

**BUSINESSOWNERS
PROGRAM**

**(INCLUDING CONVENIENCE STORE
PROGRAM)**

CONNECTICUT

**UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS PROGRAM MANUAL
CONNECTICUT**

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TERRITORIAL DEFINITIONS

STATE RATE PAGES

INTRODUCTION

This Manual contains the Rules and Rates that apply to the Businessowners Program.

The rules, rates, forms and endorsements in effect for the Company apply in case: not provided for by this Manual.

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ANTIQUE AND COLLECTIBLE DEALERS PROGRAM

RULE 1 - ELIGIBILITY

1. The risk must meet the basic eligibility requirements of the Company's BOP Program.
2. The risk must fall within the following definition: "A Retail-type store principally engaged in the retailing of antiques and collectibles as defined".

Definition of Antique: An object or objects having value because of: craftsmanship is in the style or fashion of former times; and, its age is 100 years old or older.

Definition of Collectible: An object or objects having value because they are collected by fanciers and identified and listed in a reference guide.

3. The risk must have 90% of the gross income originate from the specific retail location and from the sale of antiques and collectibles as defined.
4. The insured must have a minimum of 1 year of experience.
5. Any buildings built prior to 1960 must have been updated with new wiring, new heating, new plumbing and new roof.

UNACCEPTABLE RISKS WOULD INCLUDE THE FOLLOWING:

1. Those with wood stoves for use on premises.
2. Class 10 Protection Class risks.
3. Those with an inventory of rugs, carpets, tapestries or other similar items which exceed 10% of the total inventory.
4. Those with more than 25% of the total inventory away from premises on display, consignment, in transit or at trade shows held for sale at any one time.
5. Those with repair or restoration work in the same building as the retail or storage building. Incidental touch-up work or very small one-person repair shops may be acceptable. Need to call and discuss with underwriter any major repair or restoration facility.

REQUIREMENTS FOR COMPANY CONSIDERATION:

1. Complete an Accord Form Application for BOP.
2. Complete Antiques and Collectibles Supplement.
3. Any item of antique furniture having a value of \$15,000 or more must be declared and scheduled on policy.
4. Any item of antiques or collectibles that is not antique furniture, having a value of \$7,500 or more must be declared and scheduled on policy.

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Antiques and Collectibles Supplement

1. Insured (including Trade Name) _____
2. Is coverage now written through your office? _____ If so, No. of years: _____
3. Length of time in business at this location? _____ Years.
4. How many years of experience does the insured have in this trade? _____ Years.
5. Who runs the business? _____
6. Number of employees? _____
7. Is this business operated year-round? _____ If no, how many months it is open? _____ Months.
8. What days and hours is the business open? _____
9. What is the usual form of any necessary transportation of antiques and collectibles? _____
10. Describe the type of inventory and percentage of total stock of antiques and collectibles.

Furniture _____ %	Paintings _____ %	Silver _____ %
Jewelry _____ %	Sculptures _____ %	Other _____ %
Drawings _____ %	Porcelain/Glass _____ %	
11. Total gross sales in last twelve months? _____
12. How often do you take Inventory? _____
13. Average value of property of others in your care during last twelve months? _____
14. Has any company canceled coverage? _____
15. Advise three year loss history (if any) _____

FRAUD STATEMENT

Any person who knowingly and with intent to defraud any insurance company or other person files a statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime (Ohio).

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation. (New York).

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereof commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties (CONNECTICUT Only).

Agent's Signature _____ Date _____

Applicant's Signature _____ Date _____

UF-ACD-SUPPLEMENT 1

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RULES - 1A ELIGIBILITY

CONVENIENCE STORE RISKS

- I. Your Binding Authority on these risks, EXCEPT those set forth in paragraph - Rule III, is as follows:
 - A. Property Coverage: \$600,000, including building, contents, and time element coverage, public protection class 1 through 9, any construction.
(We do not write Class 10)
Any risk above \$600,000, you must call for prior approval.
 - B. Liability: Premises, operations and products:
\$1,000,000 single limit of liability as provided.
\$5,000 medical payments.
Any risk above these limits must be submitted for prior approval.
 - C. Liability: Non-owned auto/hired auto:
\$1,000,000 single limit as provided.
- II. Our General Line Limits are:
 - A. Property Coverage: \$2,000,000 including building, contents, and time element coverages.
 - B. Liability: Premises, operations and products: Additional limits over \$1,000,000 combined single limits, may be available. Agents would need to call and/or submit for approval.
 - C. Liability: Non-owned auto: \$1,000,000 occurrence/\$1,000,000 aggregate limits provided.
 - D. Money Coverage: \$1,000 in and out as provided on UFEE.
Any limits above this limit must be submitted for prior approval.
 - E. Prior Losses:
 - 1. We will not accept any risk with more than two losses in prior three-year period.
 - 2. We will not accept any risk with loss, in excess of \$20,000 in prior three-year period.

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CONVENIENCE STORE RISKS

III. Special Eligibility Requirements:

A. Risks which we do write but which may not be bound. (Submit)

1. Convenience store risk with cooking, consisting of the use of fryers or grills. These types of risks must meet the following requirements:
 - a. Insured must have an approved automatic fire suppression system, properly installed and with annual service contract in place.
 - b. The hood and duct system must meet standards as established by National Fire Protection and including clearances from combustibles, and also be under semi-annual contract for professional cleaning.
 - c. The area must not exceed 8,000 square feet and, if the building is occupied by the insured, the insured's business must derive 75% or more of its gross annual sales from on-premises operations.
 - d. Car washes, auxiliary, or storage buildings occupied by the insured and that are incidental to the eligible classification and not exceeding 3,000 square feet in total area are also eligible for coverage under this program.

Note: Any recommendation that may be developed in this area would need to be complied with prior to any binding being authorized.

2. **Any risk with building built before 1970. However, Underwriter considerations will focus on upgrades to heating, electrical, plumbing, roof, etc.**

B. Risks which we do not write. (DO NOT SUBMIT)

1. Any risk with firearms on premises.
2. Any risk with guard dogs on premises.
3. Any risk with propane filling which does not meet NFPA standards.

IV. Application, Handling and Processing Requirements:

- A. Submit completed ACORD application along with signed fraud statement and completed convenience store supplement.

V. Convenience Store Description

As referenced in this manual, a risk description of a "Convenience Store" will be:

Firms and individual stores involved primarily in the retail sale of gasoline and grocery items (including goods found in traditional dairy products stores) and including those offering a delicatessen-type service as permitted, full or self-service pump sales on premises, and car washes.

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RULE 1-B ELIGIBILITY – FOR OTHER BOP CLASSES

The Businessowners Program Manual contains the rules, classifications, rates and premiums for writing property, liability and other coverages for:

Buildings
Building and Building Owners Business Personal Property
Business Personal Property of Tenants

1.1 Buildings

The following classes are eligible for coverage under this program.

Apartment Buildings - The building must not exceed 6 stories in height and contain no less than 5 units. This classification may include the following incidental occupancies:

Offices
Eligible mercantile, service or processing occupancies which occupy less than 15,000 square feet in total.

Office Buildings - This includes office condominium associations. The building must not exceed 6 stories in height or a total floor area of 100,000 square feet. This classification may include the following incidental occupancies:

Apartments
Eligible mercantile, service or processing occupancies which occupy less than 15,000 square feet in total.

Floor areas exclude basement areas not open to the public.

Mercantile, Service or Processing - The building must be principally occupied by an eligible mercantile classification or by a service or processing classification as shown in the Classification Rule of this manual.

The area must not exceed 15,000 square feet and, if the building is occupied by the insured, the insured's business must derive 75% or more of its gross annual sales from on premises operations.

Storage buildings occupied by the insured and that are incidental to the eligible classification and not exceeding 15,000 square feet in total area are also eligible for coverage under this program.

Floor areas exclude basement areas not open to the public.

Retail Store - Bagel, Bakery, Delicatessen, Pizza risks; area must not exceed 2,000 square feet.

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1.2 Business Personal Property

The following classes are eligible for coverage under this program:

Apartment Buildings - The building owners' business personal property in apartment buildings meeting the requirements of Rule 1.1 is eligible for coverage under this program.

Office Occupants - Business personal property of office occupants is eligible for coverage under this program provided the office area is 15,000 square feet or less. Business personal property of owners of eligible office condominium units is also eligible for coverage under this program.

Mercantile, Service or Processing - Business personal property of eligible mercantile classifications or of service or processing classifications shown in the Classification Rule is eligible for coverage under this program. This includes business personal property of owners of eligible condominiums.

The area of the building must not exceed 15,000 square feet and the insured's business must derive 75% or more of its gross annual sales from on premises operations.

Storage buildings occupied by the insured and that are incidental to the eligible classification and not exceeding 15,000 square feet in total area are also eligible for coverage under this program.

Floor areas exclude basement areas not open to the public.

1.3 Miscellaneous Eligible Classifications

Multiple Occupancies Buildings - If a multiple occupancy building includes both eligible and ineligible classifications, the business personal property of an otherwise eligible tenant is eligible for coverage under this program.

Financial Institutions - Buildings leased to others for use as offices of credit or financial institutions or union offices are eligible for coverage under this program.

Warehouses and Contents - Warehouses and contents used by the insured solely for private storage of the insured's goods are eligible for coverage under this program.

1.4 Ineligible Classifications

The following classifications are ineligible for coverage under this program:

- Automobile - dealers, service, or salvage
- Bars, grills, restaurants - **See food service program for acceptance.**
- Churches
- Condominium Buildings (except office or residential condominiums)
- Farms
- Financial institutions (except lessors' risk)
- Household personal property
- Manufacturing (except for eligible classifications)
- Places of amusement
- Service or processing (except for eligible classifications)
- Wholesalers - Building (except lessors' risk)
- Wholesalers - Personal Property (refer to company for possible eligibility)

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RULE 2 PROGRAM DESCRIPTION

The following is a general description of the coverages provided by the Businessowners Policies. The policies contain the complete conditions.

2.1 Forms of Coverage

Two Businessowners Policies are available under this program:

BP-100 - Businessowners Standard Policy - provides named perils coverage for property and includes commercial liability coverage. **(Convenience Store Policies must be written on BP-200 policy form*)**

BP-200 - Businessowners Special Policy - provides 'all risk' coverage for property and includes commercial liability coverage.

***Mandatory Forms of Coverage on Convenience Store Risks**

BP-200 - AAIS Businessowners Special Policy - includes commercial liability coverage.
UFEECT - Mandatory Enhancement Endorsement
UA-504-B - Mandatory Protective Safeguards Endorsement
UA-506 - Mandatory Assault and Battery Exclusion Endorsement
CSTL - Mandatory theft loss limitation of alcoholic beverages and/or tobacco products
GL-890 - Mandatory Lead Liability Exclusion

2.2 Coverage Descriptions - Principal Coverages

Coverage A - Buildings: Covers the building and structures described on the declarations.

Coverage B - Business Personal Property: Covers business personal property in the described building or in the open on or within 100 feet of the described premises.

***Convenience Store Risks** - A \$5,000 limitation applies to theft of alcoholic beverages and/or tobacco products per endorsement CSTL.

Coverage C - Loss of Income: Provides Earnings and Extra Expense Coverage when the business is interrupted by a loss caused by a peril insured against.

Coverage L - Bodily Injury, Property Damage Liability: Pays on behalf of the insured for damages due to bodily injury or property damage caused by an occurrence.

Coverage M - Medical Payments: Covers medical expenses caused by an accident on premises owned or rented by an insured or resulting from the insured's operations.

Coverage N - Products/Completed Work: Covers bodily injury or property damage liability arising out of the Products or Completed Work Hazard.

Coverage O - Fire Legal Liability: Covers property damage liability of an insured because of a fire loss to the building rented to the insured.

***Convenience Store Risks - Mandatory**

UFEECT - Enhancement Endorsement -- 13 extensions of coverage (see form for complete description): Spoilage, Glass Ext., Sign Ext., Incidental Liability Ext., Employee Dishonesty, Vehicle Damage to Tenant Occupied Buildings, Accounts Receivable Ext., Money and Securities Ext., Fire Legal Ext., Non-owned Auto, Trees/Shrubs/Plants, Ext., Off-premises Power Int., and Lock Replacement Coverage.

(See actual UFEECT form for coverage amounts)

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2.3 Mandatory Coverage

The Businessowners policy must be written to provide coverage on all eligible business buildings and/or business personal property and business liability exposures.

2.4 Minimum Limits - Liability Coverage Section

Coverage L	\$300,000 /occurrence
Coverage M	\$1,000 /person
Coverage N	\$300,000 /occurrence
Coverage O	\$50,000 /occurrence

***Convenience Store Risks**

Coverage L --	\$1,000,000/occurrence
Coverage M --	\$5,000/person
Coverage N --	\$1,000,000/occurrence
Coverage O --	\$100,000/occurrence

The liability rates shown in the Businessowners Program Manual State Rate Pages contemplate a general aggregate limit equal to twice the Coverage L occurrence limit and an aggregate limit for Products/Completed Work Hazard equal to the Coverage N occurrence limit.

The policy may be written subject to different general aggregate limits at the premium surcharge shown in Rule 13.

RULE 3 POLICYWRITING INSTRUCTIONS

Buildings and business personal property under one ownership should be covered by the same policy. If the building and business personal property under one ownership are not covered by the same policy, refer to the Company.

Coverage A and B must be written at full Replacement Value or at full Actual Cash Value. The Declarations Page must indicate whether Replacement Cost Coverage or Actual Cash Value Coverage applies.

***Convenience Store Risks** - Coverages A and B must be written at full Replacement Value. The Declarations Page must indicate Replacement Cost Coverage. Actual Cash Valuation not available.

The property rates shown in the Businessowners Program Manual State Rate Pages contemplate Coverage C written subject to a limit. The limit is the sum of:

- (1) 20% of the Coverage A limit
- (2) 100% of the Coverage B limit

Show the Coverage C limit on the Declarations Page.

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3.1 Additional Interests - Property Coverage Section

The policy may cover the interests of additional owners at no additional premium.

Attach Endorsement CP-131 or CP-132.

3.2 Additional Insureds - Liability Coverage Section

The policy may be amended to include additional insureds at no additional premium.

Attach Endorsement GL-108.

3.3 Other Additional Insureds

The rules, rates, forms and endorsements in effect for the company apply in cases not provided for by this manual.

RULE 4 POLICY TERM

Policies may be written for a term of one year and renewable annually or written on a continuous basis, except where limited by the company rules.

4.1 Renewable Policies

The premium is determined using the rates in effect at the time of renewal.

Any newly applicable forms or endorsements are to be made part of the policy at each renewal date.

4.2 Continuous Policies

The annual premium for policies written on a continuous basis is determined using the rates in effect at the anniversary.

Any newly applicable forms or endorsements are to be made part of the policy at each anniversary date.

Attach Endorsement BP-336.

RULE 5 POLICY MINIMUM PREMIUM

See the Businessowners Program Manual State Rate Pages for policy minimum premiums.

RULE 6 CANCELLATION

Mandatory coverages may not be cancelled unless the entire policy is cancelled.

The policy must be cancelled in accordance with the terms of the cancellation provisions that apply.

The return premium, if any, is computed on a prorated basis.

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RULE 7 PROTECTION DEFINITIONS

Protected - Building is located within 1,000 feet of a fire hydrant and is within 5 road miles of a responding fire department.

Partially protected - Building is located more than 1,000 feet from a fire hydrant but is within 5 road miles of a responding fire department.

Unprotected - All other.

RULE 8 CONSTRUCTION CLASSIFICATIONS

Frame - Buildings where the exterior walls are wood or other combustible materials, including construction where combustible materials are combined with other materials (such as brick veneer, stone veneer, wood iron-clad, stucco on wood).

Joisted Masonry - Buildings where the exterior walls are constructed of masonry materials such as adobe, brick, concrete, gypsum block, hollow concrete block, stone, tile or similar materials, and where the floors and roof are combustible (disregarding floors resting directly on the ground).

Non-combustible - Buildings where the exterior walls and the floors and roof are constructed of, and supported by, metal, asbestos, gypsum, or other non-combustible materials.

Masonry Non-combustible - Buildings where the exterior walls are constructed of masonry materials as described in Joisted Masonry above, with the floors and roof of metal or other non-combustible materials.

Modified Fire Resistive - Buildings where the exterior walls and the floors and roof are constructed of masonry or fire resistive material with a fire resistance rating of one hour or more but less than two hours. Rate as Fire Resistive.

Fire Resistive - Buildings where the exterior walls and the floors and roof are constructed of masonry or fire resistive materials having a fire resistance rating of not less than two hours.

Mixed Construction - When a building is of mixed construction, average the rates of the two construction types with 1/3 or more of the total floor area.

Sprinklered - A building is classified as sprinklered if the entire building contains an automatic sprinkler system.

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RULE 9 PREMIUM DETERMINATION

Annual premiums and rates are shown in the Businessowners Program Manual State Rate Pages.

Property Rates - per \$1,000 of insurance unless otherwise stated.

Liability Rates - per 100 square feet
per \$100 of payroll

The payroll of an insured who is an owner or co-partner upon which premium is based shall not exceed \$34,000 per annum.

RATING PROCEDURES

1. Standard Policy Form BP-100 (Not available for Convenience Store Program)

a. Determine the appropriate building, personal property and liability rate groups from the classification table.

b. Building

Using the Building rate group, determine the applicable rate from the Building and Business Personal Property Rate Pages. Multiply the rate by the amount of insurance (in thousands). This is the Building Premium.

c. Business Personal Property

Using the Personal Property rate group, determine the applicable rate from the Building and Business Personal Property Rate Pages. Multiply the rate by the amount of insurance (in thousands). This is the Business Personal Property Premium.

d. Liability

Using the Liability rate group, determine the applicable rate from the Liability Rate Pages. Multiply this by the rating basis. This is the Liability Premium.

e. Add steps b, c, and d. to get the Total Basic Premium.

2. Special Policy Form BP-200

a. Determine the appropriate building, personal property, liability and special form rate groups from the classification table.

b. Building

Using the Building rate group, determine the applicable rate from the Building and Business Personal Property Rate Pages. Add to this rate the Special Policy Rate shown in Rule 9 of the Businessowners Program Manual State Rate Pages and multiply by the amount of insurance (in thousands). This is the Building Premium.

c. Business Personal Property

Using the Personal Property rate group, determine the applicable rate from the Building and Business Personal Property Rate Pages. Multiply this by the amount of insurance in thousands). Using the Special Form rate group, determine the Special Policy Charge from the Special Policy Personal Property Charge Rate Page. Add these together to get the Business Personal Property Premium.

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d. Liability

See 1.d. above.

e. Add steps b, c, and d to get the Total Basic Premium.

f. Convenience Store Risks - Add \$200 premium charge for UFEECT (Enhancement Endorsement).

RULE 10 DEDUCTIBLES

The basic policy premiums and rates reflect a \$250 all perils deductible and applies to all property coverages.

The policy may be issued with a higher deductible at the premium credit shown in the Businessowners Program Manual State Rate Pages.

***Convenience Store Risks** - A \$250 loss occurrence deductible applies under Enhancement Endorsement, UFEECT, except for, as shown on that endorsement, Employee Dishonesty and Money and Securities Coverages where a \$1,000 deductible applies, and Fire Legal Liability and Non-Owned Auto Coverage where no deductible applies.

The deductible amount is shown on the Declarations Page - no endorsement is needed.

10.1 Windstorm or Hail Deductible

Catastrophic Windstorm Deductible (Category 1 Level – Sustained Winds of 74 mph) or Hail Deductible applies for the following counties:

CT- Fairfield County, Middlesex County, New Haven County, New London County

The deductible will be mandatory for all Commercial risks located in the above listed counties. As a result of the application of this deductible, the Property bases rates will be reduced by 1.0%.

Attach Endorsement CLWIND 1.0.

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RULE 11 PREMIUM MODIFICATIONS

11.1 Protective Devices

The premium credits shown in the Businessowners Program Manual State Rate Pages will be allowed for the installation of the following approved and properly maintained alarm and/or sprinkler systems:

- Central Station Burglary
- Watchmen
- Sprinkler Systems (Refer to Rule 8 in the Businessowners Program Manual for rates).

Discount credits are applied consecutively.

Indicate protective devices on Declarations Page.

11.2 Building Multipliers

For eligible risks, apply building multipliers as follows:

<u>Classification</u>	<u>Multiplier</u>
Apartment	0.70
Office	0.70
Retail NOC	0.75

**Building Multipliers apply to building rates only.*

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RULE 12 OPTIONAL COVERAGES - PROPERTY SECTION

12.1 Actual Cash Value/Replacement Value

Coverage A and/or Coverage B may be written on an Actual Cash Value basis or on a Replacement Cost basis.

***Convenience Store Risks must be written on a Replacement Cost basis.**

Indicate option on the Declarations Page.

12.2 Automatic Increase - Coverages A and B (Not available on Convenience Store Risks)

See the Businessowners Program Manual State Rate Pages for the additional charge for this optional coverage.

12.3 Peak Season - Coverage B

See the Businessowners Program Manual State Rate Pages for the additional charge for this optional coverage.

***Convenience Store Risks** - The policy provides an automatic increase of 25% for seasonal increases but applies only when Coverage B is written at 100% of the average monthly value. Coverage may be increased for specific periods. Prorate charge for the additional limit based on specified period.

Attach Endorsement CP-144.

12.4 Loss of Income - Written without a limit

Loss of Income, Coverage C, may be written without a limit shown on the Declarations Page. See the Businessowners Program Manual State Rate Pages for the additional charge for this optional coverage. Increase the Coverage A and Coverage B rates by 5%.

12.5 Burglary and Robbery (Not available on Convenience Store Risks)

Coverage for Burglary and Robbery (other than money and securities) may be provided. See the Businessowners Program Manual State Rate Pages for the additional premium charges and deductible Options other than \$250.

Attach Endorsement CR-302.

12.6 Theft (Not available on Convenience Store Risks)

Coverage for loss by theft (other than money and securities) may be provided. See the Businessowners Program Manual State Rate Pages for the additional premium charges and deductible options other than \$250.

Attach Endorsement CR-306.

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12.7 Theft Exclusion (Not available on Convenience Store Risks)

Form BP-200 only - Coverage for loss by theft may be excluded. Use the Special Policy Personal Property Charge for rate group 0 instead of rate groups 1 - 10.

***Utilized at company discretion per Burglary Alarm Requirements contained in section #3 of Commercial Lines Underwriting Manual.)**

Attach Endorsement BP-348.

12.8 Money and Securities

Money and securities may be covered for loss caused by theft, disappearance or destruction. The additional premium charges and the options for deductibles other than \$250 are shown in the Businessowners Program Manual State Rate Pages.

***Convenience Store Risks** - Coverage limited as per UFEECT - See UFEE for detailed limit.

Attach Endorsement BP-304.

12.9 Valuable Papers and Records

Coverage for valuable papers and records may be provided on an 'all-risk' basis. The additional premium charges and the options for deductibles other than \$250 are shown in the Businessowners Program Manual State Rate Pages.

Attach Endorsement BP-328.

12.10 Saved for future use.

12.11 Accounts Receivable

Coverage for accounts receivable may be provided on an "all-risk" basis. See the Businessowners Program Manual State Rate Pages for the additional premium charges. A deductible does not apply to this coverage.

***Convenience Store Risks** - Coverage limited as per UFEECT - See UFEE for detailed limit.

Attach Endorsement BP-320.

12.12 Fine Arts (Not available on Convenience Store Risks)

Coverage for articles of fine arts may be provided on an 'all-risk' basis. See the Businessowners Program Manual State Rate Pages for the additional premium charges and deductible options other than \$250.

Attach Endorsement BP-324.

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12.13 Outdoor Signs

Coverage for outdoor signs may be provided on an 'all-risk' basis at the additional premium charge shown in the Businessowners Program Manual State Rate Pages. See the Businessowners Program Manual State Rate Pages for deductible options other than \$250.

***Convenience Store Risks** - Note: \$2,000 is provided under Enhancement Endorsement.

Attach Endorsement BP-326.

12.14 Mini/Micro Computers

Coverage for mini/micro computers may be provided on an 'all-risk' basis. See the Businessowners Program Manual State Rate Pages for rates and for deductible options other than \$250.

Attach Endorsement BP-322

12.15 Glass

Coverage for exterior glass may be provided on a Per Occurrence Deductible basis. The additional premium charge and deductible credit options are shown in the Businessowners Program Manual State Rate Pages.

Attach Glass Form GS-200 and Schedule.

***Convenience Store Risks** - Coverage per UFEECT - See UFEECT for detailed limit.

12.16 Condominiums (Not available on Convenience Store Risks)

12.16.1 Condominium Associations (Not Available)

Property conditions for condominium associations are included in Condominium Association Endorsement BP-338. This endorsement provides that Coverage A - Buildings, includes the condominium common elements and individual units.

Attach Endorsement BP-338.

Attach Endorsements BP-338 and CP-120 if unit improvements are not to be included.

Attach Endorsements BP-338 and CP-119 if units are not to be included.

Use Change Endorsement BP-346 if unit coverage is to be limited.

12.16.2 Condominium Unit Owners

Coverage for individual condominium units may be provided.

Attach Endorsement BP-350.

12.16.3 Condominium Loss Assessment

Condominium loss assessment coverage may be provided at the additional premium charge shown in the Businessowners Program State Rate Pages. Attach Endorsement CP-121.

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12.17 Earthquake (Not available on Convenience Store Risks)

Earthquake and volcanic eruption coverage may be provided for Coverages A, B and C. See the Businessowners Program State Rate Pages for rates.

Attach Endorsement BP-332

12.18 Employee Dishonesty

Coverage for loss or damage to business personal property, including money and securities, resulting from dishonest acts committed by the insured's employees may be provided for the additional premium charge shown in the Businessowners Program Manual State Rate Pages. See the Businessowners Program Manual State Rate Pages for deductible options other than \$250.

***Convenience Store Risks** - Coverage limited as per UFEE - See UFEE for detailed limit.

Attach Endorsement BP-308.

12.19 Maximizer Coverage Endorsement – MAX1CT (08/08)

***Not Available on Convenience Store Risks**

Coverage is available for the following by endorsement.

\$25,000	Accounts Receivable
\$5,000	Additional Debris Removal
\$2,000	Additional Expense
\$2,000	Business Credit Card, Forgery, and Counterfeit Money
\$5,000	Business Property at Newly Acquired Locations
\$2,000	Business Property of Others
\$5,000	Demolition Coverage
\$5,000	Employee Dishonesty
\$2,000	Signs - Exterior
\$5,000	Refrigerated Food Products
\$5,000	Money and Securities
\$2,000	Personal Effects
\$2,000	Property in Transit
\$2,000	Signs Away From the Premises
\$2,000	Trees, Plants, and Shrubs
\$25,000	Valuable Papers and Records
\$5,000	Utility Interruption
\$500	Lock Replacement
\$1,000	Fire Protective Devices Recharge
\$100,000	Fire Legal Liability
\$1,000	Glass Coverage Redefined
\$5,000	Vehicle Damage to Buildings Under Your Care, Custody, Control.
\$1,000	Increased Liability Coverage for Property of Others In Your Care, Custody, Control
\$5,000	Credit Cards Receipts Coverage
\$100,000	Loss of Earnings Coverage

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12.19.1 UFEECT - ENHANCEMENT ENDORSEMENT (Convenience Store Risks Only)

This is a stretch endorsement containing the following coverages: Money & Securities, Employee Dishonesty, Hired & Non-Owned Auto, Spoilage, Sign, Care, Custody & Control, Vehicle Damage to Building, Accounts Receivable, Glass, Fire Legal Liability, Trees, Shrubs & Plants, Off-Premises Power Interruption, and Lock Replacement.

See UFEE-CT for coverage limits.

12.19.2 Apartmentizer Coverage Endorsement - (APTZER 1.0)

Coverage is available for the following by endorsement for the apartment classes.

\$ 25,000	Accounts Receivable
\$ 5,000	Additional Debris Removal
\$ 5,000	Additional Expense – Preservation of Property
\$ 2,000	Business Credit Card, Forgery and Counterfeit Money
\$ 10,000	Business Income – Dependent Properties
\$ 5,000	Business Property at Newly Acquired Locations
\$ 2,000	Business Property of Others
\$ 5,000	Computer Coverage
\$ 1,000	Coverage for Property of Others in your Care, Custody, Control
\$ 5,000	Credit Card Receipts Coverage
\$ 5,000	Demolition Coverage
\$ 5,000	Employee Dishonesty
\$ 5,000	Fine Arts
\$ 5,000	Fire Department Service Charge
\$100,000	Fire Legal Liability
\$ 1,000	Fire Protective Devices Recharge
\$ 1,000	Glass Coverage Redefined
\$ 50,000*	Landlord/Owner Furnishings
\$ 500	Lock Replacement
\$100,000	Loss of Earnings
\$ 5,000	Money and Securities
\$100,000	Ordinance or Law – Demolition or Increased Cost of Construction
\$100,000	Ordinance or Law – Undamaged Portion Demolition/Removal
\$ 5,000	Outdoor Antennas & Satellite Dishes
\$ 5,000	Personal Effects
\$ 5,000	Property in Transit
\$ 5,000	Refrigerated Food Products
\$ 2,000	Signs Away From the Premises
\$ 5,000	Signs, Exterior
\$ 5,000	Trees, Plants and Shrubs
\$ 5,000	Utility Interruption
\$ 5,000	Valuable Papers and Records
\$ 5,000	Vehicle Damage to buildings under your Care, Custody, and Control
\$ 5,000	Water (Backup of Sewers, Drains, or Sumps)

Attach Endorsement APTZER 1.0 and UFLF 1.0.

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12.20 Systems Breakdown Coverage

This endorsement provides coverage for a variety of system failures and may be used to provide coverage comparable to the typical Boiler and Machinery Policy. Form is subject to the coverage limits and deductible of the policy. The rate is 5.25% of the final premium after all applicable credits and modifications are taken-

Attach Endorsement BP-001.

12.25 Antiques and Collectibles Dealers Program (Not available on Convenience Store Risks)

Attach Forms UF-ACD-1000 and 2000. For earthquake, use Business Personal Property rate. Add Form UF-ACD-1001 for optional breakage.

See Rates pages for rates.

12.26 Back-Up of Sewers and Drains

Coverage for loss caused by water that backs up through sewers or drains can be added for property covered under Coverage A or Coverage B.

Attach endorsement BP-330 and identify the covered property and show the limits on the schedule.

To determine the additional premium, multiply the selected Water Damage--Sewer and Drain Back-up limit by the rating information shown in this manual. Multiply the additional premium by the deductible factor.

Attach Endorsement BP-330.

12.27 Ordinance or Law Extension – Increased Cost of Construction

Limited coverage for increased costs resulting from the enforcement of any ordinance or law is provided under the building and business personal property coverage following a covered loss. Additional coverage can be provided for loss to the undamaged portion of a building that results from the enforcement of an ordinance or law following a covered loss.

Attach endorsement BP-321UF and identify the covered buildings.

Increase the building limit as needed and use the building rating information for all covered perils. No adjustment to the rating information applies.

When the coverage described above applies, the policy can be further extended to provide additional coverage for other costs associated with the enforcement of an ordinance or law, including increased debris removal and demolition costs and/or increased cost of construction.

Specify the additional limit for Debris Removal and Demolition and/or Increased Cost of Construction for the buildings identified on endorsement BP-321UF.

To determine the additional premium, multiply each limit shown on endorsement BP-321UF by the building rating information for all applicable perils. Multiply the result of the calculation by the ordinance or law extension factor shown in this manual.

Multiply the additional premium by the deductible factor.

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RULE 13 OPTIONAL COVERAGES - LIABILITY SECTION

13.1 Coverage L and M - Increased Limits

Increased limits of Coverage L and M may be written using the rates shown in the Businessowners Program Manual State Rate Pages.

Show limits on Declarations Page.

13.2 Aggregate Limits

The liability rates shown in the Businessowners Program Manual State Rate Pages contemplate a general aggregate limit equal to twice the Coverage L occurrence limit and an aggregate limit for Products/Completed Work Hazard equal to the Coverage N occurrence limit.

The policy may be written subject to higher annual general aggregate limits.

Divide the selected aggregate limit by the selected occurrence limit and round the result to the nearest whole number. This is the 'aggregate/occurrence multiple'. The aggregate/occurrence multiple must not be less than 3 nor more than 10.

Apply the surcharge shown below to the liability premium.

MULTIPLE AGGREGATE/OCCURRENCE	SURCHARGE
3	1%
4	2
5	3
6, 7	3.5
8, 9	4
10	5

Show limits with aggregates on the Declarations Page.

13.3 Fire Legal Liability - Increased Limit of Liability

The Coverage O limit of liability may be increased to \$ 100,000, \$ 250,000 or \$ 500,000 at the additional premium charge shown in the Businessowners Program Manual State Rate Pages.

***Convenience Store Risks - (Exception)** If any cooking, as defined, is involved in the risk, the amount of \$100,000 under UFEECT, Enhancement Endorsement Form, would be the maximum. Non-cooking risks can purchase higher limits by endorsement. Show limit on the Declarations Page.

13.4 Non-owned/Hired Automobiles

Coverage for non-owned and for hired automobiles may be provided by endorsement. See the Businessowners Program State Rate Page for rates.

Attach Endorsement GL-122A

***Convenience Store Risks -** Coverage for non-owned automobiles is provided by UFEECT endorsement at limits of \$1,000,000 occurrence/\$1,000,000 aggregate.

Attach Endorsement GL-122.

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13.5 Druggists Professional Liability Coverage (Not available)

13.6 Personal and Advertising Injury

Coverage may be provided for Personal and Advertising Injury. See Rates Pages for rates.
Attach Endorsement: BP-316.

13.7 Contractual Liability (Not Available)

Contractual liability coverage (other than for incidental contracts) may be provided. Refer to the Company for rates.

Attach Endorsement GL-104 - Written And Oral Contracts or GL-106 Written Contracts.

13.8 Condominium Associations (Not available on Convenience Store Risks)

The liability conditions for a condominium association are included by attaching Endorsement BP-338.

**13.9 Limitation of Coverage - Designated Premises or Project
(Not available on Convenience Store Risks)**

Liability coverage may be limited to only those premises, operations or projects specifically described.

Attach Endorsement GL-224.

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RULE 13 OPTIONAL COVERAGES - LIABILITY SECTION (CONT)

13.10 Miscellaneous Professional Liability

Coverage may be provided for eligible insured's "wrongful acts" arising out of "professional services". Eligible insureds include those listed below with revenues up to \$2,500,000 and who subcontract out less than 15% of their work others.

Attach Endorsement CTMPL.

Eligible Classes

Description	Minimum Annual Aggregate Limit of Liability	Per Claim Deductible	Hazard Grade	Professional Service
Coin/Art/Gem Dealers	\$250,000	\$1,000	1	Solely in your performance as a coin/art/gem dealer for others for a fee
Advertising Agents	\$250,000	\$2,500	2	Solely in your performance as an advertising agent
Answering Service	\$250,000	\$1,000	1	Solely in your performance as providing answering services to others for a fee
Bookbinder	\$250,000	\$1,000	1	Solely in your performance as a bookbinder for others for a fee
Business Broker	\$250,000	\$2,500	3	Solely in your performance as a business broker for others for a fee
Career Coach	\$250,000	\$1,000	2	Solely in your performance as a career coach for others for a fee
Claim/Insurance Adjusters	\$250,000	\$1,500	2	Solely in your performance as a claim/insurance adjuster for others for a fee
Consultants Offices - Advertising	\$250,000	\$1,000	2	Solely in your performance as an advertising consultant for others for a fee
Consultants Offices – Audio/Visual	\$250,000	\$1,000	2	Solely in your performance as an audio and visual consultant for others for a fee
Consultants Offices – Business/Management	\$250,000	\$1,000	2	Solely in your performance as a management/business consultant for others for a fee
Consultants Offices – Communications/Media/Public Relations	\$250,000	\$1,000	2	Solely in your performance as a public relations consultant for others for a fee
Consultants Offices – Educational	\$250,000	\$1,000	2	Solely in your performance as an educational consultant for others for a fee
Consultants Offices – Executive Coaching	\$250,000	\$1,000	2	Solely in your performance as an executive coaching consultant for others for a fee
Consultants Offices – Image	\$250,000	\$1,000	2	Solely in your performance as an image consultant for others for a fee
Consultants Offices – Market Research	\$250,000	\$1,000	2	Solely in your performance as a market research consultant for others for a fee
Consultants Offices – Procurement	\$250,000	\$1,000	2	Solely in your performance as a procurement consultant for others for a fee
Consultants Offices – Project Management	\$250,000	\$1,000	2	Solely in your performance as a project management consultant for others for a fee
Consultants Offices – Sales & Marketing	\$250,000	\$1,000	2	Solely in your performance as a sales and marketing consultant for others for a fee
Consultants Offices – Strategic Planning	\$250,000	\$1,000	2	Solely in your performance as a strategic planning consultant for others for a fee
Consultants Offices – Training & Development	\$250,000	\$1,000	2	Solely in your performance as a training and development consultant for others for a fee
Copy Shops	\$250,000	\$1,000	1	Solely in your performance providing document copying services for others for a fee
Court Reporters	\$250,000	\$1,000	1	Solely in your performance as a court reporter for others for a fee

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Eligible classes cont'd

Direct Mail / Display Advertising	\$250,000	\$1,000	2	Solely in your performance as a direct mailer/display advertiser for others for a fee
Equipment Appraisers	\$250,000	\$1,000	2	Solely in your performance as an equipment appraiser for others for a fee
Event and Miscellaneous Planners (other than Travel Agents)	\$250,000	\$1,000	1	Solely in your performance as a planner for others for a fee
Film Editing	\$250,000	\$1,000	1	Solely in your performance as a film editor for others for a fee
Florists	\$250,000	\$1,000	1	Solely in your performance as a florist for others for a fee
Freight Forwarder	\$250,000	\$2,500	3	Solely in your performance as a freight forwarder for others for a fee
Funeral Director	\$250,000	\$1,000	1	Solely in your performance as a funeral director for others for a fee
Graphic Designer	\$250,000	\$1,000	2	Solely in your performance as a graphic designer for others for a fee
Hotel Manager	\$250,000	\$1,000	2	Solely in your performance as a hotel manager for others for a fee
Insurance Adjusters	\$250,000	\$2,500	2	Solely in your performance as a claims adjuster for others for a fee
Landscape Architect	\$250,000	\$1,000	1	Solely in your performance as a landscape architect for others for a fee
Loss Control Inspector	\$250,000	\$2,500	3	Solely in your performance as a loss control inspector for others for a fee
Musical Instrument Repair/Tuning	\$250,000	\$1,000	1	Solely in your performance as a musical instrument repair technician for others for a fee
Notaries	\$250,000	\$1,000	1	Solely in your performance as a notary for others for a fee
Paging Services	\$250,000	\$1,000	1	Solely in your performance as a paging service for others for a fee
Personal or Business Property Appraiser (no Real Estate)	\$250,000	\$1,000	2	Solely in your performance as a personal or business appraiser for others for a fee
Photographers – Commercial	\$250,000	\$1,000	1	Solely in your performance as a photographer for others for a fee
Photographers – Portrait	\$250,000	\$1,000	1	Solely in your performance as a photographer for others for a fee
Printers	\$250,000	\$1,000	1	Solely in your performance as a printer for others for a fee
Property Manager	\$250,000	\$2,500	1	Solely in your performance as a printer for others for a fee
Public Relations	\$250,000	\$1,000	2	Solely in your performance of public relations services for others for a fee
Publisher	\$250,000	\$2,500	3	Solely in your performance as a publisher for others for a fee
Real Estate Agents and Brokers	\$250,000	\$2,500	3	Solely in your performance as Real Estate Agent/Broker for others for a fee
Relocation Agent	\$250,000	\$1,000	2	Solely in your performance as a relocation agent for others for a fee
Resume Services	\$250,000	\$1,000	1	Solely in your performance as a resume service for others for a fee
Structured Settlement Consultant	\$250,000	\$1,000	2	Solely in your performance as a structured settlement consultant for others for a fee
Tailor	\$250,000	\$1,000	1	Solely in your performance as a tailor for others for a fee
Tax Preparers	\$250,000	\$1,000	2	Solely in your performance as a tax preparer for others for a fee
Ticket Brokers	\$250,000	\$1,000	2	Solely in your performance as a ticket broker for others for a fee
Translator	\$250,000	\$1,000	2	Solely in your performance as a translator for others for a fee
Travel Agent	\$250,000	\$1,000	1	Solely in your performance as a travel agent for others for a fee
Typing Services	\$250,000	\$1,000	1	Solely in your performance as a typing service for others for a fee
Videographer	\$250,000	\$1,000	1	Solely in your performance as a videographer for others for a fee

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13.10.1 Miscellaneous Professional Liability Extended Reporting Period

The insured will have the right to purchase a 12 month extended reporting period for the Miscellaneous Professional Liability coverage within a 60 day time window that starts the day of termination of a policy for any reason. The insured may select the 12 month Extended Reporting Period option in lieu of the automatic 60 day Extended Reporting Period included the annual premium. The cost of this 12 month Extended Reported Period is equal to 150% of the annual premium for this coverage

13.11 Beauty or Barber Shop Liability (Not available on Convenience Store Risks)

Liability may be extended to provide coverage only at the location(s) described in the policy. Attach Endorsement GL-225.

**13.12 Increased Limit Factors - Must have prior underwriter approval.
(Not available on Convenience Store Risks)**

\$2,000,000 - .26 x rate developed at \$1 million Minimum \$750.

13.13 Liquor Legal Liability

No binding authority, must be submitted for prior approval. This coverage may be provided for Food Service Establishments with alcoholic beverage sales of 40% or less of total sales. Refer to Rates section pages for available limits and rates.

Attach Endorsement UFLL-1.

13.14 GARAGEKEEPERS LIABILITY - For use only with the Automobile Wash Classification

This coverage is available on a direct primary basis or a legal liability basis. See Rates Pages for premiums and options. If this coverage is elected, both comprehensive and collision must be provided. In the event there is more than one location, the total amount of coverage at all locations Must be used in arriving at premiums.

Attach Endorsement UF-ASR-700.

13.15 Office PAK Endorsement

When a Business Owners policy is written for an eligible office tenant exposure this endorsement will be part of the policy. It adds limited coverage for Employment Practices Liability, Data Compromise, and Identity Theft for corporate officers. See forms, CTEPL, UFDCC, and UFIRC for coverage details. There is no additional cost for this coverage. For a list of eligible office tenants, please refer to Office Risks Pages of Section II of the Utica First Commercial Underwriting Guide.

13.15.1 Employment Practices Liability Insurance Extended Reporting Period

The insured will have the right to purchase a 12 month extended reporting period for the Employment Practices Liability Insurance coverage within a 60 day time window that starts the day of termination of a policy for any reason. In the event that the insured would like the 12 month Extended Reporting Period automatically included with the EPLI Coverage Form (CTEPL 07/07), the annual premium for this option would be \$130.

Attach Form CTERPEPL.

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13.16 Employment Practices Liability Insurance (EPLI) & Identity Recovery Coverage (IRC) Endorsement

Coverage for Employment Practices Liability Insurance and Identity Recovery may be purchased at the discretion of the insured for the following limits:

\$100,000 EPLI Limit & \$15,000 IRC Limit

\$50,000 EPLI Limit & \$15,000 IRC Limit – not available in NY

\$25,000 EPLI Limit & \$15,000 IRC Limit – not available in NY

** additional limits of \$250,000 or \$500,000 for EPLI Coverage may be available – refer to company for rates and availability

This coverage is not available to any risk classified as an office or to any risk with more than 50 employees.

See Rates 13.14 for pricing information.

13.16.1 Employment Practices Liability Insurance (EPLI) Extended Reporting Period (ERP) Option

The insured will have the right to purchase an extended reporting period for the Employment Practices Liability Insurance coverage within a 60 day time window that starts the day of termination of a policy for any reason. In the event that the insured would like the Extended Reporting Period option, see the table shown below for the length of the ERP option and the annual premium for this option.

STATE	ERP LENGTH (In Years)	ERP COST
CT	3 YEARS	200% of ERP/IRC Annual Premium
MA	1 YEAR	75% of ERP/IRC Annual Premium
NJ	1 YEAR	75% of ERP/IRC Annual Premium
NY	1 YEAR	75% of ERP/IRC Annual Premium
OH	1 YEAR	75% of ERP/IRC Annual Premium
PA	1 YEAR	75% of ERP/IRC Annual Premium
VA	2 YEARS	200% of ERP/IRC Annual Premium

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RULE 14 CLASSIFICATIONS

Introduction

The Classification Table provides the rate group assignments for eligible buildings, personal property exposures.

This Table is divided into the following Groups:

	PAGE
Apartments	Rules - 16
Apartments w/mercantile	Rules - 16
Offices	Rules - 16
Retail Stores	Rules - 17
Service	Rules - 20

Lessor's Risk - Liability: Lessor's Risk coverage may be written for any eligible classes where the lessee controls and operates the premises. Use the following liability rate groups when rating Lessor's Risk Liability.

EXPOSURE	LIABILITY RATE GROUP
Office	2
Apartment	2
All Other	3

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APARTMENTS					
Apartments - may also include up to 25% Office or Service (Group I) areas.					
CLASSIFICATION		RATE GROUP			
		STAT CODE	PROPERTY	SPECIAL FORM	LIABILITY
Up to 10 units	Building	10000	2	**	2
	Contents	10000	8	1	2
11 - 30 units	Building	10002	3	**	2
	Contents	10002	9	1	2
Over 30 units	Building	10004	4	**	2
	Contents	10004	11	1	2

Apartments (mercantile)- may also include Up to 25% other eligible areas.					
CLASSIFICATION		RATE GROUP			
		STAT CODE	PROPERTY	SPECIAL FORM	LIABILITY
Up to 10 units	Building	10010	3	**	2
Apt., Offices, Service (Group I)	Contents	10010	9	1	2
Other	Contents	10012	11	*	2
11 - 30 units	Building	10014	4	**	2
Apt., Offices, Service (Group I)	Contents	10014	11	1	2
Other	Contents	10016	12	*	2
Over 30 units	Building	10018	6	**	2
Apt., Offices, Service (Group I)	Contents	10018	12	1	2
Other	Contents	10020	15	1	2

OFFICES					
Offices - may also include up to 25% other eligible areas. If over 25% use the retail or service section.					
CLASSIFICATION		RATE GROUP			
		STAT CODE	PROPERTY	SPECIAL FORM	LIABILITY
Offices occupied exclusively by employees of the insured	Building	20000	1	**	1
Offices - other	Building	20002	1	**	3
Offices -	Contents	20000	7	1	3
Offices -Apts.,Service(Group I)	Contents	20000	7	1	3
Offices -Mercantile or Service occupancy (Group II)	Contents	20002	8	*	3

* Use Rate Group from Retail or Service Classification for appropriate occupancy.

** See Rule 9 in the Businessowners Program Manual State Rate Pages for rates.

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RETAIL STORES					
Retail Stores (Sole) - may also include apartments and offices.					
Retail Stores (Multi) - multiple Retail or Service Occupants, may also include apartments and offices.					
CLASSIFICATION	RATE GROUPS				
	STAT CODE	PROPERTY		SPECIAL FORM	LIABILITY
		SOLE	MULTI		
Building Rate Group	30000	4	6	**	-
Personal Property and Liability Rate Groups:					
Antiques (See Special Rules and Rates pages)	30002				
Appliance Sales - not TV, VCR, etc.	30004	12	13	4	9
Appliance Sales - TV, VCR, etc.	30006	12	13	10	5
Art Galleries	30008	12	13	1	9
Art Supplies	30010	12	13	2	9
Athletic Equip. & Sporting Goods	30012	12	13	9	9
Auto Parts & Accessories	30014	12	13	3	9
***Bagel Stores – Baking	99101				
***Bagel Stores (with cooking)	99103				
***Bakeries (no restaurant)	30016				
***Bakeries (with cooking)	99102				
Beverages (no liquor)	30018	12	13	1	9
Bicycle Sales (NO NEW BUSINESS)	30020	12	13	1	9
Boat Sales	30022	12	13	2	7
Books & magazines	30024	12	13	4	9
Building materials	30026	12	13	4	14
Cameras	30028	12	13	5	9
Candy (no cooking)	30030	12	13	1	9
Carpets & Rugs	30032	12	13	4	5
China; Glassware & Pottery	30034	12	13	3	9
Clothing - children & infant	30036	12	13	6	9
Clothing - other than children	30038	12	13	10	9
Coins or Stamps	30040	12	13	7	9
Computer & Software (NO NEW BUSINESS)	30042	12	13	4	9
Confectionery (no cooking)	30030	12	13	1	9
Convenience (no cooking) (no gas sales)	30044	12	13	5	9
Cosmetics, Perfume	30046	12	13	1	9
Dairy Products	30048	12	13	2	9
***Delicatessens (no cooking)	30050				
***Delicatessens (with cooking)	99104				
Department	30052	12	13	3	10
Discount	30054	12	13	6	9

** See Rule 9 in the Businessowners Program Manual State Rate Pages for rates.

*** Refer to Connecticut Food Service Program Manual for eligibility and rates for this class.

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RETAIL STORES

Retail Stores (Sole) - may also include apartments and offices.

Retail Stores (Multi) - multiple Retail or Service Occupants, may also include apartments and office.

CLASSIFICATION	RATE GROUPS				
	STAT CODE	PROPERTY		SPECIAL	LIABILITY
		SOLE	MULTI	FORM	
Building Rate Group	30000	4	6	**	-
Personal Property and Liability Rate Groups:					
Drug	30056	12	13	6	9
Dry Goods	30058	12	13	4	9
Fabrics	30060	12	13	4	9
Feed, Grain, Hay	30062	12	13	1	14
Five & Ten Cent	30064	12	13	4	10
Floor Coverings - no rugs or carpets	30066	12	13	1	5
Florists	30068	12	13	1	9
Fruit or Vegetable	30070	12	13	1	10
Furniture	30072	13	14	4	5
Fur	30074	12	13	8	9
Garden or Lawn Supplies	30076	12	13	1	9
General Stores	30078	12	13	4	9
Gift	30080	12	13	2	9
Glassware, China, Pottery	30034	12	13	3	9
Greeting Cards & Stationary	30082	12	13	4	9
Grocery - less than 3000 sq. ft.	30084	12	13	5	10
Grocery - other	30086	13	14	6	11
Hardware	30088	12	13	4	7
Health Food	30090	12	13	5	9
Hobby, Craft	30092	12	13	2	9
Ice Cream or Milk (no cooking)	30048	12	13	2	9
Jewelry - imitation or novelty	30094	12	13	7	7
Jewelry - not imitation or novelty	30096	12	13	10	7
Lamps and Lighting Fixtures	30098	12	13	6	9
Leather Products - not shoes	30100	12	13	2	5
Liquor	30102	12	13	6	9
Meat, Seafood or Poultry	30104	12	13	3	9
Men's Clothing	30106	12	13	10	9
Millinery	30108	12	13	6	9
Musical Instruments	30110	12	13	4	9

** See Rule 9 in the Businessowners Program Manual State Rate Pages for rates

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RETAIL STORES

Retail Stores (Sole) - may also include apartments and offices.

Retail Stores (Multi) - multiple Retail or Service Occupants, may also include apartments and

CLASSIFICATION	RATE GROUPS				
	STAT CODE	PROPERTY		SPECIAL	LIABILIT
		SOLE	MULTI	FORM	
Building Rate Group	30000	4	6	**	-
Personal Property and Liability Rate Groups:					
Office Supplies and Furniture	30112	12	13	4	9
Office Contents	30114	11	11	1	7
Optical Goods	30116	12	13	2	9
Paint	30118	12	13	1	9
Pet	30120	12	13	N/A	9
Photographic Equipment	30028	12	13	5	9
***Pizza – Baking	99105				
***Pizza (with cooking)	99106				
Radio or TV Sales	30122	12	13	10	9
Record or Tape Sales	30124	12	13	2	9
Refreshment Stands (no cooking)	30126	12	13	7	9
Religious Goods	30128	12	13	2	9
Retail – NOC	30130	12	13	*	9
Rug or Carpet	30032	12	13	4	5
Salvage Goods	30134	12	13	2	9
Shoe	30136	12	13	4	5
Souvenir	30138	12	13	2	9
Sporting Goods & Athletic Equip.	30012	13	14	9	9
Supermarkets - less than 3000-sq. ft.	30084	12	13	5	10
Supermarkets – other	30086	13	14	6	11
Tobacco (NO NEW BUSINESS)	30144	12	13	6	9
Toys	30146	12	13	1	9
Variety	30148	12	13	3	9
Wallpaper	30150	12	13	1	9
Women's Clothing	30152	12	13	10	9

* Use Rate Group from Retail or Service Classification for appropriate occupancy.

** See Rule 9 in the Businessowners Program Manual State Rate Pages for rates.

*** Refer to Connecticut Food Service Program Manual for eligibility and rates for this class.

**UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS PROGRAM MANUAL
CONNECTICUT**

S E R V I C E (G R O U P I)					
Service (Group I) Sole - may also include more than one Service (Group I) Occupancy and					
Service (Group I) Multi - multiple Services or Retail Occupants, may also include apartments and offices.					
CLASSIFICATION	RATE GROUPS				
	STAT CODE	PROPERTY		SPECIAL FORM	LIABILITY
	SOLE	MULTI			
Building Rate Group	40000	2	6	**	-
Personal Property and Liability Rate Groups:					
Art Studios	40006	10	11	1	5
Barber	40008	10	11	1	6
Beauty Parlor	40010	10	11	1	8
Copy and Duplicating	40014	10	11	1	12
Dental Laboratories	40016	10	11	1	3
Funeral Homes	40024	10	11	1	13
Mailing & Addressing	40032	10	11	1	12
Office Contents	40034	10	11	1	-
Photographer Studios	40036	10	11	1	9

S E R V I C E (G R O U P I I)					
Service (Group II) Sole - may also include apartments and offices.					
Service (Group II) Multi - multiple Services or Retail Occupants, may also include apartments and offices.					

CLASSIFICATION	RATE GROUPS				
	STAT CODE	PROPERTY		SPECIAL FORM	LIABILITY
	SOLE	MULTI			
Building Rate Group	40002	5	6	**	-
Personal Property and Liability Rate Groups:					
Appliance - service, repair	40004	12	13	6	5
Automobile Washes(NO NEW BUSINESS)	40201	12	13	6	9
Bicycle Repair(NO NEW BUSINESS)	40012	12	13	1	9
Coin Operated (Self Service Attended) Laundry & Dry Cleaners	40203	12	13	6	7
Dressmakers	40018	12	13	6	9
Dry Cleaning Plants	40205	12	13	2	7
Dry Cleaners - receiving	40020	12	13	6	7
Engravers	40022	12	13	1	12
Laundry and Dry Cleaning Pick Up Stations	40020	12	13	6	7
Laundries - receiving	40026	12	13	2	7
Lithographers	40028	12	13	1	12
Locksmiths	40030	12	13	4	9
Office Contents	40034	10	11	1	*
Printers	40038	12	13	2	12
Shoe Repair	40040	12	13	4	9
Tailors	40042	12	13	6	9
Television or Radio - service	40044	12	13	6	15
Taxidermists	40046	12	13	2	12
Video Tape Rental	40047	12	13	5	9
Watch, Clock, Jewelry Repair	40048	12	13	5	7

* Use Rate Group from Retail or Service Classification for appropriate occupancy.

** See Rule 9 in the Businessowners Program Manual State Rate Pages for rates.

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Convenience Store Risks

The Classification table includes the rating group assignments for property rating, personal property coverage options and liability rating.

Class	Stat Code	Property	Special	Liability
Convenience Store:				
No Cooking				
Building Contents	30000 30044	4 12	See Rule 9-1	* 9
With Cooking				
Building Contents	99100 99109	4b 12b	See Rule 9-1	* 9b

*If a Lessor's Risk – Where building coverage only is written on one policy, charge 50% of the liability rate for rate group 9 or 9b.

Note: This is only permissible when the tenant exposure is Insured on another policy with the Utica First.

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RULE 15 INDIVIDUAL RISK PREMIUM MODIFICATION

The following modifications may be applied to recognize special characteristics of the risk that are not fully reflected in the rates.

The total amount of credit or debit developed using the following table may not exceed 25 percent.

The credit or debit developed by the use of this rule is applied after all other rating procedures.

Risk Variations	Range of		
	Credit		Debit
(1) Care and Condition of equipment and premises	10%	to	10%
(2) Classification variations	10%	to	10%
(3) Cooperation of owners or operators with recommendations with respect to structural features, segregation and control of hazards and maintenance of protective equipment.	10%	to	10%
(4) Damage and susceptibility	10%	to	10%
(5) Dispersion or concentration	5%	to	5%
(6) Employees: selection, training, supervision and experience	5%	to	5%
(7) Location: accessibility, congestion and exposures	10%	to	10%
(8) Miscellaneous protective features or hazards	10%	to	10%
(9) Protective devices not otherwise reflected in rates	10%	to	10%
(10) Storage practices and hazardous operations	10%	to	10%
(11) Superior or inferior structural features	10%	to	10%
(12) Past losses relative to number of exposure units and subsequent preventive measures	10%	to	10%

These modifications contemplate the standard allowance for expenses. If expenses are other than standard, the premium after modification shall be increased or decreased accordingly. Only that portion of the modified premium in excess of \$10,000 may be subject to expense modification. This expense modification may not reduce the Policy premium to less than \$10,000, excluding Automobile premiums.

NOTE: FOR THE STATE OF CONNECTICUT AND ITS INSTRUMENTALITIES,
A modification of the expense provisions may be applied to the risk's entire Premium in accordance with the expense requirements of the risk.

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COUNTY/CITY	TERRITORIAL NO.	COUNTY/CITY	TERRITORIAL NO.
<u>Fairfield County</u>		<u>Middlesex County</u>	
Bridgeport	10	Middletown	06
Danbury	06		
Darien	02		
Fairfield	10		
Greenwich	02		
Norwalk	06	<u>New Haven County</u>	
Stamford	07	East Haven	08
Stratford	05	Hamden	03
		Meriden	06
		Middlebury	04
		Milford	08
<u>Hartford County</u>		Naugatuck	04
Bloomfield	03	New Haven	12
Bristol	06	North Haven	03
East Hartford	08	Orange	03
Hartford	14	Waterbury	09
New Britain	11	West Haven	03
Newington	03		
West Hartford	13	<u>New London County</u>	
Wethersfield	08	New London	06
Windsor	06	Norwich	06
<u>Litchfield County</u>		<u>Balance of State</u>	01
Watertown	04		

**UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS PROGRAM MANUAL
CONNECTICUT**

**BUILDING AND BUSINESS PERSONAL PROPERTY RATES PER \$1,000 OF INSURANCE
STANDARD POLICY**

TERRITORY: 01-05

\$250 DED.

	RATE GROUP	FRAME	MAS/JOIST	NON-COMB	MANSONRY NON-COMB	FIRE RESISTIVE
PROTECTED	1	3.30	2.76	2.01	1.03	0.61
	2	5.28	4.31	3.59	1.72	1.00
	3	6.68	5.39	4.45	2.19	1.25
	4	7.83	6.28	5.16	2.60	1.49
	5	8.29	6.65	5.44	2.76	1.56
	6	9.74	7.78	6.33	3.24	1.86
	7	4.09	3.39	2.37	1.67	1.20
	8	6.80	5.49	4.54	2.90	2.08
	9	7.70	6.19	5.11	3.33	2.37
	10	8.12	6.53	5.37	3.53	2.52
	11	10.10	8.05	6.56	4.44	3.18
	12	11.52	9.15	7.42	5.11	3.65
	13	13.87	10.97	8.86	6.18	4.41
	14	14.46	11.44	9.20	6.45	4.62
	15	14.88	11.77	9.50	6.65	4.74
PARTIALLY PROTECTED	1	4.58	3.75	2.57	1.48	0.86
	2	7.71	6.18	5.05	2.57	1.47
	3	9.86	7.83	6.36	3.30	1.88
	4	11.68	9.25	7.46	3.92	2.22
	5	12.36	9.78	7.88	4.17	2.35
	6	14.64	11.54	9.26	4.94	2.81
	7	5.20	4.24	2.85	2.18	1.56
	8	8.87	7.08	5.78	3.88	2.77
	9	10.10	8.04	6.53	4.45	3.19
	10	10.68	8.51	6.91	4.71	3.38
	11	13.38	10.57	8.53	5.96	4.27
	12	15.31	12.06	9.68	6.86	4.91
	13	18.51	14.53	11.64	8.35	5.98
	14	19.29	15.15	12.13	8.70	6.24
	15	19.85	15.59	12.48	8.95	6.42
UNPROTECTED	1	5.71	4.63	3.06	1.87	1.07
	2	9.82	7.79	6.32	3.30	1.88
	3	12.66	9.98	8.03	4.25	2.42
	4	15.03	11.81	9.48	5.10	2.86
	5	15.93	12.52	10.03	5.39	3.04
	6	18.93	14.83	11.84	6.43	3.63
	7	6.27	5.08	3.33	2.68	1.93
	8	10.89	8.63	7.00	4.82	3.43
	9	12.42	9.84	7.94	5.53	3.98
	10	13.16	10.41	8.38	5.88	4.21
	11	16.54	13.01	10.42	7.45	5.35
	12	18.97	14.88	11.89	8.57	6.16
	13	22.99	17.98	14.32	10.44	7.49
	14	23.97	18.75	14.93	10.90	7.81
	15	24.68	19.29	15.38	11.20	8.03

**UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS PROGRAM MANUAL
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**BUILDING AND BUSINESS PERSONAL PROPERTY RATES PER \$1,000 OF INSURANCE
STANDARD POLICY**

TERRITORY: 06 - 11

\$250 DED.

	RATE GROUP	FRAME	MAS/JOIST	NON-COMB	MANSONRY NON-COMB	FIRE RESISTIVE
PROTECTED	1	3.10	2.61	1.93	0.97	0.57
	2	4.91	4.04	3.38	1.59	0.93
	3	6.20	5.02	4.17	2.03	1.15
	4	7.27	5.84	4.82	2.41	1.38
	5	7.70	6.18	5.08	2.55	1.45
	6	9.02	7.22	5.89	3.01	1.71
	7	3.83	3.19	2.27	1.55	1.10
	8	6.32	5.13	4.25	2.68	1.92
	9	7.14	5.77	4.76	3.07	2.19
	10	7.54	6.07	5.01	3.24	2.32
	11	9.35	7.48	6.12	4.08	2.93
	12	10.65	8.48	6.90	4.70	3.35
	13	12.79	10.14	8.21	5.69	4.08
	14	13.33	10.57	8.54	5.93	4.24
	15	13.74	10.89	8.81	6.10	4.37

**UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS PROGRAM MANUAL
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**BUILDING AND BUSINESS PERSONAL PROPERTY RATES PER \$1,000 OF INSURANCE
STANDARD POLICY**

TERRITORY: 12 - 14

\$250 DED.

	RATE GROUP	FRAME	MAS/JOIST NON-COMB	MANSONRY NON-COMB	FIRE RESISTIVE	
PROTECTED	1	2.96	2.52	1.87	0.92	0.55
	2	4.67	3.84	3.23	1.52	0.88
	3	5.88	4.78	3.98	1.93	1.10
	4	6.88	5.54	4.59	2.27	1.29
	5	7.27	5.86	4.83	2.41	1.37
	6	8.53	6.83	5.61	2.83	1.62
	7	3.66	3.07	2.19	1.47	1.05
	8	5.98	4.87	4.07	2.54	1.80
	9	6.76	5.47	4.54	2.89	2.08
	10	7.14	5.78	4.77	3.07	2.18
	11	8.84	7.08	5.79	3.84	2.76
	12	10.06	8.03	6.53	4.41	3.16
	13	12.08	9.59	7.78	5.35	3.83
	14	12.58	9.98	8.08	5.58	3.99
	15	12.95	10.28	8.33	5.74	4.10

LIABILITY RATES

**UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS PROGRAM MANUAL
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TERRITORY	RATE GROUP	*RATE BASE	LIMIT			Add for each add'l \$1,000 Med Pay
			300,000 Limits Include	500,000 \$1,000 Med Pay	1,000,000 Med Pay	
01, 06	1	Area	6.32	6.53	6.86	0.07
	2	Area	10.03	10.40	10.92	0.10
	3	Area	9.53	9.89	10.39	0.10
	4	Area	12.68	13.12	13.80	0.14
	5	Area	15.10	16.50	18.02	0.08
	6	Area	18.31	19.83	21.53	0.12
	7	Area	21.46	23.08	24.91	0.15
	8	Area	27.88	29.73	31.90	0.22
	9	Area	34.26	36.34	38.82	0.30
	9A	Area	59.26	62.84	67.17	0.50
	10	Area	60.51	63.47	67.33	0.57
	11	Area	87.52	91.46	96.74	0.87
	12	Payroll	0.80	0.92	1.03	0.01
	13	Payroll	1.25	1.38	1.52	0.01
	14	Payroll	2.46	2.81	3.10	0.01
15	Payroll	1.86	2.14	2.39	0.01	
02,07	1	Area	5.62	5.80	6.10	0.06
	2	Area	7.80	8.07	8.49	0.08
	3	Area	8.47	8.79	9.24	0.09
	4	Area	11.25	11.66	12.26	0.12
	5	Area	13.48	14.83	16.27	0.06
	6	Area	16.00	17.43	19.00	0.09
	7	Area	18.44	19.95	21.62	0.12
	8	Area	23.47	25.16	27.10	0.17
	9	Area	28.44	30.32	32.51	0.22
	9A	Area	61.98	66.09	70.87	0.48
	10	Area	41.09	43.40	46.25	0.37
	11	Area	75.08	78.58	83.22	0.72
	12	Payroll	0.80	0.92	1.03	0.01
	13	Payroll	1.25	1.38	1.52	0.01
	14	Payroll	2.46	2.81	3.10	0.01
15	Payroll	1.86	2.14	2.39	0.01	

***Area: Per Square Feet: Per \$100 of Payroll**

LIABILITY RATES

**UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS PROGRAM MANUAL
CONNECTICUT**

TERRITORY	RATE GROUP	*RATE BASE	LIMIT			Add for each add'l \$1,000 Med Pay
			300,000 Limits Include	500,000 \$1,000 Med Pay	1,000,000 Med Pay	
03,08,13,14	1	Area	7.33	7.57	7.97	0.08
	2	Area	9.45	9.80	10.30	0.10
	3	Area	11.04	11.45	12.03	0.12
	4	Area	14.68	15.21	16.00	0.15
	5	Area	16.83	18.32	19.93	0.09
	6	Area	20.72	22.34	24.17	0.14
	7	Area	24.54	26.29	28.28	0.17
	8	Area	32.30	34.33	36.75	0.27
	9	Area	40.03	42.32	45.13	0.35
	9A	Area	67.24	71.08	75.82	0.57
	10	Area	63.95	67.04	71.08	0.61
	11	Area	92.66	96.81	102.36	0.93
	12	Payroll	0.82	0.93	1.05	0.01
	13	Payroll	1.27	1.41	1.55	0.01
	14	Payroll	2.51	2.86	3.16	0.01
15	Payroll	1.90	2.19	2.44	0.01	
04,09	1	Area	6.61	6.85	7.18	0.07
	2	Area	9.62	9.95	10.46	0.10
	3	Area	9.96	10.33	10.85	0.10
	4	Area	13.26	13.72	14.43	0.14
	5	Area	14.46	15.85	17.34	0.07
	6	Area	17.33	18.84	20.48	0.10
	7	Area	20.12	21.71	23.49	0.13
	8	Area	25.86	27.64	29.74	0.18
	9	Area	31.54	33.53	35.92	0.27
	9A	Area	55.19	58.67	62.86	0.46
	10	Area	57.32	60.19	63.89	0.54
	11	Area	83.36	87.17	92.25	0.82
	12	Payroll	0.82	0.93	1.05	0.01
	13	Payroll	1.27	1.41	1.55	0.01
	14	Payroll	2.51	2.86	3.16	0.01
15	Payroll	1.90	2.19	2.44	0.01	

***Area: Per Square Feet: Per \$100 of Payroll**

LIABILITY RATES

**UTICA FIRST INSURANCE COMPANY
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TERRITORY	RATE GROUP	*RATE BASE	LIMIT			Add for each add'l \$1,000 Med Pay
			300,000 Limits Include	500,000 \$1,000 Med Pay	1,000,000 Med Pay	
05,10	1	Area	5.09	5.26	5.52	0.06
	2	Area	9.62	9.95	10.46	0.10
	3	Area	7.68	7.97	8.37	0.08
	4	Area	10.20	10.59	11.12	0.10
	5	Area	15.87	17.34	18.90	0.08
	6	Area	19.36	20.92	22.68	0.12
	7	Area	22.76	24.44	26.36	0.16
	8	Area	29.72	31.67	33.95	0.23
	9	Area	36.64	38.80	41.45	0.32
	9A	Area	68.12	72.16	77.07	0.57
	10	Area	59.51	62.46	66.29	0.56
	11	Area	81.66	85.43	90.41	0.81
	12	Payroll	0.82	0.94	1.05	0.01
	13	Payroll	1.27	1.41	1.55	0.01
	14	Payroll	2.52	2.86	3.16	0.01
15	Payroll	1.90	2.18	2.44	0.01	
11	1	Area	7.07	7.35	7.71	0.07
	2	Area	10.37	10.73	11.28	0.10
	3	Area	10.69	11.08	11.64	0.12
	4	Area	14.21	14.72	15.46	0.15
	5	Area	19.43	21.01	22.74	0.13
	6	Area	24.44	26.19	28.20	0.17
	7	Area	29.36	31.27	33.53	0.23
	8	Area	39.37	41.64	44.41	0.35
	9	Area	49.33	51.94	55.23	0.47
	9A	Area	113.45	119.45	127.06	1.04
	10	Area	57.31	60.18	63.89	0.54
	11	Area	112.13	116.94	123.51	1.13
	12	Payroll	0.82	0.94	1.05	0.01
	13	Payroll	1.27	1.41	1.55	0.01
	14	Payroll	2.52	2.86	3.16	0.01
15	Payroll	1.90	2.18	2.44	0.01	

*Area: Per Square Feet: Per \$100 of Payroll

LIABILITY RATES

**UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS PROGRAM MANUAL
CONNECTICUT**

TERRITORY	RATE GROUP	*RATE BASE	LIMIT			Add for each add'l \$1,000 Med Pay
			300,000 Limits Include	500,000 \$1,000 Med Pay	1,000,000 Med Pay	
12	1	Area	14.07	14.56	15.29	0.15
	2	Area	33.40	34.57	36.31	0.37
	3	Area	21.15	21.89	23.00	0.23
	4	Area	28.17	29.17	30.64	0.31
	5	Area	24.89	26.63	28.67	0.17
	6	Area	32.22	34.25	36.66	0.27
	7	Area	39.49	41.76	44.53	0.35
	8	Area	54.17	56.95	60.50	0.50
	9	Area	68.80	72.08	76.39	0.65
	9A	Area	82.56	86.51	91.66	0.80
	10	Area	179.49	186.58	196.60	1.87
	11	Area	372.05	385.82	405.83	3.96
	12	Payroll	0.82	0.94	1.05	0.01
	13	Payroll	1.27	1.41	1.55	0.01
	14	Payroll	2.52	2.86	3.16	0.01
15	Payroll	1.90	2.18	2.44	0.01	
14	1	Area	5.65	5.86	6.14	0.06
	2	Area	7.35	7.61	8.00	0.08
	3	Area	8.54	8.85	9.31	0.09
	4	Area	11.34	11.75	12.34	0.12
	5	Area	15.40	16.84	18.39	0.08
	6	Area	18.68	20.23	21.95	0.12
	7	Area	21.88	23.54	25.41	0.15
	8	Area	28.44	30.33	32.53	0.22
	9	Area	34.94	37.07	39.60	0.31
	9A	Area	87.35	92.64	99.03	0.74
	10	Area	40.82	43.13	45.98	0.37
	11	Area	86.74	90.67	95.92	0.86
	12	Payroll	0.82	0.94	1.05	0.01
	13	Payroll	1.27	1.41	1.55	0.01
	14	Payroll	2.52	2.86	3.16	0.01
15	Payroll	1.90	2.18	2.44	0.01	

*Area: Per Square Feet: Per \$100 of Payroll

SPECIAL POLICY PERSONAL PROPERTY CHARGE

**UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS PROGRAM MANUAL
CONNECTICUT**

TERRITORY: ENTIRE STATE EXCEPT FAIRFIELD AND HARTFORD COUNTIES

PERSONAL PROPERTY LIMITS	RATE GROUPS										
	1	2	3	4	5	6	7	8	9	10	0
	Rate Groups 1 - 10 Include Theft; Rate Group 0 Excludes Theft										
1 - 10,000	89	100	115	166	187	230	230	336	336	466	2
10,001 - 20,000	95	106	122	172	193	236	236	340	340	472	8
20,001 - 30,000	101	112	126	177	200	241	241	347	347	478	15
30,001 - 40,000	107	116	133	183	206	249	249	355	355	484	21
40,001 - 50,000	112	123	140	191	212	255	255	360	360	490	28
50,001 - 60,000	118	129	147	198	216	260	260	366	366	495	33
60,001 - 70,000	124	136	152	202	223	266	266	371	371	500	40
70,001 - 80,000	130	142	157	208	229	271	271	376	376	508	45
80,001 - 90,000	138	148	163	214	234	277	277	383	383	515	51
90,001 - 100,000	142	153	168	220	241	283	283	389	389	521	57
100,001 - 110,000	149	159	175	226	248	289	289	395	395	525	62
110,001 - 120,000	155	165	181	231	253	296	296	400	400	531	68
120,001 - 130,000	160	172	187	237	259	302	302	408	408	538	74
130,001 - 140,000	166	176	193	244	265	308	308	414	414	544	82
140,001 - 150,000	172	182	200	251	271	314	314	420	420	549	88
150,001 - 175,000	182	194	210	262	281	324	324	431	431	561	98
175,001 - 200,000	199	209	225	276	296	339	339	445	445	575	112
200,001 - 225,000	213	224	240	290	312	356	356	462	462	590	126
225,001 - 250,000	227	239	256	307	326	370	370	475	475	604	142
250,001 - 275,000	242	255	270	321	340	384	384	490	490	620	157
275,001 - 300,000	263	274	289	340	362	405	405	511	511	640	176

EACH ADDITIONAL

10,000	6	6	6	6	6	6	6	6	6	6	6
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BASE PREMIUM:

Money and Securities \$82

SPECIAL POLICY PERSONAL PROPERTY CHARGE

**UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS PROGRAM MANUAL
CONNECTICUT**

TERRITORY: FAIRFIELD AND HARTFORD COUNTIES

PERSONAL PROPERTY LIMITS	RATE GROUPS										
	1	2	3	4	5	6	7	8	9	10	0
	Rate Groups 1 - 10 Include Theft; Rate Group 0 Excludes Theft										
1 - 10,000	115	127	151	215	242	300	300	436	48	605	2
10,001 - 20,000	122	134	157	222	250	306	306	441	52	613	8
20,001 - 30,000	126	141	162	226	256	312	312	447	58	619	15
30,001 - 40,000	133	148	167	232	262	316	316	454	64	625	21
40,001 - 50,000	140	152	174	239	266	322	322	462	71	630	28
50,001 - 60,000	147	158	180	246	272	329	329	466	76	636	33
60,001 - 70,000	152	164	187	252	279	334	334	472	83	642	40
70,001 - 80,000	157	171	192	257	284	340	340	478	89	648	45
80,001 - 90,000	163	176	199	263	290	346	346	484	95	654	51
90,001 - 100,000	168	181	205	268	296	353	353	490	101	659	57
100,001 - 110,000	175	188	210	275	303	359	359	495	107	666	62
110,001 - 120,000	181	194	216	281	309	365	365	500	112	672	68
120,001 - 130,000	187	201	222	286	315	371	371	508	118	679	74
130,001 - 140,000	193	207	227	292	321	375	375	515	124	685	82
140,001 - 150,000	200	212	233	300	326	382	382	521	130	690	88
150,001 - 175,000	210	223	246	310	337	392	392	530	142	700	98
175,001 - 200,000	225	237	260	324	353	409	409	545	157	714	112
200,001 - 225,000	240	253	275	339	367	423	423	561	172	731	126
225,001 - 250,000	256	267	289	356	382	438	438	575	187	746	142
250,001 - 275,000	270	282	306	370	396	453	453	590	202	760	157
275,001 - 300,000	289	303	324	389	417	473	473	610	222	780	176

EACH ADDITIONAL

10,000	6	6	6	6	6	6	6	6	6	6	6
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BASE PREMIUM:

Money and Securities \$82

**UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS PROGRAM MANUAL
CONNECTICUT**

**BUILDING AND BUSINESS PERSONAL PROPERTY RATES (PER \$1,000)
WITH THE FOLLOWING LIABILITY LIMITS:**

Special Antique Store Rates

TERRITORY: NEW HAVEN (01)

STANDARD POLICY*

Con.	Prot.	Item	300,000		500,000		1,000,000	
			OW/OC	L/R	OW/OC	L/R	OW/OC	L/R
Frame	2	Bldg.	5.58	13.38	5.70	14.12	5.70	15.15
		Cts.	27.67	-	29.67	-	32.44	-
Mas/Joist	2	Bldg.	5.62	13.29	5.62	14.02	5.62	15.04
		Cts.	27.55	-	29.54	-	32.32	-
Non/Comb	2	Bldg.	3.95	11.61	3.95	12.34	3.95	13.36
		Cts.	25.41	-	27.39	-	30.18	-
Mas N/C	2	Bldg.	3.74	11.42	3.74	12.14	3.74	13.08
		Cts.	25.17	-	27.15	-	29.94	-
Mod F/R	2	Bldg.	2.93	10.59	2.93	11.30	2.93	12.33
		Cts.	24.19	-	26.19	-	28.95	-

* For Special Form, add .26 to Building and add Special Loading for Business Personal Property from Rates pages.

**UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS PROGRAM MANUAL
CONNECTICUT**

**BUILDING AND BUSINESS PERSONAL PROPERTY RATES (PER \$1,000)
WITH THE FOLLOWING LIABILITY LIMITS:**

Special Antique Store Rates

TERRITORY: DORIAN, GREENWICH & STAMFORD (03)

STANDARD POLICY*

Con.	Prot.	Item	300,000		500,000		1,000,000	
			OW/OC	L/R	OW/OC	L/R	OW/OC	L/R
Frame	4	Bldg.	4.00	7.74	4.00	8.10	4.00	8.59
		Cts.	14.83	-	15.82	-	17.14	-
	5	Bldg.	4.42	8.17	4.42	8.54	4.42	9.03
		Cts.	15.37	-	16.36	-	17.68	-
	9	Bldg.	6.38	10.17	6.38	10.52	6.38	11.01
		Cts.	17.91	-	18.90	-	20.21	-
Mas/Joist	4	Bldg.	3.92	7.70	3.92	8.05	3.92	8.54
		Cts.	14.76	-	15.75	-	17.07	-
	5	Bldg.	4.37	8.11	4.37	8.48	4.37	8.96
		Cts.	15.29	-	16.28	-	17.60	-
	9	Bldg.	6.25	10.05	6.25	10.40	6.25	10.89
		Cts.	17.77	-	18.75	-	20.07	-
Non/Comb.	4	Bldg.	2.86	6.57	2.86	6.95	2.86	7.44
		Cts.	13.36	-	14.35	-	15.67	-
	5	Bldg.	3.13	6.87	3.13	7.23	3.13	7.72
		Cts.	13.71	-	14.70	-	16.02	-
	9	Bldg.	4.38	8.12	4.38	8.49	4.38	8.98
		Cts.	15.32	-	16.31	-	17.62	-

*** For Special Form, add .26 to Building and add Special Loading for Business Personal Property from Rates pages.**

**UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS PROGRAM MANUAL
CONNECTICUT**

**BUILDING AND BUSINESS PERSONAL PROPERTY RATES (PER \$1,000)
WITH THE FOLLOWING LIABILITY LIMITS:**

Special Antique Store Rates

TERRITORY: DORIAN, GREENWICH & STAMFORD (03)(cont'd)

STANDARD POLICY*

Con.	Prot.	Item	300,000		500,000		1,000,000	
			OW/OC	L/R	OW/OC	L/R	OW/OC	L/R
Mas/N.C.	4 Bldg.		2.67	6.40	2.67	6.75	2.67	7.24
		Cts.	13.16	-	14.13	-	15.45	-
	5 Bldg.		2.93	6.67	2.93	7.03	2.93	7.52
		Cts.	13.50	-	14.49	-	15.81	-
	9 Bldg.		4.17	7.91	4.17	8.28	4.17	8.77
		Cts.	15.08	-	16.07	-	17.39	-
Mod/F.R.	4 Bldg.		2.07	5.76	2.07	6.13	2.07	6.60
		Cts.	12.39	-	13.37	-	14.70	-
	5 Bldg.		2.26	5.98	2.26	6.35	2.26	6.83
		Cts.	12.69	-	13.68	-	15.00	-
	9 Bldg.		3.27	7.02	3.27	7.38	3.27	7.87
		Cts.	14.00	-	14.99	-	16.31	-

**UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS PROGRAM MANUAL
CONNECTICUT**

**BUILDING AND BUSINESS PERSONAL PROPERTY RATES (PER \$1,000)
WITH THE FOLLOWING LIABILITY LIMITS:**

Special Antique Store Rates

**TERRITORY: BLOOMFIELD, E. HARTFORD, E. HAVEN, HAMDEN,
MILFORD, NEWINGTON, N. HAVEN, ORANGE,
W. HARTFORD, W. HAVEN, WETHERSFIELD (04)**

STANDARD POLICY*

Con.	Prot.	Item	300,000		500,000		1,000,000		
			OW/OC	L/R	OW/OC	L/R	OW/OC	L/R	
Frame	1-4	Bldg.	4.25	9.13	4.25	9.61	4.25	10.23	
		Cts.	18.17	-	19.44	-	21.18	-	
	5-6	Bldg.	4.70	9.59	4.70	10.06	4.70	10.69	
		Cts.	18.74	-	20.01	-	21.76	-	
	7-8	Bldg.	5.55	10.46	5.55	10.94	5.55	11.58	
		Cts.	19.87	-	21.14	-	22.89	-	
	9	Bldg.	6.74	11.68	6.74	12.14	6.74	12.78	
		Cts.	21.41	-	22.68	-	24.44	-	
	Mas/Joist	1-4	Bldg.	4.18	9.06	4.18	9.54	4.18	10.17
			Cts.	18.09	-	19.36	-	21.12	-
		5-6	Bldg.	4.63	9.52	4.63	9.97	4.63	10.62
			Cts.	18.67	-	19.94	-	21.68	-
7-8		Bldg.	5.46	10.38	5.46	10.85	5.46	11.48	
		Cts.	19.75	-	21.02	-	22.78	-	
9		Bldg.	6.64	11.58	6.64	12.04	6.64	12.68	
		Cts.	21.26	-	22.55	-	24.29	-	

*** For Special Form, add .26 to Building and add Special Loading for Business Personal Property from Rates pages.**

**UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS PROGRAM MANUAL
CONNECTICUT**

**BUILDING AND BUSINESS PERSONAL PROPERTY RATES (PER \$1,000)
WITH THE FOLLOWING LIABILITY LIMITS:**

Special Antique Store Rates

**TERRITORY: BLOOMFIELD, E. HARTFORD, E. HAVEN, HAMDEN
MILFORD, NEWINGTON, N. HAVEN, ORANGE,
W. HARTFORD, W. HAVEN, WETHERSFIELD (04) (cont'd)**

STANDARD POLICY*

Con.	Prot.	Item	300,000		500,000		1,000,000	
			OW/OC	L/R	OW/OC	L/R	OW/OC	L/R
Non-Comb.	1-4	Bldg.	3.05	7.91	3.05	8.39	3.05	9.03
		Cts.	16.60	-	17.87	-	19.62	-
	5-6	Bldg.	3.33	8.20	3.33	8.67	3.33	9.31
		Cts.	16.97	-	18.24	-	20.00	-
7-8	Bldg.	3.88	8.77	3.88	9.22	3.88	9.87	
	Cts.	17.68	-	18.95	-	20.71	-	
9	Bldg.	4.64	9.54	4.64	10.02	4.64	10.64	
	Cts.	18.69	-	19.97	-	21.72	-	
Mas. N/C	1-4	Bldg.	2.83	7.71	2.83	8.17	2.83	8.81
		Cts.	16.37	-	17.65	-	19.41	-
	5-6	Bldg.	3.14	7.99	3.14	8.47	3.14	9.10
		Cts.	16.75	-	18.01	-	19.77	-
7-8	Bldg.	3.67	8.54	3.67	9.02	3.67	9.64	
	Cts.	17.44	-	18.72	-	20.48	-	
9	Bldg.	4.40	9.31	4.40	9.78	4.40	10.42	
	Cts.	18.43	-	19.69	-	21.46	-	
Mod. F/R	1-4	Bldg.	2.17	7.04	2.17	7.52	2.17	8.14
		Cts.	15.60	-	16.87	-	18.63	-
	5-6	Bldg.	2.44	7.28	2.44	7.75	2.44	8.39
		Cts.	15.90	-	17.17	-	18.93	-
7-8	Bldg.	2.87	7.74	2.87	8.21	2.87	8.85	
	Cts.	16.48	-	17.75	-	19.51	-	
9	Bldg.	3.49	8.37	3.49	8.85	3.49	9.48	
	Cts.	16.91	-	18.55	-	20.31	-	

* For Special Form, add .26 to Building and add Special Loading for Business Personal Property from Rates pages.

**UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS PROGRAM MANUAL
CONNECTICUT**

**BUILDING AND BUSINESS PERSONAL PROPERTY RATES (PER \$1,000)
WITH THE FOLLOWING LIABILITY LIMITS:**

Special Antique Store Rates

**TERRITORY: MIDDLEBURY, NAUGATUCK, WATERBURY,
WATERTOWN (05)**

STANDARD POLICY*

Con.	Prot.	Item	300,000		500,000		1,000,000	
			OW/OC	L/R	OW/OC	L/R	OW/OC	L/R
Frame	3-4	Bldg.	4.10	9.12	4.10	9.57	4.10	10.21
		Cts.	18.57	-	19.77	-	21.58	-
	5-6	Bldg.	4.58	9.55	4.58	9.98	4.58	10.64
		Cts.	19.15	-	20.34	-	22.15	-
	9	Bldg.	6.78	11.52	6.78	11.97	6.78	12.62
		Cts.	21.66	-	22.86	-	24.67	-
Mas/Joist	3-4	Bldg.	4.04	9.05	4.04	9.50	4.04	10.14
		Cts.	18.50	-	19.69	-	21.51	-
	5-6	Bldg.	4.49	9.48	4.49	9.93	4.49	10.59
		Cts.	19.05	-	20.24	-	22.06	-
	9	Bldg.	6.66	11.43	6.66	11.87	6.66	12.52
		Cts.	21.54	-	22.72	-	24.52	-
Non/Comb.	3-4	Bldg.	2.87	7.96	2.87	8.40	2.87	9.05
		Cts.	17.11	-	18.31	-	20.10	-
	5-6	Bldg.	3.16	8.24	3.16	8.68	3.16	9.34
		Cts.	17.47	-	18.31	-	20.48	-
	9	Bldg.	4.53	9.50	4.53	9.94	4.53	10.60
		Cts.	19.07	-	20.26	-	22.08	-

* For Special Form, add .26 to Building and add Special Loading for Business Personal Property from Rates pages.

**UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS PROGRAM MANUAL
CONNECTICUT**

**BUILDING AND BUSINESS PERSONAL PROPERTY RATES (PER \$1,000)
WITH THE FOLLOWING LIABILITY LIMITS:**

Special Antique Store Rates

**TERRITORY: MIDDLEBURY, NAUGATUCK, WATERBURY,
WATERTOWN (05) (cont'd)**

STANDARD POLICY*

Con.	Prot.	Item	300,000		500,000		1,000,000	
			OW/OC	L/R	OW/OC	L/R	OW/OC	L/R
Mas/N.C.	3-4	Bldg.	2.70	7.77	2.70	8.21	2.70	8.86
		Cts.	16.91	-	18.10	-	19.92	-
	5-6	Bldg.	3.01	8.05	3.01	8.50	3.01	9.14
		Cts.	17.25	-	18.44	-	20.24	-
	9	Bldg.	4.37	9.30	4.37	9.73	4.37	10.39
		Cts.	18.83	-	20.02	-	21.82	-
Mod/F.R.	3-4	Bldg.	2.27	7.13	2.27	7.59	2.27	8.24
		Cts.	16.16	-	17.36	-	19.16	-
	5-6	Bldg.	2.53	7.37	2.53	7.81	2.53	8.47
		Cts.	16.44	-	17.65	-	19.45	-
	9	Bldg.	3.66	8.40	3.66	8.85	3.66	9.50
		Cts.	17.75	-	18.95	-	20.75	-

* For Special Form, add .26 to Building and add Special Loading for Business Personal Property from Rates pages.

**UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS PROGRAM MANUAL
CONNECTICUT**

**BUILDING AND BUSINESS PERSONAL PROPERTY RATES (PER \$1,000)
WITH THE FOLLOWING LIABILITY LIMITS:**

Special Antique Store Rates

TERRITORY: BRIDGEPORT, FAIRFIELD, STRATFORD (06)

STANDARD POLICY*

Con.	Prot.	Item	300,000		500,000		1,000,000	
			OW/OC	L/R	OW/OC	L/R	OW/OC	L/R
Frame	3&4	Bldg.	5.64	8.70	5.64	9.02	5.64	9.40
		Cts.	15.02	-	15.81	-	16.91	-
	9	Bldg.	9.15	12.26	9.15	12.55	9.15	12.95
		Cts.	19.57	-	20.35	-	21.47	-
Mas/Joist	3&4	Bldg.	5.53	8.62	5.53	8.93	5.53	9.32
		Cts.	14.91	-	15.69	-	16.81	-
	9	Bldg.	9.00	12.10	9.00	12.39	9.00	12.79
		Cts.	19.36	-	20.14	-	21.25	-
Non/Comb.	3&4	Bldg.	3.94	7.00	3.94	7.31	3.94	7.71
		Cts.	12.83	-	13.61	-	14.72	-
	9	Bldg.	6.20	9.29	6.20	9.59	6.20	9.97
		Cts.	15.74	-	16.52	-	17.62	-
Mas N/C	3&4	Bldg.	3.73	6.78	3.73	7.06	3.73	7.47
		Cts.	12.58	-	13.36	-	14.47	-
	9	Bldg.	5.94	9.02	5.94	9.31	5.94	9.70
		Cts.	15.43	-	16.21	-	17.33	-
Mod F/R	3&4	Bldg.	2.93	5.96	2.93	6.26	2.93	6.66
		Cts.	11.61	-	12.39	-	13.50	-
	9	Bldg.	4.75	7.81	4.75	8.11	4.75	8.52
		Cts.	13.97	-	14.76	-	15.86	-

* For Special Form, add .26 to Building and add Special Loading for Business Personal Property from Rates pages.

**UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS PROGRAM MANUAL
CONNECTICUT**

**BUILDING AND BUSINESS PERSONAL PROPERTY RATES (PER \$1,000)
WITH THE FOLLOWING LIABILITY LIMITS:**

Special Antique Store Rates

TERRITORY: BALANCE OF STATE (07)

STANDARD POLICY*

Con.	Prot.	Item	300,000		500,000		1,000,000		
			OW/OC	L/R	OW/OC	L/R	OW/OC	L/R	
Frame	1-4	Bldg.	4.18	9.12	4.18	9.60	4.18	10.23	
		Cts.	18.24	-	19.52	-	21.28	-	
	5-6	Bldg.	4.63	9.56	4.63	10.04	4.63	10.68	
		Cts.	18.81	-	20.09	-	21.84	-	
	7-8	Bldg.	5.47	10.42	5.47	10.89	5.47	11.53	
		Cts.	19.91	-	21.17	-	22.92	-	
	9	Bldg.	6.66	11.61	6.66	12.08	6.66	12.73	
		Cts.	21.42	-	22.71	-	24.46	-	
	Mas/Joist	1-4	Bldg.	4.13	9.05	4.13	9.53	4.13	10.17
			Cts.	18.16	-	19.44	-	21.18	-
		5-6	Bldg.	4.56	9.50	4.56	9.96	4.56	10.62
			Cts.	18.72	-	20.00	-	21.75	-
7-8		Bldg.	5.39	10.33	5.39	10.80	5.39	11.45	
		Cts.	19.79	-	21.07	-	22.82	-	
9		Bldg.	6.54	11.50	6.54	11.97	6.54	12.62	
		Cts.	21.28	-	22.57	-	24.32	-	

* For Special Form, add .26 to Building and add Special Loading for Business Personal Property from Rates pages.

**UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS PROGRAM MANUAL
CONNECTICUT**

**BUILDING AND BUSINESS PERSONAL PROPERTY RATES (PER \$1,000)
WITH THE FOLLOWING LIABILITY LIMITS:**

Special Antique Store Rates

TERRITORY: BALANCE OF STATE (07) (cont'd)

STANDARD POLICY*

Con.	Prot.	Item	300,000		500,000		1,000,000	
			OW/OC	L/R	OW/OC	L/R	OW/OC	L/R
Non-Comb.	1-4	Bldg.	3.01	7.91	3.01	8.39	3.01	9.04
		Cts.	16.71	-	17.99	-	19.75	-
	5-6	Bldg.	3.30	8.21	3.30	8.68	3.30	9.34
		Cts.	17.09	-	18.37	-	20.12	-
7-8	Bldg.	3.83	8.74	3.83	9.21	3.83	9.87	
	Cts.	17.78	-	19.06	-	20.81	-	
9	Bldg.	4.58	9.52	4.58	9.97	4.58	10.63	
	Cts.	18.74	-	20.02	-	21.78	-	
Mas. N/C	1-4	Bldg.	2.81	7.72	2.81	8.18	2.81	8.84
		Cts.	16.48	-	17.77	-	19.52	-
	5-6	Bldg.	3.08	7.99	3.08	8.47	3.08	9.11
		Cts.	16.85	-	18.14	-	19.90	-
7-8	Bldg.	3.60	8.53	3.60	9.00	3.60	9.64	
	Cts.	17.51	-	18.80	-	20.56	-	
9	Bldg.	4.36	9.29	4.36	9.76	4.36	10.40	
	Cts.	18.48	-	19.76	-	21.52	-	
Mod. F/R	1-4	Bldg.	2.15	7.05	2.15	7.53	2.15	8.17
		Cts.	15.71	-	16.99	-	18.75	-
	5-6	Bldg.	2.40	7.29	2.40	7.77	2.40	8.41
		Cts.	16.03	-	17.32	-	19.06	-
7-8	Bldg.	2.82	7.74	2.82	8.21	2.82	8.86	
	Cts.	16.58	-	17.86	-	19.60	-	
9	Bldg.	3.45	8.37	3.45	8.85	3.45	9.50	
	Cts.	17.37	-	18.65	-	20.40	-	

* For Special Form, add .26 to Building and add Special Loading for Business Personal Property from Rates pages.

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**BUILDING AND BUSINESS PERSONAL PROPERTY RATES (PER \$1,000)
WITH THE FOLLOWING LIABILITY LIMITS:**

Special Antique Store Rates

TERRITORY: CITY OF HARTFORD (08)

STANDARD POLICY*

Con.	Prot.	Item	300,000		500,000		1,000,000	
			OW/OC	L/R	OW/OC	L/R	OW/OC	L/R
Frame	2	Bldg.	4.89	9.10	4.89	9.50	4.89	10.03
		Cts.	17.31	-	18.36	-	19.81	-
Mas/Joist	2	Bldg.	4.80	9.02	4.80	9.40	4.80	9.93
		Cts.	17.20	-	18.26	-	19.72	-
Non/Comb.	2	Bldg.	3.39	7.60	3.39	8.00	3.39	8.53
		Cts.	15.40	-	16.45	-	17.92	-
Mas N/C	2	Bldg.	3.21	7.40	3.21	7.80	3.21	8.32
		Cts.	15.19	-	16.26	-	17.70	-
Mod F/R	2	Bldg.	2.50	6.69	2.50	7.07	2.50	7.60
		Cts.	14.32	-	15.37	-	16.84	-

* For Special Form, add .26 to Building and add Special Loading for Business Personal Property from Rates pages.

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**BUILDING AND BUSINESS PERSONAL PROPERTY RATES (PER \$1,000)
WITH THE FOLLOWING LIABILITY LIMITS:**

Special Antique Store Rates

TERRITORY: CITY OF NEW BRITAIN (09)

STANDARD POLICY*

Con.	Prot.	Item	300,000		500,000		1,000,000	
			OW/OC	L/R	OW/OC	L/R	OW/OC	L/R
Frame	3	Bldg.	5.46	10.23	5.46	10.65	5.46	11.26
		Cts.	19.50	-	20.60	-	22.28	-
Mas/Joist	3	Bldg.	5.39	10.15	5.39	10.57	5.39	11.18
		Cts.	19.40	-	20.50	-	22.16	-
Non/Comb.	3	Bldg.	3.81	8.57	3.81	8.99	3.81	9.60
		Cts.	17.37	-	18.48	-	20.14	-
Mas N/C	3	Bldg.	3.59	8.37	3.59	8.79	3.59	9.39
		Cts.	17.12	-	18.23	-	19.91	-
Mod F/R	3	Bldg.	2.83	7.56	2.83	7.98	2.83	8.59
		Cts.	16.19	-	17.31	-	18.97	-

* For Special Form, add .26 to Building and add Special Loading for Business Personal Property from Rates pages.

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(SPECIAL ANTIQUE STORE RATES)

SPECIAL FORM LOADING FOR BUSINESS PERSONAL PROPERTY

PERSONAL PROPERTY LIMITS	Territory 1, 4 & 5	Territory 3, 6, 8 & 9	Territory 7
1 - 10,000	62.93	65.60	60.25
10,001 - 25,000	92.38	95.07	89.70
25,001 - 50,000	123.18	125.85	121.85
50,001 - 100,000	183.42	182.09	183.42
100,001 - 150,000	240.99	236.98	243.66
150,001 - 200,000	298.57	290.53	303.93
200,001 - 250,000	356.14	344.09	362.85
250,001 - 300,000	413.71	399.00	423.09
300,001 - 500,000	638.64	611.87	658.74
Ea. Additional 10,000 add	11.12	10.44	11.58

**UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS PROGRAM MANUAL
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BUILDING AND BUSINESS PERSONAL PROPERTY RATES PER \$1,000 OF INSURANCE

Convenience Store Program

TERRITORY: 01-05

\$250 DED.

	RATE GROUP	FRAME	MAS/JOIST	NON-COMB	MANSONRY NON-COMB	FIRE RESISTIVE
PROTECTED						
Bldg.(No Cooking)	4	5.96	4.83	4.02	2.17	1.28
Bldg. (W. Cooking)	4b	6.85	5.56	4.62	2.49	1.50
*Conts. (No Cooking)	12	9.27	7.36	5.98	4.11	2.93
*Conts. (W. Cooking)	12b	10.66	8.48	6.85	4.71	3.38
PARTIALLY PROTECTED						
Bldg.(No Cooking)	4	8.75	6.98	5.69	3.13	1.83
Bldg. (W. Cooking)	4b	10.04	8.02	6.54	3.60	2.10
*Conts. (No Cooking)	12	12.33	9.71	7.80	5.52	3.95
*Conts. (W. Cooking)	12b	14.18	11.16	8.96	6.35	4.56

*Plus the Special Policy charge for contents.

Note: Add flat charge of \$200 for UFEE (Enhancement Endorsement).

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BUILDING AND BUSINESS PERSONAL PROPERTY RATES PER \$1,000 OF INSURANCE

Convenience Store Program

TERRITORY: 06-11

\$250 DED.

	RATE GROUP	FRAME	MAS/JOIST	NON-COMB	MANSONRY NON-COMB	FIRE RESISTIVE
PROTECTED						
Bldg.(No Cooking)	4	5.56	4.52	3.78	2.02	1.21
Bldg. (W. Cooking)	4b	6.39	5.19	4.35	2.33	1.39
*Conts. (No Cooking)	12	8.58	6.83	5.55	3.80	2.70
*Conts. (W. Cooking)	12b	9.86	7.84	6.38	4.36	3.10

TERRITORY: 12-14

PROTECTED

Bldg.(No Cooking)	4	5.27	4.31	3.61	1.93	1.15
Bldg. (W. Cooking)	4b	6.06	4.95	4.14	2.21	1.33
*Conts. (No Cooking)	12	8.10	6.47	5.26	3.55	2.54
*Conts. (W. Cooking)	12b	9.30	7.45	6.05	4.09	2.91

***Plus the Special Policy charge for contents.**

Note: Add flat charge of \$200 for UFEE (Enhancement Endorsement).

**UTICA FIRST INSURANCE COMPANY
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(Convenience Store Risks)

SPECIAL POLICY PERSONAL PROPERTY CHARGE

Convenience Store Program

PERSONAL PROPERTY LIMITS	Balance of State	Fairfield & Hartford Counties
1 - 10,000	148	193
10,001 - 20,000	152	196
20,001 - 30,000	157	203
30,001 - 40,000	162	206
40,001 - 50,000	167	211
50,001 - 60,000	171	215
60,001 - 70,000	176	221
70,001 - 80,000	181	224
80,001 - 90,000	185	231
90,001 - 100,000	190	234
100,001 - 110,000	195	239
110,001 - 120,000	199	244
120,001 - 130,000	205	249
130,001 - 140,000	209	254
140,001 - 150,000	215	256
150,001 - 175,000	222	267
175,001 - 200,000	234	278
200,001 - 225,000	245	290
225,001 - 250,000	256	301
250,001 - 275,000	270	312
275,001 - 300,000	284	329
EACH ADDITIONAL		
10,000	6	6

**UTICA FIRST INSURANCE COMPANY
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LIABILITY RATES (\$1,000,000 LIMIT WITH \$5,000 MED PAY)

Convenience Store Program

Territories	Rate Group - 9 No Cooking	Rate Group - 9b With Cooking
1 & 6	32.24	37.07
2 & 7	26.18	30.95
3, 8 & 13	36.76	42.27
4 & 9	29.22	33.60
5 & 10	33.74	38.79
11	45.09	51.85
12	62.45	71.82
14	32.24	37.07

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RULE 5 POLICY MINIMUM PREMIUM

The annual policy minimum premium is \$500.

RULE 8 SPRINKLERED PROPERTIES

Multiply the non-sprinklered building and business personal property rates by the following factors when the entire building is protected by a standard, automatic sprinkler system.

	Frame	Masonry Joist	Non-Comb.	Masonry Non-Comb.	Fire Resistive
Apartments, Offices Services(light)	.400	.400	.550	.650	.650
All other	.300	.300	.300	.400	.550

RULE 9 SPECIAL POLICY - BP-200 (*This does not apply to Convenience Store Risks)

Increase the Coverage A Building Standard Policy rate by:

- .24 for Fire Resistive Construction
- .32 for all other construction

RULE 10 DEDUCTIBLES

Multiply the Coverage A, Coverage B and any applicable Optional Property Coverage premiums by the following factors when higher deductibles are selected. The Businessowners Program Manual will state in the Rule Pages which Optional Coverages can have higher deductibles than \$250.

Deductible Applies to Coverages A & B		Deductible Applies to Coverages A & B	
Amount	Factor	Amount	Factor
\$500	0.95	\$250	0.98
\$1000	0.91	\$500	0.93
\$3000	0.84	\$1000	0.89
\$5000	0.80	\$3000	0.82
\$10000	0.78	\$5000	0.78
		\$10000	0.76

Show deductible on the Declarations Page.

RULE 11.1 PROTECTIVE DEVICES

The following factors are applied to the Special Policy Personal Property Charge (Rate Groups 1-10), Burglary and Robbery or Theft Coverage premium charges.

- Watchman - signals to Central Station or Police Station 0.75
- Watchman - other 0.95
- Burglar Alarm System - signals to Central Station 0.80
- Burglar Alarm System - other 0.95

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11.2 Building Multipliers

For eligible risks, apply building multipliers as follows:

<u>Classification</u>	<u>Multiplier</u>
Apartment	0.70
Office	0.70
Retail NOC	0.75

**Building Multipliers apply to building rates only.*

RULE 12 OPTIONAL COVERAGES - PROPERTY SECTION

12.2 Automatic Increase - Coverages A and B

Increase the Building and/or Business Personal Property premium by 1% for each 2% annual increase.

Show annual percentage increase on the Declarations Page.

12.3 Peak Season - Coverage B

The policy provides an automatic increase of 25% for seasonal increases but applies only when Coverage B is written at 100% of the average monthly value. Coverage may be increased for specific periods. Prorate charge for the additional limit based on the specified period.

Attach Endorsement CP-144.

12.4 Loss of Income - Written without a limit

Loss of Income, Coverage C, may be written without a limit shown on the Declarations Page.

Increase the Coverage A and Coverage B rates by 5%.

12.5 Burglary and Robbery Coverage (Not available on Convenience Store Risks)

The additional premium is 50% of the applicable Special Policy Personal Property Charge.

Attach Endorsement CR-302.

12.6 Theft Coverage (Not available on Convenience Store Risks)

The additional premium is 70% of the applicable Special Policy Personal Property Charge.

Attach Endorsement CR-306.

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RULE 12 OPTIONAL COVERAGES - PROPERTY SECTION (CON'T)

12.8 Money and Securities

Coverage for money and securities may be provided. Determine the additional premium charge by multiplying the factor shown below by the Money and Securities Base Premium in the Special Policy Personal Property Rate Pages for the applicable territory.

	\$5,000 ON			\$10,000 ON		
	\$0 OFF	2,000 OFF	5,000 OFF	\$0 OFF	2,000 OFF	5,000 OFF
Apartments	1.54	1.65	1.75	3.09	3.20	3.30
Office	1.64	1.75	1.86	3.27	3.38	3.49
Other	1.73	1.84	1.96	3.46	3.57	3.69

	\$1,000 ON		\$1,500 ON		\$2,000 ON		\$2,500 ON	
	\$0 OFF	1,000 OFF	\$0 OFF	1,500 OFF	\$0 OFF	2,000 OFF	\$0 OFF	2,500 OFF
Apartments	0.86	0.98	0.99	1.12	1.11	1.26	1.23	1.40
Office	0.92	1.04	1.05	1.19	1.18	1.34	1.31	1.49
Other	0.97	1.10	1.11	1.25	1.25	1.41	1.38	1.57

Limits other than those shown may be developed by interpolation.
Attach Endorsement BP-304.

***Note - Convenience Store Risks - Coverage is limited to what is provided under the UFEECT.**

12.9 Valuable Papers and Records

Coverage for valuable papers and records may be provided on an "all-risk" basis. The rate per \$1,000 of insurance is 70% of the applicable Coverage B rate.

Attach Endorsement BP-328.

12.11 Accounts Receivable

Coverage for accounts receivable may be provided on an "all-risk" basis. The rate per \$1,000 of insurance is 30% of the applicable Coverage B rate. A deductible does not apply to this coverage.

Attach Endorsement BP-320.

***Note - Convenience Store Risks - \$10,000 coverage is provided under the UFEECT.**

12.12 Fine Arts (Not available on Convenience Store Risks)

Coverage for articles of fine art may be provided on an "all-risk" basis. The rate per \$1,000 of insurance is 100% of the applicable Coverage B rate.

Attach Endorsement BP-324.

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RULE 12 OPTIONAL COVERAGES - PROPERTY SECTION (CON'T)

12.13 Outdoor Signs

Coverage for outdoor signs may be provided on an "all-risk" basis at the additional premium charge shown below:

\$16 per \$1,000 of insurance

Attach Endorsement BP-326.

***Note - Convenience Store Risks - \$2,000 coverage is provided under the UFEECT.**

12.14 Mini/Micro Computers

Coverage for mini/micro computers may be provided on an "all-risk" basis at the additional premium charge shown below:

\$4 per \$1,000 of insurance

Attach Endorsement BP-322.

12.15 Glass

Exterior building glass may be covered at the rate shown below. This applies to all building glass on grade/main level.

\$3 per linear foot

Coverage may be provided on a Per Occurrence Deductible basis with one of the following deductible options at the premium credit shown below.

Deductible Amount	Credit
\$50	5.0%
100	10.0%
250	17.5%
500	30.0%

Refer to Company for deductible amounts not shown.
Attach Glass Form GS-200 and Schedule.

12.16.3 Condominium Loss Assessment (Not available on Convenience Store Risks)

Condominium loss assessment coverage may be provided at the additional premium charge shown below. A \$250 deductible applies.

Limit of Insurance	\$1,000	\$5,000	\$10,000	Ea. Addtl. \$5,000
BP-100	\$3.00	6.00	7.00	0.60
BP-200	\$5.00	8.00	10.00	1.20

Attach Endorsement CP-121.

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12.25 Antiques and Collectibles Dealers Program (Not available on Convenience Store Risks)

Attach Forms UF-ACD-1000 and UF-ACD-2000. Fore earthquake, use Business Personal Property rates. Add Form UF-ACD-1001 for optional breakage, and charge .10 per \$100 of coverage.

12.26 Back-up of Sewers and Drains

\$9.07 per \$1,000 of coverage

*Company maximum is \$5,000

Attach Endorsement BP-330

12.27 Ordinance or Law Extension Factor

1.14

RULE 13 OPTIONAL COVERAGES - LIABILITY SECTION

13.3 Fire Legal Liability - Increased Limit

The Coverage O limit of liability may be increased at the additional premium charge shown below.

LIMIT	PREMIUM
\$100,000	\$37
250,000	138
500,000	276

Show limit on Declarations Page.

***Note - Convenience Store Risks - \$100,000 coverage provided under UFEECT.**

13.4 Non-owned/Hired Automobiles

The Non-owned auto liability exposure may be covered for the following charge:

LIMIT	PREMIUM
\$300,000	\$47
500,000	50
1,000,000	59

Attach Endorsement GL-122A.

Note - For Convenience Store Risks this coverage is limited to coverage provided in the UFEECT Endorsement.

13.5 Druggists Professional Liability Coverage (Not Available)

13.6 Personal and Advertising Injury

Coverage may be provided for Personal and Advertising Injury Liability at the rate shown below:

\$20 per policy. Attach Endorsement BP-316.

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**13.11 Barber and Beauty Shops Professional Liability –
(Not Available for Convenience Store Risks)**

This endorsement extends Businessowners Liability to include bodily injury or property damage arising out of the rendering or failure to render professional services by an insured in the operation of a barber or beauty shop.

RATE: The premium for barber or beauty shops are as follows:

LIMIT	PER EACH BARBER	PER EACH BEAUTICIAN
\$300,000	\$22	\$41
500,000	26	44
1,000,000	30	47

Attach Endorsement GL-225.

13.13 Liquor Legal Liability

Rate is per \$100 of Alcohol receipts

Limits	20/50	50/50	100/100	300/300	500/500	1,000/1,000
Stores(No Consumption)	\$.30/200	\$.32/225	\$.35/250	\$.45/300	\$.50/400	\$.65/500
Restaurants	\$.60/350	\$.70/400	\$.65/450	\$.75/500	\$.80/550	\$.95/600

Rates and Minimum Premium for each limit are listed above.

***Contact company for prior approval. No binding authority.**

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13.10 Miscellaneous Professional Liability - *Premiums listed per policy

If risk has sales greater than \$2,500,000, please contact your underwriter for eligibility

Hazard Group 1 – Including but not limited to Photographers, Travel Agents, Advertising Agencies, Answering Services, Court Reporters, and Notaries.					
Gross Annual Sales					
Limit	Less than \$250,000	\$250,000 - \$500,00	\$500,000- \$1,000,000	\$1,000,000 - \$1,750,000	\$1,750,000 - \$2,500,000
\$100,000	182	269	391	646	745
\$250,000	350	517	753	1239	1434
\$500,000	529	781	1136	1873	2169
\$1,000,000	796	1176	1710	2820	3264

Hazard Group 2 – Including but not limited to Adjustors, Appraisers, Graphic Designers, Management Consultants, Media/Public Relations Consultants, and Tax Preparers					
Gross Annual Sales					
Limit	Less than \$250,000	\$250,000 - \$500,00	\$500,000- \$1,000,000	\$1,000,000 - \$1,750,000	\$1,750,000 - \$2,500,000
\$100,000	327	485	704	1141	1342
\$250,000	629	931	1354	2193	2580
\$500,000	950	1409	2046	3316	3901
\$1,000,000	1430	2120	3080	4993	5873

Hazard Group 3 – Including but not limited to Business Brokers, Loss Control Inspectors, Property Managers, Publishers, and Real Estate Agents					
Gross Annual Sales					
Limit	Less than \$250,000	\$250,000 - \$500,00	\$500,000- \$1,000,000	\$1,000,000 - \$1,750,000	\$1,750,000 - \$2,500,000
\$100,000	582	861	1251	Contact Underwriter	Contact Underwriter
\$250,000	1119	1656	2409	Contact Underwriter	Contact Underwriter
\$500,000	1710	2531	3679	Contact Underwriter	Contact Underwriter
\$1,000,000	2601	3850	5594	Contact Underwriter	Contact Underwriter

Attach Endorsement CTMPL.

13.10.1 Miscellaneous Professional Liability Extended Reporting Period

Extends the reporting period for the Miscellaneous Professional Liability Coverage for 12 months beyond termination date of policy. The annual premium for this option is equal 150% of the annual premium for the Miscellaneous Professional Liability coverage.

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13.14 GARAGEKEEPERS LIABILITY COVERAGE

(Attach Endorsement ASR-700)

LIMITS	Direct			Legal		
	Comprehensive		Collision	Comprehensive		Collision
	\$250/\$1250 Deductible	\$500/\$2500 Deductible	\$500 Deductible	\$250/\$1250 Deductible	\$500/\$2500 Deductible	\$500 Deductible
\$30,000	212	178	66	94	78	29
60,000	517	431	162	318	265	99
75,000	652	543	209	419	350	134
90,000	789	658	251	520	435	166
120,000	1027	857	332	697	582	227
150,000	1247	1041	416	860	718	288
180,000	1476	1231	491	1029	858	344
225,000	1825	1521	603	1288	1074	427
300,000	2376	1981	787	1695	1414	563
375,000	2930	2443	971	2108	1757	699
450,000	3476	2897	1152	2510	2092	834
600,000	4518	3766	1508	3284	2737	1097
750,000	5529	4608	1860	4032	3361	1357
900,000	6513	5429	2190	4760	3968	1603
1,200,000	8374	6980	2805	6140	5118	2058

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13.15 Office PAK Endorsement

There is no additional charge for this endorsement. Please see **Rule 13.15**.

13.15.1 Employment Practices Liability Insurance Extended Reporting Period

Extends the reporting period for EPLI Coverage for 12 months beyond termination date of policy. The annual premium for this option is \$130.

Attach Form CTERPEPL.

13.16 Employment Practices Liability Insurance (EPLI) & Identity Recovery Coverage (IRC) Endorsement

Coverage for Employment Practices Liability Insurance and Identity Recovery may be purchased at the discretion of the insured for the following limits for the specified price:

\$254 per policy -- \$100,000 EPLI Limit & \$15,000 IRC Limit

\$213 per policy -- \$50,000 EPLI Limit & \$15,000 IRC Limit – not available in NY

\$173 per policy -- \$25,000 EPLI Limit & \$15,000 IRC Limit – not available in NY

** additional limits of \$250,000 or \$500,000 for EPLI Coverage may be available – refer to company for rates and availability

13.16.1 Employment Practices Liability Insurance (EPLI) Extended Reporting Period (ERP) Option

The insured will have the right to purchase an extended reporting period for the Employment Practices Liability Insurance coverage within a 60 day time window that starts the day of termination of a policy for any reason. In the event that the insured would like the Extended Reporting Period option, see the table shown below for the length of the ERP option and the annual premium for this option.

STATE	ERP LENGTH (In Years)	ERP COST
CT	3 YEARS	200% of ERP/IRC Annual Premium
MA	1 YEAR	75% of ERP/IRC Annual Premium
NJ	1 YEAR	75% of ERP/IRC Annual Premium
NY	1 YEAR	75% of ERP/IRC Annual Premium
OH	1 YEAR	75% of ERP/IRC Annual Premium
PA	1 YEAR	75% of ERP/IRC Annual Premium
VA	2 YEARS	200% of ERP/IRC Annual Premium

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EARTHQUAKE SUPPLEMENT - BUSINESSOWNERS PROGRAM

(Not available on Convenience Store Risks)

Coverage may be provided by the attachment of Form BP-332. Masonry Veneer will not be covered unless indicated on the Declaration Page or in the Application for coverage. If covered the surcharge to Masonry Veneer will be:

Masonry Veneer	Factor
10-25%	1.75
25-50%	1.50
over 50%	4.00

Rates:

(1)	Connecticut Building	Contents	1	2	3	4
			0.286	0.194	0.112	0.043
	0.127					
(2)	Mississippi Building	Contents	1	2	3	4
			0.200	0.120	0.064	0.024
	0.064					
(3)	Ohio Building	Contents	1	2	3	4
			0.286	0.194	0.112	0.043
	0.127					
(4)	CONNECTICUT Building	Contents	1	2	3	4
			0.286	0.194	0.112	0.043
	0.127					

EARTHQUAKE PERILS - CONTENTS RATE GROUP

The earthquake contents rate groups are shown in the Classification Table. Refer to the company for rate groups where the exposure differs widely from that contemplated in the Classification Table.

- Rate Group 1 is the most susceptible to earthquake damage and includes antiques, glass showcase, glassware (uncrated) and retail drugs.
- Rate Group 2 is less susceptible and includes computers, doctors' or dentists' offices, electronic equipment, glassware (in carton), radio or television and many retail stores.
- Rate Group 3 is less susceptible and includes churches, garages, household contents, offices (except doctors and dentists) and schools.
- Rate Group 4 is the least susceptible and includes carpets or rugs, grain, heavy machinery, roofing, tires and wire.
- When more than one rate group is involved, rate according to the predominant rate group.

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**SPOILAGE
COVERAGE
SUPPLEMENTAL
CONNECTICUT**

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SPOILAGE COVERAGE SUPPLEMENT

(Not available on Convenience Store Risks)

INTRODUCTION

This supplemental manual contains the rules and rates that apply to Spoilage Coverage and is to be used with the Commercial Properties Manual and/or the Businessowners Program Manual.

The rules and rates in effect for the Company apply in cases not provided for by this supplemental manual.

RULE 1 - ELIGIBILITY

Spoilage Coverage may be written on risks eligible for the Commercial Properties Program and/or the Businessowners Program.

RULE 2 - COVERAGE DESCRIPTION

The following is a general description of the coverage provided by the Spoilage Coverage endorsement. The Spoilage Coverage endorsement contains the terms and conditions.

2.1 Form of Coverage

CP-601CT - Spoilage Coverage - provides coverage for loss of damage to scheduled perishable stock caused by the perils of breakdown and contamination and/or power disruption.

2.2 Description of Perils

Breakdown - Covers loss caused by a change in temperature or humidity due to the breakdown, malfunction or failure of the refrigeration system, or the equipment or apparatus controlling the refrigeration system.

Contamination - Covers loss caused by contamination by the refrigerant of the refrigeration system.

Power Disruption - Covers loss caused by a change in temperature or humidity due to the complete or partial lack of electrical power or fluctuation of electrical current due to conditions beyond the insured's control.

2.3 Minimum Limits

Spoilage Coverage must be written for a limit of at least \$1,000 per covered location.

2.4 Maximum Limits

Spoilage Coverage may be written up to a limit of \$25,000 per covered location. Limits in excess of \$25,000 may require special underwriting consideration. Refer to Company,

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SPOILAGE COVERAGE SUPPLEMENT

RULE 3 - DEDUCTIBLE

The Spoilage Coverage premiums contemplate a minimum \$250 deductible. Higher deductible options are available and the applicable premium credits are shown in the rate pages.

RULE 4 - PREMIUM MODIFICATIONS

When the perils of Breakdown and Contamination are covered, the insured may be eligible for a premium modification if a Refrigeration Maintenance or Service Agreement applies to the refrigeration system. Refer to the rates pages.

RULE 5 - INSTRUCTIONS FOR WRITING SPOILAGE COVERAGE

Use the endorsement schedule to identify covered property and locations. A supplemental schedule may be used in lieu of or in addition to the endorsement schedule. Itemize the locations separately; coverage for multiple locations is not available on a blanket basis.

The following information must be shown on the Schedule:

- Description and location of property covered
- Deductible
- Limit of Insurance (no coinsurance requirement applies)
- Perils Covered (indicate with an "X")
- Applicable Refrigeration Maintenance or Service Agreement (indicate with a "X")

RULE 6 - PREMIUM DETERMINATION

The rate pages show pre-calculated premiums at various limits for the following coverage options:

- Power Disruption Only
- Breakdown and Contamination Only
with a Refrigeration Maintenance or Service Agreement
- Breakdown and Contamination Only
without a Refrigeration Maintenance or Service Agreement
- Both Power Disruption and Breakdown and Contamination
with a Refrigeration Maintenance or Service Agreement
- Both Power Disruption and Breakdown and Contamination
without a Refrigeration Maintenance or Service Agreement

RATING PROCEDURE

1. Rate each described location separately.
 - a. Determine the premium by the limit and coverage options that apply.
 - b. If a higher deductible is chosen, adjust the premium accordingly.
2. The total premium is the sum of the premiums for each described location.

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SPOILAGE COVERAGE SUPPLEMENT

LIMIT	POWER DISRUPTIO N	BREAKDOWN AND CONTAMINATION		BOTH POWER DISRUPTION AND BREAKDOWN AND CONTAMINATION	
		W/REFRIGERATION MAINTENANCE OR SERVICE AGREEMENT	W/OUT REFRIGERATION MAINTENANCE OR SERVICE AGREEMENT	W/REFRIGERATION MAINTENANCE OR SERVICE AGREEMENT	W/OUT REFRIGERATION MAINTENANCE OR SERVICE AGREEMENT
\$1,000	\$7	\$13	\$18	\$18	\$23
5,000	34	64	92	89	113
10,000	68	129	184	177	227
15,000	102	193	276	266	340
20,000	136	258	368	354	454
25,000	170	322	460	443	567
30,000	204	386	552	531	680
35,000	238	451	644	620	794
40,000	272	515	736	708	907
45,000	306	580	828	797	1,021
50,000	340	644	920	886	1,134

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LISTING OF FORMS AND ENDORSEMENTS

NUMBER	EDITION	TITLE
FORMS		
BP-100	1-87	BUSINESSOWNERS STANDARD POLICY
BP-200	1-87	BUSINESSOWNERS SPECIAL POLICY
STATE AMENDATORY ENDORSEMENTS		
BP-0402UF	09-09	AMENDATORY ENDORSEMENT - CONNECTICUT
BP-5087	02-09	AMENDATORY ENDORSEMENT
BP-0620	1-99	LOSS OF INCOME 72 HOUR WAITING PERIOD
BP-0663	12-99	KNOWN INJURY OR DAMAGE AMENDMENT
BP-0676	06-02	MOLD EXCLUSION
BP-0678	06-02	EIFS EXCLUSION
BP-0833	01-05	AUTO AND MOBILE EQUIPMENT AMENDMENT
BP-0838UF	10-05	SILICA EXCLUSION
BP-0850UF	10-06	VIRUS OR BACTERIA EXCLUSION
BP-0856UF	09 09	INFORMATION DISTRIBUTION AND RECORDINGS VIOLATIONS EXCLUSION
BP-0858	09 09	COMMUNICABLE DISEASE EXCLUSION
GL-202	1-87	ATHLETIC PARTICIPANTS EXCLUSION
GL-890	1.0	LEAD LIABILITY EXCLUSION
GL-890A	1.0	ASBESTOS LIABILITY EXCLUSION
CL-300	1.0	AMENDATORY ENDORSEMENT
CL-0462	06-07	CIVIL UNIONS AMENDMENT
CL-600	01-08	CERTIFIED TERRORISM LOSS FORM
CL-1045	01-08	TERRORISM PREMIUM NOTICE DISCLOSURE
PRIV	0401	PRIVACY STATEMENT
ENDORSEMENTS		
APTZER	1.0	APARTMENTIZER COVERAGE ENDORSEMENT
BP-001	7-97	SYSTEMS BREAKDOWN COVERAGE
BP-302	1-87	BURGLARY AND ROBBERY COVERAGE
BP-303	1.0	BURGLARY AND ROBBERY COVERAGES
BP-304	1-87	MONEY AND SECURITIES COVERAGE
BP-306	1-87	THEFT COVERAGE
BP-308	9-87	EMPLOYEE DISHONESTY COVERAGE
BP-316	1-87	PERSONAL AND ADVERTISING INJURY
BP-320	1-87	ACCOUNTS RECEIVABLE COVERAGE
BP-321UF	2.0	ORDINANCE OR LAW EXTENSION
BP-322	1-87	MINUMICRO COMPUTER COVERAGE
BP-324	1-87	FINE ARTS COVERAGE
BP-326	1-87	OUTDOOR SIGN COVERAGE
BP-328	1-87	VALUABLE PAPERS AND RECORDS COVERAGE
BP-330	10-08	WATER DAMAGE COVERAGE – BACK-UP OF SEWER AND DRAINS
BP-332	1-87	EARTHQUAKE COVERAGE
BP-336	1-87	PREMIUM PAYMENTS
BP-338	1-87	CONDOMINIUM ASSOCIATION
BP-346	1-87	CHANGE ENDORSEMENT
BP-348	1-87	THEFT EXCLUSION
BP-350	1-87	CONDOMINIUM - UNIT-OWNER

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LISTING OF FORMS AND ENDORSEMENTS

NUMBER	EDITION	TITLE
CL-WIND	1.0	WIND/HAIL DEDUCTIBLE
CP- 95	1-86	UTILITY INTERRUPTION PERILS PART
CP-119	1-83	CONDOMINIUM BUILDINGS EXCLUSION (Entire Building)
CP-120	1-83	CONDOMINIUM BUILDINGS EXCLUSION (Improvements)
CP-121	1-83	CONDOMINIUM LOSS ASSESSMENT COVERAGE
CP-131	1-83	LENDER'S LOSS PAYABLE
CP-132	1-83	LOSS PAYABLE FORM
CP-144	1-83	PEAK SEASON INCREASE
CP-174	1-83	VALUABLE PAPERS AND RECORDS VALUATION
CP-601CT	2.0	SPOILAGE FORM
CTEPL	07-07	EMPLOYMENT PRACTICES LIABILITY INSURANCE COVERAGE (OFFICE ONLY)
CTERPEPL	1.0	EXTENDED REPORTING PERIOD ELECTED (OFFICE ONLY)
EPLDEC	1.0	COMMERCIAL EMPLOYMENT PRACTICES INSURANCE COVERAGE ENDORSEMENT SUPPLEMENTAL DECLARATIONS (OFFICE ONLY)
GL-108	1-87	ADDITIONAL INSURED
GL-118	1-87	DRUGGISTS LIABILITY COVERAGE
GL-122	1-87	NON-OWNED AUTO & HIRED AUTO LIABILITY COVERAGE
GL-122A	1-87	NON-OWNED AUTO & HIRED AUTO LIABILITY COVERAGE
GL-224	1-87	LIABILITY COVERAGE - DESIGNATED PREMISES
GL-225	02-04	BEAUTY OR BARBER SHOP LIABILITY
GL-242	1.0	INCIDENTAL CARE, CUSTODY, OR CONTROL
GS-200	7-86	GLASS COVERAGE
UA-504-B	8-94	PROTECTIVE SAFEGUARD
UA-506	06-09	ASSAULT AND BATTERY EXCLUSION
MAX1CT	08-08	MAXIMIZER COVERAGE ENDORSEMENT
UFDCC	07-07	DATA COMPROMISE COVERAGE (OFFICE ONLY)
UFIRC	07-07	IDENTITY RECOVERY COVERAGE (OFFICE ONLY)
UFLF	1.0	LANDLORD FURNISHINGS
UFL-1	8-94	LIQUOR LIABILITY COVERAGE
UF-ASR-700	9-98	GARAGEKEEPERS LIABILITY COVERAGE

ANTIQUÉ PROGRAM FORMS

UFACD-1000	7/98	ANTIQUES AND COLLECTIBLES SCHEDULE
UFACD-2000	7/98	ANTIQUES AND COLLECTIBLES DEALERS FORM
UFACD-1001	7/98	ANTIQUES AND COLLECTIBLES BREAKAGE COVERAGE
UFACD-2002	7/98	ANTIQUES AND COLLECTIBLES THEFT EXCLUSION

MANDATORY FORMS FOR CONVENIENCE STORE RISKS

BP-200	1-87	BUSINESSOWNERS SPECIAL POLICY
UF-EECT	11-04	ENHANCEMENT ENDORSEMENT
UA-504B	3-91	PROTECTIVE SAFEGUARD ENDORSEMENT
UA-506	06-09	ASSAULT AND BATTERY EXCLUSION
CSTL	7-95	THEFT LOSS LIMITATION