

State: District of Columbia **Filing Company:** First Financial Insurance Co
TOI/Sub-TOI: 09.0 Inland Marine/09.0005 Other Commercial Inland Marine
Product Name: Commercial Inland Marine
Project Name/Number: CIM-9/CIM-9

Filing at a Glance

Company: First Financial Insurance Co
Product Name: Commercial Inland Marine
State: District of Columbia
TOI: 09.0 Inland Marine
Sub-TOI: 09.0005 Other Commercial Inland Marine
Filing Type: Form
Date Submitted: 11/18/2016
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State Status:
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Effective Date: 02/01/2017
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Effective Date: 02/01/2017
Requested (Renewal):
Author(s): Melanie Schleef, Teresa Cozzi
Reviewer(s):
Disposition Date:
Disposition Status:
Effective Date (New):
Effective Date (Renewal):

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General Information

Project Name: CIM-9	Status of Filing in Domicile: Pending
Project Number: CIM-9	Domicile Status Comments:
Reference Organization:	Reference Number:
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 11/18/2016	
State Status Changed:	Deemer Date:
Created By: Teresa Cozzi	Submitted By: Teresa Cozzi
Corresponding Filing Tracking Number:	

Filing Description:

First Financial Insurance Company (FFIC) has granted American Association of Insurance Services (AAIS) filing authorization for the Inland Marine Guide Program.

FFIC's approved Inland Marine Guide Program is a combination of the adopted AAIS NonFiled-Inland Marine Guide Program with independent coverage components.

This filing consists of 2 new independent endorsements to be used with its approved Inland Marine Guide Program.

For additional details, please refer to the Explanatory Memorandum under the Supporting Documentation tab.

Company and Contact

Filing Contact Information

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Hartford, CT 06103	

Filing Company Information

First Financial Insurance Co	CoCode: 11177	State of Domicile: Illinois
238 International Road	Group Code: 479	Company Type:
Burlington, NC 27215	Group Name: IFG CO Group	State ID Number:
(860) 723-8275 ext. [Phone]	FEIN Number: 36-2694846	

Filing Fees

Fee Required?	No
Retaliatory?	No
Fee Explanation:	

State: District of Columbia

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Form Schedule

Item No.	Schedule Item Status	Form Name	Form Number	Edition Date	Form Type	Form Action	Action Specific Data	Readability Score	Attachments
1		Additional Coverage Endorsement Concrete Pumping Equipment	IFG-SM-0250	09 16	END	New		48.000	IFG-SM-0250 09 16.pdf
2		Additional Coverage Extension Concrete Pumping Equipment	IFG-SM-0251	09 16	END	New		41.210	IFG-SM-0251 09 16.pdf

Form Type Legend:

ABE	Application/Binder/Enrollment	ADV	Advertising
BND	Bond	CER	Certificate
CNR	Canc/NonRen Notice	DEC	Declarations/Schedule
DSC	Disclosure/Notice	END	Endorsement/Amendment/Conditions
ERS	Election/Rejection/Supplemental Applications	OTH	Other

ADDITIONAL COVERAGE ENDORSEMENT CONCRETE PUMPING EQUIPMENT

Under **DEFINITIONS**, "Contractors' equipment", is replaced with the following:

"Contractors' equipment" means machinery, equipment, and tools of a mobile nature that "you" use in "your" contracting, installation, erection, repair, concrete pumping or concrete moving operations or projects.

"Contractors' equipment" also means:

- a. self-propelled vehicles designed and used primarily to carry mounted equipment; or
- b. vehicles designed for highway use that are unlicensed and not operated on public roads; or
- c. Attached or detachable concrete pumping equipment, including necessary parts or accessories, and their vehicles, including chassis, tractor or trailer, designed for highway use and used on public roads. Parts and accessories includes equipment used to improve, repair, replace, or serve as a part of or accessory to the concrete pumper.

Under **PROPERTY NOT COVERED**, **Vehicles** is replaced with the following:

Vehicles -- "We" do not cover automobiles, motor trucks, tractors, trailers, and similar conveyances designed for highway use and used for over the road transportation of people or cargo. However, this does not include:

- a. self-propelled vehicles designed and used primarily to carry mounted equipment;
- b. vehicles designed for highway use that are unlicensed and not operated on public roads; or
- c. Attached or detachable concrete pumping equipment, including necessary parts or accessories, and their vehicles, including chassis, tractor or trailer, designed for highway use and used on public roads. Parts and accessories includes equipment used to improve, repair, replace, or serve as a part of or accessory to the concrete pumper.

Under **PROPERTY NOT COVERED**, the following is added:

Personal Effects -- "We" do not cover personal effects or other property carried in or on the "contractors' equipment" except on-board electronic equipment used primarily for business purposes.

The following are added to **COVERAGE EXTENSIONS**:

Towing and Storage

"We" will pay up to \$20,000 for towing and storage costs incurred each time concrete pumping equipment is disabled by a covered peril and requires towing.

The "limit" of insurance applicable to Towing and Storage is a part of and not in addition to the applicable "limit" for coverage described under Property Covered.

Automatic Acquisition Clause

Coverage under this policy is extended up to the "limit" shown in the "schedule of coverages" for Property Covered for "loss" to any newly acquired concrete pumping equipment provided the concrete pumping equipment is reported to "us" within 60 days of acquisition and additional premium has been paid or the concrete pumping equipment is added to the reporting form. Failure to report as required shall void any and all coverage on the newly acquired concrete pumping equipment from date of acquisition.

The "limit" of insurance applicable to Automatic Acquisition Clause is a part of and not in addition to the applicable "limit" for coverage described under Property Covered.

Rental Reimbursement

- a. **Coverage** -- In the event of a direct physical loss by a covered peril to "your" concrete pumping equipment, "we" will reimburse "you" for "your" expense to rent similar equipment while "your" equipment is inoperable.

The deductible amount indicated on the "schedule of coverages" does not apply to a loss covered under this coverage extension.

- b. **Waiting Period** -- "We" will not reimburse "you" for the rental of equipment until after the first 48-hours (unless otherwise indicated on the "schedule of coverages") following the direct physical loss to "your" concrete pumper equipment caused by a covered peril.
- c. **Incurred Rental Expenses** -- After the waiting period has passed, "we" will only reimburse "you" for the rental expenses that "you" actually incur.
- d. **Coverage After Expiration Date** -- "We" will continue to reimburse "you" for the rental of equipment after the expiration date of this coverage, provided the loss occurred before the expiration date.
- e. **Coverage Limitations** -- "We" will not reimburse "you":
 - 1) if "you" can continue or resume "your" operations with similar equipment that is available to "you" at no additional expense to "you"; or
 - 2) for the rental expense of any equipment unless "you" make every reasonable effort to repair, replace, or rebuild the inoperable equipment after the loss by a covered peril occurs.
- f. **Limit** -- The most "we" reimburse "you" in any one occurrence for rental expenses is \$500 per day up to \$5,000 per occurrence.

The "limit" of insurance applicable to Rental Reimbursement is in addition to the applicable "limit" for coverage described under Property Covered.

Equipment Physical Damage

"We" will cover any concrete pumping equipment leased, loaned or rented to "you" to temporarily replace covered concrete pumping equipment that has been lost or damaged by a covered peril for up to 60 days from the date of "loss", until the damaged concrete pumping equipment is repaired, returned to service, or the expiration of this policy whichever first occurs.

The "limit" of insurance applicable to Equipment Physical Damage is part of and not in addition to the applicable "limit" for coverage described under Property Covered.

ALL OTHER TERMS AND CONDITIONS OF THE POLICY REMAIN UNCHANGED

ADDITIONAL COVERAGE EXTENSION CONCRETE PUMPING EQUIPMENT

Under **DEFINITIONS**, the following is an added definition:

"Concrete pumping equipment" means "your" attached or detachable concrete pumping parts or accessories necessary to the operation of "your" concrete pumping equipment or vehicle. Parts or accessories includes equipment used to improve, repair, replace, or serve as a part of or accessory to the concrete pumping equipment or vehicle.

The following is added to **COVERAGE EXTENSIONS**:

Concrete Pumping Equipment

"We" will pay up to \$20,000 for "loss" caused by a covered peril to "your" "concrete pumping equipment".

This additional coverage does not increase the applicable "limit" of insurance shown in the Declarations applicable to the "covered vehicle".

"We" pay only that part of "your" loss over the deductible amount indicated for "covered vehicles".

ALL OTHER TERMS AND CONDITIONS OF THE
POLICY REMAIN UNCHANGED

SERFF Tracking #:

ALAM-130810396

State Tracking #:

Company Tracking #:

FFIC-DC-09.0005-2016-11-F

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Supporting Document Schedules

Satisfied - Item:	Readability Certificate
Comments:	IFG-SM-0250 09 16 readability score 48 IFG-SM-0251 09 16 readability score 41.21
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Copy of Trust Agreement
Bypass Reason:	Not Applicable
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Expedited SERFF Filing Transmittal Form
Bypass Reason:	Not Applicable
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Consulting Authorization
Bypass Reason:	Not Applicable
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Explanatory Memorandum
Comments:	
Attachment(s):	Memo-F CE-VPD.pdf
Item Status:	
Status Date:	

Filing Memorandum – Explanation of Changes
Form Filing

The Specialty Inland Marine program is a combination of the adopted AAIS Non-Filed Inland Marine Guide Program and independent coverage components, and is structured into various classes of coverage.

First Financial Insurance Company is filing to add the following to this program:

IFG-SM-0250 - Additional Coverage Endorsement Concrete Pumping Equipment.

This endorsement may be used with the Contractors Equipment (CE) coverage forms. It provides additional coverage for concrete pumping equipment.

The endorsement will be attached uniformly to all policies with the same type of risk.

IFG-SM-0251 - Additional Coverage Extension Concrete Pumping Equipment.

This endorsement may be used with Vehicle Physical Damage (VPD) coverage form. It extends coverage to concrete pumping equipment.

The endorsement will be attached uniformly to all policies with the same type of risk.