000 occurrence and $15,000 aggregate
- Premium Charge: None

Med Pay – Exclusions:

Medical Payments – Coverage C – Exclusion – CG2135

Medical Payments to Children or Daycare Centers – Exclusion – CG2240

- Optional for:
  - Daycare Centers – Commercial – Including Abuse – 41716A
  - Daycare Centers – Commercial – Excluding Abuse – 41716B
  - Daycare Centers – In Home – Excluding Abuse – 41715B

Members – Exclusion – U179

- Excludes coverage for any person who was or is a member of an organization
- EDGE will pre-select this form for the following classes of business:
  - 18200 – Spas or Personal Enhancement Facilities
  - 43421, 43422, 43424, 63217, 63218, 63219, 63220 – Exhibition related class codes
  - 45224, 45225 – Hunt Preserves
  - 46590 – Parades
  - 47318 – Rodeos
  - 48557, 48558 – Social Gatherings
- U179 available for optional use with the following:
  - 16670 – Racquet Sports and Handball Facilities
  - 18200 – Spas or Personal Enhancement Facilities
  - 18610 – Sport or Outdoor Activities – Commercially Operated
  - 40061 – Athletic Games Sponsored by Insured
  - 40063, 40064 – Athletic or Sports Contests
  - 41421, 41422 – Camps
  - 41678 – Community Rec Center
  - 40059 – Athletic Games
  - 40066 – Athletic Programs Amateur
  - 40067 – Athletic Programs Amateur
**Miscellaneous – Exclusions – U004**

Includes the following exclusions:

**Intercompany Products Suits – Exclusion**

**USL&H and other Maritime Laws – Exclusion**

- Coverage not available. Excluded by mandatory Company form U004 – “Miscellaneous Exclusions Endorsement.”
- **USL&H** is the Longshore Harbor Worker’s Compensation Act, referred to as USL&H. It is a federal act which provides employee benefits similar to State Act Workers Compensation to employees engaged in maritime employment if any injury or death occurs upon navigable waters of the United States including any adjoining pier, wharf, dry dock, terminal, building way, marine railway, or other adjoining area customarily used by an employer in loading, unloading, repairing, or dismantling or building a vessel. Compared to State Act programs, USL&H claims are subject to a more generous benefits schedule, compressed reporting schedules, and increased penalties and fines for noncompliance. USL&H provides medical and disability benefits as well as rehabilitation services. It also provides wrongful death benefits to survivors of a worker killed on the job.
- **The Jones Act**, also referred to as The Merchant Marine Act of 1920, is a federal act which provides employee benefits similar to State Act Workers Compensation to masters and crew members of U.S. flagged vessels. State Act Workers Compensation programs do not cover vessel crew and these employees can file suit against their employer for negligence, the negligence of a co-employee or the unseaworthy condition of a vessel under the Jones Act. Under the Jones Act, employees may bring suit for monetary award for the following damages: medical expense; pain and suffering, both physical and mental for the loss of a limb; mental anguish, depression, or any other psychological injury, past loss income; and dollar for dollar loss in earning capacity.

**Professional – Exclusion**

- Mandatory on all risks

**Misdelivery:**

**Liquid Products – Misdelivery of Liquid Products Coverage – Exclusion – CG2266**

- Mandatory for:
  - Fuel Oil or Kerosene Dealers – 13204
  - Milk Depots or Dealers – 57001

**Movement of Buildings or Structures – Exclusion – CG2117**

- Mandatory for:
  - Wrecking Buildings or Structures – 99986
- Optional for all construction/contracting risks

**Personal and Advertising Injury – Exclusion – CG2138**

- AI/PI to be excluded for the following:
  - Accountants
o Advertising Companies
o Advertising Injury – Exclusion – CG2138
o Advertising Sign Companies – Outdoor – 90089
o Buildings or Premises – Banks – NOC – 61223
o Churches or Other Houses of Worship – 41650
o Convents or Monasteries – 41680
o Credit Investigators
o Collections – rated as Buildings or Premises – Banks – NOC – 61223
o Communication or Recording Systems or Equipment Manufacturing – Industrial or Commercial – 51926
o Communications or Recording Systems or Equipment Manufacturing – 51927
o Computer Data Processing – 43152
o Computer Software Manufacturing – Pre Package – 51942
o Electronic Data Processing Operations – 43151
o Employment Agencies (Contract Labor) – 43200
o Farm Machinery / Equipment Dealers / Salesmen – 59695
o Finance Companies rated as Buildings or Premises – Banks – NOC – 61223
o Insurance Agents – 45334
o Internet Retailers – 16750
o Known Personalities
o Labor Union Offices – 65007
o Lawyers Offices – Not-For-Profit – 66123
o Lawyers Offices – Other Than Not-For-Profit – 66122
o Photographers – 16471
o Political Campaign Headquarters or Offices – 46822
o Professional and Trade Associations – 46881, 46882
o Printing – Not-For-Profit – 58409
o Printing – Other Than Not-For-Profit – 58408
o Publishers – Books or Magazines – Not-For-Profit – 58457
o Publishers – Books or Magazines – Other Than Not-For-Profit – 58456
o Publishers – Newspapers – Other Than Not-For-Profit – 58458
o Publishers – Newspapers – Not-For-Profit – 58459
o Radio or TV Broadcasting Stations – Other Than Not-For-Profit – 98597
o Radio or TV Broadcasting Stations – Not-For-Profit – 98598
o Real Estate Agents – 47050
o Records or Tapes Manufacturing – Pre-Recorded – 58627
o Record/Tape/Video Manufacturing – 51926, 51927, 59695
o Recording Studios – 47103
o Sign Erection, Installation or Repair – 98993
o Sign Manufacturing – 59058
o Sign Manufacturing – Electrical – 59057
o Sign Painting – 99003
o Sign Painting or Lettering on Buildings or Structures – 99004
o Stock Brokerages
o Taxicab Companies – 68001
o Telecommunication Service Providers – 99600
o Telegraph Companies – 99614
o Textile Bleaching, Dyeing, Mercerizing, Printing, Finishing, or Silk Screening – New Goods – 59722
o Theatrical Companies – Traveling – 99718
o Travel Agency Tours – 49333
o Website Designers – 96930

Pollution – Hazardous Materials – Mold and Fungi – Nuclear – Silica

• The following apply to all accounts:

Total Pollution – Exclusion – CG2149

• The following forms may be used instead of CG2149:

Total Pollution Exclusion with a Building Heating, Cooling, and Dehumidifying Equipment Exception and Hostile Fire Exception – Exclusion with Limitation – CG2165

• Use instead of CG2149 when you need these exceptions to the Total Pollution Exclusion

Total Pollution Exclusion with Limited Pesticide or Herbicide Applicator Coverage – Exclusion with Limitation – U726

• Use instead of CG2149 if you need a limited herbicide/pesticide buyback for risks with Pest Control or the Golf Course exposures

Total Pollution Exclusion with Swimming Pool Jobsite Exception – Exclusion with Limitation – U736SPM

• Use instead of CG2149 if you need a limited chemical buyback for risks with Swimming Pool Contracting exposures or Swimming Pool Maintenance exposures

Asbestos – Exclusion – U467

Benzene – Exclusion – U730

Fungi or Bacteria – Exclusion – CG2167

Lead – Exclusion – U466

Nuclear Energy Liability – Exclusion – IL0021

Silica or Silica Related Dust – Exclusion – CG2196

Professional – Exclusions:

• Coverage for Professional is not available unless noted otherwise within a class code’s guidelines

• Exclusion for Professional is found within mandatory Company form U004 – “Miscellaneous Exclusions Endorsement”

Computer Data Processing – Professional Exclusion – CG2277

• Mandatory for:
  o Computer Data Processing – 43152
Electronic Data Services and Computer Consulting or Programming Services – Professional – Exclusion – CG2288

- Mandatory for:
  - Computer Consultant or Programming – 41675
  - Computer Data Processing – 43152

Engineers, Architects or Surveyors Professional Liability – Exclusion – CG2243

- Mandatory for:
  - Engineers or Architects – Consulting – Not Engaged in Actual Construction – 99471
  - Engineers or Architects – Consulting – Not Engaged in Actual Construction – 92663
  - Surveyors – Land – Not Engaged in Actual Construction – 99471

- Optional for all other risks

Financial Services – Exclusion – CG2152

- Mandatory for:
  - Buildings or Premises – Banks and Other Financial Institutions – 61223

- Optional for all other risks

Professional – Designated Services – Exclusion – CG2116

- Mandatory for:
  - Churches – 41650
  - Convents or Monasteries – 41680
  - Employment Agencies – 43200
  - Kennels – 45450
  - Lawyers Offices – Not-For-Profit – 66123
  - Lawyers Offices – Other Than Not-For-Profit – 66122
  - Real Estate Agents – 47050
  - Real Estate Property Managed – 47052

Spas or Personal Enhancement Facilities – Professional – Exclusion – CG2290

- Mandatory for:
  - Spas or Personal Enhancement Facilities – 18200
  - Tanning Salons – 48808

- Optional use for:
  - Barber Shops – 10113
  - Beauty Parlors and Hair Styling Salons – 10115
  - Nail Salons – 15600

Web Site Designers – Professional – Exclusion – CG2299

- Mandatory for:
  - Website Designers – 96930

Property Entrusted – Exclusion – CG2229

- Mandatory for:
- Express Companies – 94099
- Freight Forwarders or Handlers – 94617
- Truckers – 99793

**Real Estate Agents or Brokers – Exclusion – CG2301**

- Mandatory for:
  - Real Estate Agents – 47050
  - Real Estate Property Managed – 47052

**Real Estate Property Managed – Exclusion – CG2270**

- Restricts coverage
- Mandatory for:
  - Real Estate Agents including Products and/or Completed Operations – 47050
  - Real Estate Property Managed including Products and/or Completed Operations – 47052

**Recording and Distribution of Material or Information in Violation of Law – Exclusion – CG0068**

- Mandatory for all risks

**Road, Highways, and Bridges – Existence or Maintenance of – Exclusion – CG2242**

- Optional for:
  - Land – Occupied by Persons Other Than The Insured for Business Purposes (Lessor’s Risk Only) – 45539
  - Real Estate Development Property – 47051
  - Vacant Land – Not-For-Profit – 49452
  - Vacant Land – Other Than Not-For-Profit – 49451

**Seed Merchants – Erroneous Delivery or Mixture & Failure to Germinate – Exclusion – CG2281**

- Mandatory for:
  - Seed Merchants – Excluding Misdelivery, Error in Mixture and Germination Failure – 16890

**Synthetic Drugs or Similar Designer Drugs – Exclusion – U924**

- Form U924 – 1114 excludes coverage for synthetic drug/designer drug distribution and/or sales
  - Mandatory for all risks with one or more of the following exposures:
    - Clubs
    - Convenience stores
    - Distributors
    - Exercise and health clubs
    - Flea Markets
    - Mercantile
    - Push Carts
    - Restaurants
    - Special Events
  - Optional for risks that have one or more of the following exposures:
    - Accommodations (B&B, Campgrounds, Hotel, Motel)
- Camps
- Manufacturing
- Recreation
- Rentals (not real estate)
- Retail or Wholesale
- Transportation
- Warehousing

Subsidence – Exclusion – U089

- Mandatory for:
  - All 90000 series class codes (i.e., Construction related), but not for the following:
    - Garbage Works – 43946
    - Recycling Collection Centers – Not for Profit Only
    - Recycling Collection Centers – Other Than Not for Profit
  - Land – Occupied by Persons Other Than the Insured for Business Purposes (Lessor’s Risk Only)
  - Real Estate Development Property – 47051
  - Vacant Land – Not-For-Profit Only – 49452
  - Vacant Land – Other Than Not-For-Profit – 49451

Tanning Salon Services – Exclusion – U209

- Optional for:
  - Barber Shops – 10113
  - Beauty Parlors and Hair Styling Salons – 10115
  - Nail Salons – 15600
  - Sun Tanning Salons – 48808

Testing or Consulting:

Testing or Consulting – Errors and Omissions – Exclusion – CG2233

- Mandatory for:
  - Employment Agencies – 43200

Trees and Crops – Erroneous Cutting or Removal of Trees or Crops Coverage – Limitation – U149

- Mandatory for:
  - Forestry Service – 43822
  - Logging and Lumbering – 97111
- Optional use for all other risks
- Limits are $15,000 occurrence and $15,000 aggregate
- Premium Charge: None

Volunteer Workers:

Injury to Volunteer Workers – Exclusion – U520

- Optional for all other risks
Water Hazard Coverage – Limitation – U059A

- Creates sublimit for claims resulting from swimming pools, lakes, ponds, streams, rivers or any other body of water. The sublimit applies to all locations on the policy
  - U059A had limits of $10,000 occurrence / $25,000 aggregate, but has been replaced with U059B
  - U059B – $50,000 occurrence / $50,000 aggregate, and this is now the only Limitation endorsement available

- Mandatory:
  - Campgrounds – 10331, 10332
  - Camps – 41421, 41422
  - Daycare Centers – Commercial – Including Abuse – 41716A
  - Daycare Centers – Commercial – Excluding Abuse – 41716
  - Daycare Centers – In Home – Excluding Abuse – 41715
  - $10,000 Occurrence / $25,000 Aggregate
  - $50,000 Occurrence / $50,000 Aggregate available with Company approval

- Optional:
  - Club – Civic, Service or Social – 41667
  - Club – Civic, Service or Social – 41668
  - Club – Civic, Service or Social – 41669
  - Club – Civic, Service or Social – 41670
  - Condo – Townhomes – Residential – 62003
  - Guides or Outfitters – 44222
  - Homeowner Association – 68500
  - Hunting Preserves – 45224, 45225
  - Mobile Home Parks – 46202
  - Real Estate Agents – 47050
  - Real Estate Property Managed – 47052

- Premium Charge: None

Weapons – Exclusion – U147

- Excludes BI, PD, AI/PI related to weapons

- Mandatory for:
  - Bazaars – Operated By the Insured – Not-For-Profit Only – 10132
  - Bazaars – Operated By The Insured – Other Than Not-For-Profit – 10130
  - Club – Civic, Service, or Social – Having Buildings or Premises Owned or Leased – Not-For-Profit Only – 41668
  - Club – Civic, Service, or Social – Having Buildings or Premises Owned or Leased – Other Than Not-For-Profit – 41667
  - Clubs – Civic, Service, or Social – No Buildings or Premises Owned or Leased Except for Office Purposes – Not-For-Profit Only – 41670
  - Clubs – Civic, Service, or Social – No Buildings or Premises Owned or Leased Other Than Not-For-Profit – 41669
  - Clubs – Country or Golf – 11138
  - Exhibition – Outside – In Stadiums or On Premises Having Grandstands or Bleachers Not Erected By or For The Insured – Users or Other Attendants in Stands Not Provided By The Insured – 43421
Exhibitions – In Buildings – No Admission Charges – Not-For-Profit Only – 63220
Exhibitions – In Buildings – No Admission Charges – Other Than Not-For-Profit – 63219
Exhibitions – In Buildings – Not-For-Profit – 63218
Exhibitions – In Buildings – Other Than Not-For-Profit – 63217
Exhibitions – Outside – In Stadiums or Premises Having Grandstands or Bleachers – Users or Other Attendants in Stands Provided By The Insured – 43422
Exhibitions – Outside – No Stadiums or Grandstands – 43424
Markets – Not Open Air (Lessor’s Risk Only) – Not-For-Profit Only – 15120
Markets – Open Air (Lessor’s Risk Only) – Other Than Not-For-Profit – 15123
Markets – Open Air (Lessor’s Risk Only) – Not-For-Profit Only – 15124
Markets – Not Open Air (Lessor’s Risk Only) – Other Than Not-For-Profit – 15119
Mobile Home Parks or Courts – 46202
Mandatory for any risk with a bouncer and/or armed security exposure (such as):
Restaurant Buffets – With No Sale of Alcoholic Beverages – 16952
Restaurant Buffets – With Sale of Alcoholic Beverages That Are Less Than 30% of the Total Annual Receipts of the Restaurant – 16950
Restaurants – Operated By Concessionaire – Other Than Not-For-Profit – 16819
Restaurants – Operated By Concessionaires – Not-For-Profit Only – 16820
Restaurants – With No Sale of Alcoholic Beverages – With Table Service – 16900
Restaurants – With No Sale of Alcoholic Beverages – Without Table Service With Seating – 16901
Restaurants – With Sales of Alcoholic Beverages That Are Less Than 30% of the Total Annual Receipts of the Restaurant – With Table Service – 16910
Restaurants – With No Sale of Alcoholic Beverages – Without Seating – 16902

Optional for:
Apartment Buildings – Garden – 60011
Apartment Buildings – 60010
Condominiums – Residential – Townhomes – Residential (Association Risk Only) – 62003
Convenience Stores – Rated as Grocery Stores – 13673
Dwellings – One Family – 63010
Dwellings – Two Family – 63011
Dwellings – Three Family – 63012
Dwellings – Four Family – 63013
Gasoline Stations – Self Serve – 13454
Homeowner Association – Single Family Dwelling (Association Risks Only) – 68500

Wood Destroying Insects or Organisms – Exclusion – U613

Optional for:
Exterminators – 43470
CONTRACTORS / CONSTRUCTION

Habitation

Designated Work – All Residential Work – Exclusion – U122A

- Caution:
- Mandatory for the following class codes UNLESS you also have class code 9158A – Custom Homebuilders on the same policy:
  - 45539 – Land Occupied by Persons Other Than the Insured for Business Purposes (Lessors Risk Only)
  - 47061 – Real Estate Development Property
  - 49452 – Vacant Land – Not-For-Profit Only
  - 49451 – Vacant Land – Other Than Not-For-Profit
- Optional use for all other class codes


- Form Details:
  - U122B excludes BI or PD arising out of new-ground-up construction for multi-family (i.e., apartments, condos, co-ops, custom homes, townhomes, or tract homes)
  - “Your Work” is broadly defined as including both “ongoing work” and “completed work”
  - Does not exclude coverage for installation, repair, service, or updating existing structures and/or additions to existing structures
  - When U122B is attached it will apply to all liability class codes on the policy. For example, if you have a primary class code that requires a U122B it will then automatically apply to any subcontractor class codes, such as 91581, 91583, or 91585
  - Never issue “U122A – Exclusion – All Residential Work” if attaching U122B

- Waiving U221B is indicated as “mandatory” below requires company approval
  - In CO and SC, the U122B may not be waived, so do not submit for approval
  - If approval is granted in other than CO and SC, then U122B must be replaced with these forms:
    - U073A will be applied to all states listed above, except Colorado
      - U073B is issued if one or more locations is in Colorado
      - It is acceptable to have U073A and U073B on the same policy if you have one or more Colorado location plus non-Colorado locations

- MANDATORY in all states for the following:
  - 41620 – Construction of Project Manager
• 94007 – Excavation
• 95410 – Grading of Land
• 95625 – Handyperson
• 97447 – Masonry
• 98449 – Plastering or Stucco Work
• 98483 – Plumbing – Residential
• 98482 – Plumbing – Commercial
• 98967 – Siding
• 99955 – Waterproofing
• 99952 – Waterproofing by Pressure Apparatus
• 99953 – Waterproofing by Trowel – Exterior
• 99954 – Waterproofing – Interior – Insulation

• Mandatory for the above codes plus the following, but only in AZ, CA, CO, FL, HI, NV, OR, SC, and WA:
  • 91341 – Carpentry – Interior
  • 91342 – Carpentry – NOC
  • 91560 – Concrete Construction
  • 91580 – Contractor – Executive Supervisor
  • 91746 – Door, Window, Millwork – Installation – Metal
  • 92338 – Drywall or Wallboard Installation
  • 99123 – Remodelers
  • 98677 – Roofers – Commercial
     • U122B not required for Roofers in FL or SC
  • 98678 – Roofers – Residential
     • U122B not required for Roofers in FL or SC
  • 98806 – Septic Tank Systems – Install, Service, Repair

Designated Work – New Ground Up – Apartment, Condominium, Coop, Townhome or Tract Home Construction – Exclusion – U611

• If the Company approves waiving U122B where our guidelines advise the U122B is normally required (as per the table below), the U122B must always be replaced by these forms:
  • U073A – Exclusion – Continuous, Progressive or Repeated BI, PD, PI&AI (Use for all states except Colorado)
     • If you have Colorado, and other states you will need to attach both the U073A and U073B
  • U073B – Exclusion – Continuous, Progressive or Repeated BI, PD, PI&AI (Use if you have a Colorado exposure)
     • If you have Colorado, and other states you will need to attach both the U073A and U073B
  • U611 – Exclusion – Designated Work – New Ground Up Apartment, Condominium, Coop, Townhome, or Tract Home Construction
     • This form allows the insured up to 6 housing or dwelling unit starts that are new-ground-up construction during a 12 month policy term

• Requests to Waive U122B:
  • Submit to Company required
CO and SC only:
  - See table below for all the class codes where U122B is mandated. In CO and SC the Company will not approve any requests to waive U122B for any of these class codes
  - If U122B is mandatory per the guidelines above then it cannot be waived

All other States:
  - If U122B is waived by the Company (see above to determine if U122B is mandatory or not):
    - U073A – Exclusion – Continuous, Progressive, or Repeated BI, PD, PI&AI (Use for all states except Colorado)
      - If you have Colorado, and other states you will need to attach both the U073A and U073B
    - U073B – Exclusion – Continuous, Progressive, or Repeated BI, PD, PI&AI (Use if you have a Colorado exposure)
      - If you have Colorado, and other states you will need to attach both the U073A and U073B
    - U611 – Exclusions – Designated Work – New Ground Up Apartment, Condominium, Coop, Townhome, or Tract Home Construction

Misc.

Buybacks:
  - Class Code 00740
  - Prohibited if this coverage is bound:
    - HLGL
      - Per Location Aggregate
      - Per Project Aggregate
  - Available for all Contracting risks except:
    - Any Contracting / Construction type risk with an exposure to subcontractors that exceeds 25%
    - Construction or Project Managers class code 41620
    - Fire Suppression Contractors
  - Rating:
    - The limit provided must equal the General Liability “Per Occurrence” limit selected at the line-of-business level
    - Pro-rata basis whether adding or deleting midterm
      - $300,000 – $65
      - $500,000 – $75
      - $1,000,000 – $100

Limited Exception for a Short Term Pollution Event – U680
  - Class Code 00810
  - Available only for Construction/Contractor class codes (90000 series)
    - Not available with the following construction/contractor type codes:
      - Custom Homebuilders – 9158A
Exterminators – 43470
Roofing Commercial – 98677
Roofing Residential – 98678
Swimming Pools – Installation – 99506
Swimming Pools – Installation – 99507
Swimming Pools Servicing – 99505

- Occurrence /Aggregate Per Project with sublimits of $50,000 / $100,000
- Premium – $100
  - Pro-rata basis whether adding or deleting midterm
  - Do not use form CG2149 – Total Pollution Exclusion to avoid a coverage conflict

**Overspray Coverage – Limitation – U679**

- Class Code 00800
- Available only for contractor/construction (90000 series) class codes
- Limits: $25,000/$50,000 occurrence/aggregate sublimit
- Premium: $100
  - Pro-rata basis whether adding or deleting midterm
  - Do not issue with Overspray Property Damage Exclusion – U180 in order to avoid a coverage conflict

**Professional Coverage Buyback – U146**

- Class Code 00740
- Prohibited if this coverage is bound:
  - HLGL
  - Per Location Aggregate
  - Per Project Aggregate
- Available for:
  - All Contracting risks except:
    - Construction or Project Managers class code 41620
    - Any Contracting / Construction type risk with an exposure to subcontractors that exceeds 25%
      - These class codes found under the Services Product Set:
        - Blacksmithing – 91200
        - Boat Repair and Servicing – 91235
        - Interior Decorators – 96611
        - Office Machines or Appliances – Install, Inspect, Adjust, Repair – 98111
        - Piano Tuning – 98405
        - TV or Radio Receiving Set Install or Repair – 99650
        - Upholstering – 99826
        - Upholstering – Shop Only – 99827
- Rating:
  - The limit provided must equal the General Liability “Per Occurrence” limit selected at the line-of-business level
  - Pro-rata basis whether adding or deleting midterm
  - $300,000 – $65
  - $500,000 – $75
Broadened Property Damage Coverage for Swimming Pools (Pop-Up Coverage) – U502A

- Class code 22207
- Higher limits not available
- Limits are $50,000 occurrence / $100,000 aggregate
- Optional endorsement available for use with swimming pool contractors, and landscape gardening code 97047
- Premium that is developed equals 10% of your primary GL class code(s)
- Prohibited in AL, FL, GA, LA, MS, NC and SC unless you obtain Company approval

Care, Custody, and Control Buyback (CCC) – Property Damage Coverage Extension – U682

- Class code 00710
- Property Damage Coverage Extension is typically offered with class code 43470 – Pest Control Service
- It is available as an option with other class codes but only with Company approval.
- The form removes the standard exclusions in the CGL coverage grant relating to:
  - Personal property in the CCC of the insured
  - That particular part of real property on which you or any contractors or subcontractors working directly or indirectly on your behalf are performing operations if the "property damage" arises out of those operations
- Pricing:
  - $300
- Pro-rata basis whether adding or deleting midterm

Construction Management Errors and Omissions – Exclusion – CG2234

- Mandatory for:
  - Construction or Project Managers – 41620

Continuous, Progressive, or Repeated – Bodily Injury or Property Damage – Exclusion – U073A (All States except Colorado)

Continuous, Progressive, or Repeated – Bodily Injury or Property Damage – Exclusion – U073B (Colorado version)

- If the Company approves waiving U122B where our guidelines advise the U122B is normally required (as per the table below), the U122B must be replaced by these two forms:
  - U073A – Exclusion – Continuous, Progressive, or Repeated BI, PD, PL&AI (Use for all states except Colorado)
    - If you have Colorado, and other states you will need to attach both the U073A and U073B
  - U073B – Exclusion – Continuous, Progressive, or Repeated BI, PD, PL&AI (Use if you have a Colorado exposure)
    - If you have Colorado, and other states you will need to attach both the U073A and U073B
Mandatory if both of these conditions are present:

- Rule One:
  - Class code is 90000 (Construction related) series, with the exception of codes: 91175, 91177, 91179, 91523, 91529, 94099, 94617, 95233, 96816, 97047, 97050, 98405, 99303, 99310, 99650, 99777, 99793, 99826, 99827, 99917, 99938, 99975
  - Class code is 50000 series (Manufacturing related), AND the insured (or their subcontractors) are installing products manufacture by the insured

- Rule Two:
  - At least one or more locations are in the states of: AK, AL, AZ, CA, CT, DC, DE, FL, GA, HI, ID, IN, MA, MD, ME, MI, MN, MS, NC, NH, NJ, NM, NV, OH, OR, PA, PR, SC, UT, VA, VI, VT, WA, WV

If Rule One and Two are applicable per the above, please note the following:

- U073A will be applied to all states listed above, except Colorado
- U073B is issued if one or more locations are in Colorado
- It is possible the policy will require both U073A and U073B, but only if the form is triggered by Rules One and Two above

**Demolition – Exclusion – U015A**

- Demolition Exclusion – U015A – mandatory for all 90000 series (Construction) class codes
- Endorsement excludes:
  - Demolition of any structure in excess of 36 feet
  - Handling, storage, or use of explosives
  - Property damage to common or abutting walls
  - Use of wrecking ball and/or chains

**Designated Operations Covered by a Consolidated (Wrap-Up) Insurance Program – Exclusion – CG2154**

- Mandatory for Construction type risks that have a known OCIP/Wrap Up exposure, unless the Company has approved the exposure
- Owner Controlled Insurance Program (OCIP), often referred to as a “wrap-up,” is a single insurance program purchased by the owner to cover project participants for their activities relating to the construction project. Project participants may include contractors, consultants, and their respective subcontractors.
- OCIP/Wrap Up provides project specific insurance coverage, and will include the following:
  - Commercial General Liability
  - Workers Compensation and Employers Liability
  - Often but not always includes Umbrella/Excess Liability, Pollution Liability, Professional Liability, and/or Builder’s Risk

**Engineers and Architects – CG2243**

- Mandatory for:
  - Engineers or Architects – Consulting – Not Engaged in Actual Construction – 99471
Engineers or Architects – Consulting – Not Engaged in Actual Construction – 92663
  • Optional for all other risks

Surveyors – Land – Not Engaged in Actual Construction – 99471

  • Mandatory with all contracting/construction related risks

Imported Drywall Damage – Exclusion – U631
  • Mandatory for:
    o Carpentry – 91342
    o Carpentry – Interior – 91341
    o Carpentry – Shop Only – 91343
    o Contractors Executive Supervisors – 91580
    o Drywall or Wallboard Installation – 92338
    o Handyman – 95625
    o Insulation Work – Mineral – 96410
    o Insulation Work – Organic or Plastic in Solid State – 96409
    o Insulation Work – Plastic – 96408
    o Plastering or Stucco Work – 98449
    o Prefabricated Building Erection – 98502
    o Remodelers – 99123
  • Optional for all other contracting/construction related risks

Overspray – Coverage – Limitation – U679
  • Class Code 00800
  • Available only for contractor/construction (90000 series) class codes
  • Limits: $25,000/$50,000 occurrence/aggregate sublimit
  • Premium: $100
    o Pro-rata basis whether adding or deleting midterm
  • Do not issue with Overspray Property Damage Exclusion – U180 in order to avoid a coverage conflict

Overspray – Property Damage – Exclusion – U180
  • Mandatory on all contractor/construction (90000 series) class codes unless optional buyback U679 is selected (see below)

Roofing Operations – U007
  • Mandatory for:
    o Roofing – Commercial – 98677
    o Roofing – Residential – 98678
  • Optional for all other risks
  • This form was retired on October 19, 2015 and replaced by U076B

Work Height – Limitation (72 feet) – U076A
  • This form was retired on October 19, 2015 and replaced by U076C
Work Height – Limitation (above 36 feet) – U076B

- Effective October 19, 2015 this new form replaces U076
- This form is mandated

Work Height – Limitation (above 72 feet) – U076C

- Effective October 19, 2015 this new form replaces U076A
- Requires company approval in all cases except Exterior Painting class code 98303 which is within your authority

Wrap Ups (OCIP) Exclusion – CG2154

See Also Wrap Ups (OCIP)

- Mandatory for Construction type risks that have a known OCIP/Wrap Up exposure, unless the Company has approved the exposure
- Owner Controlled Insurance Program (OCIP), often referred to as a “wrap-up,” is a single insurance program purchased by the owner to cover project participants for their activities relating to the construction project. Project participants may include contractors, consultants, and their respective subcontractors.
- OCIP/Wrap Up provides project specific insurance coverage, and will include the following:
  - Commercial General Liability
  - Workers Compensation and Employers Liability
  - Often but not always includes Umbrella/Excess Liability, Pollution Liability, Professional Liability and/or Builder’s Risk

State Specific

All States – State(s) from Specified Coverage Territory – Exclusion – U231

- Available option for 90000 series class codes
- Optional use, allows you to restrict the “coverage territory” by excluding specific state(s).
- State must be selected to complete endorsement

NY – Specific Counties of New York Excluded from Coverage Territory – U230

- Mandatory for risks with construction/contractor exposures in the state of NY only

NY – State of New York Excluded from Coverage Territory – U224

- Mandatory for risks with construction/contractor exposures in the states of CT, MA, NJ, PA
- Optional for all other risks

Subcontractor Specific Forms

- Contract has four basic approaches to subcontractor forms. The form or form set is less restrictive as you go down the list below. EDGE will apply the form or form set that is most appropriate if there are declared subcontractor exposures. Non-EDGE users should follow the form attachment rules below.
U208A – “Exclusion – Installation, Service, or Repair Work Performed by Subcontractors on Your Behalf”

- Must be issued in tandem with U531A – “Injury to Temporary, Voluntary, Casual Workers, or Independent Contractors – Exclusion”

U008R – Contractor Coverage Limitations

U252B – Warranty of Subcontractor Limits

- Must be issued in tandem with U531A “Injury to Temporary, Voluntary, Casual Workers, or Independent Contractors – Exclusion”

U008C – Contractors Coverage Limitations and Audit

- If your risk has High Limits GL, this form caps the required limits for subcontractors at $2MM Aggregate / $1MM Occurrence, otherwise subcontractors must carry limits at least equal to our insured’s liability limits
<table>
<thead>
<tr>
<th>Class Description</th>
<th>Custom Homebuilders</th>
<th>Executive Supervisor</th>
<th>Exterminators</th>
<th>Project Manager</th>
<th>Roofing</th>
<th>Swimming Pool Contractors</th>
<th>Wrecking Buildings</th>
<th>All Other 90000 Series</th>
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<tbody>
<tr>
<td>Class Codes</td>
<td>9158A</td>
<td>91580</td>
<td>43470</td>
<td>41470</td>
<td>41620</td>
<td>98677, 98678</td>
<td>99505, 99506, 99507</td>
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</table>
Inspections

- For those users still using our PDQ based underwriting guidelines you need to refer to the applicable PDQ for liability related inspection requirements, but here is a broad overview of requirements:
  - **Renewals:**
    - Inspections are only required at every 3rd renewal unless advised otherwise by the Company
  - **New Business:**
    - Inspections for new business are required if:
      - Exposures include:
        - Commercial cooking
        - Woodworking
      - Occupancies include:
        - Apartments
        - Bed and Breakfasts
        - Convenience Stores
        - Daycare
        - Hotels/Motels
        - Mobile Home Parks
        - Recycling Centers
        - Restaurants
        - Schools
        - Vacant Building
      - Premium exceeds $2,500 for liability
PREMISES ONLY POLICIES

PRODUCTS / COMPLETED OPERATIONS

Premises-Only Policies:

ISO Classifications that include Product/Completed Operations (Dagger Class Codes)

- Products exclusion (CG2104) is not available for any policy with one or more class codes that automatically included Products/Completed Operations in the General Aggregate. Contract a Company Underwriter to discuss alternatives.
- The Products/Completed operations automatically provided under the General Aggregate Limit without increasing the General Aggregate Limit

Policy Construction:

- Coverage Part Declarations – Enter “Including Products/Completed Operations” on line where you usually enter a Products/Completed Operations limit.
- Scheduled classification description(s) on the CGL Declarations page must indicate “Products/Completed Operations”
- If all classifications on the policy include P/CO in the General Aggregate indicate “Included” on the P/CO line of the GL Declarations page.

- If the policy has multiple classifications, but only some include P/CO in the General Aggregate:
  - Indicate the limit for the Products/Completed Operations Aggregate Limit. This will provide coverage under the products aggregate only for class codes with a description indicating they include products and completed operations.

- Not available

- See Separate Guidelines for:
  - Designated Ongoing Operations – Exclusion – CG2153
  - Designated Work – Exclusion – CG2134
  - Limitation of Coverage to Business Description – U159
  - Products – Completed Operations Hazard – Redefined – CG2407

Excluding Products/Completed Operations and Premises-Only Type Policies

- If the products/completed operations exposure is outside of the Company’s appetite in binding authority the risk should be declined

M&C

- Manufacturers and contractors, whose principal liability loss exposure derived from the business operations, products, and/or completed operations used to purchase what was called a Manufacturers and Contractors Liability (M&C) policy. M&C policies are not available in Contract.

OL&T

- Owners, Landlords, and Tenants Liability (OL&T) is an obsolete liability insurance coverage form that was designed for businesses whose liability loss exposure derived
principally from the business premises. OL&T policies are not available. The closest available option that is similar is a CGL coverage grant that excludes products/completed operations. If the products/completed operations exposure is outside of the Company’s appetite in binding authority the request for a premises-only policy must be submitted for approval.

**Designated Ongoing Operations – Exclusions – CG2153**

- Company approval required. Consult with a Company underwriter to determine how “Designated Ongoing Operations” will be described, and specifying locations
- Excludes specific operations that are in progress, or all ongoing operations at a specific location and/or all ongoing operations performed by the “named insured” or on the named insured’s behalf
- Does not exclude products/completed operations

**Designated Products – Exclusion – CG2133**

- Company approval required. Consult with a Company underwriter to determine how the “Designated Product(s)” will be described.

**Designated Work – Exclusion – CG2134**

- Primary use of this endorsement:
  - Impose a “prior work” exclusion
  - Typically attached to risks with no prior insurance coverage
  - To accomplish this issued with a “description of your work” that is as follows: “Any and All of ‘Your Work’ Prior to Policy Inception.”
- Applies only to:
  - Completed operations liability from the designated work or operations performed by on the behalf of the “named insured,” including materials, parts, or equipment furnished in connection with the work
- Mandatory with:
  - Tree Pruning, Dusting, Spraying, Repairing, Trimming, or Fumigating – 99777
- Optional with:
  - All other available CGL class codes
  - If in doubt about how and when to use this endorsement, consult with your Company Underwriter

**Limitation of Coverage to Business Description – U159**

- Mandatory on all policies with a CGL coverage part
- Business description must be indicated to complete this endorsement
  - Do not use class codes in the description
  - Description must be broad enough to encompass all exposures intended to be covered for liability, yet not include those we don’t intend to cover
  - Operations intentionally excluded should be mentioned as excluded on this form
  - Consult with a Company as needed
Products – Completed Operations Hazard – Redefined – CG2407

- Expands the definition of Products-Completed Operations to include BI or PD that arises of the named insureds’ products, even if the BI or PD takes place on the insured’s premises
- It is available as a non-premium bearing coverage option for any risk that might have food consumption on premises. Available with these class codes:
  - Candy or confectionery stores – 10352
  - Caterers – 11039
  - Club – 41667
  - Club – 41668
  - Club – 41669
  - Club – 41670
  - Club – Country/Golf – 11138
  - Clubs – Racquet and Handball – 41665
  - Clubs – Swimming – 41666
  - Convenience Stores (rated as Grocery Stores) – 13673
  - Dairy Products or Butter and Eggs Stores – 11258
  - Dairy Products or Butter and Eggs Stores – 11259
  - Dance Hall – 11273
  - Dance Hall – 11274
  - Deli – 11288
  - Gas Stations – Full Service – 13453
  - Gas Stations – Self and Full Service – 13455
  - Gas Stations – Self Service – 13454
  - Gift Shop – 13506
  - Gift Shop – 13507
  - Health Food Stores – 13720
  - Ice Cream Stores – 14401
  - Product Handling or Packing – 16604
  - Restaurant Buffets – With No Sale of Alcoholic Beverages – 16952
  - Restaurant Buffets – With Sale of Alcoholic Beverages That Are Less Than 30% of the Total Annual Receipts of the Restaurant – 16950
  - Restaurants – Operated by Concessionaire – Other Than Not-For-Profit – 16819
  - Restaurants – Operated by Concessionaire – Not-For-Profit Only – 16820
  - Restaurants – With No Sale of Alcoholic Beverages – With Table Service – 16900
  - Restaurants – With No Sale of Alcoholic Beverages – Without Seating – 16902
  - Restaurants – With No Sale of Alcoholic Beverages – Without Table Service With Seating – 16901
  - Restaurants – With Sales of Alcoholic Beverages That Are Less Than 30% of the Total Annual Receipts of the Restaurant – With Table Service – 16910
  - Restaurants, Taverns, Hotels, Motels Including Package Sales (Liquor Liability) – 58161
  - Stores – Food or Drink – 18435
  - Stores – Food or Drink – 18436
  - Supermarkets – 18501
- Vending Machine Operations – 49617
STATE SPECIFIC

Alaska Changes – Attorney’s Fees – U534

- Class code 00110
- Mandatory form for all policies with Alaska exposures
- If a limit is required for “Attorney’s Fees for a Judgment” you must submit to Company for approval of the limit and the additional premium charge. The form is within your authority if no limit is required. If no limit, then no premium charge applies.
WARRANTIES

Participant Waiver or Releasee of Liability – U613

- Optional endorsement most often used with risks that have amusement, recreation or rental exposures
- Warrants that “participants” shall sign a waiver or release of liability. If under 18 the parent or guardian must sign
RATING CGL

Account Premium Size

- Submit if Account Premium Exceeds $25,000

Endorsement

- Additional premium generated (if any) to be collected within 45 days from the issue date. Return premium endorsements to be processed within 30 days.
- Company approval required:
  - Backdating from the date the General Agent actually approved and/or received the request requires Company approval
  - Exposure changes that do not fit within Company guidelines require Company approval
  - Named Insured changes that represent material changes in exposures. See Named Insured guidelines.
  - Policy period extensions
- Liability limit increases remain in place until policy expiration

Minimum Premiums

- Minimum Premiums are applied when rating a specific risk in EDGE.
- Types of Minimum Premium Rules:
  - Class code level,
  - Line-Of-Business (LOB)
  - Policy Level Minimum Premiums are no longer used.
- How Minimum Premium Rules are applied:
  - Only the single highest Minimum Premium rule is to be applied within the LOB, no matter how many Minimum Premium rules are triggered within an LOB
  - Rules for Minimum Premium are not applied if the “basis” is any of the following, but if premium is developed via endorsement or premium audit, then any applicable minimum premium rules will apply
    - If Any
    - Included
    - “0”
  - When the actual developed premium is under the applicable LOB Minimum Premium only the following coverage options are added over and above that Minimum Premium. All other coverage options are included in the gap between the actual Developed Premium and the applicable LOB Minimum Premium.
    - EPLI
    - EPLI SERP endorsement
    - HLGL or HL OCP
    - IDR
    - Liquor Liability
- Premium Audit considerations:
Do not adjust the “base rate” to back into a Minimum Premium figure, this could cause premium audit problems later on if the exposure basis increases.

Waiving Minimum Premiums requires Company approval

Minimum Earned Premium – MEP

Minimum Earned Premium percentages are limited to:
- 25%, 50%, and 100%

Midterm Changes:
- MEP generated at policy inception is to remain unchanged for the balance of the policy term
- Only one MEP percentage can be applied to a policy as the MEP is a policy level attribute
  - On individual quotes EDGE selects the MEP Rule with the highest percentage value and applies it to the entire policy
  - GA’s may increase the system generated MEP to a higher percentage without Company approval
  - GA’s must get Company approval to lower the system generated MEP

Policy Term MEP’s:
- Less than 3 months then the MEP = 100%
- Less than 6 months then the MEP = 50%
- If policy period is one year then the MEP = 25%

Class Code MEP’s:
- OCP MEP = 100%
- Texas only: Roofers class codes 98677 or 98678 MEP = 50%
- All other MEP’s are 25%, regardless of the line-of-business. Examples:
  - Monoline CIM Policy MEP = 25%
  - Farm Policy MEP = 25%

Package Credits

- A 10% credit applies to Multi-Peril / Package Policies with the following line-of-business (LOB) combinations, and the policy prefix is “PKG”:
  - Property + Liability
  - Property + Crime
  - Property + Inland Marine
  - Inland Marine + Crime
  - Property + Liability + Inland Marine
  - Property + Liability + Crime
  - Property + Liability + Crime + Inland Marine
  - Liability + Crime
  - Liability + Inland Marine
  - Liability + Inland Marine + Crime

Owner/Executive Officer Premium Calculations

- If a one owner operation all the payroll goes into a single class code which is to be the highest rated class code, do not split payroll among multiple classes.
Renewal Rating

- Those who actually issue their policies through the online rating system can easily pull forward their expiring exposures. The EDGE system will apply the most current rates and pull the most current forms. You are not allowed to carry forward the expiring policy rates and apply them to a renewal whether you issue through the EDGE system or not.

Rounding of Premium

- When quoting and/or issuing policies or endorsements round off all premiums to the nearest whole dollar amount with the exception of taxes and fees. Show all premiums, including taxes and fees, on the common declarations page.

State Minimum Payrolls

- Owner payroll is capped at $16,000 per owner for Construction/Contractor type risks. If the state minimum payroll is under $16,000 you may use the state minimum payroll instead of $16,000. Only three states have minimums under $16,000. Those states are CT, LA, and VT, all of which have a $15,600 state minimum payroll.