Filing at a Glance

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State:	District of Columbia
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Sub-TOI:	05.0003 Commercial Package
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Author(s):	Laura Gerow, Mary Kate Vitale
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State: *District of Columbia* **Filing Company:** *Erie Insurance Exchange*
TOI/Sub-TOI: *05.0 CMP Liability and Non-Liability/05.0003 Commercial Package*
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General Information

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November 8, 2016

Mr. Chester McPherson
Insurance Commissioner
Department of Insurance and Securities Regulations
Insurance Products Division
810 First Street, N.E.
Washington, DC 20002

SUBJECT:Rate and Rule Revision – Final Rule Pages
Ultraflex Package Program
Federal ID No. 25 6038677 File No. DCU1-3679 – Rates and Rules

Dear Mr. McPherson:

We are submitting final printed copies of our rule pages approved under SERFF Tracking Number ERGP- 130646495 for your records

We trust our filing meets with your approval. If you have any questions on this filing, please call me at (800) 458-0811, Extension 7566 or email me at laura.gerow@erieinsurance.com.

Sincerely,

ERIE INSURANCE EXCHANGE
ERIE INSURANCE COMPANY
Attorney-in-Fact

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CoCode: 26271
Group Code: 213
Group Name:
FEIN Number: 25-6038677

State of Domicile: Pennsylvania
Company Type: Property/Casualty
State ID Number:

Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:

State:	*District of Columbia*	**Filing Company:**	*Erie Insurance Exchange*
TOI/Sub-TOI:	*05.0 CMP Liability and Non-Liability/05.0003 Commercial Package*		
Product Name:	*ULF 12-1-16 Final Rules*		
Project Name/Number:	*ULF 12-1-16 Final Rules/DCU1-3679 Rates and Rules*		

Rate Information

Rate data does NOT apply to filing.

State: *District of Columbia* **Filing Company:** *Erie Insurance Exchange*
TOI/Sub-TOI: *05.0 CMP Liability and Non-Liability/05.0003 Commercial Package*
Product Name: *ULF 12-1-16 Final Rules*
Project Name/Number: *ULF 12-1-16 Final Rules/DCU1-3679 Rates and Rules*

Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1		Rule Pages		Replacement		DCFXRL43 12-1-16.pdf

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GENERAL RULES AND INFORMATION

RULE 1 INSTRUCTIONS

This manual contains the General Rules and Classifications for writing ERIE's Ultraflex Package Policy.

RULE 2 ELIGIBILITY

ERIE's Ultraflex Package Policy is designed to provide insurance coverage for eligible businesses and institutions. The Ultraflex Package Policy provides the flexibility of coverages that these risks need.

The Ultraflex Package Policy may be written for most types of retail, wholesale, service, habitational, institutional, contracting and manufacturing risks. The types of businesses included in the Liability Classification Table may be bound by an Agent if they are NOT marked (DSM) - Sales Manager's Inspection Needed, (HO) - Home Office Approval Needed or listed in the Classes of Business that cannot be bound.

The rules, classifications and rates in this manual constitute part of the Ultraflex Package Policy Manual and may not be changed except as specifically permitted in the manual. For liability coverage, we have listed additional endorsements in this manual that are used in conjunction with ISO's Commercial General Liability Coverage.

RULE 3 POLICY TERM

A policy is normally written for a one-year period. All rates and premiums contained on the State Rate pages are annual rates and premiums. The policy will be continued for successive periods by a renewal certificate.

Irregular policy periods: Exceptions will be made, when necessary, to attain a common anniversary date for a policyholder's group of policies. Irregular policy periods will be rated on a pro rata basis.

RULE 4 POLICY WRITING MINIMUM PREMIUM

The policy writing minimum premium is $500. When only Property Coverage is written, the policy writing minimum premium is $500.

The annual minimum premium for Buildings - Coverage 1, Business Personal Property and Personal Property of Others - Coverage 2, Additional Income Protection - Coverage 3, Peak Season Coverage, and Special Office Property is $50 per location.

RULE 5 WHOLE DOLLAR PREMIUM RULE

All premiums will be rounded to the nearest whole dollar. A premium of fifty cents ($.50) or more will be rounded to the next higher whole dollar.

RULE 6 OTHER INSURANCE

Other insurance is not permitted except:

A. Insurance against perils not covered by the policy.
B. Insurance on scheduled items of business personal property that are specifically insured.

RULE 7 RATE REVISIONS

Any changes during the policy period requiring additional or return premium will be made on the basis of the rates in effect at the anniversary date of the policy.

Any revision of rates during the policy period will apply to the next policy term.

RULE 8 CANCELLATION

If the policy is cancelled at the request of The ERIE or the Insured, the earned premium will be computed on a pro rata basis.

RULE 9 TRANSFER OR ASSIGNMENT

Subject to all rules of this manual and any necessary adjustment of premium, a policy may be endorsed to transfer coverage to another location within the same state (subject to specific approval by the Home Office).

ERIE will not transfer coverage from one Insured to another in the event of a title change to the building or a change to the ownership/operations of a business.

RULE 10 ADDITIONAL LOCATIONS

The Ultraflex Package Policy can insure an unlimited number of locations.

RULE 11 COVERAGES

A. Basic

The Ultraflex Package Policy provides basic coverages shown below to provide the Insured with a basic package of protection. These basic coverages can be written jointly as a package policy or individually under the Ultraflex Package Policy.

The basic coverages are:

- Buildings - Coverage 1
- Business Personal Property & Personal Property of Others - Coverage 2
- Bodily Injury Liability and Property Damage Liability - Coverage A
- Personal and Advertising Injury Liability - Coverage B
- Medical Payments - Coverage C

B. Optional

There are many other coverages which Insureds might need to insure protection for their business. Some of these coverages are found in the policy and others are added by endorsement.

The optional coverages found in the Commercial Property Coverage Part are:

- Additional Income Protection (Coverage 3)
- Glass and Lettering (Coverage 4)
- Signs, Lights & Clocks (Coverage 5)

Other optional coverages are available by endorsement.

RULE 12 PERILS

Buildings - Coverage 1, Business Personal Property and Personal Property of Others - Coverage 2, and Additional Income Protection - Coverage 3 are covered against all risks of loss (except those specifically excluded in the policy). This includes Theft Coverage.

Refer to the Ultraflex Commercial Property Coverage Part for exact wording and limitations.

RULE 13 ULTRAFLEX COMMERCIAL PROPERTY COVERAGE PART FX-00-01

The following is a general description of the coverages provided by the Ultraflex Commercial Property Coverage Part. The policy, forms, endorsements, and appropriate manual rules should be consulted for details.

A. **Buildings - Coverage 1**:

Coverage 1 provides protection for building(s) described on the Declarations for equipment, machinery and fixtures for service and maintenance of the building, architect's fees, attached outdoor signs, flag poles, outdoor lights, outdoor furniture, fire extinguishing equipment and property of the Insured as landlord (cooking, air conditioning equipment, etc.).

Coverage 1 must be written for each owned building. For a risk to be eligible for the Ultraflex Package Policy, **the amount of insurance must be equal to a minimum of 80% of the buildings Actual Cash Value.**

This program contains Conditional Replacement Cost Coverage for Buildings - Coverage 1. At the Insured's option, instead of Actual Cash Value, 80% of the replacement cost value of the building is used as the limit of insurance to satisfy the coinsurance requirement.

B. **Business Personal Property and Personal Property of Others - Coverage 2**

Coverage 2 provides protection for the following types of property: personal property pertaining to the Insured's business, improvements and betterments to property leased to the Insured, personal property of others and labor, materials or services furnished or arranged by the Insured on personal property of others.

A single amount of insurance must be written to cover all of the types of business personal property and personal property of others (including improvements and betterments) in each building. For a risk to be eligible for the Ultraflex Package Policy, **the amount of insurance must be equal to a minimum of 80% of the business personal property and personal property of others Actual Cash Value.**

This program contains Conditional Replacement Cost Coverage for Business Personal Property and Personal Property of Others - Coverage 2. At the Insured's option, instead of Actual Cash Value, 80% of the replacement cost value of business personal property and personal property of others is used as the limit of insurance to satisfy the coinsurance requirement.

The Insured has the option of eliminating coverage for improvements and betterments and for personal property of others.

C. **Additional Coverages**

1. Collapse – Covers the abrupt falling down or caving in of a building or any part of a building with the result that the building or part of the building cannot be occupied.
2. Fungus, Wet Rot, Dry Rot and Bacteria – Provides up to $25,000 of coverage for loss or damage to covered property caused by fungus, wet or dry rot or bacteria as the result of a peril insured against.
3. Electric Data Processing Equipment and Electronic Data Coverage – Provides the following coverages:
   - Electronic Data Processing Equipment – Mechanical and Electrical Breakdown and Computer Virus – Provides $10,000 of coverage for electrical data processing equipment caused by mechanical and electrical breakdown or computer virus.
   - Electronic Data – Expenses for Reproduction or Replacement – Provides $25,000 for extra expense in the reproduction or replacement of electronic data caused by a peril insured against including mechanical and electrical breakdown, and computer virus.
   - Income Protection – Interruption of Computer Operations – Provides $25,000 for loss of income resulting from an interruption in computer operations due to damage or corruption of electronic data caused by a peril insured against including mechanical and electrical breakdown, and computer virus.

4. Equipment Breakdown Coverage
   - Covers direct physical loss to boilers, pressure vessels, refrigeration systems, air conditioning systems, piping, mechanical and electrical machines or apparatus used for the generation, transmission, or utilization of mechanical or electrical power caused by mechanical, electrical, or pressure systems breakdown.
   - Electronic Data Restoration – Provides $25,000 of coverage for reasonable and necessary cost, including loss of income and necessary extra expense, to research, replace, and restore lost electronic data.
   - Expediting Expenses – Provides $25,000 of coverage for the reasonable extra cost to make temporary repairs and expedite permanent repairs or permanent replacement
   - Hazardous Substances – Provides $25,000 of coverage for the cost to repair or replace covered property because of contamination by a hazardous substance, includes additional expenses to clean up or dispose of such property
   - Off-Premises Equipment Breakdown – Provides $25,000 of coverage for loss or damage to transportable covered equipment including reasonable and necessary cost to research, replace, and restore lost electronic data contained within covered equipment
   - Off-Premises Utility Properties Failure – Provides $25,000 of coverage for loss, damage, or expense resulting from the interruption of service to the premises described in the Declarations.
   - Public Relations – Provides $5,000 of coverage for reasonable costs for professional services to create and disseminate communications, when the need for such communications arises directly from the interruption of your business.
   - Spoilage – Provides $25,000 of coverage for physical damage to perishable goods due to spoilage; physical damage to perishable goods due to contamination from the release of refrigerant, including but not limited to ammonia; and any necessary expenses you incur to reduce the amount of loss

D. **Extensions and Limits**

1. Accounts Receivable - Provides coverage against all risks of loss
   - $25,000 for any one loss
2. Arson and Theft Reward
   - $10,000
3. Building Ordinance or Law Coverage
   - For the Value of the Undamaged Part of the Building
   - Increased Cost of Construction - $25,000
   - Tenants Improvements and Betterments
4. Check, Credit, Debit, or Charge Card Forgery and Alteration
   - $5,000 for any one loss
5. Contingent Business Interruption - Covers loss of income resulting from damage to buildings or business personal property of others
   - $25,000
6. Counterfeit Money
   - $1,000 per workday
7. Debris Removal

- 5% of Coverages 1 and 2, plus $25,000

8. Demolition Cost
   - $25,000
9. Electrical Service Panels - Covers loss or damage caused by electricity
10. Employee Dishonesty - Covers loss by dishonest or fraudulent acts of employees
    - $10,000 for any one loss
11. Expenses for Loss Adjustment
    - $5,000
12. Expenses for Security
    - $2,500
13. Exterior Signs, Lights, and Clocks - Provides coverage against all risks of loss for unattached exterior signs, lights, and clocks
    - $5,000 for any one loss
14. Fences, Walks and Unattached Outbuildings - Provides named perils coverage
    - $5,000 maximum for any one loss
15. Fine Arts
    - $25,000 for any one loss
16. Fire Department Service Charges
17. Fire Extinguisher Recharge
18. Heating and Air Conditioning Equipment - Covers heating and air conditioning equipment the Insured is contractually responsible
    - $20,000 for any one loss
19. Income Protection Coverage - Covers loss of income resulting from damage to buildings or business personal property
    - $250 per workday
    - $25,000 for any one loss
20. Income Protection - Off-Premises Utility Service Failure - Covers loss of income as a result of interruption of business caused by loss of utility services to the premises
    - $25,000 for any one loss
21. Key Replacement - Covers replacement of keys and locks if keys are lost or stolen during a robbery or burglary
    - $5,000
22. Laptop Computers Off-Premises
    - $10,000 for any one loss
23. Leasehold Interest
    - $15,000
24. Merchandise in Shipment - Covers merchandise that is sold while in the custody of a common carrier but which hasn't been paid for
25. Money and Securities - Provides coverage against all risks of loss

- $10,000 any one loss inside or outside the premises

26. Money and Securities Destruction
    - $10,000 for any one loss
27. Moving Clause - Covers Business Personal Property and Personal Property of Others while in transit and at the new location up to 60 days
28. Newly Acquired Property - Provides coverage for a covered peril up to 90 days
    - 50% of Coverage 1 or $500,000, whichever is less
    - 25% of Coverage 2 or $250,000, whichever is less
    - 25% of Coverage 3 or $250,000, whichever is less
29. Non-owned Detached Trailers
    - $5,000 for any one loss
30. Personal Articles - Covers property of the Insured and employees
    - $10,000 for any one loss
31. Pollutants Clean Up and Removal
    - $25,000
32. Private Structures and Rental Value - Dwellings - Covers private structures pertaining to dwellings or the rental value of the dwelling or its private structures
    - 10% of coverage on dwelling
33. Property in Danger - Covers removal of Business Personal Property and Personal Property of Others against all risks of loss for up to 45 days
34. Refrigerated Products - Covers the contents of refrigeration equipment against loss from power or mechanical failure
35. Temperature Change - Covers Business Personal Property and Personal Property of Others against loss from temperature change caused by a covered peril
36. Temporarily Off-Premises - Business Personal Property and Personal Property of Others
    - $25,000 for any one loss
    - $2,500 for any one loss to salesmen's samples
37. Transportation – Airborne Property
    - $25,000 for any one loss
38. Transportation - Provides named perils coverage for business personal property while in transit
    - $25,000 for any one loss
    - $1,000 for tools and equipment
39. Trees, Shrubs, Lawns and Plants - Provides named perils coverage
    - $1,000 for any one item
    - $10,000 for any one loss to trees, shrubs and plants
    - $2,500 for any one loss to lawns
40. Valuable Papers and Records - Covers the extra expense to reproduce valuable papers and records against all risks of loss
    - $25,000 for any one loss

E. **Blanket Coverage**

Blanket Coverage on Buildings and/or on Business Personal Property and Personal Property of Others is available.

Minimum coinsurance is 90%.

The premium is determined by applying the applicable Group I and Group II rates for the property covered to the amount of insurance on the covered property. This is done for each building or for the contents at each location. The premiums developed for each item are totaled.

If desired, Commercial P/C Underwriting will calculate the premium. Submit the required information - location of property to be covered, value of property, etc.

F. **Coinsurance**

Coinsurance of 80%, 90%, or 100% is required. For Blanket Coverage, a coinsurance of 90% or 100% is required.

Coverage may **NOT** be written on a no-coinsurance basis.

G. **Deductibles**

The following Deductibles may be written: $100, $200, $500, $1,000, $2,500, $5,000, $10,000, $25,000, $50,000, and $100,000.

The basic deductible is $500.

Buildings - Coverage 1 and Business Personal Property and Personal Property of Others - Coverage 2 must be written with the same deductible.

Theft – must be written with the same or higher deductible than the policy deductible.

RULE 14 ULTRAFLEX COMMERCIAL PROPERTY COVERAGE PART FX-00-01 - ADDITIONAL INCOME PROTECTION - COVERAGE 3 (Optional)

Additional Income Protection - Coverage 3 covers loss of income and extra expense resulting directly from interruption of business caused by damage to buildings or business personal property and personal property of others by an insured peril.

The occurrence limit is written to cover the business for loss of profits and continuing expenses for the maximum amount of time the business would be closed after a loss. It provides excess limits over the Extension of Coverage - Income Protection Coverage.

Rental value of certain dwellings is provided in B. Extensions of Coverage – Private Structures and Rental Value – Dwellings. Additional limits may be purchased under Coverage 3.

Blanket Coverage - Income Protection

Blanket Coverage on additional income protection is available.

The Premium is determined by applying the 90% coinsurance rates for the applicable Group I and Group II rates for buildings. Use the premium calculation for additional income protection. This is done for additional income protection at each location. The premiums developed for each item are totaled.

Endorsements - Income Protection

Refer to the following forms under the rule entitled Non-ISO Endorsements:

- UL-KH Extra Expense Coverage - Coverage 3
- UL-KN Income Protection - Valued Limit
- UL-KO Full Resumption of Operations
- UL-KP Monthly Period of Indemnity

RULE 15 ULTRAFLEX COMMERCIAL PROPERTY COVERAGE PART FX-00-01 - GLASS AND LETTERING - COVERAGE 4 (Optional)

Glass and Lettering - Coverage 4 eliminates the deductible for glass coverage. This is on a replacement cost basis. Lettering, ornamentation, and burglar alarm foil on insured glass is also covered against all risks of loss for replacement cost at no additional charge.

Replacement will be made with safety glazing materials when required by building ordinance or code.

RULE 16 ULTRAFLEX COMMERCIAL PROPERTY COVERAGE PART FX-00-01 - SIGNS, LIGHTS AND CLOCKS - COVERAGE 5 (Optional)

Signs, Lights and Clocks - Coverage 5 provides additional amounts of coverage over the $5,000 provided in the Commercial Property Coverage Part. This also provides full coverage.

RULE 17 COMMERCIAL GENERAL LIABILITY COVERAGE FORM CG 00 01

Bodily Injury Liability and Property Damage Liability (Coverage A), Personal and Advertising Injury Liability (Coverage B) and Medical Payments (Coverage C) are basic for all operations of the business classification(s) stated on the Declarations.

Protection is provided for liability arising from:

- premises
- operations
- products and completed operations
- blanket contractual agreements
- structural alterations and new construction performed by independent contractors (additional premium)
- buildings rented to Insured
- damage to premises rented to you - fire legal liability
- employees as additional Insureds
- broad form property damage
- incidental medical malpractice
- non-owned watercraft
- automatic coverage - newly acquired or formed organizations (90 days) except when excluded in whole or in part on the Declarations, policy form, or by endorsement

The Liability portion of the Ultraflex Package Policy is written on a Commercial General Liability (CGL) basis. This provides protection for all premises and all operations of the Insured known to exist at the most recent policy anniversary date.

Therefore, it is mandatory that **ALL OPERATIONS AND OCCUPANCIES OF THE INSURED BE LISTED ON THE APPLICATION.** All must be listed regardless of the percentage of the total operation.

Bodily Injury Liability and Property Damage Liability Coverage A - Provides coverage for liability arising from bodily injury, sickness, and death and provides coverage for liability arising from damage to tangible property and loss of use of tangible property.

Personal and Advertising Injury Liability - Coverage B - Provides coverage for liability arising from invasion of privacy, false arrest, false imprisonment, wrongful detention, malicious prosecution, libel, slander, and defamation of character and provides coverage for liability arising from the Insured's advertising activities.

Medical Payments - Coverage C - Provides payment of reasonable medical expenses to a person injured by an accident arising from a condition on the premises or arising out of operations.

Damage To Premises Rented To You – Fire Legal Liability - Coverage is automatically provided up to the Any One Premises limit. This coverage provides fire legal liability insurance. If Liability Coverage is not written because of a Garage Liability Policy (e.g. repair garages, auto dealers), the Garage Policy automatically includes fire legal liability in all states.

Bodily Injury Liability and Property Damage Liability, Personal and Advertising Injury Liability and Medical Payments are written for a single premium. Rates are shown on the Liability Classification Tables. These rates are annual rates.

COVERAGE	LIMITS OF PROTECTION - COVERAGES A, B, & C
COVERAGE A Each Occurrence	Occurrence Limit *
COVERAGE B Personal & Advertising Injury	Occurrence Limit *
COVERAGE C Each Person	5,000 **
Damage to Premises Rented To You – Fire Legal Liability	Occurrence Limit *
COVERAGE A, B, & C General Aggregate	Aggregate Limit *
COVERAGE A Products-Completed Operations Aggregate	Aggregate Limit *

*Available occurrence limit/aggregate limit options in $000's are 50/100, 100/200, 300/600, 500/1000, 1000/2000, 1000/3000, 1000/4000, 1000/5000, 2000/2000, 2000/3000, and 2000/4000. In addition, higher limits options in $000's are available with Commercial Underwriting approval including 2000/5000, 3000/3000, 3000/4000, 3000/5000, 3000/6000, 4000/4000, 4000/5000, and 5000/5000

If the Ultraflex Package Policy is written with a Garage Policy or any other liability policy, the limit for both policies should, as far as practical, be the same.

RULE 18 EXECUTIVE OFFICERS, PARTNERSHIPS AND PROPRIETORSHIPS – PAYROLL

In computing payroll, use the following table, depending on the policy effective date, as the basis in determining the **annual payroll** for each owner, active partner, or active executive officer which must be included.

Policy Effective Date	Executive Officers Payroll	Partnerships and Proprietorships Payroll
10/1/2015 – 9/30/2016	$30,000	$28,000
10/1/2016 – 9/30/2017	$30,000	$30,000

The executive officers of a corporation are the president, any vice-president, secretary, treasurer, and any other officers selected or appointed according to the charger, constitution, or by-laws of the corporation.

Exception: The payroll of all executive officers and individual insureds or co-partners engaged principally in clerical operations or salesmen shall not be included for premium purposes.

Part-Time or Seasonal Businesses – The payroll amounts may be reduced by 2 percent for each full calendar week in excess of twelve during which the risk performs no operations.

Refer to the Ultraflex Rating and Premiums calculation in the State Rate pages for selection of liability codes and premium computation.

RULE 19 ULTRAFLEX EXTRA LIABILITY COVERAGES - FX-00-03

This endorsement provides XTRA PROTECTION FEATURES developed by The ERIE.

- Damage to Premises Rented to You - Fire Legal Liability
- Host Liquor Liability
- Non-Owned Watercraft – Increases coverage to 51'
- Incidental Medical Malpractice
- Volunteer Workers – Medical Payments
- Attorney's Fees – Increases fees up to $100
- Municipal Supervisors
- Waiver of Subrogation
- Primary and Non-Contributory Insurance

Premium Calculation

This is a non-premium bearing endorsement.

RULE 20 ISO ENDORSEMENTS

ISO endorsements that appear in this Ultraflex manual are ones which:

- The ERIE has created an exception to the information contained in the ISO Commercial Lines Manual; or
- The ERIE has established rates for ISO rules that specify "Refer to Company" for rates.

CG 00 33 Liquor Liability Coverage Form (Occurrence Version)

This form provides coverage against claims for injury sustained by any person or organization if liability for such injury is imposed on the Insured by reason of the selling, serving or furnishing of any alcoholic beverage. Coverage is provided on an occurrence basis.

Premium Calculation

Rates are per $1,000 of liquor receipts.

Manufacturing and Wholesale Distributors (No Retail Receipts)

Eligible Classes:

Ultraflex Liability Class Code	Ultraflex Description
0803	Beverage Distributor – Beer and Soft Drinks Only – Wholesale
0808	Store – Wholesale – Food or Beverages – NOC; Distributor – Food or Beverages – NOC
0346	Wine Mfg – Still
0471	Wine Mfg - Sparkling

(CG 00 33) Limits (Per Thousand)	Rate	Minimum Premium
$300/600	0.50	$275
500/1,000	0.58	320
1,000/2,000	0.70	387

Retail

Eligible Classes:

Ultraflex Liability Class Code	Ultraflex Description
0491	Beverage Distributor – Beer and Soft Drinks Only – Retail
0526	Drug Store – Pharmacy
0499	Convenience Store (up to 10,000 square feet); Grocery Store (up to 10,000 square feet)
0539	General Store
0449	Grocery Store (10,001 – 15,000 square feet)
0555	Liquor and Wine Store
0908	Supermarket – Exceeding 15,000 square feet
0589	Store – Retail – Food or Beverage – NOC

(CG 00 33) Limits (Per Thousand)	Rate	Minimum Premium
$300/600	1.00	$275
500/1,000	1.16	320
1,000/2,000	1.41	387

RestaurantsEligible Classes:

Ultraflex Liability Class Code	Ultraflex Description
0683	Club – Country and Golf – with Commercial Cooking
0684	Club – Country and Golf – without Commercial Cooking
0522	Delicatessen / Sandwich / Sub Shop – Not Serving Food or Beverages for Consumption on Premises
0579	Delicatessen / Sandwich / Sub Shop – Serving Food or Beverages for Consumption on Premises
0682	Golf Courses – Municipal or Public
0507	Pizza Shop – Not Serving Food or Beverages for Consumption on Premises
0506	Pizza Shop – Serving Food or Beverages for Consumption on Premises
0495	Restaurant – No Waiter/Waitress Service
0497	Restaurant – Waiter/Waitress Service

(CG 00 33) Limits (Per Thousand)	Rate	Minimum Premium
$300/600	9.35	$325
500/1,000	10.88	378
1,000/2,000	13.16	457

CG 00 65 Electronic Data Liability Coverage Form (Claims-Made)

This form provides coverage, on a claims-made basis, against damages because of loss of electronic data that is caused by an electronic data incident. It also covers loss of computerized or electronically stored data or software which results from physical injury to tangible property.

The Electronic Data Liability Limit must not be greater than the CGL occurrence limit.

The rating base of the governing class should be used to develop the Electronic Data Liability premium in multiple class code situations.

This coverage is subject to a $1,000 deductible

Premium Calculation TableCG0065

(CG 00 65) Limits	Base Rates	Minimum Premium
$25,000	$2.50	$175
50,000	3.00	200
75,000	3.50	225
100,000	4.00	250
250,000	5.00	400
500,000	6.00	600
1,000,000	6.50	850

1) Choose a desired limit of coverage.
2) Multiple the base rate for that limit by the highest liability exposure base in thousands and round to the nearest dollar. (Example: multiply the rate times payroll in thousands, or the rate times sales in thousands, or the rate times the "each" exposure, etc.).

The coverage minimum premium for CG 00 65 is $150.

CG 03 05 Deductible Liability Insurance (for use with Liquor Policies)

This is a method of coverage under which the Insured agrees to contribute up to a specific sum either per claim or per occurrence, towards the amount paid to claimants as damages.

When deductible insurance is selected by the Insured, either on a per claim or per common cause basis, the company's obligation under the Liquor Liability Coverage to pay damages on behalf of the Insured applies only to the amount of damages in excess of any deductible amount stated as applicable.

Premium Calculation

(CG 03 05) Deductible	Factor
$250	.98
500	.95
750	.93
1,000	.92

CG 04 24 Coverage for Injury to Leased Workers

This endorsement provides coverage for bodily injury sustained by a leased worker while performing duties related to the conduct of the Named Insured's business.

Premium Calculation

The premium is $30 per leased worker subject to a $300 maximum.

CG 04 35 Employee Benefit Liability Coverage

This endorsement responds to an Insured's legal obligation to pay damages suffered by an employee which are caused by the Insured's negligent acts, errors, or omissions in the administration of the employee benefit program.

This coverage is subject to a $1,000 each employee deductible.

Premium Calculation

Rate is per policy.

(CG 04 35) Limits (Per Thousand)	Premium
$100/200	$100
300/600	150
500/1,000	200
1,000/2,000	250
2,000/4,000	300

NOTE: Also see Extended Reporting Period Endorsement for Employee Benefits Liability Coverage (CG 27 15).

CG 04 36 Limited Product Withdrawal Expense Endorsement

This form provides reimbursement for certain expenses incurred because of a product withdrawal due to a recall or tampering.

Premium Calculation

1. Select Base Rate based on desired limit and type of risk produced (Food Product vs Other than Food Product)
2. Multiply by Deductible Factor based on deductible option selected and round to nearest dollar.
3. Multiply by the Participation Percentage discount factor based on the selected percentage of loss other than the deductible that the insured will be responsible for and round to the nearest dollar.

Base Rate – Limited Product Withdrawal

(CG 04 36) Limits	Food	Other than Food
10,000	75	50
20,000	150	100
50,000	225	150
100,000	250	165
200,000	275	185
500,000	300	200

Deductible Factor – Limited Product Withdrawal

Deductible Option	Deductible Factor
$1,000	1.00
$2,500	0.95
$5,000	0.91
$10,000	0.85
$25,000	0.76
$50,000	0.67

Participation Percentage Discount Factor-Limited Product Withdrawal

Insured Participation Option	Participation Percentage Factor
0%	1.00
1%	0.99
5%	0.95
10%	0.90
25%	0.75
50%	0.50

CG 04 37 Electronic Data Liability

This form provides coverage for loss of computerized or electronically stored data or software which results from physical injury to tangible property.

The Loss of Electronic Data Liability Limit must not be greater than the CGL occurrence limit.

This coverage is subject to a $1,000 deductible.

Premium Calculation

(CG 04 37) Limits	Base Rates	Minimum Premium
$25,000	$1.90	$130
50,000	2.25	150
75,000	2.60	170
100,000	2.95	190
250,000	3.75	300
500,000	4.50	450
1,000,000	4.90	640

CG 20 03 Additional Insured - Concessionaires Trading Under Your Name

This endorsement may be written to cover the additional interests of concessionaires. Those who are physically separated and who operate under their own name cannot be added as additional interests.

Premium Calculation

The premium is 2.1% of the Basic Liability Premium.

Min/Max Premiums For All Additional Insureds

There is a $35 minimum charge and $350 maximum charge which applies to all additional insured's combined (with the exception of CG 20 37 which has its own minimum and maximum premium).

CG 20 10 Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization

This endorsement is for the insured contractor to cover owners and lessees as an additional insured for operations performed by the insured contractor. Also, it is used for the insured subcontractor to cover the general contractor as an additional insured for operations performed by the insured subcontractor.

Premium Calculation

The premium is 2.1% of the Basic Liability Premium.

Min/Max Premiums For All Additional Insureds

There is a $35 minimum charge and $350 maximum charge which applies to all additional insured's combined (with the exception of CG 20 37 which has its own minimum and maximum premium).

CG 20 11 Additional Insured - Managers or Lessors Of Premises

This endorsement is for managers or operators of premises or interests from whom premises have been rented or leased on policies covering lessees or tenants.

Premium Calculation

The premium is 2.1% of the Basic Liability Premium.

Min/Max Premiums For All Additional Insureds

There is a $35 minimum charge and $350 maximum charge which applies to all additional insured's combined (with the exception of CG 20 37 which has its own minimum and maximum premium).

CG 20 15 Additional Insured - Vendors

This endorsement is for vendors' product liability on policies covering manufacturers or distributors.

Premium Calculation

The premium is 2.1% of the Basic Liability Premium.

Min/Max Premiums For All Additional Insureds

There is a $35 minimum charge and $350 maximum charge which applies to all additional insured's combined (with the exception of CG 20 37 which has its own minimum and maximum premium).

CG 20 26 Additional Insured - Designated Person Or Organization Endorsement

This endorsement amends the definition of WHO IS AN INSURED to include the person or organization shown in the Schedule but only with respect to liability arising out of the Insured's operations or premises.

Premium Calculation

The premium is 2.1% of the Basic Liability Premium.

Min/Max Premiums For All Additional Insureds

There is a $35 minimum charge and $350 maximum charge which applies to all additional insured's combined (with the exception of CG 20 37 which has its own minimum and maximum premium).

CG 20 28 Additional Insured - Lessor of Leased Equipment

This endorsement is for all other lessors of leased equipment that do not qualify under endorsement CG 20 34.

Premium Calculation

The premium is 2.1% of the Basic Liability Premium.

Min/Max Premiums For All Additional Insureds

There is a $35 minimum charge and $350 maximum charge which applies to all additional insured's combined (with the exception of CG 20 37 which has its own minimum and maximum premium).

CG 20 29 Additional Insured - Grantor Of Franchise

This endorsement amends the definition of WHO IS AN INSURED to cover the person or organization named with respect to the franchise operated by the Insured.

Premium Calculation

The premium is 2.1% of the Basic Liability Premium.

Min/Max Premiums For All Additional Insureds

There is a $35 minimum charge and $350 maximum charge which applies to all additional insured's combined (with the exception of CG 20 37 which has its own minimum and maximum premium).

CG 20 34 Additional Insured - Lessor Of Leased Equipment - Automatic Status When Required In Lease Agreement With You

This endorsement is for lessors of leased equipment who have signed a contract or agreement that requires them to be added as an additional insured on a policy covering a lessee, with respect to liability arising out of the Named Insured's maintenance, operation, or use of such leased equipment.

Premium Calculation

The premium is 1.3% of the Basic Liability Premium.

Min/Max Premiums For All Additional Insureds

There is a $35 minimum charge and $350 maximum charge which applies to all additional insured's combined (with the exception of CG 20 37 which has its own minimum and maximum premium).

CG 20 37 Additional Insured - Owners, Lessees or Contractors - Completed Operations

This endorsement explicitly provides completed operations coverage for a specified additional insured.

Premium Calculation

The premium is 1.7% of the Basic Liability Premium.

Maximum Premiums For All CG 20 37's

There is a $35 minimum charge and $350 maximum charge per policy for this endorsement. (This is in addition to the premium charged for all other additional insured endorsements).

CG 21 09 Exclusion – Unmanned Aircraft

This endorsement excludes coverage for liability arising out of the ownership, maintenance, use, or entrustment to others of any unmanned craft. ERIE applies this to all policies with CG0001 or CG0002.

Premium Calculation

This is a non-premium bearing endorsement.

CG 21 96 Silica or Silica-Related Dust Exclusion

This form excludes coverage for liability arising out of silica or silica-related dust. ERIE applies this to all policies with CG0001 or CG0002.

Premium Calculation

This is a non-premium bearing endorsement.

CG 22 68 Operation of Customers Autos On Particular Premises

Covers property damage to automobiles that are in the care, custody or control of the Insured who is operating a car wash or other business with an automobile related exposure.

A mandatory $250 deductible liability option must be included by adding CG 03 00 Deductible Liability Insurance whenever CG 22 68 is added.

Premium Calculation:

This is a non-premium bearing endorsement.

CG 22 80 Limited Exclusion - Contractors - Professional Liability

This endorsement covers bodily injury and property damage liability resulting from any negligent act, error, or omission arising out of the performance of design services performed by the contractor.

Premium Calculation

The premium is 2% up to 25% of the liability premium subject to a $250 minimum premium.

CG 24 06 Liquor Liability – Bring Your Own Alcohol Establishments

This endorsement amends the insuring agreement of the Liquor Liability Coverage to extend liquor liability coverage to Insureds who permit any person to bring any alcoholic beverage on their premises, for consumption on the premises, whether or not a fee is charged for such activity.

Liquor Liability Coverage CG 00 33 is required before CG 24 06 can be purchased.

Premium Calculation

The premium is $25 per applicable building.

CG 25 03 Designated Construction Project(s) General Aggregate Limit

This endorsement provides a separate aggregate limit of protection for each insured project.

Premium Calculation

The premium is $20 per policy.

CG 25 04 Designated Location(s) General Aggregate Limit

This endorsement provides a separate aggregate limit of protection for each insured location.

Premium Calculation

The premium is $20 per policy.

CG 27 15 Extended Reporting Period For Employee Benefit Liability Coverage

This endorsement provides an additional 5-year reporting window for this claims-made coverage. This endorsement is used after the Employee Benefit Liability Coverage has been removed form the policy. If this coverage is purchased, the Extended Reporting Period will be written under our Monoline Commercial General Liability Program.

The premium charged for the Extended Reporting Period for Employee Benefit Liability Coverage should not exceed 100% of the annual premium for CG 04 35.

Premium Calculation

Multiply the last annual Employee Benefit Liability Coverage (CG 04 35) annual premium by 1.00 to obtain the final premium.

RULE 21 NON-ISO ENDORSEMENTS

The following endorsements are listed in alphabetical order by form number:

GU-11 Waiver Of Immunity Endorsement

This endorsement states The ERIE will not use "immunity" as a defense in the event of a claim.

Premium Calculation

This is a non-premium bearing endorsement.

GU-30 Amendment of Policy - Two Or More Coverage Parts

This endorsement explains The ERIE's policy when two or more coverage parts or policies are issued by The ERIE.

Premium Calculation

This is a non-premium bearing endorsement.

GU-32 Exclusion - Lead Liability

This endorsement excludes coverage for bodily injury and property damage resulting from lead or lead compounds.

Premium Calculation

This is a non-premium bearing endorsement.

GU-136 Amendment of Mobile Equipment Definition

This endorsement amends the definition of mobile equipment. It also amends the Aircraft, Auto or Watercraft Exclusion. It must be attached with CG0001 or CG0002.

Premium Calculation

This is a non-premium bearing endorsement.

GU-140 Amendment of Mobile Equipment Definition

This endorsement amends the definition of mobile equipment. It also amends the Aircraft, Auto or Watercraft Exclusion. It must be attached with CG0039.

Premium Calculation

This is a non-premium bearing endorsement.

GU-141 Amendment of Mobile Equipment Definition

This endorsement amends the definition of mobile equipment. It also amends the Aircraft, Auto or Watercraft Exclusion. It must be attached with CG0040.

Premium Calculation

This is a non-premium bearing endorsement.

UL-AB Druggists' Professional Liability

This endorsement protects the druggist against liability imposed by law arising from the dispensing of drugs or medications, dental, or surgical supplies or appliances, as well as all other products normally sold in drugstores. Also provides coverage for administering vaccinations. All employees are covered under the Druggists' Professional Liability endorsement.

Premium Calculation

(UL-AB) Druggists' Professional Liability	
Limits (Per Thousand)	**Premium**
$100 occurrence	$33
300 occurrence	45
500 occurrence	51
1,000 occurrence	67
2,000 occurrence	79
Premiums are per person	

UL-AC Funeral Directors' Professional Liability

This endorsement protects the funeral director against liability imposed by law arising from professional malpractice, injury, or destruction of certain properties of others in the care of the Insured as well as liability assumed by the Insured in reference to the embalming and handling of a deceased body. All employees are covered under the Funeral Directors' Professional Liability endorsement.

Premium Calculation

(UL-AC) Funeral Directors' Professional Liability	
Limits (Per Thousand)	**Premium**
$100 occurrence	$29
300 occurrence	40

500 occurrence	45
1,000 occurrence	59
2,000 occurrence	70
Premiums are per person	

UL-AD Opticians' Professional Liability

This endorsement protects the optician against liability imposed by law arising from the prescribing or fitting of ophthalmic lenses.

Premium Calculation

(UL-AD) Opticians' Professional Liability	
Limits (Per Thousand)	**Premium**
$100 occurrence	$44
300 occurrence	60
500 occurrence	68
1,000 occurrence	89
2,000 occurrence	105
Premiums are per person	

UL-AE Hearing Aid Store Professional Liability

This endorsement protects the audiologist against liability imposed by law arising from the prescribing or fitting of hearing aid devices.

Premium Calculation

(UL-AE) Hearing Aid Store Professional Liability	
Limits (Per Thousand)	**Premium**
$100 occurrence	$37
300 occurrence	50
500 occurrence	57
1,000 occurrence	74
2,000 occurrence	88
Premiums are per person	

UL-AF Optometrists' Professional Liability

This endorsement protects the optometrist against liability imposed by law arising from professional malpractice. Partnership coverage and students in training coverage are included.

Premium Calculation

Optometrist rating is classified by tiers:

- *Tier 1 Optometrists* - Conduct eye exams or administer diagnostic pharmaceutical agents
- *Tier 2 Optometrists* - Licensed to administer therapeutic or pharmaceutical agents (ex: treating diseases)
- *Tier 3 Optometrists* - Provide pre-operative or post-operative care

(UL-AF) Optometrists' Professional Liability			
Limits (Per Thousand)	**Tier 1 Premium**	**Tier 2 Premium**	**Tier 3 Premium**
$100 occurrence	$88	$110	$220
300 occurrence	120	150	300
500 occurrence	136	170	340

1,000 occurrence	177	221	443
2,000 occurrence	209	261	523
Premiums are per person			

UL-AG Veterinarians' Professional Liability

This endorsement protects the veterinarian against liability imposed by law arising from professional malpractice. Partnership coverage and students in training coverage are included.

Premium Calculation

(UL-AG) Veterinarians' Professional Liability	
Limits (Per Thousand)	**Premium**
$100 occurrence	$48
300 occurrence	65
500 occurrence	74
1,000 occurrence	96
2,000 occurrence	114
Premiums are per person	

UL-AH Condominium Association Coverage

This endorsement amends the description of coverage for Buildings - Coverage 1 and Business Personal Property and Personal Property of Others - Coverage 2 to accommodate for Condominium Associations.

Premium Calculation

This is a non-premium bearing endorsement.

UL-AI Earthquake Coverage (2% Deductible)

This endorsement applies to all Property Coverages for the amount shown in the Declarations for each Building and Business Personal Property and Personal Property of Others for Earthquake Coverage.

A 2% deductible applies for each building or business personal property or personal property of others at each insured premises.

UL-AI-6 Earthquake Coverage (5% Deductible)

This endorsement applies to all Property Coverages for the amount shown in the Declarations for each Building and Business Personal Property and Personal Property of Others for Earthquake Coverage.

A 5% deductible applies for each building or business personal property or personal property of others at each insured premises.

UL-AI-10 Earthquake Coverage (10% Deductible)

This endorsement applies to all Property Coverages for the amount shown in the Declarations for each Building and Business Personal Property and Personal Property of Others for Earthquake Coverage.

A 10% deductible applies for each building or business personal property or personal property of others at each insured premises.

UL-AI-20 Earthquake Coverage (20% Deductible)

This endorsement applies to all Property Coverages for the amount shown in the Declarations for each Building and Business Personal Property and Personal Property of Others for Earthquake Coverage.

A 20% deductible applies for each building or business personal property or personal property of others at each insured premises.

UL-AI-30 Earthquake Coverage (30% Deductible)

This endorsement applies to all Property Coverages for the amount shown in the Declarations for each Building and Business Personal Property and Personal Property of Others for Earthquake Coverage.

A 30% deductible applies for each building or business personal property or personal property of others at each insured premises.

UL-AI-40 Earthquake Coverage (40% Deductible)

This endorsement applies to all Property Coverages for the amount shown in the Declarations for each Building and Business Personal Property and Personal Property of Others for Earthquake Coverage.

A 40% deductible applies for each building or business personal property or personal property of others at each insured premises.

Premium Calculation

Rates are per $100 of value. Refer to the Earthquake Rating Zones to obtain the proper zone. Determine the construction of the building to obtain the Building rate, and the Business Personal Property and Personal Property of Others rate.

Building Rates

Zone	Construction	2%	5%	10%	20%	30%	40%
4	Frame	.011	.010	.009	.007	.005	.004
	JM	.022	.020	.018	.014	.010	.008
	NC	.015	.014	.013	.010	.007	.006
	FR	.018	.016	.014	.011	.008	.006

Business Personal Property Rates

Zone	Construction	2%	5%	10%	20%	30%	40%
4	Frame	.011	.010	.009	.007	.005	.004
	JM	.022	.020	.018	.014	.010	.008
	NC	.015	.014	.013	.010	.007	.006
	FR	.018	.016	.014	.011	.008	.006

For other construction types, use the main construction type to obtain the proper earthquake rate.

Joisted Masonry includes:

- Masonry Non-Combustible
- Heavy Timber Joisted Masonry
- Superior Masonry Non-Combustible
- Masonry Veneer

Fire Resistive includes:

- Modified Fire Resistive

Non-Combustible includes:

- Superior Non-Combustible

EARTHQUAKE RATING ZONES – DISTRICT OF COLUMBIA	
Zone 4 - Low Risk Area	Entire Disctrict

UL-AJ Business Personal Property and Personal Property of Others Condominium Form

This endorsement amends the description of Business Personal Property and Personal Property of Others - Coverage 2 to include fixtures, improvements, and alterations.

Premium Calculation

This is a non-premium bearing endorsement.

UL-AK Barber and Beauty Shops Professional Liability

This endorsement protects barbers and beauticians against liability imposed by law for services they perform.

Premium Calculation

(UL-AK) # of Operators	Limit Of Liability (Per Thousand)				
	$100	$300	$500	$1,000	$2,000
1	$42	$43	$46	$51	$61
2	63	65	69	76	91
3	84	87	92	102	122
4	105	109	115	127	152
5	126	131	138	153	183
6	147	153	161	178	213
7	168	175	184	203	244
8	189	197	207	229	274
9	210	219	230	254	305
10	231	241	253	280	335
Each Additional Operator	21	22	23	25	30

UL-AL Peak Season Increase Business Personal Property and Personal Property of Others

This endorsement increases the limits for Business Personal Property and Personal Property of Others - Coverage 2 to provide sufficient limits of coverage when inventories fluctuate on a regular basis. By use of this endorsement, the amount of insurance for Business Personal Property and Personal Property of Others - Coverage 2 is increased by the amount agreed upon for the desired period(s). (When inventory fluctuation is not regular, consult Commercial Property/Casualty Underwriting for Reporting Form).

Premium Calculation

1. Determine Contents rate (Order of calculation up to and including the Named Perils Factor)
2. Multiply by 1/12 or .083 to obtain the Peak Season rate per month
3. Divide the amount of insurance by 100 and multiply by the number of months
4. Multiply steps 2 and 3 together and round to the nearest dollar
5. Multiply the IRPM factor (if applicable) and round to the nearest dollar

UL-AM Liability for Property of Guests

This endorsement provides coverage for damage to property of guests for which the law holds the Insured responsible while the property is in the care, custody, or control of the Insured. Motels often require this protection. Coverage is provided up to the statutory limit or the limit purchased.

Premium **Calculation**

(UL-AM) Annual Premiums - All Territories		
Each Guest/Each Policy Year (Per Thousand)	# of Rental Units	
	1-40	Over 40
$1/25	$108	Add $2.00 for each unit over 40
2/50	135	Add $2.50 for each unit over 40
3/75	162	Add $3.00 for each unit over 40

UL-AO Burglary of Outside Containers

This endorsement covers loss of supplies and equipment from containers on the premises by burglary.

Premium Calculation

(UL-AO) Amount of Insurance	Premium
$250	$ 5
500	8
750	10
1,000	13
Each Additional $250	3

UL-AV Additional Amount of Insurance for Damage to Premises Rented to You

This endorsement provides additional limits over and above the Damage to Premises Rented to You limit provided by the basic policy.

Premium Calculation

Multiply the additional limit of insurance by 25% of the building adjusted annual 80% coinsurance Group I and Group II rates. If no coinsurance rate is published, the flat rate is to be considered the 80% coinsurance rate.

When determining the limit for Damage to Premises Rented to You, consideration should be given to the replacement cost of the part of the building in the Insured's care, custody or control. Thought should also be given to the Insured's liability as respects loss of use.

Example: $150,000 Building $100,000 Damage to Premises Rented to You $50,000 Additional Damage to Premises Rented to You

A. Building Group I rate = $.84
B. Building Group II rate = $.082
C. $.84 + .082 = .922 x .25 = .231
D. $50,000 x .231 (per $100) = $115.50 = $116

Note: The building Group I and Group II rates should not include any deductible credits or debits.

UL-BA Voluntary Property Damage Endorsement

This endorsement provides coverage for unintentional damage to property of others caused by the Insured while the property is in the care, custody, or control of the Insured. This endorsement is designed for Insureds who do not bring property of others to their own premises.

Coverage is subject to a deductible applying to each loss. The deductibles offered are $250, $500, $1,000, or $5,000. The limits of protection are as follows:

(UL-BA) Each Occurrence	Aggregate	Deductibles
$5,000	$25,000	$250; $500
10,000	25,000	$250; $500
25,000	50,000	$250; $500; $1,000
50,000	100,000	$250; $500; $1,000
100,000	200,000	$500; $1,000
300,000	600,000	$500; $1,000; $5,000
500,000	1,000,000	$500; $1,000; $5,000

Premium Calculation

Rate is per $1,000 of payroll.

Rates are applied in tiers.

(UL-BA) Limits - $5,000 Occurrence/$25,000 Aggregate		
Payroll	**Rate**	
	$250 Deductible	**$500 Deductible**
First $250,000	$ 2.04	$ 1.94
Second $250,000	1.02	0.97
Third $250,000	0.51	0.48
Excess of $750,000	0.26	0.25

(UL-BA) Limits - $10,000 Occurrence/$25,000 Aggregate		
Payroll	**Rate**	
	$250 Deductible	**$500 Deductible**
First $250,000	$ 3.06	$2.91
Second $250,000	1.53	1.45
Third $250,000	0.77	0.73
Excess of $750,000	0.38	0.37

(UL-BA) Limits - $25,000 Occurrence/$50,000 Aggregate			
Payroll	**Rate**		
	$250 Deductible	**$500 Deductible**	**$1,000 Deductible**
First $250,000	$ 3.26	$3.10	$2.94
Second $250,000	1.63	1.55	1.47
Third $250,000	0.82	0.77	0.73
Excess of $750,000	0.41	0.39	0.37

(UL-BA) Limits - $50,000 Occurrence/$100,000 Aggregate			
Payroll	**Rate**		
	$250 Deductible	**$500 Deductible**	**$1,000 Deductible**
First $250,000	$ 3.67	$3.49	$3.31
Second $250,000	1.84	1.74	1.65
Third $250,000	0.92	0.88	0.82
Excess of $750,000	0.46	0.43	0.42

(UL-BA) Limits - $100,000 Occurrence/$200,000 Aggregate		
Payroll	**Rate**	
	$500 Deductible	**$1,000 Deductible**
First $250,000	$ 4.17	$3.94
Second $250,000	2.08	1.97
Third $250,000	1.05	0.99
Excess of $750,000	0.52	0.49

(UL-BA) Limits - $300,000 Occurrence/$600,000 Aggregate	
Payroll	**Rate**

	$500 Deductible	$1,000 Deductible	$5,000 Deductible
First $250,000	$5.13	$4.86	$4.60
Second $250,000	2.57	2.43	2.30
Third $250,000	1.28	1.22	1.15
Excess of $750,000	0.65	0.61	0.58

(UL-BA) Limits - $500,000 Occurrence/$1,000,000 Aggregate			
Payroll	Rate		
	$500 Deductible	$1,000 Deductible	$5,000 Deductible
First $250,000	$6.10	$5.78	$5.47
Second $250,000	3.05	2.89	2.73
Third $250,000	1.53	1.45	1.37
Excess of $750,000	0.77	0.72	0.68

Rating Example

(UL-BA)	Limits - $300,000/600,000 Deductible - $500 Payroll - $600,000	
First Tier	$250 x 5.13 =	$1,283
Second Tier	$250 x 2.57 =	$643
Third Tier	$100 x 1.28 =	$128
Total Premium		$2,054

UL-BB Cooking Protection Equipment Accidental Leakage

This endorsement only applies if Business Personal Property and Personal Property of Others is on a named perils basis.

This endorsement provides coverage for loss resulting from accidental leakage or discharge of an Automatic Cooking Protection System protecting cooking equipment or the cooking exhaust system.

With this endorsement, cooking protection equipment leakage becomes an insured peril and any;

1. loss is subject to the policy deductible, and
2. loss of income resulting from cooking equipment leakage will be covered under Extension of Coverage - Income Protection - Valued Coverage.

Premium Calculation

The annual charge for adding this endorsement is $10 per system (a system means the area serviced by one tank). This rating includes Additional Income Protection Coverage.

UL-BD Business Personal Property and Personal Property of Others Monthly Reporting

Permits Insureds who have fluctuations in their inventory during the year to estimate the value of Business Personal Property and Personal Property of Others at the inception date of the policy period. A provisional amount of insurance is shown in the Declarations for Business Personal Property and Personal Property of Others. This includes furniture and fixtures as well as the fluctuating inventory amount. The Insured must report the full value of Business Personal Property at the end of each month.

Premium Calculation

Provisional Premium – This is the premium charged based on the provisional amount of insurance. A 25% credit is given since there is no average rating value established.

Actual premium – Premium will be adjusted at the end of the policy period based on the actual monthly reported inventory amounts. The 12 monthly values reported will be added and divided by 12 to determine the average value for the past year. If this amount is greater than the provisional premium, the insured will be billed accordingly. If this amount is less than the provisional premium, the insured receives a refund.

UL-BK Directors' and Officers' Liability Coverage - Condominiums

This Coverage Part covers any insured while acting within the scope of their duties related to the operations of the Condominium Association against any negligent acts, errors, omissions, or breach of duty.

There is a $1,000 Self-Insured Retention that applies to each claim covered under this endorsement.

The limit of liability for this coverage cannot exceed the Commercial General Liability occurrence limit.

Rates are multiplied by the number of condominiums in the association. Coverage is subject to a Self-Insured Retention of $1,000 per claim.

Premium Calculation

(UL-BK) Limit Per Claim (000's)	Rate Per Unit Group										Minimum Premium
	First 5	Next 10	Next 10	Next 25	Next 50	Next 100	Next 150	Next 250	Next 250	Each Add'l	
$300/600	6.00	6.00	6.00	1.38	1.48	1.70	1.87	1.87	1.87	1.87	$150
500/1,000	7.40	7.40	7.40	1.70	1.82	2.09	2.30	2.30	2.30	2.30	175
1,000/2,000	8.60	8.60	8.60	1.98	2.12	2.43	2.68	2.68	2.68	2.68	200
2,000/4,000	10.50	10.50	10.50	2.42	2.58	2.97	3.27	3.27	3.27	3.27	225
Higher Limits	Consult Commercial P/C Underwriting										

NOTE: Also see Supplemental Extended Reporting Period for Directors' and Officers' Liability Coverage - Condominiums (UL-DJ).

Rating Example:

(UL-BK)	52 Unit Condominium Association with a $500,000/1,000,000 limit:	
First 5	7.40 x 5 =	$37.00
Next 10	7.40 x 10 =	74.00
Next 10	7.40 x 10 =	74.00
Next 25	1.70 x 25 =	42.50
Next 2	1.82 x 2 =	3.64
Sum the Results:		231.14
Round to Nearest Dollar:		231.00
Compare to Minimum Premium:		175.00
Final Premium		231.00

The Limits of Protection should be the same as the basic policy limits.

UL-BL Theft, Disappearance, and Destruction

This endorsement provides coverage for loss of money and securities inside and outside the premises by theft, disappearance, or destruction.

The minimum amount of insurance that can be written is $1,000 for each location regardless of the number of buildings at each location. This amount can only be increased in units of $1,000. There is no coinsurance requirement.

Premium Calculation

Rates for this endorsement appear in the State Rate Pages.

UL-BU Spray Painting Operations - Deductible

This endorsement applies a deductible for each claim resulting from spray painting by the Insured.

Premium Calculation

This is a non-premium bearing endorsement.

UL-BW Exclusion - Employees Personal Injury

This endorsement excludes coverage under Personal Injury Liability for employees of the Insured for personal injury.

Premium Calculation

This is a non-premium bearing endorsement.

UL-BX Exclusion - Improvements and Betterments

This endorsement excludes coverage under Business Personal Property and Personal Property of Others - Coverage 2 for the Insured's interest in improvements and betterments to non-owned buildings.

Premium Calculation

This is a non-premium bearing endorsement.

UL-BY Exclusion - Personal Property of Others

This endorsement excludes coverage under Business Personal Property and Personal Property of Others - Coverage 2 for personal property of others in the Insured's care, custody, or control.

Premium Calculation

This is a non-premium bearing endorsement

UL-BZ Exclusion - Described Hazards

This endorsement excludes coverage for liability arising from canoes, rowboats, paddle boats, outboard motors, motorboats, sailboats or saddle animals which are owned or used by anyone we protect or which anyone we protect rents to others.

Premium Calculation

This is a non-premium bearing endorsement.

UL-CB Tentative Rate

This endorsement clarifies that tentative rates were used to calculate the policy premium, and the premium will be adjusted when the final rate is determined.

Premium Calculation

This is a non-premium bearing endorsement.

UL-CE Special Office Property Coverage Endorsement

This endorsement covers against all risks of loss to office property. Coinsurance - Minimum coinsurance shall be 80%. To be eligible for this coverage, **the amount of insurance must be equal to a minimum of 80% of the Actual Cash Value of all office property**.

Deductible - the deductible must be the same as the deductible for Buildings and Business Personal Property and Personal Property of Others. If there is no Building and Business Personal Property and Personal Property of Others coverage, then any deductible amount may be selected.

This endorsement is not intended to cover Physicians' and Dentists' equipment or other professional and specialized equipment. For this coverage, use an Inland Marine form - Physicians' and Dentists' Equipment Floater or another appropriate Inland Marine form.

Premium Calculation

Rates for this endorsement appear in the State Rate Pages.

UL-CJ Valuable Papers and Records - Increased Coverage (Including Electronic Data)

This endorsement provides additional amounts of coverage over the $25,000 provided in the policy. This coverage applies separately to each building in the Declarations reflecting Valuable Papers and Records – Increased Coverage.

Premium Calculation

1. Select the appropriate rate according to the protection and construction of the building in which the records are kept.
2. Multiply by the amount of insurance in $100's and round to the nearest dollar.

(UL-CJ) Protection	F & MV	JM & HTJM	NC & SNC	MNC & SMNC	MFR & FR
1 - 4	0.081	0.059	0.045	0.045	0.034
5 - 6	0.095	0.067	0.050	0.050	0.036
7 - 8	0.112	0.081	0.059	0.059	0.045
9 - 10	0.129	0.095	0.073	0.073	0.053
1X – 5X	0.121	0.089	0.069	0.069	0.050
6X – 7X	0.126	0.093	0.072	0.072	0.052
8X	0.129	0.095	0.073	0.073	0.053
1Y – 5Y	0.121	0.089	0.069	0.069	0.050
6Y – 8Y	0.126	0.093	0.072	0.072	0.052
10W	0.126	0.093	0.072	0.072	0.052

Construction Types:

- F - Frame
- MV - Masonry Veneer
- JM - Joisted Masonry
- HTJM - Heavy Timber Joisted Masonry
- NC - Non-Combustible
- SNC - Superior Non-Combustible
- MNC - Masonry Non-Combustible
- SMNC - Superior Masonry Non-Combustible
- MFR - Modified Fire Resistive

- FR - Fire Resistive

UL-CK Accounts Receivable - Increased Coverage

This endorsement provides additional amounts of coverage over the $25,000 provided in the policy. This coverage applies separately to each building in the Declarations reflecting Accounts Receivable – Increased Coverage.

Premium Calculation

1. Select the appropriate rate according to the protection and construction of the building in which records are kept.
2. Multiply by the amount of insurance in $100's and round to the nearest dollar.

(UL-CK) Protection	F & MV	JM & HTJM	NC & SNC	MNC & SMNC	MFR & FR
1 - 4	0.045	0.031	0.025	0.025	0.020
5 - 6	0.053	0.034	0.028	0.028	0.022
7 - 8	0.062	0.039	0.034	0.034	0.025
9 - 10	0.073	0.048	0.039	0.039	0.034
1X – 5X	0.069	0.045	0.037	0.037	0.032
6X – 7X	0.072	0.047	0.038	0.038	0.033
8X	0.073	0.048	0.039	0.039	0.034
1Y – 5Y	0.069	0.045	0.037	0.037	0.032
6Y – 8Y	0.072	0.047	0.038	0.038	0.033
10W	0.072	0.047	0.038	0.038	0.033

Construction Types:

- F - Frame
- MV - Masonry Veneer
- JM - Joisted Masonry
- HTJM - Heavy Timber Joisted Masonry
- NC - Non-Combustible
- SNC - Superior Non-Combustible
- MNC - Masonry Non-Combustible
- SMNC - Superior Masonry Non-Combustible
- MFR - Modified Fire Resistive
- FR - Fire Resistive

UL-CL Non-Owned Autos and/or Hired Auto Liability Insurance Coverage

This endorsement protects the Insured for liability arising out of the use of non-owned and hired automobiles. Partnership non-ownership liability protection is automatically included. **This endorsement is not intended to cover leased vehicles on a long-term basis (one year or more).**

If the Insured has a Commercial Automobile Policy and desires Non-Owned Auto and/or Hired Auto Liability Coverage, the appropriate non-owned autos and/or hired auto liability insurance coverage form must be added to the Commercial Automobile Policy, not the Ultraflex Policy.

The following class codes are not eligible for Non-Owned Autos and/or Hired Auto Liability Insurance Coverage (UL-CL):

- Pizza Shop – Serving Food Or Beverages for Consumption on Premises (0506)
- Pizza Shop – Not Serving Food Or Beverages for Consumption on Premises (0507)

A Restaurant class is not eligible for this coverage if the risk delivers. Otherwise, the Restaurant class is eligible for this coverage.

Non-Owned Premiums - All Territories

(UL-CL) Bodily Injury Limit (Per Thousand)				
$100/300	**$300/300**	**$250/500**	**$500/500**	**$500/1,000**
$47	$51	$54	$58	$65

(UL-CL) Property Damage Limit (Per Thousand)			
$100	**$250**	**$300**	**$500**
$16	$18	$18	$19

Hired Premiums - All Territories

(UL-CL) Bodily Injury Limit (Per Thousand)				
$100/300	**$300/300**	**$250/500**	**$500/500**	**$500/1,000**
$41	$44	$47	$50	$57

(UL-CL) Property Damage Limit (Per Thousand)			
$100	**$250**	**$300**	**$500**
$10	$11	$12	$12

UL-CM Protective Safeguards Deductible

This endorsement amends the Protective Safeguard condition in the basic policy to state that if service of protective safeguard devices is not continued for reasons not within the Insured's control, the deductible shown on the Declarations will apply to any loss that occurs.

Premium Calculation

This is a non-premium bearing endorsement.

UL-CN Protective Safeguards Amendment

This endorsement amends the Protective Safeguard condition in the basic policy to state that if service of protective safeguard devices is not continued for reasons not within the Insured's control and a discount has been given for the service, this insurance will be reduced.

Premium Calculation

This is a non-premium bearing endorsement.

UL-CR Auto-Keepers' Liability Coverage

This endorsement provides coverage for damage to automobiles of others for which the law holds the Insured responsible while the automobiles are in the custody of the Insured for storage, repair, or safekeeping. Typical businesses requiring this protection are: parking and storage lots and garages, service stations, motels, and stores operating their own parking lot or garage. This endorsement should not be used if the Insured is eligible for a Garage

Liability Policy as liability arising from physical damage to customers' automobiles - Damage to Customers' Cars - should be included on the Garage Policy.

There are two groups of perils:

Coverage I

- Fire
- Explosion
- Theft
- Riot
- Civil Commotion
- Vandalism
- Malicious Mischief

Coverage I Deductible

- $200 deductible applies to all perils. This group of perils must be purchased as a unit.

Coverage II

- Collision

Coverage II Deductible

- $200 deductible applies. **Coverage II can only be purchased if Coverage I perils are purchased.**

  The limit of insurance purchased for each location should approximate the total value of all customers' automobiles that can be parked or stored at that location.

  The limits of insurance for Coverage I and Coverage II must be the same.

Premium Calculation

(UL-CR) Auto Keepers' Liability Annual Premiums - All Territories		
Maximum Limit Per Location	**$200 Deductible on All Perils**	
	Coverage I	**Coverage II**
$ 0 - $10,000	$ 28	$ 22
10,001 - 15,000	50	41
15,001 - 20,000	60	52
20,001 - 30,000	80	68
30,001 - 40,000	102	88
40,001 - 50,000	123	105
50,001 - 100,000	179	159
100,001 - 150,000	261	235
150,001 - 200,000	335	308
200,001 - 250,000	411	376
250,001 - 300,000	485	444
300,001 - 350,000	558	512

Example: $40,000 Maximum Limit per Location Coverage I and II desired:

1. Coverage I = $102
2. Coverage II = $88
3. Total Premium = $190

NOTE: Auto-Keepers' Liability - Broad Coverage is also available. See endorsement UL-JW for Broad Coverage and rates.

UL-CT Church Protector Coverage Endorsement

This endorsement amends building coverage to include property specific to a church. The additional coverages are:

- Extra Expense
- Theft
- Money and Securities Destruction
- Check Forgery or Alteration
- Transit
- Fidelity Coverage
- Pastor's Personal Professional Property
- Parsonage Glass
- Off-Premises - Medical Payments
- Medical Payments - Sports Activities
- Teacher's Professional Liability
- Pastors Professional Liability

Premium Calculation

This is a non-premium bearing endorsement.

UL-DB Named Perils - Buildings and Additional Income Protection Endorsement

This endorsement provides coverage for Buildings (Coverage 1) and Additional Income Protection (Coverage 3) against the following perils:

- Fire
- Lightning
- Windstorm or Hail
- Explosion
- Riot and Civil Commotion
- Vehicles and Aircraft
- Smoke
- Sonic Boom
- Falling Objects
- Weight of Snow, Ice, or Sleet
- Vandalism or Malicious Mischief
- Sprinkler Leakage
- Freezing by Temperature Reduction of Plumbing, Heating or Air Conditioning Systems
- Elevator Collision
- Sinkhole Collapse
- Volcanic Eruption

Premium Calculation

Rates for this endorsement appear in the State Rate Pages.

UL-DF Condominium Unit-Owners Loss Assessment Coverage

This endorsement provides coverage for condominium unit-owners for loss assessment charges made by the condominium association.

Premium Calculation

Premium is a flat charge determined by the amount of insurance.

(UL-DF) Amount of Insurance	Rate
$ 1,000	$ 5
5,000	8
10,000	10

Each additional 5,000	2

UL-DJ Extended Reporting Period Coverage - Directors' and Officer's Liability

This endorsement covers the Insured for any claims made during the extended reporting period, but only for acts committed while the Directors' and Officers' Liability Coverage - Condominiums or Directors' and Officers' Liability Coverage – Homeowners is in force. This endorsement is used after the Directors' and Officers' Liability Coverage – Condominiums or Directors' and Officers' Liability Coverage - Homeowners is cancelled. If this coverage is purchased, the Extended Reporting Period Coverage will be written under our Monoline Commercial General Liability Program.

Premium Calculation

Multiply the last annual Directors' and Officers' Liability Coverage - Condominiums (UL-BK) or Directors' and Officers' Liability Coverage – Homeowners (UL-KZ) premium by .40.

UL-DK Governmental Subdivisions Liability

This endorsement amends coverage to include all premises and operations necessary for the governmental subdivision.

Premium Calculation

This is a non-premium bearing endorsement.

UL-DR Agreed Amount Clause

This endorsement replaces the coinsurance clause for Building(s) (Coverage 1) and/or Business Personal Property and Personal Property of Others (Coverage 2). This endorsement states that we shall not be liable for a greater proportion of any loss that the amount of insurance bears to the agreed amount shown on the Declarations.

Under this coverage, the Coinsurance Clause is suspended for insureds who agree to carry a limit of insurance equal to at least 80% (for specific insurance) or 90% (for blanket insurance) of the value of their property.

Premium Calculation

Multiply the 80%, 90%, or 100% combined Group I and Group II rate by 1.05.

UL-DS Computer Fraud Coverage

This endorsement covers loss to money, securities, business personal property and personal property of others from computer fraud and covers loss to money and securities from a fraudulent instruction directing a financial institution to transfer, pay, or deliver money or securities from your transfer account.

Premium Calculation

1. Determine the Annual Base Rate based on selected Computer Fraud Amount of insurance. If the rate for the desired limit is not shown in the table, use the Interpolation procedure shown below.
2. Multiply by the Guide Size Modifier based on Policy Annual Sales from all structures on policy and round to the nearest dollar.
3. Multiply by the Deductible factor based on the selected Deductible Option and round to the nearest dollar.
4. Multiply by the Individual Risk Modification factor and round to the nearest dollar.

Interpolation Procedure
1. Subtract the rate for the lower limit of coverage from the rate for the higher limit of coverage.
2. Subtract the lower limit of coverage from the higher limit of coverage.
3. Subtract the lower limit of coverage from the desired limit of coverage.
4. Divide the result of Step 3. by the result of Step 2.
5. Determine the additional rate by multiplying the result of Step 1. by the result of Step 4. and round to the nearest dollar.
6. Add the additional rate from Step 5. to the rate for the lower limit of coverage.

Example: $225,000 of coverage
1) $155 – 143 = 12
2) 250,000 – 200,000 = 50,000
3) 225,000 – 200,000 = 25,000
4) 25,000 / 50,000 = 0.5
5) 12 x 0.5 = 6
6) 143 + 6 = $149 Base Rate

Base Rates – Computer Fraud

Limit	Rate
$1,000	$21
$2,000	24
$5,000	31
$10,000	42
$15,000	48
$20,000	55
$25,000	62
$30,000	66
$40,000	76
$50,000	85
$75,000	106
$100,000	118
$150,000	131
$200,000	143
$250,000	155
$500,000	213
$750,000	269
$1,000,000	325

Guide Size Modifier – Computer Fraud

Policy Annual Sales	Guide Size Modifier
$1 – 1,000,000	1.0
1,000,001 – 2,000,000	1.2
2,000,001 – 3,000,000	1.4
3,000,001 – 4,000,000	1.6
4,000,001 – 5,000,000	1.8
5,000,001 – 6,000,000	2.0
6,000,001 – 7,000,000	2.2
7,000,001 – 8,000,000	2.4
8,000,001 – 9,000,000	2.6
9,000,001 – 10,000,000	2.8
10,000,001 – 25,000,000	3.2
25,000,001 – 50,000,000	3.5
50,000,001 – 100,000,000	4.0
Each Additional $10,000,000	0.1

Deductible Factor – Computer Fraud

Deductible Amount	Factor
$1,000	1.00
2,500	0.94
5,000	0.92
10,000	0.90
25,000	0.87
50,000	0.81

UL-EA Fire Companies Errors and Omissions Coverage

This endorsement provides liability coverage for fire companies' acts or omissions arising from services rendered, or arising from failure to render services.

There is a $1,000 Self-Insured Retention that applies to each claim covered under this endorsement.

Premium Calculation

(UL-EA) Limits (Per Thousand)	Rate (Per Member)	Minimum Premium
$100/200	$10	$250
300/600	12	300
500/1,000	13	390
1,000/2,000	15	600

NOTE: Also see Supplemental Extended Reporting Period for Fire Companies Errors and Omissions (UL-HV).

UL-ED Exclusion - Asbestos

This endorsement excludes liability arising out of asbestos, or goods or products containing asbestos, including the installation, removal, encapsulation, or abatement of asbestos.

Premium Calculation

This is a non-premium bearing endorsement.

UL-EE Light Poles

This endorsement excludes coverage for light poles located on the premises.

Premium Calculation

This is a non-premium bearing endorsement.

UL-EH Florists and Nurserymen

This endorsement covers trees, shrubs, lawns, and plants for the same perils as Business Personal Property and Personal Property of Others. The intent of this endorsement is to clarify that coverage for trees, shrubs, lawns, and plants is not limited to the amount of insurance provided in **Extension of Coverage - Trees, Shrubs, Lawns, and Plants - Coverages 1 & 2**.

Premium Calculation

This is a non-premium bearing endorsement.

UL-HH Exclusion - Medical Payments for Specific Groups or Activities

This endorsement excludes coverage for medical payments for groups or activities named.

Premium Calculation

This is a non-premium bearing endorsement.

UL-HL Additional Amount Of Insurance For Debris Removal

This endorsement provides additional amounts of coverage over the amount provided in the policy.

Premium Calculation

Multiply the 80% coinsurance Group I and Group II building rate by .50 times the amount of increase for debris removal per $100 of insurance.

UL-HV Supplemental Extended Reporting Period for Fire Companies Errors and Omissions Coverage

Provides an unlimited time period to report claims for wrongful acts which occurred before the end of the policy period. If this coverage is purchased, the Extended Reporting Period Coverage will be written under our Monoline Commercial General Liability Program.

Premium Calculation

Multiply the last annual Fire Companies Errors and Omissions Coverage (UL-EA) premium by .80 to obtain the final premium.

UL-IC Printers' Additional Coverage Endorsement

This endorsement provides the following coverages:

- Adds $25,000 coverage for gold and other precious metals and alloys caused by theft
- Check, Credit, Debit or Charge Card Forgery or Alteration – Increases coverage in the Commercial Property Coverage Part from $5,000 to $15,000
- Counterfeit Money – Increases coverage in the Commercial Property Coverage Part from $1,000 to $11,000
- Employee Dishonesty – Increases coverage in the Commercial Property Coverage Part from $10,000 to $25,000
- Income Protection – Off Premises Utility Properties Failure – Increases coverage in the Commercial Property Coverage Part from $25,000 to $50,000
- Blanket Coverage - $250,000 applies to these coverages:
    1. Accounts Receivable

2. Business Personal Property and Personal Property of Others – Temporarily Off Premises
3. Debris Removal
4. Electronic Data Processing Equipment – Computer Virus
5. Electronic Data – Expenses for Reproduction or Replacement
6. Fine Arts
7. Transportation
8. Valuable Papers and Records

- Contract Penalty Coverage – Adds $5,000 coverage
- Merchandise – Deferred Payment – Adds $5,000 coverage
- Outdoor Radio, Television Antennas and Satellite Dishes – Adds $2,500 for damage by windstorm or hail
- Peak Season Coverage – Business Personal Property and Personal Property of Others – Coverage 2 – Increases the limit for Business Personal Property and Personal Property of Others by 25% during peak season
- Sewer and Drain Back-Up – Adds $5,000 coverage
- Utility Services – Direct Damage – Adds $25,000 coverage
- Manufacturer's Selling Price – Finished stock is valued at the selling price
- Functional Replacement Cost – Business Personal Property and Personal Property of Others – Coverage 2
- Medical Payments – Increases coverage in the Commercial General Liability Coverage Form from $5,000 to $10,000

Premium Calculation

The premium is $90 per policy.

UL-JD Exclusion - Aircraft and Aerospace Products-Completed Operations

This endorsement excludes coverage for bodily injury or property damage arising out of aircraft products and completed operations on aircraft.

Premium Calculation

This is a non-premium bearing endorsement.

UL-JE Animal Grooming Professional Liability

This endorsement protects animal groomers against liability imposed by law for services they perform.

Premium Calculation

(UL-JE) Animal Grooming Professional Liability	
Limits (Per Thousand)	**Premium**
$100 occurrence	$22
300 occurrence	30
500 occurrence	34
1,000 occurrence	45
2,000 occurrence	53
Premiums are per person	

UL-JO Directors' and Officers' Liability Coverage - Churches

This Coverage Part covers any insured while acting within the scope of their duties related to the operations of the Church against any negligent acts, errors, omissions, or breach of duty.

There is a $1,000 Self-Insured Retention that applies to each claim covered under this endorsement.

The limit of liability for this coverage cannot exceed the Commercial General Liability occurrence limit.

Premium Calculation

Rate is per policy.

(UL-JO) Limits (Per Thousand)	Premium
$ 300/ 600	$50
500/1,000	75
1,000/2,000	80
2,000/4,000	120

UL-JP Supplemental Extended Reporting Period for Directors' and Officers' Liability Coverage - Churches

This endorsement covers the Insured for any claims made during the extended reporting period, but only for acts committed while the Directors' and Officers' Liability Coverage - Churches is in force. This endorsement is used after the Directors' and Officers' Liability Coverage – Churches is cancelled. If this coverage is purchased, the Extended Reporting Period Coverage will be written under our Monoline Commercial General Liability Program.

Premium Calculation

Multiply the last annual Directors' and Officers' Liability Coverage – Churches (UL-JO) premium by .40.

UL-JR Indemnification for Legal Expenses for Veterinarians

This endorsement provides coverage for expenses incurred in connection with any disciplinary action brought against the Insured before the Informal Veterinary Review Board, Formal Review Board, and rehearing before the Formal Review Board.

Premium Calculation

This is a non-premium bearing endorsement.

UL-JS Cemetery Professional Liability

This endorsement provides coverage for professional services arising from cemetery operations.

Premium Calculation

(UL-JS) Cemetery Professional Liability	
Limits (Per Thousand)	**Premium**
$100 occurrence	$30
300 occurrence	41
500 occurrence	46
1,000 occurrence	60
2,000 occurrence	71
Premiums are per location	

UL-JV Sewer and Drain Back-up Coverage

This endorsement covers loss or damage to buildings and business personal property and personal property of others caused by water which backs up through sewers or drains, or which enters into and overflows from within a sump pump.

Premium Calculation

Premiums are per $1,000 of coverage.

(UL-JV) Deductible	Premium
$200	$7
$500	$4

UL-JW Auto-Keepers' Liability - Broad Coverage

This endorsement covers damage to automobiles of others in the custody of the Insured regardless of the legal liability of the Insured.

Auto-Keepers' Liability (basic coverage) UL-CR must be added, but **do not add the premium** for this as the Broad Coverage premium already includes the charges.

Coverage II - Collision may only be purchased if the Coverage I perils are purchased.

The limits of insurance for Coverage I and Coverage II must be the same.

Premium Calculation

(UL-JW) Auto-Keepers' Liability Annual Premiums - All Territories		
Maximum Limit Per Location	$200 Deductible on All Perils	
	Coverage I	Coverage II
$ 0 - $ 10,000	$ 42	$ 33
10,001 - 15,000	75	62
15,001 - 20,000	90	78
20,001 - 30,000	120	102
30,001 - 40,000	153	132
40,001 - 50,000	185	158
50,001 - 100,000	269	239
100,001 - 150,000	392	353
150,001 - 200,000	503	462
200,001 - 250,000	617	564
250,001 - 300,000	728	666
300,001 - 350,000	837	768

NOTE: Also see Auto-Keepers' Liability (UL-CR).

UL-JZ Trailer Liability Coverage for Boat Dealers

This endorsement provides coverage for bodily injury or property damage resulting from trailers, boat trailers, and semi-trailers located on the premises of anyone we protect.

Premium Calculation

This is a non-premium bearing endorsement.

UL-KA Exclusion - Automobile Repair, Service, Sales, Rental, or Leasing

This endorsement excludes coverage for bodily injury, property damage, or personal and advertising injury arising out of the repair, service, sales, rentals, or leasing of automobiles.

Premium Calculation

This is a non-premium bearing endorsement.

UL-KB Named Perils Coverage - Business Personal Property and Personal Property of Others

This endorsement provides coverage for Business Personal Property and Personal Property of Others - Coverage 2 against the following perils:

- Fire
- Lightning
- Windstorm or Hail
- Explosion

- Riot and Civil Commotion
- Vehicles and Aircraft
- Smoke
- Sonic Boom
- Falling Objects
- Weight of Snow, Ice, or Sleet
- Vandalism or Malicious Mischief
- Sprinkler Leakage
- Freezing by Temperature Reduction of Plumbing, Heating or Air Conditioning Systems
- Elevator Collision
- Sinkhole Collapse
- Volcanic Eruption

Premium Calculation

Rates for this endorsement appear in the State Rate Pages.

UL-KC Special Burglary and Robbery Coverage Endorsement

This endorsement covers business personal property of the Insured and personal property of others against burglary and robbery inside the premises and outside the premises.

It can only be purchased if Special Office Property exists on the policy and Theft coverage is excluded from the policy.

The minimum amount of insurance that can be written is $500 for each location regardless of the amount of buildings at the location. This amount may be increased in units of $500. After $10,000 of coverage, the increments are in units of $1,000. There is no coinsurance requirement.

The deductible must be the same as the deductible selected for Buildings, and Business Personal Property and Personal Property of Others. If the deductible for Buildings, and Business Personal Property and Personal Property of Others is $2,500 or $5,000, consult Commercial P/C Underwriting.

Premium Calculation

Rates for this endorsement appear in the State Rate Pages.

UL-KD Employee Dishonesty - Increased Coverage

This endorsement provides additional amounts of coverage over the $10,000 provided in the policy.

Premium Calculation

Rates for this endorsement appear in the State Rate Pages.

UL-KE Exclusion - Theft

This endorsement eliminates theft coverage for Business Personal Property and Personal Property of Others.

Premium Calculation

This endorsement is a non-premium bearing endorsement. However, when this endorsement is added to a policy, the business personal property and personal property of others rating is adjusted to reflect the exclusion.

Rates for this endorsement appear in the State Rate Pages.

UL-KH Extra Expense Coverage - Coverage 3

Provides coverage for extra expense that the Insured incurs during the interruption of business. This endorsement replaces Extra Expenses Coverage under Additional Income Protection - Coverage 3 in the policy.

Premium Calculation

Use the same rating procedure as Additional Income Protection - Coverage 3. Loss Payments are limited to the percentage for each 30 days the business is suspended. The percentages are 40%, 80%, and 100%.

UL-KK Outdoor Trees, Shrubs, and Plants Coverage

This endorsement covers outdoor trees, shrubs, and plants for up to $2,500 for any one loss.

Premium Calculation

The premium is $24.

UL-KN Income Protection - Valued Limit

This endorsement provides a valued provision in case of total suspension of business based on the per day limit. This endorsement replaces Coverage 3 in the Property Coverage Part.

Premium Calculation

Use the same rates and factors as Additional Income Protection - Coverage 3.

(Rates for Additional Income Protection - Coverage 3 appear in the State Rate Pages.)

UL-KO Full Resumption of Operations - Extended Time Period

Provides for loss of income after the Insured resumes business. This endorsement is in addition to Coverage 3 in the Commercial Property Coverage Part.

Premium Calculation

Rates for this endorsement appear in the State Rate Pages.

UL-KP Monthly Period of Indemnity

This endorsement provides loss of income, but is limited to the fraction listed on the Declarations multiplied by the occurrence limit for each 30 days the business is suspended. This endorsement replaces Coverage 3.

Premium Calculation

Rates for this endorsement appear in the State Rate Pages.

UL-KR Light Manufacturing and Machine Shops Erieplaceable Enhancements Endorsement

This endorsement provides the following coverages:

- Amends Business Personal Property and Personal Property of Others to include tools and dies
- Building Ordinance or Law – Increased Cost of Construction – Increases coverage in the Commercial Property Coverage Part from $25,000 to $100,000
- Check, Credit, Debit or Charge Card Forgery or Alteration – Increases coverage in the Commercial Property Coverage Part from $5,000 to $15,000
- Contingent Business Interruption – Increases coverage in the Commercial Property Coverage Part from $25,000 to $100,000
- Counterfeit Money – Increases coverage in the Commercial Property Coverage Part from $1,000 to $11,000
- Employee Dishonesty – Increases coverage in the Commercial Property Coverage Part from $10,000 to $35,000
- Income Protection – Off Premises Utility Services Failure – Increases coverage in the Commercial Property Coverage Part from $25,000 to $100,000
- Temporarily Off-Premises – Business Personal Property and Personal Property of Others – Increases coverage in the Commercial Property Coverage Part from $25,000 to $100,000. Increases coverage in the Commercial Property Coverage Part for salesmen's samples from $2,500 to $100,000
- Blanket Coverage - $250,000 applies to these coverages:
    1. Accounts Receivable
    2. Debris Removal
    3. Electronic Data Processing Equipment – Computer Virus

4. Electronic Data – Expenses for Reproduction or Replacement
5. Fine Arts
6. Transportation
7. Valuable Papers and Records

- Accidental Marring or Scratching of Molds – Adds $25,000 coverage
- Brands and Labels
- Contract Penalty Coverage – Adds $5,000 coverage
- Consequential Loss – Adds coverage up to the Business Personal Property and Personal Property of Others limit
- Foundations of Machinery and Tanks – Adds coverage up to $100,000 or 10% of Coverage 2
- Income Protection – Unfinished Stock in Transit – Adds $100,000 coverage
- Merchandise – Deferred Payment – Adds $5,000 coverage
- Outdoor Radio, Television Antennas and Satellite Dishes – Adds $2,500 for damage by windstorm or hail
- Peak Season Coverage – Business Personal Property and Personal Property of Others – Coverage 2 – Increases the limit for Business Personal Property and Personal Property of Others by 25% during peak season
- Sewer and Drain Back-Up – Adds $5,000 coverage
- Theft of Precious Metals – Adds $25,000 coverage
- Utility Services – Direct Damage – Adds $25,000 coverage
- Manufacturer's Selling Price – Finished stock is valued at the selling price
- Additional Insured – Vendors – Adds vendors as additional insured
- Aggregate Limit per Location – A separate aggregate limit applies to each location
- Aggregate Limit per Project – A separate aggregate limit applies to each project
- Medical Payments – Increases coverage in the Commercial General Liability Coverage Form from $5,000 to $10,000

Premium Calculation

The premium is $260 per policy.

UL-KS Contractors' Erieplaceable Enhancements Endorsement

This endorsement provides the following coverages:

- Amends Business Personal Property and Personal Property of Others – Coverage 2 to include tools and equipment on the premises
- Check, Credit, Debit or Charge Card Forgery or Alteration – Increases coverage in the Commercial Property Coverage Part from $5,000 to $15,000
- Counterfeit Money – Increases coverage in the Commercial Property Coverage Part from $1,000 to $11,000
- Employee Dishonesty – Increases coverage in the Commercial Property Coverage Part from $10,000 to $25,000
- Income Protection – Off Premises Utility Properties Failure – Increases coverage in the Commercial Property Coverage Part from $25,000 to $50,000
- Blanket Coverage - $250,000 applies to these coverages:
    1. Accounts Receivable
    2. Business Personal Property and Personal Property of Others – Temporarily Off Premises
    3. Debris Removal
    4. Electronic Data Processing Equipment – Computer Virus
    5. Electronic Data – Expenses for Reproduction or Replacement
    6. Fine Arts
    7. Transportation
    8. Valuable Papers and Records
- Installation Coverage – Adds $10,000 coverage
- Contractors' Tools Coverage – Adds $10,000 coverage
- Contract Penalty Coverage – Adds $5,000 coverage
- Extra Expenses – Adds $10,000 coverage

- Merchandise – Deferred Payment – Adds $5,000 coverage
- Outdoor Radio, Television Antennas and Satellite Dishes – Adds $2,500 for damage by windstorm or hail
- Peak Season Coverage – Business Personal Property and Personal Property of Others – Coverage 2 – Increases the limit for Business Personal Property and Personal Property of Others by 25% during peak season
- Sewer and Drain Back-Up – Adds $5,000 coverage
- Utility Services – Direct Damage – Adds $25,000 coverage
- Voluntary Property Damage – Adds $10,000 Occurrence and $25,000 Aggregate limits
- Aggregate Limits Per Project – A separate aggregate limit applies to each project
- Medical Payments – Increases coverage in the Commercial General Liability Coverage Form from $5,000 to $10,000
- Primary and Non-Contributory – Other Insurance – Coverage is provided to an additional insured on a primary and non-contributory basis

Premium Calculation

The premium is $225 per policy.

UL-KU Offices Erieplaceable Enhancements Endorsement

This endorsement provides the following coverage:

- Check, Credit, Debit or Charge Card Forgery or Alteration – Increases coverage in the Commercial Property Coverage Part from $5,000 to $15,000
- Counterfeit Money – Increases coverage in the Commercial Property Coverage Part from $1,000 to $11,000
- Employee Dishonesty – Increases coverage in the Commercial Property Coverage Part from $10,000 to $25,000
- Income Protection – Off Premises Utility Properties Failure – Increases coverage in the Commercial Property Coverage Part from $25,000 to $50,000
- Personal Articles – Increases coverage in the Ultraflex Commercial Property Coverage Part from $10,000 to $25,000
- Blanket Coverage - $250,000 applies to these coverages:
    1. Accounts Receivable
    2. Business Personal Property and Personal Property of Others – Temporarily Off Premises
    3. Debris Removal
    4. Electronic Data Processing Equipment – Computer Virus
    5. Electronic Data – Expenses for Reproduction or Replacement
    6. Fine Arts
    7. Transportation
    8. Valuable Papers and Records
- Brands and Labels Coverage – Adds coverage to remove brands or labels from damaged merchandise
- Business Income and Extra Expense At Client or Virtual Office Premises – Adds $25,000 coverage for income and extra expenses due to partial or total interruption of business at a client or virtual office premises
- Business Personal Property at Client or Virtual Office Premises – Adds $25,000 coverage for loss or damage to Business Personal Property at a client or virtual office premises
- Computer Fraud Coverage – Adds $10,000 coverage for loss to money, securities, or Business Personal Property or Personal Property of Others for computer fraud
- Contract Penalty Coverage – Adds $5,000 coverage
- Extra Expenses – Adds $10,000 coverage
- Merchandise – Deferred Payment – Adds $5,000 coverage
- Outdoor Radio, Television Antennas and Satellite Dishes – Adds $2,500 for damage by windstorm or hail
- Peak Season Coverage – Business Personal Property and Personal Property of Others – Coverage 2 – Increases the limit for Business Personal Property and Personal Property of Others by 25% during peak season

- Sewer and Drain Back-Up – Adds $5,000 coverage
- Utility Services – Direct Damage – Adds $25,000 coverage
- Medical Payments – Increases coverage in the Commercial General Liability Coverage Form from $5,000 to $10,000
- Worldwide Coverage – Business Personal Property and Personal Property of Others – Coverage 2 – Adds $20,000 for Business Personal Property and Personal Property of Others while in transit or at a premises anywhere in the world outside of the United States of America, its territories or possessions, Puerto Rico, or Canada that the insured does not own, lease, or occupy and for not more than 60 days

Premium Calculation

The premium is $150 per policy.

UL-KW Emergency Medical Technicians Professional Liability Coverage Claims-Made Form

This endorsement covers employees and volunteers while rendering or failing to render medical treatment and assistance to accident victims.

Premium Calculation

(UL-KW) Limit Of Liability (Per Thousand)		
$300/600	$500/1,000	$1,000/2,000
$290	$340	$430
Premiums are per person		

NOTE: Also see Supplemental Extended Reporting Period for Emergency Medical Technicians Professional Liability (UL-LR).

All classes are eligible

UL-KZ Directors' and Officers' Liability Coverage - Homeowners Association

This Coverage Part covers any insured while acting within the scope of their duties related to the operations of the Homeowners Association against any negligent acts, errors, omissions or breach of duty.

There is a $1,000 Self-Insured Retention that applies to each claim covered under this endorsement.

The limit of liability for this coverage cannot exceed the Commercial General Liability occurrence limit.

Premium Calculation

(UL-KZ) Limit Per Claim (000's)	Rate Per Unit Group										Minimum Premium
	First 5	Next 10	Next 10	Next 25	Next 50	Next 100	Next 150	Next 250	Next 250	Each Add'l	
$300/600	6.00	6.00	6.00	1.38	1.48	1.70	1.87	1.87	1.87	1.87	$150
500/1,000	7.40	7.40	7.40	1.70	1.82	2.09	2.30	2.30	2.30	2.30	175
1,000/2,000	8.60	8.60	8.60	1.98	2.12	2.43	2.68	2.68	2.68	2.68	200
2,000/4,000	10.50	10.50	10.50	2.42	2.58	2.97	3.27	3.27	3.27	3.27	225
Higher Limits	Consult Commercial P/C Underwriting										

Rating Example:

(UL-KZ)	52 Unit Homeowners Association with a $500,000/1,000,000 limit:	
First 5	7.40 x 5 =	$37.00
Next 10	7.40 x 10 =	74.00
Next 10	7.40 x 10 =	74.00
Next 25	1.70 x 25 =	42.50

Next 2	1.82 x 2 =	3.64
Sum the Results:		231.14
Round to Nearest Dollar:		231.00
Compare to Minimum Premium:		175.00
Final Premium		231.00

The Limits of Protection should be the same as the basic policy limits.

UL-LE Municipalities - Sewer and Drain Back-up

This endorsement covers municipalities for their legal liability for damage to buildings and business personal property owned by others caused by sewer and drain back-up.

Premium Calculation

The rate is 5% of the liability premium for municipality liability codes with a $25 minimum premium and a $250 maximum premium.

UL-LF Building Ordinance or Law Coverage

This endorsement provides for the increased costs to demolish any part of a building and to upgrade a building's construction due to any government ordinance or law.

This endorsement provides specifically for coverage for loss of value to the undamaged part of the building, demolition cost, and increased cost of construction.

Coverage for loss of value to the undamaged part of the building is not part of the amount of insurance for the endorsement, but is included within the amount of insurance for the insured building.

The amount of insurance for this endorsement includes demolition cost and increased cost of construction which are not included with the amount of insurance for the insured building, but are considered an additional amount of insurance.

Premium Calculation

The basic building premium is multiplied by the Building Ordinance or Law Coverage percentage (based on one of the four options chosen).

(UL-LF) Additional Coverage Amount Over $25,000	Charge for Demolition Cost & Increased Cost of Construction
10% of Building Amount	5%
25% of Building Amount	14%
50% of Building Amount	27%
100% of Building Amount	54%

NOTE: For Income Protection Coverage - Building Ordinance or Law, also see UL-NT.

UL-LJ Credit, Debit, or Charge Card Forgery or Alteration – Increased Coverage

This endorsement provides an additional amount of insurance over the $5,000 provided in the Ultraflex Commercial Property Coverage Party.

Premium Calculation

Rates for this endorsement appear in the State Rate Pages. For higher limits refer to the Employee Dishonesty Rates Section in the State Home Office Pages.

UL-LK Wholesalers Erieplaceable Enhancements Endorsement

This endorsement provides the following coverages:

- Amends Business Personal Property and Personal Property of Others to include tools and dies
- Check, Credit, Debit or Charge Card Forgery or Alteration – Increases coverage in the Commercial Property Coverage Part from $5,000 to $15,000
- Contingent Business Interruption – Increases coverage in the Commercial Property Coverage Part from $25,000 to $100,000
- Counterfeit Money – Increases coverage in the Commercial Property Coverage Part from $1,000 to $11,000
- Employee Dishonesty – Increases coverage in the Commercial Property Coverage Part from $10,000 to $25,000
- Income Protection – Off Premises Utility Properties Failure – Increases coverage in the Commercial Property Coverage Part from $25,000 to $50,000
- Non-Owned Detached Trailers – Increases coverage in the Commercial Property Coverage Part from $5,000 to $10,000
- Blanket Coverage - $250,000 applies to these coverages:
    1. Accounts Receivable
    2. Business Personal Property and Personal Property of Others – Temporarily Off Premises
    3. Debris Removal
    4. Electronic Data Processing Equipment – Computer Virus
    5. Electronic Data – Expenses for Reproduction or Replacement
    6. Fine Arts
    7. Transportation
    8. Valuable Papers and Records
- Brands and Labels - Adds coverage to remove brands and labels from damage merchandise
- Contamination of Perishable Goods from Refrigerants – Adds $50,000 coverage
- Contract Penalty Coverage – Adds $25,000 coverage
- Extra Expenses – Adds $10,000 coverage
- Merchandise – Deferred Payment – Adds $25,000 coverage
- Outdoor Radio, Television Antennas and Satellite Dishes – Adds $2,500 for damage by windstorm or hail
- Peak Season Coverage – Business Personal Property and Personal Property of Others – Coverage 2 – Increases the limit for Business Personal Property and Personal Property of Others by 25% during peak season
- Sewer and Drain Back-Up – Adds $5,000 coverage
- Utility Services – Direct Damage – Adds $25,000 coverage
- Net Selling Price – Stock that has been sold but not delivered is valued at the selling price
- Tools Off Premises – Adds $5,000 coverage
- Additional Insured – Vendors – Adds vendors as additional insureds
- Medical Payments – Increases coverage in the Commercial General Liability Coverage Form by $5,000
-

Premium Calculation

The premium is $225 per policy.

UL-LL Auto Repair Shops Erieplaceable Enhancements Endorsement

This endorsement provides the following coverages:

- Amends Buildings to include permanently installed canopy structures and pumps
- Amends Business Personal Property and Personal Property of Others to include tools and equipment on the premises
- Check, Credit, Debit or Charge Card Forgery or Alteration – Increases coverage in the Commercial Property Coverage Part from $5,000 to $15,000
- Counterfeit Money – Increases coverage in the Commercial Property Coverage Part from $1,000 to $11,000

- Employee Dishonesty – Increases coverage in the Commercial Property Coverage Part from $10,000 to $25,000
- Income Protection – Off Premises Utility Properties Failure – Increases coverage in the Commercial Property Coverage Part from $25,000 to $50,000
- Blanket Coverage - $250,000 applies to these coverages:
    1. Accounts Receivable
    2. Business Personal Property and Personal Property of Others – Temporarily Off Premises
    3. Debris Removal
    4. Electronic Data Processing Equipment – Computer Virus
    5. Electronic Data – Expenses for Reproduction or Replacement
    6. Fine Arts
    7. Transportation
    8. Valuable Papers and Records
- Contract Penalty Coverage – Adds $5,000 coverage
- Extra Expenses – Adds $10,000 coverage
- Merchandise – Deferred Payment – Adds $5,000 coverage
- Outdoor Radio, Television Antennas and Satellite Dishes – Adds $2,500 for damage by windstorm or hail
- Peak Season Coverage – Business Personal Property and Personal Property of Others – Coverage 2 – Increases the limit for Business Personal Property and Personal Property of Others by 25% during peak season
- Sewer and Drain Back-Up – Adds $5,000 coverage
- Utility Services – Direct Damage – Adds $25,000 coverage
- Mechanics' Tools Off Premises – Adds $10,000 coverage
- Computer Fraud Coverage – Adds $10,000
- Computer Fraud Coverage – Adds $10,000 coverage for loss to money, securities, or Business Personal Property or Personal Property of Others for computer fraud
- Repair Shops Coverage – Provides coverage for parts, material, and labor when the insured has to repair a customer's vehicle that was damaged while in the insured's care, custody, or control.
- Medical Payments – Increases coverage in the Commercial General Liability Coverage Form from $5,000 to $10,000

Premium Calculation

The premium is $110 per policy.

UL-LP Additional Insured - Land Contract Endorsement

This endorsement extends the definition of Insured to the person named with respect to the building described on the Declarations.

Premium Calculation

The premium is 2.1% of the Basic Liability Premium.

Min/Max Premiums For All Additional Insureds

There is a $35 minimum charge and $350 maximum charge which applies to all additional insured's combined (with the exception of CG 20 37 which has its own minimum and maximum premium).

UL-LQ Sexual Misconduct - Reimbursement for Legal Defense Expenses

This endorsement pays for the fees of the Insured's attorneys, court reporters, expert witnesses, and other reasonable court costs.

Churches, Day Care Centers, and Schools are eligible for this coverage.

Premium Calculation

(UL-LQ)	Premium		
Limits (Per Thousand)	**Churches**	**Day Care Centers/Schools**	**Churches Operating Day Care Centers/Schools**
$10/50	$50	$75	$100
25/75	75	113	150
50/100	118	177	236
100/300	205	308	410

Eligible Classes

Class Code	Class Description
0604	Church
0614	School – High or Junior College
0615	School – Kindergarten to Junior High
0616	School – Trade or Vocational
0617	School – NOC
0628	Day Care Center

UL-LR Supplemental Extended Reporting Period For Emergency Medical Technicians Professional Liability Coverage

This endorsement extends the time period to an unlimited duration to report and cover claims for wrongful acts, but only for wrongful acts committed during the policy period. If this coverage is purchased, the Extended Reporting Period Coverage will be written under our Monoline Commercial General Liability Program.

Premium Calculation

Multiply the last annual Emergency Medical Technicians' Professional Liability Coverage (UL-KW) premium by 2.00 to obtain the final premium.

UL-LS Outdoor Trees, Shrubs and Plants Coverage

This endorsement provides named perils coverage for trees, shrubs, and plants that are grown for commercial purposes or are for sale.

Premium Calculation

(UL-LS) Limits	Rate
$25,000	$90
50,000	180
75,000	270
100,000	360

UL-LT Outdoor Trees, Shrubs and Plants Comprehensive Coverage

This endorsement provides comprehensive perils coverage for trees, shrubs, and plants that are grown for commercial purposes or are for sale.

Premium Calculation

(UL-LT) Limits	Rate
$25,000	$225
50,000	450

75,000	675
100,000	900

UL-LU Pollution Liability Coverage - Mobile Equipment

This endorsement covers injuries or damage including clean-up costs arising from the accidental release or discharge of contaminants from a container on or being towed by mobile equipment. Limits provided are $25,000 for one pollution incident and $100,000 aggregate.

Premium Calculation

Flat charge of $25 per policy.

UL-LV Exclusion - Personal Liability

This endorsement excludes coverage for bodily injury, property damage, personal injury, or advertising injury arising out of personal liability and/or activities.

Premium Calculation

This is a non-premium bearing endorsement.

UL-LW Hospitality Erieplaceable Enhancements Endorsement

This endorsement provides the following coverages:

- Building Ordinance of Law – Increased Cost of Construction – Increases coverage in the Commercial Property Coverage Part from $25,000 to $100,000
- Check, Credit, Debit or Charge Card Forgery or Alteration – Increases coverage in the Commercial Property Coverage Part from $5,000 to $15,000
- Counterfeit Money – Increases coverage in the Commercial Property Coverage Part from $1,000 to $11,000
- Employee Dishonesty – Increases coverage in the Commercial Property Coverage Part from $10,000 to $25,000
- Income Protection – Off Premises Utility Properties Failure – Increases coverage in the Commercial Property Coverage Part from $25,000 to $50,000
- Blanket Coverage - $250,000 applies to these coverages:
    1. Accounts Receivable
    2. Business Personal Property and Personal Property of Others – Temporarily Off Premises
    3. Debris Removal
    4. Electronic Data Processing Equipment – Computer Virus
    5. Electronic Data – Expenses for Reproduction or Replacement
    6. Fine Arts
    7. Transportation
    8. Valuable Papers and Records
- Contract Penalty Coverage – Adds $5,000 coverage
- Cooking Protection Equipment Accidental Leakage – Adds coverage for loss or damage caused by the discharge of Automatic Cooking Protection System
- Contamination of Perishable Goods from Refrigerants – Adds $25,000 coverage
- Extra Expenses – Adds $25,000 coverage
- Merchandise – Deferred Payment – Adds $5,000 coverage
- Outdoor Radio, Television Antennas and Satellite Dishes – Adds $2,500 for damage by windstorm or hail
- Peak Season Coverage – Business Personal Property and Personal Property of Others – Coverage 2 – Increases the limit for Business Personal Property and Personal Property of Others by 25% during peak season
- Sewer and Drain Back-Up – Adds $5,000 coverage
- Utility Services – Direct Damage – Adds $25,000 coverage

- Liability for Property of Guests – Adds $500 per guest and $10,000 aggregate limits for damages to personal property of guests
- Medical Payments – Increases coverage in the Commercial General Liability Coverage Form from $5,000 to $10,000

Premium Calculation

The premium is $175 per policy.

UL-LX Florists' Erieplaceable Enhancements Endorsement

This endorsement provides the following coverages:

- Trees, Shrubs, Lawns and Plants – Increases coverage in the Commercial Property Coverage Part from $10,000 to $25,000
- Check, Credit, Debit or Charge Card Forgery or Alteration – Increases coverage in the Commercial Property Coverage Part from $5,000 to $15,000
- Counterfeit Money – Increases coverage in the Commercial Property Coverage Part from $1,000 to $11,000
- Employee Dishonesty – Increases coverage in the Commercial Property Coverage Part from $10,000 to $25,000
- Income Protection – Off Premises Utility Properties Failure – Increases coverage in the Commercial Property Coverage Part from $25,000 to $50,000
- Blanket Coverage - $250,000 applies to these coverages:
    1. Accounts Receivable
    2. Business Personal Property and Personal Property of Others – Temporarily Off Premises
    3. Debris Removal
    4. Electronic Data Processing Equipment – Computer Virus
    5. Electronic Data – Expenses for Reproduction or Replacement
    6. Fine Arts
    7. Transportation
    8. Valuable Papers and Records
- Contract Penalty Coverage – Adds $5,000 coverage
- Merchandise – Deferred Payment – Adds $5,000 coverage
- Misdelivery of Product – Adds $2,500 coverage
- Outdoor Radio, Television Antennas and Satellite Dishes – Adds $2,500 for damage by windstorm or hail
- Peak Season Coverage – Business Personal Property and Personal Property of Others – Coverage 2 – Increases the limit for Business Personal Property and Personal Property of Others by 25% during peak season
- Sewer and Drain Back-Up – Adds $5,000 coverage
- Utility Services – Direct Damage – Adds $25,000 coverage
- Medical Payments – Increases coverage in the Commercial General Liability Coverage Form from $5,000 to $10,000

Premium Calculation

The premium is $105 per policy.

UL-LZ Retailers Erieplaceable Enhancements Endorsement

This endorsement provides the following coverages:

- Amends Business Personal Property and Personal Property of Others to include tools and equipment on the premises
- Check, Credit, Debit or Charge Card Forgery or Alteration – Increases coverage in the Commercial Property Coverage Part from $5,000 to $15,000
- Counterfeit Money – Increases coverage in the Commercial Property Coverage Part from $1,000 to $11,000

- Employee Dishonesty – Increases coverage in the Commercial Property Coverage Part from $10,000 to $25,000
- Income Protection – Off Premises Utility Properties Failure – Increases coverage in the Commercial Property Coverage Part from $25,000 to $50,000
- Non-Owned Detached Trailers – Increases coverage in the Commercial Property Coverage Part from $5,000 to $10,000
- Contingent Business Interruption – Increases coverage in the Ultraflex Commercial Property Coverage Part from $25,000 to $50,000
- Blanket Coverage - $250,000 applies to these coverages:
    1. Accounts Receivable
    2. Business Personal Property and Personal Property of Others – Temporarily Off Premises
    3. Debris Removal
    4. Electronic Data Processing Equipment – Computer Virus
    5. Electronic Data – Expenses for Reproduction or Replacement
    6. Fine Arts
    7. Transportation
    8. Valuable Papers and Records
- Computer Fraud Coverage – Adds $10,000 coverage for loss to money, securities, or Business Personal Property or Personal Property of Others for computer fraud
- Brands and Labels - Adds coverage to remove brands and labels from damage merchandise
- Contamination of Perishable Goods from Refrigerants – Adds $25,000 coverage
- Contract Penalty Coverage – Adds $25,000 coverage
- Extra Expenses – Adds $10,000 coverage
- Merchandise – Deferred Payment – Adds $25,000 coverage
- Outdoor Radio, Television Antennas and Satellite Dishes – Adds $2,500 for damage by windstorm or hail
- Peak Season Coverage – Business Personal Property and Personal Property of Others – Coverage 2 – Increases the limit for Business Personal Property and Personal Property of Others by 25% during peak season
- Sewer and Drain Back-Up – Adds $5,000 coverage
- Utility Services – Direct Damage – Adds $25,000 coverage
- Tools Off Premises – Adds $5,000 coverage
- Net Selling Price – Stock being transported will be valued at the selling price less any discounts and expenses
- Additional Insured – Vendors – Adds vendors as an additional insured under the Commercial General Liability Coverage Form
- Medical Payments – Increases coverage in the Commercial General Liability Coverage Form by $5,000

Premium Calculation

The premium is $150 per policy.

UL-NI Fellow Employee Liability Coverage

This endorsement covers the liability of an employee who negligently injures another employee.

Premium Calculation

The premium is 10% of the liability premium. A $50 minimum premium applies.

UL-NT Income Protection Coverage - Building Ordinance or Law

This coverage provides loss of income for the extra time it takes to repair or replace the building because of an ordinance or law.

Additional Income Protection - Coverage 3 is required before UL-NT can be purchased.

For building owners, Building Ordinance or Law Coverage UL-LF is required before UL-NT can be purchased.

For tenants, UL-NT can be purchased without Building Ordinance or Law Coverage UL-LF if Additional Income Protection - Coverage 3 is purchased.

Premium Calculation

Multiply Additional Income Protection - Coverage 3 premium by a factor of .10.

UL-NU Electronic Data Processing Coverage

This endorsement provides comprehensive coverage for computers, including portable computers, terminals, printers, media and data. Coverage includes computer virus, mechanical breakdown and electrical breakdown.

Premium Calculation

Rate is $.34 per $100 of the amount of insurance. Basic deductible is $200.

A. Multiply $.34 by the appropriate deductible factor, and round to the nearest thousandth (x.xxx)

B. Multiply by the amount of insurance in $100's, and round to the nearest dollar.

Deductible Factors

Deductible	Factor
$200	1.00
500	.85
1,000	.70
2,500	.55
5,000	.30
10,000	.27
25,000	.25

UL-NW-1 Transportation - Increased Coverage

This endorsement provides additional amounts of coverage over the $25,000 provided in the policy and converts named perils coverage to comprehensive perils coverage. This does not include mysterious disappearance. If mysterious disappearance is wanted, the UL-ST – Transportation - Mysterious Disappearance Coverage must be added for an additional premium charge.

Premium Calculation

1. Select the appropriate rate according to the freight transported.
2. Multiply by the amount of annual shipments in $100's, and round to the nearest dollar.

(UL-NW-1) Freight	Rate per $100
General Freight	0.022
Food Products	0.020
Poultry (live) and Livestock	0.020
Eggs	0.056
Building Materials	0.020
Fuels (liquid)	0.025
Fuels (solid)	0.017
Steel & Steel Products	0.017

UL-NX Contingent Business Interruption - Increased Coverage

This endorsement provides additional amounts of coverage over the $25,000 provided in the policy.

Premium Calculation

The rate for this coverage is 30% of the basic building rate (Group I and Group II rates multiplied by the loss cost multiplier for specific rates or multiplied by the protection class, territorial multipliers and apartment credits (if applicable) for class rates) per $100 of coverage.

UL-NZ Income Protection - Off Premises Utility Properties Failure - Increased Coverage

This endorsement provides an additional amount of insurance over the $25,000 provided in the Ultraflex Commercial Property Coverage Part. This increased coverage applies separately to each building described in the Declarations reflecting Income Protection – Off-Premises Utility Properties Failure – Increased Coverage.

Premium Calculation Per Structure

1. Select Rate for Building / Business Personal Property (BPP).
2. If Earthquake coverage is provided under the policy, add the Earthquake rate to Step 1.
3. Multiply by the deductible waiting period factor. Round to the nearest thousandth.
4. Multiply by the amount of insurance in $100's and round to the nearest dollar.
5. Multiply by the individual risk premium modification factor (IRPM) and round to the nearest dollar.
6. Compare to the minimum premium by waiting period and select the higher value.

(UL-NZ) Coverage	Rate Per $100
Building / BPP	0.100
Earthquake	0.060

(UL-NZ) Deductible Waiting Period	Factor	Minimum Premium
24 hours	1.00	$40
12 hours	1.10	$100
No Waiting Period (0 hours)	1.20	$150

UL-OA Production or Process Machinery - Deductible

This endorsement provides a minimum $1,000 deductible for loss to production and process machinery caused by mechanical, electrical, or pressure systems breakdown. It also adds a deductible for income loss resulting from mechanical or electrical breakdown to production or process machinery. Optional deductible amounts include $2,000, $5,000, $10,000, $15,000, and $25,000.

Premium Calculation

This is a non-premium bearing endorsement.

UL-OB Funeral Directors Erieplaceable Enhancements Endorsement

This endorsement provides the following coverages:

- Amends Business Personal Property and Personal Property of Others to include tents, chairs, and other equipment used at grave sites or memorials
- Check, Credit, Debit or Charge Card Forgery or Alteration – Increases coverage in the Commercial Property Coverage Part from $5,000 to $15,000
- Counterfeit Money – Increases coverage in the Commercial Property Coverage Part from $1,000 to $11,000
- Employee Dishonesty – Increases coverage in the Commercial Property Coverage Part from $10,000 to $25,000

- Income Protection – Off Premises Utility Properties Failure – Increases coverage in the Commercial Property Coverage Part from $25,000 to $50,000
- Blanket Coverage - $250,000 applies to these coverages:
    1. Accounts Receivable
    2. Business Personal Property and Personal Property of Others – Temporarily Off Premises
    3. Debris Removal
    4. Electronic Data Processing Equipment – Computer Virus
    5. Electronic Data – Expenses for Reproduction or Replacement
    6. Fine Arts
    7. Transportation
    8. Valuable Papers and Records

- Contract Penalty Coverage – Adds $5,000 coverage
- Extra Expenses – Adds $10,000 coverage
- Merchandise – Deferred Payment – Adds $5,000 coverage
- Outdoor Radio, Television Antennas and Satellite Dishes – Adds $2,500 for damage by windstorm or hail
- Peak Season Coverage – Business Personal Property and Personal Property of Others – Coverage 2 – Increases the limit for Business Personal Property and Personal Property of Others by 25% during peak season
- Sewer and Drain Back-Up – Adds $5,000 coverage
- Utility Services – Direct Damage – Adds $25,000 coverage
- Medical Payments – Increases coverage in the Commercial General Liability Coverage Form from $5,000 to $10,000

Premium Calculation

The premium is $175 per policy.

UL-OC General Erieplaceable Enhancements Endorsement

This endorsement provides the following coverages:

- Check, Credit, Debit or Charge Card Forgery or Alteration – Increases coverage in the Commercial Property Coverage Part from $5,000 to $15,000
- Counterfeit Money – Increases coverage in the Commercial Property Coverage Part from $1,000 to $11,000
- Employee Dishonesty – Increases coverage in the Commercial Property Coverage Part from $10,000 to $25,000
- Income Protection – Off Premises Utility Properties Failure – Increases coverage in the Commercial Property Coverage Part from $25,000 to $50,000
- Blanket Coverage - $250,000 applies to these coverages:
    1. Accounts Receivable
    2. Business Personal Property and Personal Property of Others – Temporarily Off Premises
    3. Debris Removal
    4. Electronic Data Processing Equipment – Computer Virus
    5. Electronic Data – Expenses for Reproduction or Replacement
    6. Fine Arts
    7. Transportation
    8. Valuable Papers and Records
- Contract Penalty Coverage – Adds $5,000 coverage
- Merchandise – Deferred Payment – Adds $5,000 coverage
- Outdoor Radio, Television Antennas and Satellite Dishes – Adds $2,500 for damage by windstorm or hail
- Peak Season Coverage – Business Personal Property and Personal Property of Others – Coverage 2 – Increases the limit for Business Personal Property and Personal Property of Others by 25% during peak season
- Sewer and Drain Back-Up – Adds $5,000 coverage

- Utility Services – Direct Damage – Adds $25,000 coverage
- Medical Payments – Increases coverage in the Commercial General Liability Coverage Form from $5,000 to $10,000

Premium Calculation

The premium is $175 per policy.

UL-OD Golf Course Erieplaceable Enhancements Endorsement

This endorsement provides the following coverages:

- Check, Credit, Debit or Charge Card Forgery or Alteration – Increases coverage in the Commercial Property Coverage Part from $5,000 to $15,000
- Counterfeit Money – Increases coverage in the Commercial Property Coverage Part from $1,000 to $11,000
- Employee Dishonesty – Increases coverage in the Commercial Property Coverage Part from $10,000 to $25,000
- Income Protection – Off Premises Utility Properties Failure – Increases coverage in the Commercial Property Coverage Part from $25,000 to $50,000
- Greens, Tees, Cut Fairways, Trees, Shrubs, Lawns and Plants – Increases coverage in the Commercial Property Coverage Part from $10,000 to $35,000
- Blanket Coverage - $250,000 applies to these coverages:
    1. Accounts Receivable
    2. Business Personal Property and Personal Property of Others – Temporarily Off Premises
    3. Debris Removal
    4. Electronic Data Processing Equipment – Computer Virus
    5. Electronic Data – Expenses for Reproduction or Replacement
    6. Fine Arts
    7. Transportation
    8. Valuable Papers and Records
- Bridges, Roads, Flags, Tees Markers, Roads, Walks, Patios, Retaining Walls, Benches, Fences, Piers, In-Ground Sprinkler Systems, Underground Wiring, Flags, Ball Washers, Tee Monuments, Tees Signs, Poles, and Bells – Adds $25,000 coverage
- Contract Penalty Coverage – Adds $5,000 coverage
- Credit Card Slips – Adds $5,000 coverage
- Extra Expenses – Adds $10,000 coverage
- Merchandise – Deferred Payment – Adds $5,000 coverage
- Mobile Equipment including Lawn Mowers, Golf Carts, and Tractors – Adds $25,000 coverage
- Outdoor Radio, Television Antennas and Satellite Dishes – Adds $2,500 for damage by windstorm or hail
- Peak Season Coverage – Business Personal Property and Personal Property of Others – Coverage 2 – Increases the limit for Business Personal Property and Personal Property of Others by 25% during peak season
- Sewer and Drain Back-Up – Adds $5,000 coverage
- Utility Services – Direct Damage – Adds $25,000 coverage
- Vehicle Damage Caused by Golf Balls – Adds $1,000 coverage
- Medical Payments – Increases coverage in the Commercial General Liability Coverage Form from $5,000 to $10,000

Premium Calculation

The premium is $825 per policy.

UL-OE Increased Coverage for Mobile Equipment - Golf Course

The Golf Course Erieplaceable Enhancements Endorsement provides $25,000 coverage. This endorsement provides additional amounts of coverage over the $25,000 provided in the Golf Course Erieplaceable Enhancements Endorsement.

Premium Calculation

(UL-OE) Rate per $100	0.60

UL-OF Increased Coverage for Bridges, Roads, Flags, Tee Markers, and Other Golf Course Property

The Golf Course Erieplaceable Enhancements Endorsement provides $25,000 coverage. This endorsement provides additional amounts of coverage over the $25,000 provided in the Golf Course Erieplaceable Enhancements Endorsement.

Premium Calculation

(UL-OF) Rate per $100	0.50

UL-OG Increased Coverage for Greens, Tees, Cut Fairways, Trees, Shrubs, and Plants - Golf Course

The Golf Course Erieplaceable Enhancements Endorsement provides $25,000 coverage. This endorsement provides additional amounts of coverage over the $25,000 provided in the Golf Course Erieplaceable Enhancements Endorsement.

Premium Calculation

(UL-OG) Rate per $100	1.15

UL-OP Pollution Liability Coverage - for Contractors' Designated Sites

This endorsement provides coverage for injuries or damage including clean-up costs from the accidental release or discharge of pollutants from a work site. Limits provided are $100,000 each occurrence and $200,000 aggregate.

Premium Calculation

The premium is 2% of the liability premium subject to a $100 minimum premium.

UL-OR Spray Painting Operations - Deductible

This endorsement provides for a $250, $500, or $1,000 deductible for property damages paid under Property Damage Liability as a result of spray painting operations.

Premium Calculation

(UL-OR) Deductible	Factor
$250	1.00
500	.98
1,000	.96

Eligible Class Codes

Code	Description
0201	Carpentry Contractor-Primarily Inside
0204	Carpentry Contractor – NOC
0216	Plastering Contractor-NOC
0227	Sign Painting & Erection
0230	Painting Contractor-NOC

0277	Painting-Exterior–3 stories or less
0983	Independent Contractor

UL-OY Punitive Damages

This endorsement emphasizes that coverage for punitive or exemplary damages is excluded to the extent prohibited by law.

Premium Calculation

This is a non-premium bearing endorsement.

UL-PD Breakage Coverage

This endorsement provides coverage for breakage of glassware, and other articles of a fragile or brittle nature.

The rates vary by class and the charge is per building. If there is more than one class of business in the building, use the rate for the highest rated class.

Premium Calculation

(UL-PD) Breakage Coverage		
Susceptibility	**Class**	**Rate**
High	- Ceramics/Pottery Store - China, Glass, Earthenware - Gift Shops - Glazier & Glass Shops - Window & Door Store	$45
Moderate	- Florist - Framing Shop - Housewares	$35
Low	- All classes not listed under High or Moderate	$25

End

UL-PI Exclusion - Tanning Beds/Operations

This endorsement excludes bodily injury or property damage arising out of the use or ownership of tanning beds.

Premium Calculation

This is a non-premium bearing endorsement.

UL-PL Extension of Coverage - Income Protection and Rental Income Protection - Valued Coverage

This endorsement provides for loss of income and rental income on a valued basis for up to $250 per day subject to $25,000 for any one loss. This endorsement replaces Extension of Coverage - Income Protection - Valued Coverage.

Premium Calculation

This is a non-premium bearing endorsement

UL-QB Income Protection – Actual Loss Sustained

This endorsement amends Additional Income Protection to provide the actual loss of income the Insured sustains for a period up to 12 months. This coverage is applicable to Ultraflex classes that are also eligible for our Ultrapack Plus Program, and all offices, wholesalers (except class 0529), mercantile, and service risks eligible in our Ultraflex Program. In addition, the following Habitational Risks, Lessor's Risks, Light Manufacturing (Machine Shop), Restaurants, and Auto Repair class codes.

Habitational Risks

0101, 0102, 0103, 0104, D105, 0106, D107, 0108, 0109, 0110, 0111, 0149,
0150, 0151, 0152, 0153, 0154, 0155, 0157, 0160, 0161, 0420, D919, D920
0921, 0922, 0939,

Lessor's Risks

0158, L892, L893, L894, L895, L897, L899, 0962

Light Manufacturing

0221, 0229, 0231, 0249, 0261, 0271, 0272, 0286, 0301, 0302, 0303, 0304,
0308, 0309, 0310, 0311, 0312, 0313, 0314, 0315, 0316, 0317, 0318, 0319,
0320, 0321, 0322, 0323, 0326, 0329, 0330, 0331, 0332, 0333, 0334, 0335,
0336, 0338, 0339, 0340, 0341, 0342, 0344, 0345, 0346, 0348, 0349, 0350,
0351, 0352, 0353, 0356, 0357, 0361, 0371, 0372, 0373, 0375, 0376, 0378,
0471, 0742, 0756, 0782, L891, 0935

Restaurants

0495, 0496, 0497, 0506, 0507, 0514, 0565, 0579, 0583

Auto Repair

0458, 0467, 0468, 0704, 0715, 0723, 0729, 0742, 0782, 0789, 0985

The total square footage must not exceed 50,000 square feet for mercantile, wholesale, and service buildings, and 150,000 square feet for office buildings. A retail risk may not exceed $5,000,000 in sales at any one location and a wholesale or manufacturing risk may not exceed $7,500,000 in sales at any one location.

Premium Calculation

1. Determine the amount of sales receipts per $1,000.
2. Multiply by the factor that varies by class grouping found in Actual Loss Sustained Factors.
3. Multiply by the individual risk premium modification factor (if applicable) and round to the nearest dollar.

UL-QF Functional Replacement Cost - Buildings

This endorsement provides coverage to repair or replace a covered building on the same site with a less costly building that is functionally equivalent to the damaged building.

Premium Calculation

Rates for this endorsement appear in the State Rate Pages.

UL-QG Separation of Coverage-Valuation of Business Personal Property and Personal Property of Others - Coverage 2

This endorsement covers part of business personal property and personal property of others on a functional replacement cost basis and the remaining business personal property on an actual cash value basis.

Premium Calculation

Rates for this endorsement appear in the State Rate Pages.

UL-QH Lender's Loss Payable Provision

This endorsement amends the Loss Payment Condition in the policy to protect the rights of the Loss Payee.

Premium Calculation

This is a non-premium bearing endorsement.

UL-QI Additional Property Not Covered

This endorsement excludes a type of business personal property and personal property of others.

Premium Calculation

This is a non-premium bearing endorsement.

UL-QK Additional Property Not Covered - Building(s)

This endorsement excludes a type of building property.

Premium Calculation

This is a non-premium bearing endorsement.

UL-QN Exclusion - Professional Liability

This endorsement clarifies our intent not to cover damages due to a professional nature.

Premium Calculation

This is a non-premium bearing endorsement.

UL-QO False Pretense Coverage

This endorsement provides covers loss of business personal property caused by false pretense such as a trick or scheme. It also includes acquiring property from someone who did not have legal title to it.

Premium Calculation

For each building, select the appropriate limit.

(UL-QO) Limit of Coverage	Rate
$10,000	$100
25,000	150
50,000	300
100,000	500
Rate is per building	

UL-QT Exclusion - Specified Operations and Activities

This endorsement excludes coverage for bodily injury or property damage arising from specified operations and activities.

Premium Calculation

This is a non-premium bearing endorsement.

UL-QW Condominiums Exclusion - Specified Operations and Activities

This endorsement excludes coverage for bodily injury or property damage arising from specified operations and activities.

Premium Calculation

This is a non-premium bearing endorsement.

UL-RD Exclusion - Personal Injury

This endorsement excludes liability coverage for personal injury which includes libel, slander, false arrest, detention, and right of privacy.

Premium Calculation

This is a non-premium bearing endorsement.

UL-RE Additional Covered Locations - Property

This endorsement covers specific property at locations other than at the main premises.

Premium Calculation

This is a non-premium bearing endorsement.

UL-RF Exclusion - Windstorm or Hail

This endorsement excludes loss or damage to covered property caused by wind or hail.

Premium Calculation

Rates for this endorsement appear in the State Rate Pages under Ultraflex Property Coverage Part.

UL-RH Additional Insured – Owners, Lessees, or Contractors – Automatic Status When Required in Construction Agreement With You

This endorsement amends Section II - Who Is An Insured to include any person or organization for whom the Insured is performing operations and for whom a Certificate of Insurance with additional insured status has been issued.

Premium Calculation

The premium is 2.1% of the Basic Liability Premium.

Min/Max Premiums For All Additional Insureds

There is a $35 minimum charge and $350 maximum charge which applies to all additional insured's combined (with the exception of CG 20 37 which has its own minimum and maximum premium).

UL-RK Exclude Designated Persons or Classes of Persons or Employees

This endorsement excludes any person named or class of persons shown on the Declarations.

Premium Calculation

This is a non-premium bearing endorsement.

UL-RL Exclude Unauthorized Advances, Require Annual Audit

This endorsement excludes losses resulting from any unauthorized advances made by an employee to any member for delinquent dues or assessments.

Premium Calculation

This is a non-premium bearing endorsement.

UL-RM Exclude Loss of Clients' Property

This endorsement limits covered property to that owned or leased by an employee. This coverage provides no rights or benefits to any other person or organization.

Premium Calculation

This is a non-premium bearing endorsement.

UL-RN Add Blanket Excess Limit of Protection for Specified Joint Insured

This endorsement establishes this insurance and any other insurance applies to a loss on a proportionate basis.

Premium Calculation

This is a non-premium bearing endorsement.

UL-RO Credit, Debit or Charge Card Forgery

This endorsement extends coverage to include covered instruments shown on the Declarations, written instruments required in conjunction with any credit, debit or charge card issued to the Insured or employee for business purposes.

Premium Calculation

This is a non-premium bearing endorsement.

UL-RP Include As Employees The Spouse And Children Of Building Manager, Superintendent Or Janitor

This endorsement amends the definition of employee to include spouse and children over 18 years old who reside with any employee who is a building manager, superintendent or janitor.

Premium Calculation

This is a non-premium bearing endorsement.

UL-RQ Include The Chairman And Members Of Specified Committees As Employees

This endorsement amends the definition of employee to include any natural person, whether or not compensated, while performing services for you as the chairman, or a member of any committee named in the Declarations.

Premium Calculation

This is a non-premium bearing endorsement.

UL-RR Include Specified Directors Or Trustees On Committees As Employees

This endorsement amends the definition of employee to include any directors or trustees who are named on the Declarations while acting as a member of any elected or appointed committees.

Premium Calculation

This is a non-premium bearing endorsement.

UL-RS Include Volunteer Workers As Employees

This endorsement amends the definition of employee to include any non-compensated natural person other than one who is a fund solicitor or while acting as a fund solicitor.

Premium Calculation

This is a non-premium bearing endorsement.

UL-RT Include Volunteer Workers Other Than Fund Solicitors As Employees

This endorsement amends the definition of employee to include any non-compensated natural person other than one who is a fund solicitor while performing services usual to that of an employee.

Premium Calculation

This is a non-premium bearing endorsement.

UL-RU Include Specified Non-compensated Officers As Employees

This endorsement amends the definition of employee to include non-compensated officers named on the Declarations.

Premium Calculation

This is a non-premium bearing endorsement.

UL-RV Exclude Certain Risks Inherent In Insurance Operations

This endorsement excludes direct or indirect loss resulting from contractual or extra contractual liability.

Premium Calculation

This is a non-premium bearing endorsement.

UL-RW Contributing Insurance

This endorsement provides excess limits for specified employees.

Premium Calculation

This is a non-premium bearing endorsement.

UL-RY 2% Deductible For Windstorm or Hail

This endorsement provides a 2% deductible to buildings and business personal property and personal property of others caused by windstorm or hail.

Premium Calculation

Refer to **PROPERTY RATING AND PREMIUM CALCULATION** in the State Rate Manual to obtain the windstorm or hail factor.

UL-SF Money Orders and Counterfeit Paper Currency

This endorsement provides coverage for loss due to the acquisition of money orders, including counterfeit money orders and counterfeit United States or Canadian paper currency.

Premium Calculation

Rates are per $1,000 of insurance.

Limit of Insurance	Rate
First $1,000	$2.06
Each Additional $1,000	.10

Minimum Premium

Premises	Minimum Premium
First Premises	$10
Each Additional Premises	5

UL-SH Leasehold Interest Coverage

This endorsement provides additional amounts of coverage over the $25,000 provided in the policy.

Premium Calculation

1. Determine the gross leasehold interest per month.
2. Calculate the net leasehold interest factors for the unexpired portion of the lease in months at both policy inception and policy expiration by using the following formulas:
   - Net Leasehold Interest Factor = $A \times (1 - V^n)$

- Where n = number of months

Values of A & V for various interest rates are:

Effective Annual Rates	A	V
5.0%	245.45	0.9959
6.0%	205.44	0.9952
7.0%	176.86	0.9944
8.0%	155.42	0.9936
9.0%	138.75	0.9928
10.0%	125.41	0.9921
11.0%	114.49	0.9913
12.0%	105.39	0.9906
13.0%	97.69	0.9899
14.0%	91.08	0.9891
15.0%	85.36	0.9884

3. Add the policy inception and policy expiration net interest factors determined in 2. and divide the result by 2.
4. Multiply 3. by the gross leasehold interest per month to determine average net leasehold interest for the policy term.
5. Multiply the average net leasehold interest in hundreds for the policy term by the building rate and round to the nearest dollar.

UL-SI Utility Properties - Direct Damage

This endorsement provides coverage for direct physical loss or damage to covered property caused by the interruption of service to the premises. This coverage applies separately to each building in the Declarations reflecting Utility Properties – Direct Damage.

Premium Calculation Per Structure

1. Select Rate for Building / Business Personal Property (BPP).
2. If Earthquake coverage is provided under the policy, add the Earthquake rate to Step 1.
3. Multiply by the amount of insurance in $100's and round to the nearest dollar.
4. Multiply by the individual risk premium modification factor (IRPM) and round to the nearest dollar.

(UL-SI) Coverage	Rate Per $100
Building / BPP	0.120
Earthquake	0.080

UL-ST Transportation – Mysterious Disappearance Coverage

This endorsement provides $5,000 coverage for loss to covered property in transit caused by mysterious disappearance.

Premium Calculation

The premium is $100.

UL-SV Manufacturer's Selling Price Finished Stock

This endorsement amends the valuation condition for stock as the selling price in the event of loss to stock.

Premium Calculation

This is non-premium bearing endorsement.

UL-TB Exclusion – Extension of Coverage

This endorsement excludes the Extension of Coverage shown in the Schedule in the Declarations.

Premium Calculation

This is a non-premium bearing endorsement.

UL-TC Limitation on Loss Settlement – Blanket Insurance

This endorsement provides a maximum amount of insurance payable to each building and contents based on the applicable margin clause percentage.

Premium Calculation

This is a non-premium bearing endorsement.

UL-TE Employment Practices Liability Insurance Coverage – Claims-Made Coverage

Please refer to RULE 25 EMPLOYMENT PRACTICES LIABILITY INSURANCE COVERAGE for details regarding this coverage.

UL-TF Extended Reporting Period Elected Endorsement for Employment Practices Liability Insurance Coverage

Please refer to RULE 25 EMPLOYMENT PRACTICES LIABILITY INSURANCE COVERAGE for details regarding this coverage.

UL-TP Green Upgrade Coverage

Green Upgrade Coverage amends the policy to address loss settlement of damaged property using more energy-efficient, environmentally-preferable materials, products or methods in design, construction, manufacture or operation, as recognized by a Green standards-setter.

Related Expenses: This coverage provides expenses for waste reduction and recycling, design and engineering professional fees, certification fees and related equipment testing; and building air-out and related air testing. The endorsement automatically provides related expenses up to 15% of the amount of insurance for Green Upgrade Coverage or $20,000, whichever is less. The amount of insurance automatically provided for related expenses can be increased.

Business Income: Green Upgrade Coverage includes a 30 day extended period of time for loss of income as the result of the increased period of time attributable for green upgrades and related expenses. This time period for loss of income can be extended by determining the total number of days the insured would be out of business because of green upgrades.

Premium Calculation

Building

1. For each structure, obtain the building premium.
2. Multiply by the appropriate factor based on the Increased Cost of Loss % in the Green Upgrade table.

Contents

1. For each structure, obtain the contents premium.
2. Multiply by the appropriate factor based on the Increased Cost of Loss % in the Green Upgrade table.

(UL-TP) Green Upgrade Coverage		
Increased Cost of Loss %	**Building Factor**	**Contents Factor**
2%	0.025	0.040

(UL-TP) Green Upgrade Coverage		
Increased Cost of Loss %	**Building Factor**	**Contents Factor**
5%	0.045	0.050
10%	0.070	0.065
20%	0.110	0.095
30%	0.150	0.120
40%	0.190	0.145
50%	0.225	0.170

INCREASED RELATED EXPENSES

Increased Related Expenses Premium
$1
Per $1,000 of Coverage (in excess of included amount of insurance)

BUSINESS INCOME – EXTENDED TIME PERIOD

1. For each building, obtain the building premium (if we do not insure the building, use the contents premium).
2. Multiply by appropriate factor based on the number of days in the Business Income – Extended Time Period table.

Business Income - Extended Time Period	
Total Number of Days	**Factor**
30	Included
60	0.005
90	0.010
120	0.150
180	0.020

UL-VB Directors and Officers Liability Coverage – Non-Profit Organizations - Claims-Made

This Coverage Part covers any insured while acting within the scope of their duties related to the operations of the Non-Profit Organization against any negligence acts, errors, omissions, or breach of duty.

There is a $1,000 Self-Insured Retention that applies to each claims covered under this endorsement.

The limit of liability for this coverage cannot exceed the Commercial General Liability occurrence limit.

Premium Calculation

Rate is per policy

Limit - Occurrence/Aggregate	Premium
$300,000/600,000	$200
$500,000/1,000,000	$300
$1,000,000/2,000,000	$320
$2,000,000/4,000,000	$480

UL-VBERP Supplemental Extended Reporting Period Coverage for Directors and Officers Liability Coverage Non-Profit Organizations

This endorsement covers the Insured for any claims made during the extended reporting period, but only for acts committed while the Directors' and Officers' Liability Coverage – Non-Profit Organizations was in force. This endorsement is used after the Directors' and Officers' Liability Coverage – Non-Profit Organizations is cancelled. If this coverage is purchased, the Extended Reporting Period Coverage will be written under our Monoline Commercial General Liability Program.

Premium Calculation

Multiply the last annual Directors' and Officers' Liability Coverage – Non-Profit Organizations (UL-VB) premium by .40 to obtain the final premium.

UL-VG Contractors Errors and Omissions Liability Coverage – Claims-Made

This endorsement covers damages the insured becomes legally obligated to pay as a result of a negligent act, error, or omission. It also covers damages as a result from a defect in material or in a product sold or installed by the insured.

Premium Calculation

1. Add the final liability premium for eligible Contractors classes.
2. Multiply the liability premium by the appropriate Contractor's E & O factor based on selected E & O limit and general liability limit and round to the nearest dollar.
3. Multiply by appropriate deductible factor and round to the nearest dollar.
4. Charge the greater of the actual premium or the minimum premium.

Contractor's E & O Limit of Liability	General Liability Occurrence Limit			
	$100,000 & Below	$300,000	$500,000	$1,000,000 & Above
$100,000/$100,000	0.100	0.090	0.080	0.070
$300,000/$300,000	-	0.120	0.110	0.100
$500,000/$500,000	-	-	0.140	0.130
$1,000,000/$1,000,000	-	-	-	0.160

Deductible	Factor
$1,000	1.00
$2,500	0.95
$5,000	0.90
$10,000	0.85

Minimum Premium	
Ultraflex	$500

Eligible Classifications

To add Contractors Errors and Omissions Liability Coverage, all contracting classifications on the policy must be an eligible classification as listed below.

Class Code	Class Description
0185	Sprinkler Contractor - Residential
0186	Contractors Permanent Yard
0187	Contractors Executive Supervisors
0188	Plumbing - Residential

0189	Plumbing - Commercial
0206	Construction Or Project Manager
0207	Electrical Wiring Contractor - Within Buildings
0208	Excavation Contractor
0213	Invisible Fence Installation
0216	Plastering Contractor - NOC
0217	Plumbing Contractor - NOC
0219	Sand Or Gravel Digging
0220	Sheet Metal Contractor-Erection, Install, Repair - NOC - Inclg Shop
0221	Sheet Metal Contractor-Shop Only
0222	Interior Decorating Contractor - NOC
0224	Tile, Stone, Mosaic Or Terrazzo Work
0226	Heating Contractors - NOC
0227	Sign Painting And Erection
0230	Painting Contractor - NOC
0231	Glaziers And Glass Shops
0232	Paper Hanging Contractor - NOC
0234	Water Well Drilling
0235	Air Conditioning Contractor
0237	Fence Erection And Installation
0239	Mobile Home Connection-Set Up
0241	Septic Tank Systems Work
0244	Window Cleaning - Store Fronts Or Homes
0245	Building Cleaning - Outside Surfaces
0246	Building Equipment - I/S/R
0247	Ceiling Or Wall Panel Installation
0252	Driveway Sealing
0253	Driveway Or Sidewalk Construction
0254	Drywall Installation
0257	Machinery And Equipment - I/S/R
0258	Paving Contractor (No Street Or Road)
0259	Siding Installation
0260	Telephone System I/S/R
0262	Water Softeners And Purification Systems - I/S/R
0267	Electrical Apparatus I/S/R
0274	Heating Contractor - Electric Heat Only
0276	Landscaping
0277	Painting - Exterior - 3 Stories Or Less

0279	Septic Tank Systems - Cleaning
0284	Grading Contractor
0285	Power Washing
0288	Snow And Ice Removal - Contractor
0428	Home Theater Installation
0710	Carpet, Rug, Upholstery Cleaning - Shop Only
0711	Carpet, Rug, Upholstery Cleaning - On Customer's Premises
0720	Furniture Cleaning Or Polishing On Customer's Premises
0731	Office Machine Installation Or Repair
0734	Radio Or T.V. Installation Or Repair
0747	Burial Service - Grave Digging
0749	Janitorial Services - Including Waxing
0751	Furniture Or Fixtures Installation In Office Or Store
0757	Floor Coverings Installation - Contractor
0758	House Furnishings Installation Contractor
0760	Locksmith – Includes Retail Store – No Security System Installation
0766	Electric Appliance Repair Or Installation
0772	Cable T.V. Installation
0785	Furniture Stripping Or Refinishing
0950	Refrigeration Equipment – Commercial – Sales, Installation, Service, and Repair
0959	Independent Contractors-Other Than Construction Related Work
0981	Lawn Care
0983	Independent Contractors

UL-VGERP Extended Reporting Period Coverage – Contractors Errors and Omissions Liability Coverage

This endorsement covers the insured for any claims made during the extended reporting period. This endorsement is used after the Contractors Errors and Omissions Liability Coverage is cancelled. If this coverage is purchased, the Extended Reporting Period Coverage will be written under our Monoline Commercial General Liability Program.

Premium Calculation

Multiply the last annual Contractors Errors and Omissions Liability Coverage (UL-VG) premium by .50 to obtain the final premium.

UL-VI Manufacturers Errors and Omissions Liability Coverage – Claims-Made

This endorsement provides coverage against liability for the manufacturer's negligence in making their product. Manufacturer's Errors and Omissions Liability covers damages caused by the insured's unintentional act, error, or omission in the manufacturing of the insured's product or the faulty or inadequate performance of the insured's work resulting in the failure of the insured's product to perform the function or serve the purpose intended.

Premium Calculation

1. Add the final liability premium for eligible Manufacturing classes.

2. Multiply the liability premium by the appropriate Manufacturer's E & O factor based on selected E & O limit, general liability limit, and hazard group and round to the nearest dollar.
3. Multiply by appropriate deductible factor and round to the nearest dollar.
4. Charge the greater of the actual premium or the minimum premium.

Manufacturer's E&O Factor

LOW HAZARD				
	General Liability Occurrence Limit			
Manufacturer's E & O Limit of Liability	**$100,000 & Below**	**$300,000**	**$500,000**	**$1,000,000 & Above**
$100,000/$100,000	0.115	0.105	0.095	0.085
$300,000/$300,000	-	0.140	0.130	0.120
$500,000/$500,000	-	-	0.160	0.150
$1,000,000/$1,000,000	-	-	-	0.180

HIGH HAZARD				
	General Liability Occurrence Limit			
Manufacturer's E & O Limit of Liability	**$100,000 & Below**	**$300,000**	**$500,000**	**$1,000,000 & Above**
$100,000/$100,000	0.150	0.140	0.130	0.120
$300,000/$300,000	-	0.180	0.170	0.160
$500,000/$500,000	-	-	0.210	0.200
$1,000,000/$1,000,000	-	-	-	0.240

Deductible	Factor
$1,000	1.00
$2,500	0.95
$5,000	0.90
$10,000	0.85

Minimum Premium (based on hazard)	
Low	$500
High	$1,000

Eligible Class Codes

Class Code	Class Description	Hazard Group
0203	Carpentry Contractor - Shop Only	High
0229	Stone Cutting And Polishing	High
0261	Tool And Die Shop	High

0271	Galvanizing Or Tinning	High
0272	Gemstone Cutting/Polishing (No Theft)	High
0286	Metal Works - Shop Only - Decorative Or Artistic	High
0301	Air Conditioning Equip-Mfg (Incl Duct Work/Piping)	High
0302	Bearing Mfg	High
0303	Bakery Plant Or Candy Mfg.	High
0304	Bolt, Nut, Rivet, Screw, Or Washer - Mfg	High
0308	Bottling With Electronic Eye- No Spiritous Liquors	High
0309	Bottle & Jar Mfg - Glass Not For Under Pressure	High
0310	Bottle & Jar Mfg - Plastic, Not Returnable	High
0311	Brick Mfg	High
0312	Meat Processing- Butchering	High
0313	Button Or Fasteners Mfg	High
0314	Cabinet Work Mfg.	High
0315	Cable, Wire, Rope Or Wire Goods Mfg. (Not Electrical)	High
0316	Door Or Windows - Mfg	High
0317	Canvas Goods Mfg. - Shop Only	High
0318	Electrical Amplifying Equipment - Mfg	High
0319	Clothing Mfg.	High
0320	Eye Glass Lens - Mfg - Incl Incidental Frames	High
0321	Concrete Or Plaster Products Mfg	High
0322	Creamery Or Dairy Products Mfg.	High
0323	Fruit Or Vegetable Juice Mfg - Bottling (Non-Carb)	High
0326	Electrical Or Electronic Apparatus Mfg.	High
0329	Food Products Mfg.	High
0330	Machinery Parts Mfg - Farm/Industrial Type	High
0331	Furniture Mfg.	High
0332	Hardware Mfg. - NOC	High
0333	Musical Instrument Mfg - Electrical Amplifying	High
0334	Ice Cream Mfg.	High
0335	Instrument Mfg., Professional Or Scientific - NOC	High
0336	Nail Mfg	High
0338	Machine Shop-NOC (No Aerospace Or Aircraft Parts)	Low
0339	Meat Processing-NOC	High
0340	Metal Goods Mfg.-NOC (No Aerospace Or Aircraft Parts)	High
0341	Needles, Pins, Or Tack Mfg - Not Medical Needles	High
0342	Venetian Blind Mfg	High
0344	Optical Goods Mfg.	High
0345	Pattern-Making - NOC	High
0346	Wine Mfg - Still	High
0348	Wire Goods Mfg	High

0349	Clay, Ceramic, And Pottery Products Mfg.	High
0350	Water Bottling - Non-Carbonated	High
0351	Precision Machine Parts-NOC	High
0352	Sign Mfg. - Metal, Plastic And Wood	High
0353	Sporting Goods Mfg	High
0354	Media Mfg. - Blank	High
0355	Media Mfg. - Pre-Recorded	High
0356	Tool Mfg -NOC	High
0357	Plastic Products Mfg -NOC	High
0361	Polish Mfg.	High
0371	Bottling Without Electronic Eye- No Spiritous Liquors	High
0372	Fabricating Iron Or Steel Mfg. (Shop Only)	High
0373	Assembly Plant (No Mfg) - NOC	High
0375	Electroplating	High
0378	Metal Goods Mfg.-Stamping	High
0471	Wineries - Sparkling	High
0551	Ice Dealer - Excluding Vending Machines	High
0742	Auto Radiator Mfg Or Repair	High
0782	Automobile Rebuilding Of Motor, Starter Or Carburetor	High
0821	Milk Depot Or Milk Dealer	High
0935	Automobile Parts Mfg-NOC	High

UL-VIERP Extended Reporting Period Coverage – Manufacturers Errors and Omissions Liability Coverage

This endorsement covers the insured for any claims made during the extended reporting period. This endorsement is used after the Manufacturers Errors and Omissions Liability Coverage is cancelled.

Premium Calculation

Multiply the last annual Manufacturers Errors and Omissions Liability Coverage (UL-VI) premium by .50 to obtain the final premium.

UL-VK Food Contamination – Business Income and Expense Coverage

This endorsement covers loss or costs incurred by the insured when the Board of Health closes the business as a result of food contamination. Coverage includes:

- Income Protection – loss of income while the business is closed.
- Extra Expense – costs to clean and sanitize the insured's machinery and equipment.
- Restoration Expenses – costs to replace the insured's foods and goods that were contaminated.
- Additional Advertising Expenses – extra costs incurred to restore the insured's reputation.
- Inoculation Expenses – reimbursement expenses for inoculation or other medical expenses for infected patrons.

Premium Calculation

(UL-VK)	Rate

Rate is Per $1,000 of Coverage	$3.00
Maximum limit per policy is $100,000	

UL-VL Veterinarians and Pet Care Enhancement Endorsement

This endorsement provides the following coverages:

- Building Ordinance or Law – Increased Cost of Construction and Demolition Cost – Total amount of insurance is $50,000 to pay for losses under these two coverages.
- Check, Credit, Debit or Charge Card Forgery or Alteration – Increases coverage in the Ultraflex Commercial Property Coverage Part from $5,000 to $15,000
- Counterfeit Money – Increases coverage in the Ultraflex Commercial Property Coverage Part from $1,000 to $11,000
- Employee Dishonesty – Increases coverage in the Ultraflex Commercial Property Coverage Part from $10,000 to $25,000
- Income Protection – Off-Premises Utility Properties Failure – Increases coverage in the Ultraflex Commercial Property Coverage Part from $25,000 to $50,000
- Blanket Coverage – $250,000 applies to these coverages:
    1. Accounts Receivable
    2. Business Personal Property and Personal Property of Others – Temporarily Off-Premises
    3. Debris Removal
    4. Electronic Data – Expenses for Reproduction or Replacement
    5. Electronic Data Processing Equipment – Computer Virus
    6. Fine Arts
    7. Transportation; or
    8. Valuable Papers and Records
- Merchandise - Deferred Payment – Adds $5,000 coverage
- Peak Season Coverage – Business Personal Property and Personal Property of Others – Coverage 2 - Increases the limit for Business Personal Property and Personal Property of Others by 25% during peak season
- Income Protection and Extra Expense Coverage for Mobile Veterinarians Equipment – Adds $10,000 for loss of income and extra expense sustained due to partial or total interruption of business for loss or damage to veterinarian's equipment off premises from a peril insured against.
- Animal Coverage – Adds $50,000 for animals in the insured's care, custody, or control, but not more than $5,000 per animal for loss or damage from a peril insured against.
- Animal Damage to Building(s) or Business Personal Property and Personal Property of Others – Adds $2,500 for loss or damage to Building(s) or Business Personal Property and Personal Property of Others caused by or resulting from domestic animals in your care, custody, or control.
- Computer Fraud – Adds $10,000 for loss to money, securities or business personal property and personal property of others resulting directly from any one occurrence caused by computer fraud.
- Contract Penalty Coverage – Adds $5,000 coverage.
- Advertising and Reward Expenses for Recovery of Animals – Adds $2,500 per occurrence for advertising expense and rewards to aid in the recovery of animals in your care, custody, or control.
- Outdoor Radio, Television Antennas, and Satellite Dishes – Adds $2,500 coverage for television receiving equipment, antennas, and satellite dishes for wind and hail.
- Sewer and Drain Back-up – Adds $5,000 coverage.
- Utility Services – Direct Damage – Adds $25,000 coverage.

Premium Calculation

The premium is $175 per policy.

UM Uninsured/Underinsured Motorists Coverage for Mobile Equipment

This endorsement covers injuries to the Insured caused by an uninsured or underinsured vehicle.

Premium Calculation

(UM) Bodily Injury Limits (Per Thousand)					
Rates per Vehicle	**$100/300**	**$300/300**	**$250/500**	**$500/500**	**$500/1,000**
DC	$24	$27	$29	$33	$36

RULE 22 INLAND MARINE COVERAGES

Any Commercial Inland Marine Coverage may be written in accordance with rules and forms currently filed for use under the Commercial Inland Marine Program.

When optional Commercial Inland Marine coverages are written in accordance with this rule, it shall be primary coverage and shall not pro rate with insurance provided by this policy.

To determine the premium for Inland Marine coverages, calculate the annual premium in accordance with the Commercial Inland Marine manual.

For policies with Inland Marine – Buildings Risk Coverage, a $75 Inland Marine minimum premium applies if the sum of the actual premiums for all of the Inland Marine Coverages is less than $75. For policies without Inland Marine – Builders Risk Coverage, a $50 Inland Marine minimum premium applies if the sum of the actual premiums for all of the Inland Marine Coverages is less thant $50.

Note The following coverages are increased coverages for Extensions of Coverages and are not subject to the Inland Marine minimum premium of $50.

- UL-CJ Valuable Papers and Records - Increased Coverage
- UL-CK Accounts Receivable - Increased Coverage
- UL-NU Electronic Data Processing Coverage
- UL-NW-1 Transportation - Increased Coverage

RULE 23 CRIME COVERAGES

Any Commercial Crime coverage may be written in accordance with rules and forms currently filed for use under the Commercial Crime Program.

When optional Commercial Crime Coverages are written in accordance with this rule, it shall be primary coverage and shall not pro rate with insurance provided by this policy.

To determine the premium, calculate the annual premium in accordance with the Commercial Crime manual, and multiply by the following discount factor:

Ultraflex Package Factor	1.00

RULE 24 CGL COVERAGES

Any Commercial General Liability coverage (not shown in the Ultraflex manual) may be written in accordance with rules and forms currently filed for use under the Commercial General Liability Program.

When optional Commercial General Liability coverages (not shown in the Ultraflex manual) are written in accordance with this rule, it shall be primary coverage and shall not pro rate with insurance provided by this policy.

To determine the premium, calculate the annual premium in accordance with the Commercial General Liability manual, and multiply by the following discount factor (except classes 97501, 97502, and 99080):

Ultraflex Package Factor	.80

RULE 25 EMPLOYMENT PRACTICES LIABILITY INSURANCE – CLAIMS-MADE COVERAGE

UL-TE Employment Practices Liability Insurance Coverage – Claims-Made Coverage

A. **Description of Coverage**

This claims-made insurance provides coverage for Employment Practices Liability arising out of a wrongful employment act against an employee.

Wrongful employment act means any actual or alleged:

1. Wrongful dismissal, discharge or termination, including breach of an implied contract;
2. Harassment (including sexual harassment);
3. Discrimination;
4. Retaliation;
5. Employment-related misrepresentation(s);
6. Employment-related libel, slander, humiliation, mental anguish, infliction of emotional distress, defamation, or invasion of privacy;
7. Wrongful failure to employ or promote;
8. Wrongful deprivation of career opportunity, wrongful demotion or negligent employee evaluation, including the giving of negative or defamatory statements in connection with an employee reference;
9. Wrongful discipline;
10. Failure to provide or enforce adequate or consistent corporate policies and procedures relating to any wrongful employment act;
11. Negligent supervision or hiring by an Insured; and
12. Violation of an individual's civil rights.

B. **Underwriting Eligibility**

Tier 1 - Portfolio Coverage

Businesses are eligible if:

- Risks have 1- 50 full-time and part-time employees. For $500,000 and $1,000,000 limits, four underwriting questions must be answered on the Ultraflex Application. Underwriting questions are found under paragraph D. Premium Calculation.

Tier 2 - Referral Coverage

Businesses are eligible if:

- Risks have 51 - 500 full-time and part-time employees.
- Risks having 1 - 50 full-time and part-time employees requesting $500,000 or $1,000,000 limits, if they are not eligible for the Tier 1 - Portfolio Coverage.
- Risk having 1 – 50 full-time and part-time employees requesting $1,000,000 limits or higher, subject to completing the Employment Practices Liability Supplemental Application UF-2436.
- For risks that are eligible under referral coverage, a completed Employment Practices Liability Supplemental Application UF-2436 must be completed and submitted.

C. **Class Code Eligibility**

All classes are eligible under the Ultraflex Program for both Tier 1 – Portfolio Coverage and Tier 2 – Referral Coverage except the following classes:

Class Code	Class Description
0409	Career and Vocational Consulting Office
0411	Employment Agency Office
0412	Governmental Office
0608	Municipalities – Up to 2,500 population

0613	Counties
0614	School – High or Junior College
0615	School – Kindergarten to Junior High
0616	School – Trade or Vocational
0617	School – NOC
0635	Municipalities Over 2,500 population
0683	Club – Country or Golf – With Commercial Cooking
0684	Club – Country or Golf – Without Commercial Cooking
0717	Fire Department – Serving Food or Beverages for Consumption on Premises
0718	Fire Department – Not Serving Food or Beverages for Consumption on Premises
0914	Camp – Operated in Conjunction with Schools

In addition, the following CGL codes are ineligible:

11138, 40010, 40015, 40020, 40026, 40031, 40032, 41421, 41422, 43200, 43550, 43551, 44100, 44101, 44102, 44103, 44104, 44105, 44106, 44108, 44109, 44110, 44111, 44112, 44113, 47468, 47469, 47471, 47473, 47474, 47475, 47476, 47477, 47478, 67508, 67509, 67510, 67511, 67512, 67513

Class Code Restrictions

The following class codes have limit, deductible, and HSB approval restrictions:

Attorney and Legal Research Offices can only purchase limits up to $250,000.

Class Code	Class Description
0431	Legal Research Office
0743	Lawyer Office

The following CGL codes are eligible:
66122, 66123

Auto Dealers, Garages, and Service Stations with limits of $500,000 or $1,000,000 require a $10,000 deductible and must be referred to HSB.

Class Code	Class Description
0458	Camper, Recreational Vehicle Dealer
0459	Automobile Dealer
0704	Automobile Repair and Service
0723	Service Station – NOC
0789	Automobile Body Shop

The following CGL codes are eligible:
10315, 10072, 10073, 10075

Dentists, Doctors Offices, Medical Offices, Physical Therapists, and Veterinarians with limits of $500,000 or $1,000,000 require a $25,000 deductible and must be referred to HSB.

Class Code	Class Description
0416	Medical Office
0418	Veterinarian Office

The following CGL codes are eligible:
66561, 99851

Auto Dealers, Garages, Service Stations, Medical Offices, Doctor Offices, Dentists, Veterinarians, Motels, and Restaurants are not eligible for $2,000,000 limit and are not eligible if they have more than 250 full-time employees.

Class Code	Class Description
0130	Motel with swimming pool or beach

0131	Motel – four stories or more
0132	Motel without swimming pool or beach
0416	Medical Office
0418	Veterinarian Office
0458	Camper, Recreational Vehicle Dealer
0459	Automobile Dealer
0495	Restaurant – No Waiter/waitress service
0496	Restaurant – Waiter/waitress – no alcohol
0497	Restaurant – Waiter/waitress - alcohol
0506	Pizza Shop – Serving Food/Beverages
0507	Pizza Shop – Not Serving Food/Beverages
0514	Bakery – Commercial Cooking
0557	Cheese and Sausage Specialty Shop – Serving Food/Beverages
0565	Bar and Tavern
0579	Delicatessen – Serving Food/Beverages
0583	Restaurant – Drive-in
0606	Club – Social – NOC – Serving Food/Beverages
0624	Club – Civic, Fraternal, Luncheon, and Service – Serving Food/Beverages
0683	Club – Country or Golf – With Commercial Cooking
0704	Automobile Repair and Service
0723	Service Station – NOC
0789	Automobile Body Shop

D. **Coverage Limits**

Tier 1 - Portfolio Coverage

Aggregate Limits of Liability of $10,000, $25,000, $50,000, $100,000, $250,000, $500,000, and $1,000,000 (for $500,000 and $1,000,000 limits, four underwriting questions must be answered on the Ultraflex Application) for all losses combined including defense costs.

Tier 2 - Referral Coverage

Aggregate Limits of Liability of $100,000 $250,000, $500,000, $1,000,000, and $2,000,000 for Insureds with 51 – 500 employees. Aggregate Limits of Liability of $500,000 and $1,000,000 for Insureds with 1 – 50 employees who are not eligible for the Tier 1 - Portfolio Coverage. Limits are for all losses combined including defense costs.

E. **Deductible**

Tier 1 - Portfolio Coverage

The $10,000, $25,000 and $50,000 limits are subject to $2,500, or $5,000 deductible amount for each claim. The $100,000 and $250,000 limits are subject to a $2,500, $5,000, $10,000, or $25,000 deductible amount for each claim. The $500,000 and $1,000,000 limits are subject to a $5,000 or $10,000 deductible amount for each claim.

Tier 2 - Referral Coverage 1 – 50 Employees

The $500,000, $1,000,000, and $2,000,000 limits are subject to a $5,000, $10,000, or $25,000 deductible amount for each claim.

Tier 2 – Referral Coverage 51 – 250 Employees

The $100,000 and $250,000 limits are subject to a $2,500, $5,000, $10,000, or $25,000 deductible amount for each claim. The $500,000, $1,000,000. $2,000,000 limits are subject to a $5,000, $10,000, or $25,000 deductible amount for each claim.

Tier 2 – Referral Coverage 251 – 500 Employees

The $250,000 limits are subject to a $2,500, $5,000, $10,000, or $25,000 deductible amount for each claim. The $500,000, $1,000,000, or $2,000,000 limits are subject to a $5,000, $10,000, or $25,000 deductible amount for each claim.

F. **Premium Calculation**

Tier 1 - Portfolio Coverage

For all limits except $500,000 and $1,000,000 multiply the total number of full-time employees (2 part-time employees are considered a full-time employee only for rating purposes) by the rate per employee premium charge.

1. Determine the number of full-time and part-time employees, liability limit, and deductible amount desired.
2. Multiply the rate per employee for the desired liability limit and deductible amount by the total number of full-time employees (2 part-time employees are considered a full-time employee only for rating purposes).
3. For the $500,000 and $1,000,000 liability limits, compare to the minimum premium and select the higher premium.

To be eligible for $500,000 and $1,000,000 limits, the insured must respond affirmatively to these four questions.

1. There have been no EPL claims, suits or complaints against the insured or any executive, officer or owner in the past 5 years.
2. The insured has not filed for bankruptcy in the past 5 years.
3. Have all job applicants been required to complete and sign an employment application.
4. The insured, executive, officer, or owner has no knowledge or information of any act, error, or omission which might give rise to an EPL claim, suit, or complaint.

(UL-TEPA) Employment Related Practices Liability Coverage				
Aggregate Limits	**$2,500 Deductible**	**$5,000 Deductible**	**$10,000 Deductible**	**$25,000 Deductible**
$10,000	$27.00	$16.00	N/A	N/A
$25,000	$40.00	$26.00	N/A	N/A
$50,000	$48.00	$37.00	N/A	N/A
$100,000	$61.00	$50.00	$46.00	$27.00
$250,000	$77.00	$69.00	$59.00	$54.00
$500,000	N/A	$82.00	$71.00	N/A
$1,000,000	N/A	$104.00	$94.00	N/A
Rates are per employee				

A minimum premium of $500 applies for $500,000 limits and $1,100 applies for $1,000,000 limits.

Tier 2 - Referral Coverage

Refer to company for any Insured with 51 - 500 employees or any Insured with 1 – 50 employees requesting $500,000 or $1,000,000 limits who are not eligible for Tier 1 - Portfolio Coverage.

1 – 50 Employees – Risks not eligible for Tier 1 – Portfolio Coverage

(UL-TEPA) Employment Related Practices Liability Coverage			
Aggregate Limits	**$5,000 Deductible**	**$10,000 Deductible**	**$25,000 Deductible**
$500,000	Referral	Referral	Referral
$1,000,000	Referral	Referral	Referral
$2,000,000	Referral	Referral	Referral

51 – 250 Employees

(UL-TEPA) Employment Related Practices Liability Coverage				
Aggregate Limits	**$2,500 Deductible**	**$5,000 Deductible**	**$10,000 Deductible**	**$25,000 Deductible**
$100,000	Referral	Referral	Referral	Referral
$250,000	Referral	Referral	Referral	Referral
$500,000	N/A	Referral	Referral	Referral
$1,000,000	N/A	Referral	Referral	Referral
$2,000,000	N/A	Referral	Referral	Referral

251 – 500 Employees

(UL-TEPA) Employment Related Practices Liability Coverage				
Aggregate Limits	**$2,500 Deductible**	**$5,000 Deductible**	**$10,000 Deductible**	**$25,000 Deductible**
$250,000	Referral	Referral	Referral	Referral
$500,000	N/A	Referral	Referral	Referral
$1,000,000	N/A	Referral	Referral	Referral
$2,000,000	N/A	Referral	Referral	Referral

The Employment Practices Liability Insurance premium is not subject to further modification by the application of other factors, including but not limited to, company deviations, IRPM factors, or expense modifications.

G. ***Third Party EPL Coverage***

Optional Third Party coverage for allegations of harassment and/or discrimination brought by customers, clients or vendors is available for 15% additional premium. If Third Party Coverage is desired, multiply the final basic EPL premium by 0.15 and round to the nearest dollar. The premium for this coverage is in addition to the EPL minimum premium.

UL-TF Extended Reporting Period Elected Endorsement for Employment Practices Liability Insurance Coverage

If the Named Insured cancels Employment Practices Liability Insurance, or we refuse to renew Employment Practices Liability Insurance, the Named Insured has the right, upon payment of an additional premium of 100% of the full annual premium applicable to this coverage, to buy the Extended Reporting Period Elected Endorsement which provides an extended reporting period of one (1) year following the effective date of cancellation or nonrenewal, to report claims which occurred on or after the original inception date and on or before the cancellation or nonrenewal date.

Premium Calculation

Multiply the last annual Employment Practices Liability Insurance Coverage (UL-TE) premium by 100% to obtain the final premium.

RULE 26 DATA BREACH COVERAGES

UL-UN Data Breach Response Expenses Coverage

This is first-party coverage providing expenses associated with:

Data Breach Services – consulting services to assist in determining the severity of the breach, the required regulatory or consumer notification, the remediation services offered, drafting the breach notification letter, determining alternate forms of notice (web-based response/email notification), and the notification of to third parties.

Data Breach Expenses Coverages – expenses paid for printing, mailing, postage and delivery of notification letters sent to affected individuals, expenses incurred from monitoring services, a toll-free help-line number, and expenses associated with assisting the affecting individual through the process of correcting credit and other records.

Legal Expense Coverage (Legal and Forensic Information Technology Review) – legal costs incurred to review the personal data breach and how to respond to it.

Premium Calculation

Data Breach Response Expenses Order of Calculation

1. Determine Data Breach Risk Group assigned to each class code on a policy and select highest Risk Group to be used to rate.
2. Find the Response Expenses base rate based on the Data Breach Risk Group selected in 1.
3. Multiply by the Increased Limit factor for limits in excess of the $10,000 base limit.
4. Multiply by the Number of Personally Identifiable Information (PII) Records factor.

Base Rates

Risk Group	Response Expenses Base Rate
1 (LOW)	$20
2 (MEDIUM)	$40
3 (HIGH)	$60

Increased Limit Factor

The selected limit is the maximum amount paid for covered losses during the policy period regardless of the number of loss events.

Limit	Increased Limit Factor
$10,000	1.00
$25,000	1.40
$50,000	2.00
$100,000	3.20
$250,000*	5.80
$500,000*	10.00
$1,000,000*	16.00

* Requires Underwriter approval

Number of Personally Identifiable Information (PII) Records Factor

PII includes social security numbers, driver's license numbers, credit card numbers, and bank account information. Depending on class type, the number of customers, employees, patients, clients, or tenants will be used to estimate PII.

PII Range	PII Factor
1 -9,999	1.00
10,000 - 24,999	1.03
25,000 - 49,999	1.08
50,000 - 149,999	1.15
150,000 - 249,999	1.21
250,000 – 499,999*	1.27
500,000 – 999,999*	1.33
1,000,000 +*	1.40

* Requires Underwriter approval

UL-UP Data Breach Liability Coverage

This covers the insured's legal liability for damages due to the theft or loss of Personally Identifiable Information (PII), or the insured's negligent failure to comply with their privacy policy. It provides coverage for civil awards, settlements, and judgments as a result of a data breach claim or suit that an insured is legally obligated to pay. This also covers the insured for defense and settlement costs in the event the affected individuals sue the insured.

Data Breach Liability Order of Calculation

1. Determine Data Breach Risk Group assigned to each class code on a policy and select highest Risk Group to be used to rate.
2. Find the Liability base rate based on the Data Breach Risk Group selected in 1.
3. Multiply by the Increased Limit factor for limits in excess of the $10,000 base limit.
4. Multiply by the Number of Personally Identifiable Information (PII) Records factor.

Base Rates

Risk Group	Liability Base Rate
1 (LOW)	$10
2 (MEDIUM)	$20
3 (HIGH)	$30

Increased Limit Factor

The selected limit is the maximum amount paid for covered losses during the policy period regardless of the number of loss events.

Limit	Increased Limit Factor
$10,000	1.00
$25,000	1.40
$50,000	2.00
$100,000	3.20
$250,000*	5.80
$500,000*	10.00
$1,000,000*	16.00

***** Requires Underwriter approval

Number of Personally Identifiable Information (PII) Records Factor

PII includes social security numbers, driver's license numbers, credit card numbers, and bank account information. Depending on class type, the number of customers, employees, patients, clients, or tenants will be used to estimate PII.

PII Range	PII Factor
1 -9,999	1.00
10,000 - 24,999	1.03
25,000 - 49,999	1.08
50,000 - 149,999	1.15
150,000 - 249,999	1.21
250,000 – 499,999*	1.27
500,000 – 999,999*	1.33
1,000,000 +*	1.40

***** Requires Underwriter approval

Data Breach Risk Groups

The risk group for Data Breach coverages is determined by comparing the data breach risk groups for all classifications on the policy and using the highest risk group.

If any class on the policy is ineligible, Data Breach Response Expenses Coverage and Data Breach Liability Coverage cannot be written on the policy.

Data Breach Risk Group 1: LOW Risk Classes

These classes encompass companies whose only personal information is relative to employees.

Data Breach Risk Group 2: MEDIUM Risk Classes

These classes encompass companies that keep financial or account number information on individual customers, but do not keep customers' social security numbers or medical records.

Data Breach Risk Group 3: HIGH Risk Classes

These classes encompass companies that maintain customers' social security numbers and/or medical records.

INELIGIBLE Classes:

Classes with an excessive amount of exposure to risk based on the amount of PII records that these types of business typically have will be ineligible to purchase Data Breach.

Data Breach Risk Groups:

UFX Class Code	Data Breach Risk Group	UFX Class Code	Data Breach Risk Group	UFX Class Code	Data Breach Risk Group	UFX Class Code	Data Breach Risk Group	UFX Class Code	Data Breach Risk Group
0101	3	0303	1	0513	2	0687	1	0846	1
0102	3	0304	1	0514	1	0692	1	0847	1
0103	3	0308	1	0517	2	0700	1	0848	2
0104	3	0309	1	0521	1	0701	3	0849	1
D105	2	0310	1	0522	2	0702	1	0850	2
D107	2	0311	1	0526	3	0703	1	0851	1
0106	3	0312	1	0527	1	0704	1	0852	1
0108	3	0313	1	0529	3	0705	1	0853	1
0109	3	0314	1	0532	1	0706	1	0854	1
0110	3	0315	1	0534	2	0707	1	0855	1
0111	3	0316	1	0535	1	0708	1	0856	1
0112	1	0317	1	0536	2	0709	1	0857	2
0113	1	0318	1	0537	1	0710	1	0858	2
0114	2	0319	1	0538	2	0711	1	0859	1
0115	3	0320	1	0539	1	0712	1	0860	1
0116	1	0321	1	0541	1	0713	1	0861	1
0117	1	0322	1	0542	1	0715	1	0862	1
0130	2	0323	1	0544	2	0716	1	0864	2
0131	2	0324	3	0545	1	0717	3	0865	1
0132	2	0325	3	0546	2	0718	3	0867	1
0149	3	0326	1	0548	1	0720	1	0868	1
0150	3	0328	1	0550	1	0721	1	0869	1
0151	3	0329	1	0551	1	0722	1	0870	1
0152	3	0330	1	0552	3	0723	1	0871	1
0153	3	0331	1	0553	1	0724	1	0872	1

0154	3	0332	1	0554	1	0725	1	0873	1
0155	3	0333	1	0555	1	0727	2	0874	1
0157	3	0334	1	0557	1	0728	3	0875	3
0158	3	0335	1	0558	1	0729	1	0876	3
0159	2	0336	1	0560	1	0730	1	0877	1
0160	3	0338	1	0562	1	0731	1	0878	1
0161	3	0339	1	0564	2	0733	1	0879	1
0185	1	0340	1	0565	2	0734	1	0880	1
0186	1	0341	1	0568	2	0735	3	0881	1
0187	1	0342	1	0571	2	0736	1	0882	2
0188	1	0343	2	0577	1	0737	3	0883	2
0189	1	0344	1	0578	1	0738	3	0884	2
0201	1	0345	1	0579	2	0739	2	0885	2
0202	1	0346	1	0582	1	0740	1	0886	1
0203	1	0347	1	0583	2	0742	1	0887	2
0204	1	0348	1	0587	3	0743	3	0888	2
0206	1	0349	1	0588	1	0744	1	0889	1
0207	1	0350	1	0589	1	0745	1	L891	3
0208	1	0351	1	0590	1	0746	1	L892	3
0210	1	0352	1	0591	1	0747	1	L893	3
0211	1	0353	1	0592	1	0748	1	L894	3
0212	1	0354	1	0593	1	0749	1	L895	3
0213	1	0355	1	0594	1	0750	1	L897	3
0216	1	0356	1	0596	1	0751	1	L899	3
0218	1	0357	1	0598	1	0752	1	0900	1
0219	1	0361	1	0599	1	0753	2	0901	2
0220	1	0371	1	0602	1	0754	1	0902	1
0221	1	0372	1	0603	1	0755	3	0903	1
0222	1	0373	1	0604	1	0756	1	0904	1
0223	1	0374	1	0605	1	0757	1	0905	1
0224	1	0375	1	0606	2	0758	1	0906	1
0225	1	0376	1	0607	2	0759	1	0908	2
0226	1	0377	1	0608	Ineligible	0760	1	0909	1
0227	1	0378	1	0613	Ineligible	0761	2	0910	1
0228	1	0400	3	0614	Ineligible	0762	1	0912	1
0229	1	0401	2	0615	Ineligible	0763	3	0913	Ineligible
0230	1	0402	2	0616	Ineligible	0764	3	0914	3
0231	1	0403	2	0617	Ineligible	0765	2	0915	1
0232	1	0404	1	0618	1	0766	1	0916	1
0234	1	0406	1	0620	1	0767	1	0918	1
0235	1	0409	2	0621	3	0770	1	D919	2
0236	2	0410	Ineligible	0622	2	0771	1	D920	2
0237	1	0411	3	0623	1	0772	3	0921	1
0238	2	0412	Ineligible	0624	2	0780	1	0922	1
0239	1	0413	3	0625	1	0781	3	0924	2

0241	1	0414	2	0626	3	0782	1	0929	1
0242	2	0416	3	0627	Ineligible	0784	1	0930	1
0243	2	0418	2	0628	3	0785	1	0932	1
0244	1	0419	2	0629	Ineligible	0786	3	0933	1
0245	1	0420	3	0632	1	0787	3	0934	2
0246	1	0421	2	0633	1	0789	1	0935	1
0247	1	0422	1	0634	1	0798	1	0936	1
0248	1	0423	2	0635	Ineligible	0799	1	0937	1
0249	1	0424	1	0636	1	0800	1	0938	1
0250	1	0425	3	0637	2	0801	1	0939	1
0251	1	0426	3	0638	1	0802	2	0940	1
0252	1	0427	2	0640	2	0803	1	0941	1
0253	1	0428	1	0641	1	0804	2	0943	1
0254	1	0429	3	0642	1	0805	2	0946	1
0255	1	0430	2	0643	1	0806	2	0947	1
0256	1	0431	3	0644	2	0807	1	0949	1
0257	1	0449	2	0645	2	0808	2	0950	1
0258	1	0450	1	0646	2	0809	2	0951	1
0259	1	0452	1	0647	2	0810	1	0952	1
0260	2	0458	3	0648	2	0811	1	0953	1
0261	1	0459	3	0649	2	0812	1	0954	1
0262	1	0460	3	0651	1	0813	1	0957	Ineligible
0263	3	0461	1	0652	1	0814	1	0958	1
0264	1	0462	2	0653	1	0815	1	0959	1
0265	1	0463	3	0654	1	0816	1	0960	1
0266	1	0464	3	0655	1	0817	1	0961	1
0267	1	0465	1	0656	1	0818	1	0962	1
0268	2	0466	2	0657	1	0819	1	0963	1
0269	1	0467	3	0659	1	0820	1	0964	1
0270	1	0468	3	0660	1	0821	1	0965	1
0271	1	0469	2	0661	1	0822	1	0966	1
0272	1	0470	3	0662	2	0823	1	0968	1
0273	1	0471	1	0663	1	0824	1	0970	1
0274	1	0472	3	0664	1	0825	1	0971	1
0275	1	0489	1	0665	2	0827	1	0976	1
0276	1	0490	1	0666	1	0828	1	0978	1
0277	1	0491	1	0667	1	0829	1	0981	1
0278	1	0492	1	0668	1	0831	1	0982	1
0279	1	0493	1	0669	2	0832	1	0983	1
0280	1	0494	2	0670	1	0833	1	0984	1
0281	1	0495	2	0671	1	0834	1	0988	1
0282	1	0496	2	0672	2	0835	1	0989	1
0283	1	0497	2	0673	3	0836	1	0990	2
0284	1	0499	2	0674	1	0838	1	0992	1
0285	1	0500	1	0675	1	0839	1	0993	1

0286	1	0503	1	0676	1	0841	1	0994	1
0287	1	0506	2	0677	2	0842	1	0995	1
0288	1	0507	2	0682	1	0843	1	0997	1
0301	1	0509	3	0683	2	0844	1	0998	1
0302	1	0511	2	0684	2	0845	1		

UL-UQ Identity Recovery Coverage – Owners

This covers the owner of the business as a result of an identity theft. The owner is assigned a case manager who provides a wide range of identity recovery services on behalf of the owner. This is designed to reduce the personal time necessary to restore one's identity. Services include letter writing, phone calls, credit reports requests, follow-up and record-keeping.

This coverage also includes expenses arising from the identity theft. These expenses include lost wages, child and elder care costs, mental health counseling, and miscellaneous unnamed costs. This endorsement provides up to $25,000 for all expenses covered under Expense Reimbursement Coverage because of all "identity thefts" occurring during the policy period to any one "identity recovery insured".

Premium Calculation

The premium is $20.

UL-UR Identity Recovery Coverage – Owners and Employees

This covers the owner and employees of the business as a result of an identity theft. The owner is assigned a case manager who provides a wide range of identity recovery services on behalf of the owner. This is designed to reduce the personal time necessary to restore one's identity. Services include letter writing, phone calls, credit reports requests, follow-up and record-keeping.

This coverage also includes expenses arising from the identity theft. These expenses include lost wages, child and elder care costs, mental health counseling, and miscellaneous unnamed costs. This endorsement provides up to $25,000 for all expenses covered under Expense Reimbursement Coverage because of all "identity thefts" occurring during the policy period to any one "identity recovery insured".

Premium Calculation

The premium is $40.

RULE 27 COMMERCIAL GENERAL LIABILITY EXPERIENCE AND SCHEDULE RATING PLAN

The following replaces RULE 2. E.:

Experience rating is applied to the liability portion of the premium if the insured qualifies. To qualify, the insured needs approximately $3,000 of annual basic limit liability premium. The experience rating credit/debit is mandatory for all insureds that qualify. The calculation is completed at the home office and the insured receives a notice of the credit/debit applied to the liability premium with their renewal. The experience period must end at least six months prior to the rating date. The insured must have an expected loss amount over $6,049 for the three year period. Any debit or credit from the experience rating plan is to be added to the debit or credit from the schedule rating plan. Changes in debits and credits from the previous year are limited to 40%.

NOTE: The Underwriting fil must contain documentation at policy inception and at each policy renewal, including an evaluation of each of the risk characteristics used, to justify any modifications that are applied under the provisions of this rule.

Consult the Commercial Underwriting Department if you have further questions.

RULE 28 TERRORISM OPTIONS – FEDERAL BACKSTOP

1. Introduction

The "Terrorism Risk Insurance Act" ("TRIA") establishes a program within the Department of the Treasury in which the Federal Government will share the risk of loss from terrorist attacks with the insurance industry. Federal participation will be triggered when the Secretary of the Treasury certifies an act of terrorism, in concurrence with the Secretary of State and the Attorney General of the United States, to be an act of terrorism provided the terrorist act results in aggregate losses in excess of an amount stated in the Act. With respect to insured losses resulting from a certified act of terrorism, the Federal Government will reimburse individual insurers for a percentage of losses (as stated in the Act) in excess of the insurer's retention, which is based on a specified percentage of the insurer's earned premium for the year preceding the loss. Insured losses covered by the program are capped at $100 billion per year; this provision serves to limit insurers' liability for losses. If a terrorism event pierces the cap of a given year, insured losses paid (amounts below the cap) under the federal program may be subject to pro rata allocation in accordance with procedures established by the Treasury. All insurers providing commercial property insurance and general liability insurance are required to participate in the program to the extent of making available coverage for certified acts of terrorism in accordance with the terms and conditions of coverage which apply to other perils.

For all new and renewal business, an insurer must make available to insureds coverage for losses caused by certified acts of terrorism. The insurer must disclose to the policyholder the premium for losses covered, the federal share of compensation for such losses under the program and the existence of the $100 billion cap, at the time of offer, purchase and renewal of the policy.

2. Important General Information

The following paragraphs in this section, instruct on the usage of Terrorism Endorsement Options that may be attached to policies that become effective while the Terrorism Risk Insurance Program is in effect.

The federal program does not include Canada, and therefore endorsements relating to certified acts of terrorism are not relevant to acts of terrorism occurring in Canada. The federal program in general encompasses losses that occur within the United States, with State defined in the Act to include U. S. territories and possessions and the commonwealth of Puerto Rico. For commercial property insurance provided under the commercial property coverage part, the coverage territory is the United States, its territories and possessions, Puerto Rico and Canada. The foregoing is for information only; this Terrorism Supplement does not address policy writing outside the aforementioned coverage territory.

3. Disclosure of Premium

IL 9 85G Disclosure Pursuant To Terrorism Risk Insurance Act Endorsement

Disclosure of premium attributable to coverage for certified acts of terrorism, and disclosure of federal participation in payment of potential terrorism losses and existence of the $100 billion cap, is a condition for reimbursement under the federal program. Use Disclosure Pursuant To Terrorism Risk Insurance Act Endorsement IL 9 85 G, which responds to the Treasury Guidance on line item disclosure, where Terrorism Premium (Certified Acts) is $4. This is not an increase to the policy premium. The $4 charge is the portion of the policy premium that is attributable to the terrorism exposure and is included in the policy premium otherwise developed using the rates, rating rules, and rating plans for the Ultraflex Package Program.

GU-126 Disclosure – Terrorism Risk Insurance Coverage – Offer Accepted

Disclosure of premium attributable to coverage for certified acts of terrorism, and disclosure of federal participation in payment of potential terrorism losses and existence of the $100 billion cap, is a condition for reimbursement under the federal program. Use Disclosure – Terrorism Risk Insurance Coverage Endorsement GU-126, which responds to the Treasury Guidance on line item disclosure, where premium charge will be shown on the declarations for policies referred to company for rates.

GU-127 Disclosure – Terrorism Risk Insurance Act – Offer Rejected

When coverage for certified acts of terrorism is rejected, use GU-127 to indicate coverage for premium charge and rejection on declarations and to disclosure exception for fire losses in Illinois, New York, North Carolina, and Wisconsin.

4. Property Insurance

IL 09 52 Cap on Losses From Certified Acts of Terrorism

When coverage for certified acts of terrorism is provided, use Cap On Losses From Certified Acts of Terrorism Endorsement IL 09 52. Coverage for certified acts of terrorism is subject to the statutory cap on liability for losses and subject to the nuclear hazard exclusion and all other underlying policy exclusions. Coverage for acts of terrorism that are not certified (for example, acts which do not exceed the dollar threshold for federal certification or acts which occur outside the jurisdictional boundary of the federal program) is not subject to the statutory cap.

IL 09 53 Exclusion of Certified Acts of Terrorism

When coverage for certified acts of terrorism is not provided, use Exclusion of Certified Acts of Terrorism IL 09 53. The exclusion does not extend to acts of terrorism that are not certified (for example, acts which do not exceed the dollar threshold for federal certification or acts which occur outside the jurisdictional boundary of the federal program).

Premium Calculation

Individual Risk Situations – Refer to company for rates.

Individual risk situations apply to classes of business/risks where we want to make an additional premium charge. The individual risk situations apply only to the following:

- Any building having more than 7 stories and property value greater than or equal to $5,000,000.
- Any structure with $25,000,000 or greater in property value.
- Policies written with $25,000,000 or greater in property value.
- Structures with greater than or equal to $5,000,000 in property containing a political office or shopping center.
- Municipalities.
- Structures located in codes 20001, 20002, 20003, 20004, 20005, 20006, 20007, 20008, and 20009 in the District of Columbia with property value greater than or equal to $5,000,000.

5. Liability Insurance

CG 21 70 Cap on Losses From Certified Acts of Terrorism

To provide coverage for both certified acts of terrorism and other acts of terrorism (subject to underlying policy provisions), but provide that the insurer will not pay any amount for injury or damage for any certified act of terrorism after the amounts of all such events in a statutory period exceed the cap provided by the Act, use Cap On Losses From Certified Acts of Terrorism Endorsement CG 21 70.

CG 21 73 Exclusion of Certified Acts of Terrorism

To exclude coverage for certified acts of terrorism but provide coverage for other acts of terrorism (subject to underlying policy provisions), use Exclusion Of Certified Acts of Terrorism Endorsement CG 21 73.

Premium Calculation

Refer to company for rates.

RULE 29 ADDITIONAL RULES

Fair Access To Insurance Requirements (FAIR Plan)

The FAIR Plan is designed to provide basic property insurance coverage for qualified real and tangible personal property located in "urban areas" which is owned by persons who have been unable to secure such insurance in the normal insurance market.

The FAIR Plan in each of the States varies somewhat, but all provide coverage for fire, extended coverage, and vandalism and malicious mischief. The physical condition of the property is the sole governing factor in determining insurability. Generally farms, manufacturing risks, motor vehicles and buildings vacant for longer than 30 days are not considered eligible property.

All insurance companies in every state are automatically members of the state's FAIR Plan. All ERIE Agents should be prepared to write insurance through the FAIR Plan. For information, applications, etc. contact the following state plan:

District of Columbia Property Insurance Facility
601 Pennsylvania Ave. N.W., Suite 900, South Building
Washington, DC 20004
(202) 393-4640

ULTRAFLEX CLASSES OF BUSINESS THAT CANNOT BE BOUND BY AGENTS

Accounts Previously Cancelled
Air Conditioning Equipment Manufacturing
Alarm Systems Dealers & Installers
Amusement Device (Carnivals & Fairs)
Analytical Chemist N.P.D.
Antique Shop
Archery Range
Art Gallery & Store
Assembly Plant (No Manufacturing) NOC
Auctioneer - NOC
Auto Body or Trailer Body Manufacturing
Auto Body or Truck Manufacturing
Automobile Body Shop
Automobile Dismantlers
Automobile Parts Manufacturing - NOC
Bakery - Commercial Cooking on the Premises
Bank - Office
Bar & Tavern
Bazaars - Operated By Insured
Bearing Manufacturing
Blasting Operations
Boat - Canoe
Boat - Not For Rent - Motor or Sail
Boat - Not For Rent - NOC
Boat - Rowboat
Boat or Ship Building
Boat Storage & Moorage
Boat Yard - Marina - Public
Bolt, Nut, Rivet, Screw, or Washer - Manufacturing
Boroughs, Townships & Municipalities
Bottle & Jar Manufacturing
Bottling With Electronic Eye - All Kinds Except Spirituous Liquors
Bottling Without Electronic Eye - All Kinds Except Spirituous Liquors
Brick Manufacturing
Building Equipment - Installation, Service and Repair
Building Maintenance - Interior
Building Materials Dealer - Not Lumber Yard
Button or Fasteners Manufacturing
Cabinet Work Manufacturing
Cable, Wire, Rope or Wire Goods Manufacturing
Camp - Operated in Conjunction with Schools
Canvas Goods Manufacturing - Shop Only
Carnival Booth (Operator's Risk)
Carnival (Sponsor's Risk)
Cigar and Cigarette Store
Clay or Shale Digging
Clothing Manufacturing
Club - Civic, Fraternal, Luncheon and Service - Serving Food or Beverages For Consumption on the Premises
Club - Country & Golf - With Commercial Cooking
Club - Social - NOC
Coal, Fuel Oil or Wood Dealer
Cold Storage Lockers

Commercial Fish Hatchery - Wholesale
Communication Equipment - Installation Industrial or Commercial (including sales and storage)
Concrete or Plaster Products Manufacturing
Concrete - Mix in Transit
Construction Equipment Dealer
Contractor - NOC
Contractor - Subcontractors Used Only
Convenience Store
Cookies - Wholesale
Counties
Crematories
Dairy Products Manufacturing
Dances
Day Care Center
Demonstration - Boat or Snowmobile
Dinners
Dirt, Mulch or Sludge Hauling - Including Spreading
Display Booth - Seasonal
Dog Show (Sponsor's Risk)
Door or Window Manufacturing
Drilling - Water Only
Druggist Supply House - Wholesale
Drywall or Wallboard Installation
Dwelling - 1 Family, 2 Family, 3 Family, and 4 Family
Electrical Amplifying Equipment Manufacturing
Electrical or Electronic Apparatus Manufacturing
Electronic Component Manufacturing
Electroplating
Equipment & Tool Rental
Excavation Contractors
Exhibition - Inside
Exhibition - Outside
Exterminator
Fabricating Iron or Steel Manufacturing (Shop only)
Fair - Outside
Farm Machinery Dealer
Farm Machinery Erection or Repair
Farms
Fertilizer Application/Lawn Spraying
Fire Extinguisher - Service, Refilling or Testing Including Sales
Fire Department - Serving Food or Beverages For Consumption on the Premises
Fishing Pond - Commercial
Food Products Manufacturing
Frozen Food Distributors
Fruit or Vegetable Juice Manufacturing - Bottling
Furniture Manufacturing
Furniture Stripping or Refinishing
Furs Store - Retail or Wholesale
Galvanizing or Tinning
Garbage or Refuse Collection
Gasoline or Oil Dealer (X)
Government Subdivisions
Grain & Feed Dealer
Greenhouse Erection
Grocery Store that are opened past midnight
Grocery Wholesaler

Guns and Ammo
Hardware Manufacturing - NOC
Health Institutions/Reducing Salons
Home Improvement Stores (not building material dealers)
Homes For The Aged
Horse Shows (Sponsor's Risk Only)
House Parties
Ice Cream Manufacturing
Ice Cream Store - Serving Food or Beverages For Consumption on the Premises
Instrument Manufacturing, Professional or Scientific - NOC
Insulation Contractor - Residential
Iron or Steel Erection - NOC
Janitorial Service Contractors
Jet Skis
Jewelry Store
Lessor's Risk - Industrial Manufacturing & Processing
Lessor's Risk - Land - Occupied by Persons Other than the Insured for Commercial Purposes
Liquid Petroleum Gas Sales - Domestic Use
Logging & Lumbering Operations
Lottery Sales
Machine Shop - NOC
Machinery Dealer - No Farm Machinery
Machinery and Equipment - Installation, Service and Repair
Machinery Parts Manufacturing
Manufacturing Representative - Industrial Equipment/Supplies
Mausoleums
Meat Processing - Butchering - NOC
Media Storage Center
Medical Supplies Dealer
Metal Goods Manufacturing - Stamping- NOC
Microfilming
Miscellaneous - NOC
Mobile Homes (1 Family Dwelling)
Moving & Storage
Musical Instrument Manufacturing
Nail Manufacturing
Needles, Pins, or Tack Manufacturing - Not Medical Needles
Newspaper Publishing - Including Paperboys
Nursing Homes
Paint & Varnish Manufacturing
Paper Products Distributors
Parks or Playgrounds - Including Equipment
Pattern-Making - NOC
Photo Finishing Laboratory Including Microfilming
Pizza Shop - Serving Food or Beverages For Consumption on the Premises
Plastic Product Manufacturing - NOC
Polish Manufacturing
Precision Machine Parts - NOC
Pressure Cleaning of Exterior Buildings Surface
Produce Dealer - Wholesale or Distributor
Radio or TV Broadcasting
Real Estate Development Property
Real Estate Property - Managed
Rental Equipment & Machinery - Long Term
Rental Equipment & Machinery - Short Term
Restaurant - Drive-In (No Inside Seating)

Restaurant - NOC
Roofing Contractors
Saddle Animals - Private
Sales, Service and Consulting Organization
Sales of Solar Heating/Energy Equipment
Sand or Gravel Digging
Scanning, Imaging, and Microfilming
School - High or Junior College
School - Kindergarten to Junior High
School - NOC
School - Trade or Vocational
Seasonal Contractors
Sewage Disposal Plant
Skeet Shooting or Trap Shooting Range - Not Commercial
Social Gatherings - Other than Dances or Dinner
Solar Contractors
Solar Heating/Energy Equipment
Sporting Goods Distributor (no guns or ammo, no gun powder on premises or in delivery vehicles)
Sporting Goods Manufacturing
Sporting Goods - No Sale of Guns and Ammunition
Sporting Goods - Retail
Stadium - NOC
Stadium, Grandstand or Bleacher - Outdoor
Store - Retail - Food or Beverages - Seasonal
Store - Wholesale - No Food - Industrial
Street or Road Paving or Repaving
Supermarket - Exceeding 5,000 Sq. Ft. Area
Swimming Club
Swimming Pools or Bathing Beaches
Swimming Pools (Commercial)
Swimming Pools - Below Ground - Installation, Servicing or Repair
Tanning Salons
Teachers Liability - Corporal Punishment
Theater - Movie Modern
Tobacco Shop - Retail or Wholesale
Toning Beds/Salons (no tanning beds)
Tool and Die Shop
Tool Manufacturing - NOC
Townhouse Association - Association Risk Only
Tree Pruning & Surgeons
Vacant Building
Venetian Blind Manufacturing
Video Games
Warehouse - Cold Storage - (not lockers)
Water Bottling - non-carbonated
Water Company
Welding or Cutting Contractor
Window Cleaning - Store or Home
Wine Manufacturing - Still
Wineries - Sparkling
Wire Goods Manufacturing
Yogurt Store - Serving Food or Beverages for Consumption on the Premises

Supporting Document Schedules

Bypassed - Item:	Consulting Authorization
Bypass Reason:	n/a
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Actuarial Certification (P&C)
Bypass Reason:	n/a
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	District of Columbia and Countrywide Experience for the Last 5 Years (P&C)
Bypass Reason:	n/a
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	District of Columbia and Countrywide Loss Ratio Analysis (P&C)
Bypass Reason:	n/a
Attachment(s):	
Item Status:	
Status Date:	