

FOOD SERVICE

ESTABLISHMENTS

PROGRAM

CONNECTICUT

AGENCY MANUAL

**UTICA FIRST INSURANCE COMPANY
FOOD SERVICE ESTABLISHMENTS PROGRAM GUIDELINES
CONNECTICUT**

RULE NUMBER	DESCRIPTION
I	Your Binding Authority
II	Our General Line Limits
III	Special Eligibility Requirements
IV	Application, Handling and Processing Requirements

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FOOD SERVICE RISKS

- I. Your Binding Authority on these risks, EXCEPT those set forth in Rule IIII, is as follows:
- A. Property Coverage: \$750,000 building and contents, with a maximum on contents only of \$500,000. Public protection class 1 through 8, any construction. The maximum line for a frame construction is \$600,000. pre-1960 frame or Class 9 maximum is \$400,000 building and contents.
(We do not write Classes 9 or 10)
- 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.
This coverage is not available on any risk with delivery service.
- D. Maximizer Coverage Endorsement - Max 1CT (11/04): **
- Option #1
 - Option #2
 - Option #3*
 - Option #4 (available only with Option #1, #2, or #3).
- * Option #3 is not available on risk with delivery service.
** Max-Exclusion Endorsement (Max. Exc.1A) may be used to delete Money and Securities and Employee Dishonesty Coverage.

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- II. Our General Line Limits are:
- A. Property Coverage: \$2,000,000 including building, contents and time element coverage.
 - B. Liability: Premises, operations and products:
Additional limits over \$1,000,000* combined single limits, may be available.

*Agents would need to submit for prior approval.
 - C. Liability: Non-owned auto:
\$1,000,000 occurrence/\$1,000,000 aggregate limits provided, except on any risk with delivery service.
 - D. 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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III. Special Eligibility Requirements:

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

1. Food Service 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 The National Fire Protection Agency, and including required clearance from combustibles.

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.** Underwriter considerations will focus on upgrades to heating, electrical, plumbing, roof age, etc.

(Any risk falling into the above categories will need to be inspected prior to binding.) Please allow for lead time and advise us if you wish us to inspect.

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 building built prior to 1970.* (unless totally updated, see #2 above).**
- 3. Any risk with alcoholic beverage sales that exceed 40% of total receipts are not eligible for this program.

5/98 ** Commercial underwriter may consider prior to 1970 on another type of policy, if necessary. (Call for approval).

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- IV. Application, Handling and Processing Requirements:
 - A. Submit completed ACORD application along with signed fraud statement and completed restaurant supplement.

NOTE: Sale of alcoholic beverages cannot exceed 40% of total receipts.

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TERRITORIAL DEFINITIONS

STATE RATE PAGES

INTRODUCTION

This Manual contains the Rules and Rates that apply to the Food Service Establishments Program.

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

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RULE 1 ELIGIBILITY

This manual contains the rules, classifications, rates and premiums for writing property, liability and other coverages for Food Service Establishments as follows:

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

The two types of classifications are listed below to define rate distinction.

Rate 1 Bagel Stores, bakeries, delicatessens, and pizza establishments with or without cooking, with:

- * no waitress or table service
- * no more than 20 tables
- * no more than 2,000 square feet of total area

Rate 2 All other Food Service Establishments including those in Rate 1 which do not meet the above stated conditions.

Rate 3 All Tavern establishments whose principal function is to serve alcoholic beverages for consumption on premises.

Any risk characteristics of the following are not acceptable under this program (Do Not Submit).

- * Night Clubs, bars or lounges
- * Seasonal operations
- * Public protection class 9 or 10 risks
- * Live entertainment or dancing (Piano music or small band combo playing for dinner music is acceptable, if no dancing permitted).

As referenced in this manual, a description of cooking will be:

The utilization of cooking type appliances that emit grease laden vapors during the cooking operation and including grills and/or deep fat fryers.

* Both Rate 1 and Rate 2, and Rate 3 are subject to the following requirements:

Food Service/Tavern Establishment Eligibility Requirements:

- A. The insured must have prior experience in the restaurant business.
- B. If there is cooking involved, as defined, the building and/or occupancy must meet NFPA-96 (National Fire Protection Association) standards for fire protection, which include:

An automatic extinguishing system protecting hoods, ducts, and all cooking surfaces and to include deep fat fryers. The system must also have a manual release in a path of exit or egress.

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RULE 1 ELIGIBILITY (CONT'D)

An annual contract for regular service and maintenance of the extinguishing system.

An automatic fuel shut-off to all cooking appliances activated by the release of an automatic extinguishing system.

A thermostat and a separate high temperature shut-off on deep fat fryers.

A semi-annual contract for cleaning of hoods, ducts, and filters. Filters should be cleaned daily. The hood directly over the cooking appliances should be cleaned weekly. The entire hood and duct system should be cleaned at least semi-annually by a professional firm, by contract.

Minimum clearance for hoods and ducts is 18 inches from all combustible construction.

Mesh type filters can not be used. Baffle type filter are required.

- C. Exits must conform to requirements of NFPA 101, Life Safety Code.
- D. All Rate 2 risks as indicated must not be open past 12 p.m.
- E. The total area of the establishment should be less than 5,000 square feet for Rate 2 and Rate 3 risks. (The maximum area for Rate 1 risks is 2,000 square feet).
- F. Any alcoholic beverage sales must be less than 40% of total sales for Rate 1 and Rate 2 risks.
- G. Any risk with alcoholic beverage sales will have endorsement UA-506 attached.
- H. Non-owned and hired auto coverage is not available to establishments that deliver their product.

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RULE 2 PROGRAM DESCRIPTION

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

2.1 Forms of Coverage

BP-100 Standard Policy - provides named peril coverage for property coverage and includes commercial liability coverage.

BP-200 Food Service Establishments Special Policy - provides "all risk" coverage for property and includes commercial liability coverage.

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.

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.

2.3 Mandatory Coverage

The Food Service Establishments 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

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2.4 Minimum Limits - Liability Coverage Section (CONT'D)

The liability rates shown in the Food Service Establishments 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.

The property rates shown in the Food Service Establishments 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.

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.

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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.

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.

RULE 6 CANCELLATION

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

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

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

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.(Not eligible in this program.)

Unprotected - All other.(Not eligible in this program.)

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

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.

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RULE 8 CONSTRUCTION CLASSIFICATIONS (CONT'D)

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.

RULE 9 PREMIUM DETERMINATION

Annual premiums and rates are shown in the Food Service Establishments Program Manual State Rate Pages.

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

Liability Rates - per 100 square feet of total area.

RATING PROCEDURES

1. Standard Policy Form BP-100.
 - 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. Reduce this rate by the amount shown by asterisks on 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.

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RATING PROCEDURES (CONT'D)

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. 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.
 - d. Liability
See 1.d above.
 - e. Add steps b., c. and d. to get the Total Basic Premium.

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.

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.

RULE 11 PREMIUM MODIFICATIONS

11.1 Protective Devices

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

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RULE 11 PREMIUM MODIFICATIONS (CONT'D)

Central Station Burglary
Watchmen
Sprinkler Systems (Refer to Rule 8 in the Food Service Establishments Program Manual for rates).

Discount credits are applied consecutively.

Indicate protective devices on Declarations Page.

11.2 Other Premium Modifications

Other premium credits may be allowed.

Refer to company.

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.

Indicate option on the Declarations Page.

12.2 Automatic Increase - Coverages A and B

See the Food Service Establishments Program Manual State Rate Pages for the additional charge for this optional coverage.

12.3 Peak Season - Coverage B

See the Food Service Establishments Program Manual State Rate Pages for the additional charge for this optional coverage.

Attach Endorsement CPA 44.

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 Food Service Establishments Program Manual State Rate Pages for the additional charge for this optional coverage.

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12.5 Burglary and Robbery

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

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.

12.7 Theft Exclusion

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.

Attach Endorsement CP-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 Food Service Establishments Program Manual State Rate Pages.

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 Food Service Establishments Program Manual State Rate Pages.

Attach Endorsement BP-328

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12.10 Saved for future use.

12.11 Accounts Receivable

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

Attach Endorsement BP-320.

12.12 Fine Arts

Coverage for articles of fine arts maybe provided on an "all-risk" basis. See the Food Service Establishments Program Manual State Rate Pages for the additional premium charges and deductible options other than \$250.

Attach Endorsement BP-324.

12.13 Outdoor Signs

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

Attach Endorsement BP-326.

12.14 Mini/Micro Computers

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

Attach Endorsement BP-322.

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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 Food Service Establishments Program Manual State Rate Pages.

Attach Glass Form GS-200 and Schedule.

12.17 Earthquake

Earthquake and volcanic eruption coverage may be provided for Coverages A, B and C. See the Food Service Establishments 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 Food Service Establishments Program Manual State Rate Pages. See the Food Service Establishments Program Manual State Rate Pages for deductible options other than \$250.

Attach Endorsement BP-308.

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12.19 Maximizer Coverage Endorsement – MAX1CT (08/08)

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 Or Control
\$ 5,000	Credit Card Receipts Coverage
\$100,000	Loss of Earnings Coverage

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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.

Attach Endorsement BP-001.

12.21 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.

12.22 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 Food Service Establishments Program Manual State Rate Pages.

Show limits on Declarations Page.

13.2 Aggregate Limits

The liability rates shown in the Food Service Establishments 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.

Aggregate/Occurrence Multiple	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 Food Service Establishments Program Manual State Rate Pages.

Show limit on the Declarations Page.

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13.4 Non-owned/Hired Automobiles

Coverage for non-owned and/or hired automobiles may be provided by endorsement. See the Food Service Establishments Program Manual State Rate Page for rates.

Not available for establishments which offer delivery service.

Attach Endorsement GL-122A.

13.6 Personal and Advertising Injury

Coverage may be provided for Personal and Advertising Injury. Refer to the Company for rates on Advertising Injury. Rates for Personal Injury are in the Businessowners Program Manual State Rate pages.

Attach Endorsement: BP-316 Personal and Advertising Injury.

13.12 Increased Limit Factors

\$2,000,000 - 0.26 x rate developed at \$1 million - Minimum \$750.

Must have prior underwriter approval.

13.13 Liquor Legal Liability

Coverage is available for risks where total liquor sales do not exceed 40% of total receipts for business.

See Rates section for limits available and rates.

13.14 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.

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13.14.1 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 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.

<u>Risk Variations</u>	Range of Modifications		
	<u>Credit</u>		<u>Debit</u>
(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%

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

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FOOD SERVICE ESTABLISHMENTS RATE GROUPS

Rate No.	CLASSIFICATION	STAT CODE	PROPERTY		SPECIAL FORM	LIABILITY
			SOLE	MULTI		
	<u>Building Rate Group</u>					
1	Bagel, Bakery, Deli or Pizza (no cooking)	99100	4b	4b		-
1	*** Bagel, Bakery, Deli or Pizza (with cooking)	99100	4b	4b		-
2	*** All other Food Service Establishments (as defined in Eligibility)	50000	4c	4c		-
3	*** Taverns with > 40% Alcohol Sales	50015	4d	4d		-
	<u>Personal Property*</u>					
1	Bagel Stores - Baking	99101	12b	12b	1	9d
1	*** Bagel Stores (with cooking)	99103	12b	12b	1	9d
1	Bakeries (no restaurant)	30016	12b	12b	1	9d
1	*** Bakeries (with cooking)	99102	12b	12b	1	9d
1	Delicatessens (no cooking)	30050	12b	12b	1	9d
1	*** Delicatessens (with cooking)	99104	12b	12b	1	9d
1	Pizza - Baking	99105	12b	12b	1	9d
1	*** Pizza (with cooking)	99106	12b	12b	1	9d
2	*** All other Food Service Establishments (as defined in Eligibility)	50000	12c	12c	1	9e
3	*** Taverns with > 40% Alcohol Sales	50015	12d	12d	1	9f

* Any risks with alcoholic beverage sales, attach Endorsement UA-506.

*** All cooking risks, as defined, must be protected by an approved automatic extinguishing system. See underwriting requirements that apply to all risks with cooking. Note, these risks must be reinspected and approved by underwriter before binding. Attach Endorsement UA-504b.

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BUILDINGS AND BUSINESS PERSONAL PROPERTY RATES PER \$1,000 OF INSURANCE
SPECIAL POLICY ** PROTECTED

TERRITORY 01-05

\$250 Ded

RATE NO.	RATE GROUP	FRAME	JOIST MAS	NON-COMB	MASONRY NON-COMB	FIRE RESISTIVE
Building 1	4b	8.62	6.92	5.67	2.86	1.64
Building 2	4c	7.78	6.24	5.12	2.59	1.49
Building 3	4d	11.90	9.55	7.83	3.95	2.27
Pers Prop 1	12b	14.15	11.19	9.04	6.30	4.50
Pers Prop 2	12c	16.27	12.87	10.39	7.23	5.18
Pers Prop 3	12d	19.53	15.43	12.46	8.69	6.21

TERRITORY 06, 09 & 10

Building 1	4b	8.02	6.44	5.31	2.65	1.52
Building 2	4c	7.54	6.05	5.00	2.50	1.43
Building 3	4d	11.54	9.26	7.64	3.82	2.18
Pers Prop 1	12b	13.05	10.34	8.37	5.80	4.16
Pers Prop 2	12c	15.67	12.41	10.06	6.96	4.99
Pers Prop 3	12d	18.80	14.89	12.06	8.35	5.98

TERRITORY 07, 08 & 11

Building 1	4b	8.02	6.44	5.31	2.65	1.52
Building 2	4c	7.23	5.80	4.79	2.39	1.37
Building 3	4d	11.07	8.88	7.34	3.66	2.09
Pers Prop 1	12b	13.05	10.34	8.37	5.80	4.16
Pers Prop 2	12c	15.01	11.89	9.63	6.66	4.78
Pers Prop 3	12d	18.01	14.27	11.55	8.00	5.74

TERRITORY 12

Building 1	4b	7.57	6.12	5.05	2.51	1.44
Building 2	4c	7.14	5.75	4.75	2.35	1.35
Building 3	4d	10.92	8.80	7.27	3.60	2.07
Pers Prop 1	12b	12.33	9.78	7.93	5.45	3.90
Pers Prop 2	12c	14.78	11.73	9.52	6.55	4.70
Pers Prop 3	12d	17.74	14.08	11.41	7.86	5.63

TERRITORY 13 & 14

Building 1	4b	7.57	6.12	5.05	2.51	1.44
Building 2	4c	6.83	5.52	4.56	2.26	1.29
Building 3	4d	10.45	8.44	6.97	3.46	1.98
Pers Prop 1	12b	12.33	9.78	7.93	5.45	3.90
Pers Prop 2	12c	14.17	11.26	9.12	6.28	4.49
Pers Prop 3	12d	17.00	13.50	10.95	7.53	5.39

** For Standard Policy reduce Building rate by: .32 for all other construction.
.24 for fire resistive construction.

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LIABILITY LIMITS

TERRITORY	RATE NO.	RATE GROUP	RATE BASE	300,000 Limits	500,000 include \$1,000 Med Pay	1,000,000 Med Pay	Add for each Add'l \$1,000 Med Pay
1	1	9D	Area	60.44	64.09	68.52	0.51
	2	9E	Area	69.50	73.71	78.80	0.58
	3	9F	Area	83.41	88.46	94.55	0.70
02, 07	1	9D	Area	63.22	67.41	72.28	0.49
	2	9E	Area	72.70	77.52	83.12	0.56
	3	9F	Area	87.24	93.03	99.75	0.67
03, 08, 13	1	9D	Area	67.24	71.08	75.82	0.57
	2	9E	Area	77.33	81.76	87.19	0.65
	3	9F	Area	92.80	98.11	104.63	0.79
4	1	9D	Area	55.19	58.67	62.86	0.46
	2	9E	Area	63.47	67.48	72.30	0.53
	3	9F	Area	76.17	80.97	86.76	0.63
5	1	9D	Area	68.12	72.16	77.08	0.57
	2	9E	Area	78.34	82.98	88.65	0.65
	3	9F	Area	94.01	99.58	106.38	0.79
6	1	9D	Area	60.44	64.09	68.52	0.51
	2	9E	Area	72.52	76.91	82.21	0.62
	3	9F	Area	87.02	92.29	98.65	0.74
9	1	9D	Area	55.19	58.67	62.86	0.46
	2	9E	Area	66.23	70.42	75.42	0.55
	3	9F	Area	79.48	84.50	90.52	0.66
10	1	9D	Area	68.12	72.16	77.08	0.57
	2	9E	Area	81.76	86.59	92.50	0.69
	3	9F	Area	98.11	103.92	111.00	0.84
11	1	9D	Area	120.92	119.46	127.05	1.04
	2	9E	Area	130.47	137.37	146.10	1.19
	3	9F	Area	156.56	164.85	175.33	1.44
12	1	9D	Area	82.55	86.51	91.65	0.80
	2	9E	Area	99.06	103.80	109.98	0.95
	3	9F	Area	118.87	124.56	131.98	1.13
14	1	9D	Area	87.35	92.64	99.03	0.74
	2	9E	Area	100.46	106.54	113.89	0.87
	3	9F	Area	120.55	127.85	136.66	1.04

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SPECIAL POLICY PERSONAL PROPERTY CHARGE

PERSONAL PROPERTY LIMITS	FAIRFIELD & HARFORD CO.'S						REMAINDER OF STATE					
	RATE 1		RATE 2		RATE 3		RATE 1		RATE 2		RATE 3	
	1	0	1	0	1	0	1	0	1	0	1	0
1 - 10,000	116	2	133	2	160	2	89	2	102	2	122	2
10,001 - 20,000	122	8	141	10	169	12	94	8	108	10	129	12
20,001 - 30,000	126	15	146	17	175	21	101	15	116	17	139	21
30,001 - 40,000	133	21	153	24	184	30	107	21	123	24	149	30
40,001 - 50,000	140	28	160	32	192	37	112	28	129	32	156	37
50,001 - 60,000	146	33	168	38	202	46	118	33	136	38	162	46
60,001 - 70,000	152	39	174	45	209	53	124	39	143	45	172	53
70,001 - 80,000	157	45	180	51	216	62	130	45	151	51	180	62
80,001 - 90,000	163	51	188	58	226	70	138	51	158	58	190	70
90,001 - 100,000	169	57	194	66	232	80	142	57	163	66	196	80
100,001 - 110,000	175	63	202	72	242	87	149	63	171	72	205	87
110,001 - 120,000	181	68	209	77	250	93	155	68	177	77	213	93
120,001 - 130,000	187	74	215	86	259	103	160	74	184	86	221	103
130,001 - 140,000	193	82	222	93	266	111	167	82	192	93	230	111
140,001 - 150,000	199	88	229	101	275	121	172	88	198	101	238	121
150,001 - 175,000	210	98	241	112	290	135	182	98	210	112	251	135
175,001 - 200,000	225	112	259	129	311	156	198	112	227	129	273	156
200,001 - 225,000	240	126	276	146	331	175	213	126	246	146	295	175
225,000 - 250,000	256	142	293	163	352	196	227	142	262	163	314	196
250,001 - 275,000	271	157	312	180	374	216	242	157	279	180	335	216
275,001 - 300,000	290	176	333	203	400	243	263	176	302	203	362	243
Each Additional 10000	6	6	7	7	10	10	6	6	7	7	10	10
BASE PREMIUM Money & Securities	111						85					

* RATE GROUP 0 EXCLUDES THEFT

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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
0.300	0.300	0.300	0.400	0.550

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	
Amount	Factor
\$ 500	0.95
\$1,000	0.91
\$3,000	0.84
\$5,000	0.80
\$10,000	0.78

Deductible Applies to Coverages A, B & C	
Amount	Factor
\$ 250	0.98
\$ 500	0.93
\$1,000	0.89
\$3,000	0.82
\$5,000	0.78
\$10,000	0.76

Show deductible amount on the Declarations Page.

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RULE 11 PREMIUM MODIFICATIONS

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

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 specific 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

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

Attach Endorsement CR-302.

12.6 Theft

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 (CONT'D)

12.8 Money and Securities

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

Limits: ON = On Premises,
 OFF = Off Premises

	\$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	.86	.98	.99	1.12	1.11	1.26	1.23	1.40
OFFICE	.92	1.04	1.05	1.19	1.18	1.34	1.31	1.49
OTHER	.97	1.10	1.11	1.25	1.25	1.41	1.38	1.57

Limit other than those shown may be developed by interpolation.

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 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.

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RULE 12 OPTIONAL COVERAGES - PROPERTY SECTION (CONT'D)

12.12 Fine Arts

Coverage for articles of fine art maybe 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.

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.

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.

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RULE 12 OPTIONAL COVERAGES - PROPERTY SECTION (CONT'D)

12.17 Earthquake Coverage

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

Attach BP-332

12.18 Employee Dishonesty

The premiums for Employee Dishonesty Coverage are shown below.

Limit	\$5,000	\$10,000	\$25,000	\$50,000
Up to 5 employees	\$64	\$86	\$131	\$190
Each additional employee	6	9	14	19

Attach Endorsement BP-308.

12.19 Maximizer Coverage Endorsement

\$200 per location

Attach Endorsement MAX1CT 0808.

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.

Attach Endorsement BP-001.

The rate is 5.25% of the Final Premium after all applicable credits and modifications are taken.

12.21 Back-Up of Sewers and Drains

\$9.07 per \$1,000 of insurance
* Company maximum is \$5,000

Attach Endorsement BP-330.

12.22 Ordinance or Law Extension Factor

1.14

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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 charges shown below.

Limit	Premium
\$100,000	\$37
250,000	138
500,000	276

Show limit on Declarations Page.

13.4 Non-owned/Hired Automobiles

The non-owned auto liability exposure may be covered for the following charges:

Limit	Premium
\$ 300,000	\$47
500,000	50
1,000,000	59

Attach Endorsement GL-122A.

13.6 Personal Injury

Coverage may be provided for Personal Injury Liability at \$20 per policy.

Attach Endorsement BP-314.

13.12 Increased Limit Factors

\$2,000,000 - 0.26 x rate developed at \$1 Million - Minimum \$750.

Must have prior underwriter approval.

13.13 Liquor Legal Liability (Not available on Rate 3 Risks)

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.

Attach UFLL-1.

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13.14 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

13.14.1 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

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 for Masonry Veneer will be:

Masonry Veneer	Factor
10-25%	1.75
20-50%	1.50
Over 50%	4.00

Rates:

(1)	Connecticut					
	Building	Contents	1	2	3	4
	0.127		0.286	0.194	0.112	0.043

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 showcases, glassware (uncrafted) 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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LISTING OF FORMS AND ENDORSEMENTS

FORMS

BP-100	01/87	Businessowners Standard Policy
BP-200	01/87	Businessowners Special Policy

**MANDATORY
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-0833	01/05	Auto and Mobile Equipment Amendments
BP-0838UF	10/05	Silica Exclusion
BP-0850UF	10-06	Virus or Bacteria Exclusion
BP-0856	09-09	Information Distribution and Recording Violations Exclusion
GL-890	1.0	Lead Liability Exclusion

**OTHER
ENDORSEMENTS**

BP-001	09/97	Systems Breakdown Coverage
CR-302	07/88	Burglary and Robbery Coverage
BP-303	1.0	Burglary and Robbery Coverages
BP-304	01/87	Money and Securities Coverage
CR-306	07/88	Theft Coverage
BP-308	09/87	Employee Dishonesty Coverage
BP-312	01/87	Advertising Injury Liability Coverage
BP-314	01/87	Personal Injury Liability Coverage
BP-316	01/87	Personal and Advertising Injury Liability Coverage
BP-320	01/87	Accounts Receivable Coverage
BP-321UF	2.0	Ordinance or Law Extension
BP-322	01/87	Mini/Micro Computer Coverage
BP-324	01/87	Fine Arts Coverage
BP-326	01/87	Outdoor Sign Coverage
BP-328	1-87	Valuable Papers and Records Coverage
BP-330	10-08	Water Damage Coverage – Back-up of Sewers 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
CP-95	1-86	Utility Interruption Perils
CPA 31	1-83	Lender's Loss Payable
CP-132	1-83	Loss Payable Form
CP-144	1-83	Peak Season Increase
CPA 74	1-83	Valuable Papers and Records Valuation
CP-601CT	2.0	Spoilage Coverage

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LISTING OF FORMS AND ENDORSEMENTS

**FORMS
(CONT'D)**

CTBOPERP	08-11	Supplemental Extended Reporting Period Endorsement- Connecticut Changes
CTEPLDN	08-11	Employment Practices Liability – Notice to Connecticut Insureds
CTEPLSUP	08-11	Connecticut Changes
GL-108	1-87	Additional Insureds
GL-122-A	12-97	Non-Owned Auto Liability Coverage/Hired Auto Liability Coverage
GL-202	1-87	Exclusion - Athletic or Sports Participants
GL-224	1-87	Liability Coverage - Designated Premises
GL-242	1.0	Incidental Liability Coverage
GS-200	7-86	Glass Coverage
UA-504-B	3-91	Protective Safeguard Endorsement
UA-505	1-91	Punitive Damages Exclusion
UA-506	4-89	Assault and Battery Exclusion
UA-508	1-91	Other Insurance Endorsement
MAX 1CT	08/08	Maximizer Coverage Endorsement Coverage
UFBOPEPL	08-11	Employment Practices Liability Coverage Endorsement
UFBOPIRC	08-11	Identity Recovery Coverage
UFBOPSUP	08-11	Employment Practices Liability Coverage – Supplemental Application
UFEPLISD	08-11	Commercial Employment Practice Liability Coverage - Supplemental Declarations

UTICA FIRST INSURANCE COMPANY

**SPOILAGE
COVERAGES
SUPPLEMENT

CONNECTICUT**

**UTICA FIRST INSURANCE COMPANY
FOOD SERVICE ESTABLISHMENTS PROGRAM MANUAL**

CONNECTICUT

SPOILAGE COVERAGE SUPPLEMENT

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 Food Service Establishments 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 Food Service Establishments 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 or 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 \$10,000 per covered location. Limits in excess of \$10,000 may require special underwriting consideration. *Refer to Company.*

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RULE 3 DEDUCTIBLES

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 rate 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 an "x")

RULE 6 PREMIUM DETERMINATION

The rate pages show precalculated 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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LIMIT	POWER DISRUPTION	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