

**State:** District of Columbia **Filing Company:** Everest National Insurance Company  
**TOI/Sub-TOI:** 17.0 Other Liability-Occ/Claims Made/17.0020 Commercial Umbrella and Excess  
**Product Name:** PEAK PROTECT  
**Project Name/Number:** Rules Filing/CW-CU-20038886

## Filing at a Glance

Company: Everest National Insurance Company  
Product Name: PEAK PROTECT  
State: District of Columbia  
TOI: 17.0 Other Liability-Occ/Claims Made  
Sub-TOI: 17.0020 Commercial Umbrella and Excess  
Filing Type: Rule  
Date Submitted: 11/22/2016  
SERFF Tr Num: EVST-130817145  
SERFF Status: Submitted to State  
State Tr Num:  
State Status:  
Co Tr Num: DC-CU-20038886R  
  
Effective Date: 01/01/2017  
Requested (New):  
Effective Date: 01/01/2017  
Requested (Renewal):  
Author(s): Vanessa King  
Reviewer(s):  
Disposition Date:  
Disposition Status:  
Effective Date (New):  
Effective Date (Renewal):

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## General Information

Project Name: Rules Filing	Status of Filing in Domicile: Pending
Project Number: CW-CU-20038886	Domicile Status Comments:
Reference Organization:	Reference Number:
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 11/22/2016	
State Status Changed:	Deemer Date:
Created By: Vanessa King	Submitted By: Vanessa King
Corresponding Filing Tracking Number: EVST-130817144	

### Filing Description:

Everest National Insurance Company has recently filed and received approval of our new Everest Peak Umbrella Program. We are taking this opportunity to file additional optional endorsements for use with our previously approved Commercial Umbrella Policy Form EUM 10 100 and Commercial Excess Follow Form and Umbrella Liability Policy Form EUM 10 200. Our proposed optional endorsements are needed to accommodate our insured's various business needs. There are no debits or credits for any of the individual endorsements.

Please refer to our attached Company Exception Page which includes reference to our proposed optional endorsements contained in the Filing. These optional endorsements will be utilized to accommodate our insured's coverage needs.

## Company and Contact

### Filing Contact Information

Vanessa King, Manager, Filing and Regulation	vanessa.king@everestire.com
P.O. Box 830	908-604-3267 [Phone]
477 Martinsville Road	908-604-3546 [FAX]
Liberty Corner, NJ 07938-0830	

### Filing Company Information

Everest National Insurance Company	CoCode: 10120	State of Domicile: Delaware
477 Martinsville Road	Group Code: 1120	Company Type:
P.O. Box 830	Group Name: Everest Re Group, Ltd.	State ID Number:
Liberty Corner, NJ 07938-0830	FEIN Number: 22-2660372	
(908) 604-3000 ext. [Phone]		

## Filing Fees

Fee Required? No  
 Retaliatory? No  
 Fee Explanation:

**SERFF Tracking #:**

EVST-130817145

**State Tracking #:**

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## Rate Information

Rate data does NOT apply to filing.

SERFF Tracking #:

EVST-130817145

State Tracking #:

Company Tracking #:

DC-CU-20038886R

State:

District of Columbia

Filing Company:

Everest National Insurance Company

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## Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1		Peak Protect Company Manual		New		Peak Protect Company Manual Page.pdf

## EVEREST PEAK PROTECT

### Forms

The following required forms make up the Everest Peak Protect Coverage Part:

- EUM 10 100** – Commercial Umbrella Liability Policy < or >
- EUM 10 200** – Commercial Excess Follow Form And Umbrella Liability Policy
- EIL 00 515** – Company Signature Page  
Applicable State Amendatory Endorsements

The following optional endorsements are available for use under the Everest Peak Protect Coverage Part. There are no debits or credits for any of the individual endorsements:

EUM 01 661	Indiana Amendatory Endorsement (Definition of Pollutants)
EUM 04 628	Act of Terrorism Self-Insured Retention Endorsement (Insuring Agreements A & B)
EUM 04 629	Act of Terrorism Self-Insured Retention Endorsement
EUM 04 630	Amendment Other Insurance Condition (Insuring Agreements A&B)
EUM 04 631	Amendment Other Insurance Condition
EUM 04 632	Anti-Stacking Endorsement (Insuring Agreements A&B)
EUM 04 633	Anti-Stacking Endorsement
EUM 04 634	Automobile Dealers Endorsement
EUM 04 635	Automobile Dealers Endorsement
EUM 04 637	Broad Form Named Insured Endorsement
EUM 04 638	Broad Knowledge of Occurrence Endorsement
EUM 04 639	Cancellation Clause Amended Endorsement (Credit Rating Trigger)
EUM 04 640	Cancellation Clause Amended Endorsement
EUM 04 641	Claims Reporting Endorsement
EUM 04 642	Claims Reporting Endorsement
EUM 04 644	Corporate Manslaughter and Homicide Act of 2007
EUM 04 645	Corporate Manslaughter and Homicide Act of 2007
EUM 04 646	Duties In the Event Of An Occurrence, Claim Or Suit Amendatory Endorsement
EUM 04 647	Employers Liability Coverage Endorsement (Foreign Only) (Insuring Agreement B)
EUM 04 648	Employers Liability Coverage Endorsement (Foreign Only)
EUM 04 650	Employers Liability Coverage Endorsement
EUM 04 651	General Aggregate Limit of Insurance Per Location Endorsement
EUM 04 658	Named Insured Endorsement
EUM 04 660	Notice of Occurrence
EUM 04 661	Notice of Occurrence
EUM 04 662	Notice of Occurrence
EUM 04 663	Other Insurance – Contractual Agreement
EUM 04 665	Retained Limit Amendatory Endorsement
EUM 04 669	Violation of Economic Or Trade Sanctions Endorsement
EUM 04 683	Broad Form Named Insured – Real Estate Entities
EUM 04 684	Defense Inside the Limits Endorsement AB Form
EUM 04 685	Defense Inside the Limits Endorsement
EUM 04 686	Garagekeepers Legal Liability Amendatory Endorsement (Insuring Agreement A)
EUM 04 687	Garagekeepers Legal Liability Amendatory Endorsement
EUM 04 688	Knowledge of Occurrence Endorsement
EUM 04 689	Business Travel Accident Coverage

EUM 04 689	Business Travel Accident Coverage
EUM 20 516	Additional Insured Where Required by Agreement Endorsement Oral Agreement Permitted
EUM 20 517	Additional Insured Where Required by Agreement Endorsement Oral Agreement Permitted
EUM 20 518	Additional Insured Where Required by Contract Endorsement
EUM 20 519	Additional Insured Where Required by Contract Endorsement
EUM 20 520	Additional Insured Where Required by Written Contract Endorsement
EUM 20 521	Additional Insured Where Required by Written Contract Endorsement
EUM 22 621	Certain Wood Preservatives Exclusion
EUM 22 624	Exclusion – Absolute Construction Operations (Coverage B)
EUM 22 625	Exclusion – Absolute Construction Operations (Insuring Agreements A & B)
EUM 22 626	Exclusion – Absolute Construction Operations
EUM 22 627	Exclusion – Absolute Diacetyl (Insuring Agreements A&B)
EUM 22 628	Exclusion – Absolute Diacetyl (Insuring Agreement B)
EUM 22 629	Exclusion – Absolute Pollution
EUM 22 630	Exclusion – Absolute Pollution
EUM 22 631	Exclusion – Absolute Underground Storage Tank (Insuring Agreement B)
EUM 22 632	Exclusion – Absolute Underground Storage Tank Insuring Agreements A&B)
EUM 22 633	Exclusion – Absolute Underground Storage Tank
EUM 22 636	Exclusion – Abuse or Molestation- Minor Persons (Insuring Agreements A&B)
EUM 22 637	Exclusion – Abuse or Molestation- Minor Persons (Insuring Agreement B)
EUM 22 638	Exclusion – Abuse or Molestation Minor Persons No Broader than Scheduled Underlying Insurance) (Insuring Agreements A&B)
EUM 22 639	Exclusion – Abuse or Molestation- Minor Persons No Broader than Scheduled Underlying Insurance
EUM 22 640	Exclusion – Abuse Or Molestation Minor Persons
EUM 22 642	Exclusion – Advertising Injury
EUM 22 643	Exclusion – Advertising Injury (Insuring Agreements A&B)
EUM 22 644	Exclusion – Advertising Injury (Insuring Agreement B)
EUM 22 645	Exclusion – Advertising, Broadcasting, Publishing and Telecasting (Insuring Agreement B)
EUM 22 646	Exclusion – Advertising, Broadcasting, Publishing and Telecasting
EUM 22 647	Exclusion – Advertising, Broadcasting, Publishing and Telecasting (Insuring Agreements A&B)
EUM 22 648	Exclusion – Aircraft Leasing (Insuring Agreement A&B)
EUM 22 649	Exclusion – Aircraft Leasing (Insuring Agreement B)
EUM 22 650	Exclusion – Aircraft Leasing
EUM 22 651	Exclusion – Aircraft Products and Grounding (Insuring Agreement B)
EUM 22 653	Exclusion – Aircraft Products and Grounding
EUM 22 654	Exclusion – Airport/Aviation Activities (Insuring Agreements A&B)
EUM 22 655	Exclusion – Airport/Aviation Activities (Insuring Agreement B)
EUM 22 656	Exclusion – Airport/Aviation Activities-
EUM 22 657	Exclusion – Alcohol Related Health Hazard (Insuring Agreements A&B)
EUM 22 658	Exclusion – Alcohol Related Health Hazard (Insuring Agreement B)
EUM 22 659	Exclusion – Alcohol Related Health Hazard
EUM 22 664	Exclusion – Animal Feed (Insuring Agreements A&B)
EUM 22 665	Exclusion – Animal Feed )Insuring Agreement B)
EUM 22 666	Exclusion – Animal Feed
EUM 22 667	Exclusion – Architects, Engineers or Surveyors Professional Liability (Insuring Agreements A&B)
EUM 22 668	Exclusion – Architects, Engineers or Surveyors Professional Liability (Coverage B)

EUM 22 669	Exclusion – Architects, Engineers or Surveyors Professional Liability
EUM 22 670	Exclusion – Assault Or Battery (Insuring Agreements A&B)
EUM 22 671	Exclusion – Assault Or Battery (Insuring Agreement B)
EUM 22 672	Exclusion – Assault Or Battery
EUM 22 673	Exclusion – Athletic and Sports Participants (Insuring Agreements A&B)
EUM 22 674	Exclusion – Athletic and Sports Participants (Insuring Agreement B)
EUM 22 676	Exclusion – Automobile (Insuring Agreements A&B)
EUM 22 677	Exclusion – Automobile (Insuring Agreement B)
EUM 22 678	Exclusion –No Fault-PIP-Medical Payments-UM and UIM (Insuring Agreement B)
EUM 22 679	Exclusion –No Fault-PIP-Medical Payments-UM and UIM Med Pay-PIP
EUM 22 680	Exclusion – No Fault-PIP-Medical Payments-UM and UIM (Insuring Agreements A&B)
EUM 22 681	Exclusion – Automobile
EUM 22 682	Exclusion – Batch Clause Endorsement (Insuring Agreements A&B)
EUM 22 683	Exclusion – Batch Clause Endorsement
EUM 22 684	Exclusion – Certain Wood Preservatives (Coverages A&B)
EUM 22 685	Exclusion – Clean Room Facility (Insuring Agreements A&B)
EUM 22 686	Exclusion – Clean Room Facility
EUM 22 687	Exclusion – Clinical Trials Endorsement (Coverages A&B)
EUM 22 688	Exclusion – Clinical Trials Endorsement
EUM 22 691	Exclusion – Construction and Real Estate Operations (Insuring Agreements A&B)
EUM 22 692	Exclusion – Construction and Real Estate Operations
EUM 22 693	Exclusion – Construction Loan (Coverages A&B)
EUM 22 694	Exclusion – Construction Loan
EUM 22 695	Exclusion – Construction Operations (No Broader Than Scheduled Underlying Insurance) (Insuring Agreements A & B)
EUM 22 696	Exclusion – Construction Operations With Routine Maintenance Exception (Coverage B)
EUM 22 697	Exclusion – Construction Operations With Routine Maintenance Exception
EUM 22 698	Exclusion – Construction Operations (No Broader Than Scheduled Underlying Insurance)
EUM 22 699	Exclusion – Construction Operations (Subcontracted Operations Exception- No Broader Than Scheduled Underlying Insurance) (Insuring Agreements A&B)
EUM 22 700	Exclusion – Construction Operations (Subcontracted Operations Exception- No Broader Than Scheduled Underlying Insurance)
EUM 22 703	Exclusion – Contractual Liability (Insuring Agreements A&B)
EUM 22 704	Exclusion – Contractual Liability
EUM 22 705	Exclusion – Coverage Provided By Underlying Insurance at Sub-Limits-
EUM 22 706	Exclusion – Coverage Provided By Underlying Insurance at Sub-Limits
EUM 22 707	Exclusion – Cross Suits (Coverage B)
EUM 22 710	Exclusion – Electromagnetic Fields (Insuring Agreements A&B)
EUM 22 711	Exclusion – Electromagnetic Fields
EUM 22 712	Exclusion – Employers’ Liability for Occupational Disease
EUM 22 715	Exclusion – Lead Paint
EUM 22 717	Exclusion – Marine Liability
EUM 22 723	Exclusion – Neurodegenerative Injury
EUM 22 725	Exclusion – Organic Pathogen, Mold or Fungus (Insuring Agreement A & B)
EUM 22 726	Exclusion – Organic Pathogen, Mold or Fungus (Insuring Agreement A)
EUM 22 727	Exclusion – Organic Pathogen, Mold or Fungus (Insuring Agreement B)
EUM 22 728	Exclusion – Organic Pathogen, Mold or Fungus
EUM 22 729	Exclusion – Organic Pathogen, Mold or Fungus Bodily Consumption Exception (Insuring Agreement B)

EUM 22 730	Exclusion – Organic Pathogen, Mold or Fungus Bodily Consumption Exception (Insuring Agreement A)
EUM 22 731	Exclusion – Organic Pathogen, Mold or Fungus Bodily Consumption Exception (Insuring Agreement A&B)
EUM 22 732	Exclusion – Organic Pathogen, Mold or Fungus Bodily Consumption Exception
EUM 22 738	Exclusion – Professional Liability (With Limited Exception for Agricultural Professional Services)
EUM 22 743	Exclusion – Punitive or Exemplary Damages (Insuring Agreements A&B)
EUM 22 744	Exclusion – Punitive or Exemplary Damages
EUM 22 759	Exclusion – Terrorism (Total) (Applicable To Specified Countries)
EUM 22 762	Exclusion – Tobacco Products (Insuring Agreements A&B)
EUM 22 763	Exclusion – Tobacco Products
EUM 22 770	Exclusion – Wild Fire (Insuring Agreements A&B)
EUM 22 771	Exclusion – Wild Fire
EUM 22 773	Exclusion – Absolute Diacetyl
EUM 22 774	Fetal Alcohol Syndrome And Fetal Alcohol Effects Exclusion Endorsement
EUM 22 775	Fetal Alcohol Syndrome And Fetal Alcohol Effects Exclusion Endorsement
EUM 22 776	Field Of Entertainment Exclusion Endorsement
EUM 22 777	Financial Institutions Exclusion
EUM 22 778	Follow Form Automobile Endorsement
EUM 22 779	Follow Form Camps and Clubs Endorsement
EUM 22 780	Follow Form Camps and Clubs Endorsement
EUM 22 781	Follow Form Care, Custody and Control Endorsement (Personal Property)
EUM 22 782	Follow Form Care, Custody and Control Endorsement (Personal Property)
EUM 22 783	Follow Form Contractual Liability (Coverage B)
EUM 22 784	Follow Form Employers Liability & Stop Gap Endorsement
EUM 22 785	Follow Form Genetically Modified Organism Endorsement
EUM 22 786	Follow Form Herbicide, Pesticide Or Fertilizer Application Endorsement
EUM 22 787	Follow Form Incidental Medical Malpractice Endorsement (Occurrence)
EUM 22 788	Follow Form Industrial Aid Aircraft and Marine Liability Endorsement
EUM 22 793	Follow Form Contractual Liability
EUM 22 809	Designated Premises or Project Limitation Endorsement
EUM 22 810	Designated Premises or Project Limitation Endorsement
EUM 22 811	Exclusion – Auto No-Fault, Uninsured and Underinsured Motorist (A and B)
EUM 22 812	Exclusion – Auto No-Fault, Uninsured and Underinsured Motorist
EUM 22 813	Exclusion – Chromium Copper Arsenate
EUM 22 814	Exclusion – Designated Operations (AB Form)
EUM 22 815	Exclusion – Designated Operations
EUM 22 816	Exclusion – Designated Person or Organization AB Form
EUM 22 817	Exclusion – Designated Person or Organization
EUM 22 818	Exclusion – Designated Premises AB Form
EUM 22 819	Exclusion – Designated Premises
EUM 22 820	Exclusion – Designated Products (Your Product / Your Work)
EUM 22 821	Exclusion – Drug or Medicine (Ins Agree A & B)
EUM 22 822	Exclusion – Drug or Medicine
EUM 22 823	Exclusion – Druggist Professional
EUM 22 824	Exclusion – Druggist Professional
EUM 22 825	Exclusion – E Coli
EUM 22 826	Exclusion – Electronic Professional Liability

EUM 22 827	Exclusion – Electronic Professional Liability
EUM 22 828	Exclusion – Eminent Domain
EUM 22 829	Exclusion – Eminent Domain (Coverages A & B)
EUM 22 830	Exclusion – Employers Liability
EUM 22 831	Exclusion – Employers Liability
EUM 22 832	Exclusion – Federal Employees' Liability Act
EUM 22 833	Exclusion – Federal Employees' Liability Act (Coverages A & B)
EUM 22 834	Exclusion – Financial Institutions
EUM 22 835	Exclusion – Financial Institutions
EUM 22 836	Exclusion – Foreign Liability (Coverage B)
EUM 22 837	Exclusion – Foreign Liability
EUM 22 838	Exclusion – Formaldehyde
EUM 22 839	Exclusion – Formaldehyde
EUM 22 840	Exclusion – Health Care Services
EUM 22 841	Exclusion – Insurance and Related Operations
EUM 22 842	Exclusion – Liquor Liability Ins Agree B
EUM 22 843	Exclusion – Liquor Liability
EUM 22 844	Exclusion – Marine Employers Liability
EUM 22 845	Exclusion – MTBE (Coverage B)
EUM 22 846	Exclusion – MTBE
EUM 22 847	Exclusion – OCIP CCIP Wrap-Up
EUM 22 848	Exclusion – Products-Completed Operations Hazard
EUM 22 849	Exclusion – Products-Completed Operations Hazard
EUM 22 850	Exclusion – Therapeutic or Cosmetic Services
EUM 22 851	Exclusion – Water Sports
EUM 22 852	Follow Form Endorsement (With Shaving of Limits)
EUM 22 853	Follow Form Failure to Supply
EUM 22 854	Follow Form Fellow Employee
EUM 22 855	Follow Form Misdelivery of Liquid Products
EUM 22 856	Follow Form Publishers or Printers
EUM 22 857	Follow Form Seed Merchants Erroneous Delivery or Mixture and Resulting Failure to Seed to Germinate
EUM 22 858	Follow Form Transmissible Spongiform Encephalopathy (TSE) Endorsement
EUM 22 859	Limitation – Lot or Batch Endorsement
EUM 22 860	Pollution – Named Peril and Time Element Pollution SIR Endorsement for Agricultural Operations A and B
EUM 22 861	Pollution – Named Peril and Time Element Pollution SIR Endorsement for Agricultural Operations
EUM 22 864	Exclusion – Access or Disclosure of Confidential or Personal Information and Data-Related Liability

**SERFF Tracking #:**

EVST-130817145

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## Supporting Document Schedules

<b>Bypassed - Item:</b>	Consulting Authorization
<b>Bypass Reason:</b>	N/A
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Actuarial Certification (P&C)
<b>Bypass Reason:</b>	N/A
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	District of Columbia and Countrywide Experience for the Last 5 Years (P&C)
<b>Bypass Reason:</b>	N/A
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	District of Columbia and Countrywide Loss Ratio Analysis (P&C)
<b>Bypass Reason:</b>	N/A
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	