

State: District of Columbia **Filing Company:** Hartford Casualty Insurance Company
TOI/Sub-TOI: 17.0 Other Liability-Occ/Claims Made/17.0020 Commercial Umbrella and Excess
Product Name: General Liability-Umbrella-Construction
Project Name/Number: General Liability-Umbrella-Construction/FF.09.001.2016.07

Filing at a Glance

Company: Hartford Casualty Insurance Company
 Product Name: General Liability-Umbrella-Construction
 State: District of Columbia
 TOI: 17.0 Other Liability-Occ/Claims Made
 Sub-TOI: 17.0020 Commercial Umbrella and Excess
 Filing Type: Form
 Date Submitted: 11/17/2016
 SERFF Tr Num: HART-130813900
 SERFF Status: Submitted to State
 State Tr Num:
 State Status:
 Co Tr Num: FF.09.001.2016.07

 Effective Date: 03/11/2017
 Requested (New):
 Effective Date: 03/11/2017
 Requested (Renewal):
 Author(s): Mabeline Silva, Brenda Clapper, Teresa Izzo
 Reviewer(s):
 Disposition Date:
 Disposition Status:
 Effective Date (New):
 Effective Date (Renewal):

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General Information

Project Name: General Liability-Umbrella-Construction	Status of Filing in Domicile:
Project Number: FF.09.001.2016.07	Domicile Status Comments:
Reference Organization:	Reference Number:
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 11/17/2016	
State Status Changed:	Deemer Date:
Created By: Teresa Izzo	Submitted By: Teresa Izzo
Corresponding Filing Tracking Number:	

Filing Description:

This filing concerns one new proprietary exclusionary endorsement to respond to continuing or progressively deteriorating "bodily injury" or "property damage". The endorsement states that solely with respect to any "suit" or claim seeing damages that arise out of, or are in any way related to "your work" or "your product" arising out of a "residential premises" such continuing or progressively deteriorating "bodily injury" or "property damage" shall constitute a single "occurrence". This form will be mandatory only for certain class codes.

See attached explanatory memorandum.

Company and Contact

Filing Contact Information

Teresa Izzo, Product Consultant	Teresa.izzo@thehartford.com
690 Asylum Ave	860-624-8246 [Phone]
T-9	
Hartford, CT 06155	

Filing Company Information

Hartford Casualty Insurance Company	CoCode: 29424	State of Domicile: Indiana
Hartford Plaza	Group Code: 91	Company Type: Property
Hartford, CT 06155	Group Name: The Hartford Ins. Group	State ID Number:
(860) 547-5000 ext. [Phone]	FEIN Number: 06-0294398	

Filing Fees

Fee Required?	No
Retaliatory?	No
Fee Explanation:	

SERFF Tracking #:

HART-130813900

State Tracking #:

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Form Schedule

Item No.	Schedule Item Status	Form Name	Form Number	Edition Date	Form Type	Form Action	Action Specific Data	Readability Score	Attachments
1		Anti-Stacking Endorsement	XL 30 01 03 17	03 17	END	New			XL 30 01 03 17.pdf

Form Type Legend:

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

POLICY NUMBER:



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ANTI-STACKING ENDORSEMENT

This endorsement modifies insurance provided under the following:

UMBRELLA LIABILITY POLICY

1. The following is added to **Section I - Coverages, Insuring Agreements A. Umbrella Liability Insurance, 3.:**
 - (d) In the event of continuing or progressively deteriorating "bodily injury" or "property damage" such "bodily injury" or "property damage" shall constitute a single "occurrence" and all such "bodily injury" or "property damage" shall be deemed to take place only when such "bodily injury" or "property damage" first commenced, whether or not any insured knew the "property damage" or "bodily injury" had commenced. This provision applies only if the "bodily injury", "property damage" for which the "suit" or claim is seeking damages arose out of, or is any way related to, "your work" or "your product" arising out of a "residential premises".
2. For the purposes of this endorsement, "Residential Premises" include, but are not limited to:
 - (a) Condominiums, cooperatives, dwellings, homes, houses, townhome or townhouses, timeshares and "mixed-use buildings"; and
 - (b) Appurtenant common areas, structures, facilities and grounds associated with the residential premises except a public street or public road or public right of way or utility easement located on or near a residential premise.

"Residential premises" also include any conversion of property to or from any of the residential premises described above.

"Residential premises" do not include nursing homes, assisted living facilities, hospitals, dormitories, jails, prisons, military housing, apartment buildings, hotels or motels, provided that any such premises, in whole or in any part, are or were not at any time, marketed, sold, occupied, or used as condominiums, cooperatives, dwellings, homes, houses, townhomes or townhouses, timeshares or "mixed-use buildings".

"Mixed-use buildings" means any structures and improvements thereto which contain both: (1) residential premises and (ii) commercial or industrial space.

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Supporting Document Schedules

Bypassed - Item:	Readability Certificate
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

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

Bypassed - Item:	Copy of Trust Agreement
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Expedited SERFF Filing Transmittal Form
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Explanatory Memorandum
Comments:	
Attachment(s):	Anti-Stacking Umbrella Explanatory.pdf
Item Status:	
Status Date:	

**COUNTRYWIDE EXPLANATORY MEMORANDUM –FORMS
UMBRELLA**

Introduction/Background

This filing concerns one new proprietary exclusionary endorsement to respond to continuing or progressively deteriorating “bodily injury” or “property damage”. The endorsement states that solely with respect to any “suit” or claim seeing damages that arise out of, or are in any way related to “your work” or “your product” arising out of a “residential premises” such continuing or progressively deteriorating “bodily injury” or “property damage” shall constitute a single “occurrence”. This form will be mandatory only for certain class codes.

XL 30 01 03 17 (NEW)

For Use With

The endorsement included in this filing is to be used with, and modify, the following independent Hartford Form:

XL 00 03 Umbrella Liability Policy Provisions

A. Listing Of The New Form

The following endorsement is submitted for your approval

XL 30 01	Anti-Stacking Endorsement
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Description of New Form

XL 30 01 – Anti-Stacking Endorsement

The endorsement states that solely with respect to any “suit” or claim seeing damages that arise out of, or are in any way related to “your work” or “your product” arising out a “residential premises” such continuing or progressively deteriorating “bodily injury” or “property damage” shall constitute a single “occurrence”.

Related Filing

See GL filing for GL version of this Form.

Prepared by:

Geri Warton
Product Specialist
The Hartford



**COUNTRYWIDE EXPLANATORY MEMORANDUM – FORMS
COMMERCIAL GENERAL LIABILITY**

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