



UTICA FIRST INSURANCE COMPANY

**AUTOMOBILE SERVICE STATIONS OR
REPAIR GARAGES PROGRAM**

NEW YORK

RULES

UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES

NEW YORK

RULE 1 ELIGIBILITY

1.1 Eligibility For Automobile Service Stations or Repair Garages

- ◆ This manual contains the rules, classifications, rates and premiums for writing property, liability and other coverages for Automobile Service Stations or Repair Garages.
- ◆ The Utica First Program is designed for those risks that would be considered as small to medium-size and non-dealers. The operations must be specifically listed in the classification section. Since this is a Businessowners-type policy, it must include both Property and General Liability coverages.
- ◆ An Automobile Service Station or Repair Garage eligible for this program would be defined as “Automobile Service Stations or Repair Garages with or without gasoline or related product pump sales, with or without a convenience store and with or without a car wash in connection therewith”.

1.2 Eligibility If Cooking Exposure Exists

- ◆ Definition of Cooking - The utilization of cooking-type appliances that emit grease laden vapors during the cooking operation and including grills and/or deep fat fryers.
- ◆ 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 should also have a manual release in a path of exit or egress.
 - ▶ A 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 regular schedule for cleaning 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 should not be used.

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RULE 1 ELIGIBILITY (cont'd)

1.3 Eligibility For Businessowners Program

- ◆ 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 which are incidental to the eligible classification and do not exceed 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.

1.4 Eligibility For Miscellaneous Occupancies

- ◆ A multiple occupancy risk with a convenience store, a car wash, another mercantile type risk that is eligible for a BOP program or a cooking-type occupancy that is eligible, would also be considered under this program.

1.5 Eligibility for Liquor Legal Liability

- ◆ No binding authority - Must be submitted for prior approval. This coverage may be accepted for Incidental Liquor sales under this program.

1.6 Ineligible Classifications

- ◆ Automobile Dealers (new or used)
- ◆ Firms engaged in the renting, leasing or loaning of automobiles or other equipment to others
- ◆ Firms engaged in tire recapping or vulcanizing
- ◆ Firms engaged in salvage or wrecking operations or maintenance yards in connection therewith
- ◆ Firms engaged in the operation of automobile parking garages
- ◆ Firms providing self-service repair bay rentals
- ◆ Firms engaged in automobile dismantling, rebuilding or restoration

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RULE 2 PROGRAM DESCRIPTION

- ◆ An Automobile Service Station or Repair Garage policy must provide coverage for all eligible business buildings and business personal property owned by an insured and for business liability exposures of an insured.
- ◆ The following is a general description of the coverages provided by the Automobile Service Station or Repair Garage policies. The policies contain the complete conditions.

2.1 Forms of Coverage

Two Automobile Service Station or Repair Garage policies are available:

- ◆ **BP-100 Automobile Service Station or Repair Garage Standard Policy**
Provides named perils coverage for property, loss of income coverage and includes commercial liability coverage. The covered perils are: fire or lightning; explosion; sonic boom; windstorm or hail; smoke; vehicles and aircraft; riot or civil commotion; vandalism; sprinkler leakage; sinkhole collapse; and volcanic action.
- ◆ **BP-200 Automobile Service Station or Repair Garage Special Policy**
Provides coverage against all physical losses, with certain exceptions, for property. Also provides coverage for loss of income and includes commercial liability coverage.

2.2 Coverage Descriptions - Principal Coverages

- ◆ Coverage A - Buildings

Covers buildings and structures described on the declarations including:
 - ▶ Completed additions
 - ▶ Fixtures and machinery which are a permanent part of the building
 - ▶ Outdoor fixtures
 - ▶ Personal property used to maintain the building
 - ▶ Additions, alterations and repairs to the building
 - ▶ Materials, equipment, supplies and temporary structures used for the constructions of the building
 - ▶ Landlords' personal property in furnished apartments or rooms

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RULE 2 PROGRAM DESCRIPTION (cont'd)

- ◆ 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. This includes:
 - ▶ The insured's interest in personal property of others in the insured's care, custody or control, to the extent of the insured's legal liability, labor, material, and services
 - ▶ The insured's use interest as tenant in improvements to the described building

- ◆ Coverage C - Loss of Income

Provides up to one year of 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 to which the insurance applies. Bodily injury and property damage that arise out of the products and completed work hazard are not included under Coverage L

- ◆ Coverage M - Medical Payments

Pays medical expenses for bodily injury caused by an accident on premises owned by or rented to an insured or resulting from the insured's operations.

- ◆ Coverage N - Products/Completed Work

Pays on behalf of the insured for damages due to bodily injury or property damage arising out of the products or completed work hazard and caused by an occurrence to which the insurance applies.

- ◆ Coverage O - Fire Legal Liability

Pays for property damage to buildings or parts of buildings which are rented to an insured, if the damage is caused by a fire and the insured is legally liable for the fire damage.

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RULE 2 PROGRAM DESCRIPTION (cont'd)

◆ Coverage P - Personal Injury Liability/Advertising Injury Liability

Personal injury pays for injury other than bodily injury and includes such offenses as slander, libel, invasion of privacy, false arrest, detention, imprisonment, malicious prosecution, wrongful entry, and eviction. The offenses can result from oral or written publication of material. Coverage P does not extend to offenses committed by insureds in the business of advertising, publishing, broadcasting or telecasting.

Advertising injury pays for injury other than bodily injury and includes such offenses as slander, libel, disparagement of a person's or organization's goods or services, invasion of privacy, misappropriation of advertising ideas or style of doing business, or infringement of copyright, title, slogan, trademark or trade name.

2.3 Basic Limits

The rating information shown in this manual reflects the following basic limits of insurance

Coverage A	Full replacement value of the insured buildings
Coverage B	Full replacement value of the insured business personal property
Coverage C	20% of Coverage A limit + 100% of Coverage B limit
Each Occurrence Limit	\$300,000/occurrence
Medical Payments Limit	\$5,000/person
Fire Legal Liability Limit	\$50,000/occurrence

The Each Occurrence Limit, subject to the aggregate limits, is the most that will be paid for all injury and damages covered under Coverages L, M, N, O, and P for one occurrence.

Rules that address loss of income coverage without a dollar limit and higher, each occurrence limits are included in this manual.

2.4 Aggregate Limits

The rating information shown in this manual contemplates a General Aggregate Limit equal to twice the Each Occurrence Limit and a Products/Completed Work Hazard Aggregate Limit equal to the Each Occurrence Limit.

Show the aggregate limits on the declarations.

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RULE 3 POLICY WRITING INSTRUCTIONS

3.1 Policy Format

The policy consists of the following components:

- ◆ Form BP-100 or Form BP-200
- ◆ Declarations and any Supplementary Declarations
- ◆ Optional Endorsements, if applicable
- ◆ State amendatory endorsements or other required endorsements, if applicable
- ◆ Other amendatory endorsements required for this program

3.3 Policy Term

Policies will be written for a term of one (1) year and renewed annually.

3.3.1 Renewable Policies

Use the rating information in effect at the time of the annual renewal

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

3.4 Cancellation

Coverage for buildings or business personal property or liability coverage cannot be cancelled unless the entire policy is canceled.

Policies cancelled by either the insured or the company must be cancelled in accordance with the terms of the cancellation provisions that apply. The return premium, if any, is computed on a pro rata basis.

When calculating the return premium, round to the nearest whole dollar. Retain any minimum premium that may apply, unless canceling a policy as of the inception date.

3.5 Scheduled Buildings, Business Personal Property and Loss of Income

The policy cannot be issued on a blanket basis. Show the limit for each covered building and the limit for personal property at each location on the declarations. Show the limit for loss of income coverage at each location on the declarations unless the Loss of Income - Without A Limit option applies.

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RULE 3 POLICY WRITING INSTRUCTIONS (cont'd)

3.6 Policy Changes

Changes can be made to policies after inception, including adding or deleting optional coverages.

Attach Endorsement BP-346.

3.6.1 Additional Premium Changes

Changing an Existing Location - If changes are made to a location included at the inception of the policy, use the rules and rating information in effect on the effective date of the policy when calculating the additional premium.

Adding a New Location - If a location is added after the inception of the policy, use the rules and rating information in effect on the date of the change when calculating the additional premium.

Changing a New Location - If changes are made to a location added after the inception of the policy, use the rules and rating information in effect on the date the location was first added to the policy when calculating the additional premium.

Any additional premium developed for changes made after the policy is issued applies in addition to any applicable policy writing minimum premium that may have been applied at policy inception.

3.6.2 Return Premium Changes

Calculate all return premiums using the rating information in effect when coverage was issued.

Calculate return premiums on a pro rata basis when a limit is reduced or an exposure is eliminated. Retain the policy writing minimum premium, if applicable.

3.7 Policy Restrictions and Increased Premiums

Policies can be issued with coverage restrictions or at increased premiums if the policy would not otherwise be issued. The insured must agree to any restrictions or premium increases in writing.

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RULE 3 POLICY WRITING INSTRUCTIONS (cont'd)

3.8 Loss Payable Options

The standard mortgage provisions are included in the BP-100 and BP-200. Other loss payable options can be used in those instances where the standard mortgage provisions are not applicable. The following options can be used when another party has a financial interest in the property of an insured and requires status as a loss payee under the insurance covering the property.

3.8.1 Payable - Option 1

This option requires the insurer to pay claims jointly to the insured and the loss payee, as their interests may appear. This option does not offer the loss payee any protection if the actions of the insured affect the coverage nor does it require that advance notice of cancellation or non-renewal be given to the loss payee.

Attach Endorsement CP-132 and indicate that Option 1 applies.

3.8.2 Lender's Loss Payable - Option 2

This option includes provisions similar to the standard mortgage provisions in the policies except that it is not limited in its application to buildings or structures. This option can be used with coverage for personal or real property if the other party has an interest that can be established by a written contract or other documentary evidence. This option also gives the loss payee limited protection against acts of the insured that void coverage. Advance notice of cancellation or non-renewal must be given to the loss payee.

Attach Endorsement CP-132 and indicate that Option 2 applies.

3.8.3 Contract of Sale - Option 3

This option is used when the insured is in the process of buying or selling property and both the seller and the buyer have insurable interests in the property. This option does not offer the loss payee any protection if the actions of the insured affect the coverage nor does it require that advance notice of cancellation or non-renewal be given to the loss payee. Losses are paid jointly to the insured and the loss payee as their interests appear.

Attach Endorsement CP-132 and indicate that Option 3 applies.

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RULE 3 POLICY WRITING INSTRUCTIONS (cont'd)

3.9 Valuation

Unless otherwise indicated on the declarations, most property losses are settled on a replacement cost basis and covered property must be insured for its full replacement value.

A rule that addresses loss settlement on an actual cash value basis is included in this manual.

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RULE 4 DEFINITIONS

4.1 Fire Protection Classifications

Protection classes are as shown in Protection Class manual utilized by Company and are National Fire Board recognized classes of protection.

4.2 Building 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, or 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, floors and roof are constructed of, and supported by, metal, asbestos, gypsum or other non-combustible materials.

Modified Fire Resistive

Buildings where the exterior walls, 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.

4.3 Sprinklered Property

A building is classified as sprinklered if the entire building is protected by an automatic sprinkler system. Automatic sprinkler system means any automatic fire protective or extinguishing system.

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RULE 5 PREMIUM MODIFICATIONS

- 5.1** Credits for sprinkler systems may be allowed provided the entire building is sprinklered.
See Rates Pages.

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RULE 6 DEDUCTIBLES

With the exception of losses payable under Fire Department Service Charge coverage, a deductible will be applied to all property losses covered by Forms BP-100 and BP-200. No deductible applies to the Loss of Income or Commercial Liability coverages provided by the BP-100 or BP-200.

Unless otherwise indicated, the rating information shown in this manual reflects a \$250 deductible amount. The following higher deductible amounts are available:

\$ 500
1,000
3,000
5,000
10,000

Show the deductible amount on the declarations. Modify the basic premium to reflect the deductible amount selected as described in the premium determination rule.

The higher deductible amounts also apply to the property coverage options, unless the form or endorsement used to provide the option states otherwise. Only the standard \$250 deductible applies to the following coverage options:

- ▶ Burglary and Robbery Coverage (Option 2)
- ▶ Condominium Loss Assessment Coverage
- ▶ Employee Dishonesty Coverage
- ▶ Exterior Glass Coverage
- ▶ Interior Glass Coverage
- ▶ Money and Securities Coverage
- ▶ Outdoor Sign Coverage

The rule for each property coverage option includes deductible information.

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RULE 7 PREMIUM DEVELOPMENT

7.1 Factors or Multipliers

Factors or multipliers should be applied consecutively and multiplied by each other. They should not be added together, unless specified otherwise.

7.2 Rounding Procedure

7.2.1 Rates

Rating information should be rounded to three decimal places after the final calculation. Five-tenths or more of a mil will be considered one mil.

For example: .2225 =.223
 .2224 =.222

7.2.2 Premiums

Premiums for the coverages that require a separate calculation should be rounded to the nearest whole dollar.

7.6 Premium Determination

7.6.1 Building and Business Personal Property Rate Calculation

- ▶ Refer to Rating section for Building and Business Personal Property rates per \$1,000.
- ▶ Determine proper territory from Territory Pages and refer to appropriate Rate Pages as indicated at top of page.
- ▶ Determine Classification of risk from application.
- ▶ Determine Protection Class from application.
- ▶ Determine Construction from application.
- ▶ Refer to appropriate Building and Business Personal Property Rates. These are for the Special Policy. For a Standard Policy, see bottom of the rate page.

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RULE 7 PREMIUM DEVELOPMENT (cont'd)

7.6.2 General Liability Premium Calculation

- ▶ Refer to Rating section for General Liability premiums per employee.
- ▶ Determine the proper Territory and refer to top of page for territories.
- ▶ Determine Classification of risk from application.
- ▶ Determine limits of liability from application.
- ▶ Refer to appropriate column for premiums per employee.

7.6.4 Refer to other coverage options available under Property and Liability coverage options.

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RULE 8 PROPERTY COVERAGE OPTIONS

8.1 Actual Cash Value

Property can be covered on an actual cash basis instead of on a replacement cost basis by making the appropriate entry on the declarations. The property must be insured for its full actual cash value.

The basic policy rating information for business personal property must be adjusted when this option applies. Multiply the business personal property rating information for standard form coverage by the actual cash value factor shown in this manual.

When the owner of the building occupies 75% or less of the total floor area of the building, the basic policy rating information for the building must be adjusted when this option applies. Multiply the building rating information for standard form coverage by the actual cash value factor shown in this manual.

No adjustment to the building rating information is required if the owner of the building occupies more than 75% of the total floor area of the building.

8.2 Automatic Increases - Coverages A and/or B

The Coverage A and/or Coverage B limits can be automatically increased during the policy period. The amount of increase will apply proportionately throughout each annual term.

Show the annual percentage of increase for the applicable coverages on the declarations.

The basic policy rating information must be adjusted when this option applies. Multiply the building and/or business personal property rating information by the automatic increase factor shown in this manual.

8.3 Peak Season - Coverage B

When Coverage B is written at 100% of the average monthly value, the policy provides an automatic increase of 25% of the Coverage B limit for seasonal increases in value. If the 100% minimum average value is not met or if more than a 25% increase is needed, the Coverage B limit can be increased for seasonal changes in value. The period for which limits are increased cannot extend beyond the policy expiration date.

Attach Endorsement BP-323 and complete the schedule.

To determine the additional premium, prorate the premium for the additional Coverage B limit based on the specific period for which the limit is increased.

Multiply the additional premium by the deductible factor.

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RULE 8 PROPERTY COVERAGE OPTIONS (cont'd)

8.4 Loss of Income - Without A Limit

Losses under Coverage C will be paid for up to one year without a limit.

This coverage is not subject to a deductible. Do not apply the deductible factor.

8.5 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 building.

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 this calculation by the ordinance or law extension factor shown in this manual.

Multiply the additional premium by the deductible factor.

8.7.1 Burglary and Robbery Coverage - Option 1

Coverage can be provided for loss to business personal property (other than Money and Securities) resulting from burglary or robbery.

Attach Endorsement CR-302.

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RULE 8 PROPERTY COVERAGE OPTIONS (cont'd)

8.7.3 Theft Coverage

Coverage can be provided for loss to business personal property (other than money and securities) resulting from theft.

Attach Endorsement CR-306.

8.7.4 Theft Exclusion

To delete theft, see Rate Pages.

Attach Endorsement BP-348.

8.8 Employee Dishonesty

Coverage can be provided for loss or damage to business personal property, including money and securities, resulting from dishonest acts committed by the insured's employees. The minimum limit is \$5,000 and the maximum limit is \$50,000.

Attach Endorsement BP-308.

8.9 Money and Securities

Coverage can be provided for loss to money and securities resulting from theft, disappearance or destruction.

Attach Endorsement BP-304.

8.12 Accounts Receivable

Coverage against physical losses, with certain exceptions, can be provided for accounts receivable. This includes sums that cannot be collected from customers because the records were damaged or destroyed, the cost to reconstruct damaged or destroyed records, increased collection costs, and interest on loans used to offset losses prior to receipt of insurance proceeds.

Attach Endorsement BP-320. Describe each covered location and show the limit that applies.

To determine the additional premium, multiply the accounts receivable factor shown in this manual by the standard form business personal property rating information for the appropriate rate group. Multiply the result of this calculation by the accounts receivable limit in thousands.

This coverage is not subject to a deductible. Do not apply the deductible factor.

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RULE 8 PROPERTY COVERAGE OPTIONS (cont'd)

8.13 Valuable Papers and Records

Limited, coverage for valuable papers is provided in the policy. Additional coverage against physical losses, with certain exceptions, can be provided for valuable papers and records. This optional coverage includes loss caused by earthquake, flood, seepage, or water damage.

Attach Endorsement BP-328. Describe each covered location and show the limit that applies. The coverage provided by this Endorsement is subject to a separate deductible amount. Show the deductible amount on the Endorsement.

8.14 Computers

Coverage against physical losses, with certain exceptions, can be provided for computer hardware and software used in the operation of the covered business. This option includes coverage for loss caused by mechanical breakdown, earthquake, flood and water damage.

Attach Endorsement BP-322 and complete the schedule. Describe each covered location and show the limits that apply. The coverage provided by this Endorsement is subject to a separate deductible amount. Show the deductible amount on the Endorsement.

To determine the additional premium, multiply the computer rating information shown in this manual by the hardware and software limits in thousands.

Multiply the additional premium by the deductible factor.

8.15 Fine Arts

Coverage against physical losses, with certain exceptions, can be provided for articles of fine arts. This option includes coverage for losses resulting from earthquake, flood and water damage. All items must be scheduled with a specific limit on each item.

Attach Endorsement BP-324. Describe the covered property and show the limits that apply. The coverage provided by this Endorsement is subject to a separate deductible amount. Show the deductible amount on the Endorsement.

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RULE 8 PROPERTY COVERAGE OPTIONS (cont'd)

8.16 Outdoor Signs

Limited coverage for signs is provided in the policy. Additional coverage against physical losses, with certain exceptions, can be provided for outdoor signs. This option includes coverage for losses resulting from earthquake, flood and water damage.

Attach Endorsement BP-326.

To determine the additional premium, multiply the outdoor signs rating information shown in this manual by the outdoor signs limit in thousands.

This coverage is not subject to deductible amounts greater than \$250. Do not apply the deductible factor.

8.17 Spoilage

Coverage can be provided for loss to scheduled perishable stock caused by the perils of breakdown and contamination and/or power disruption. The minimum limit is \$1,000 and the maximum limit is \$50,000.

Attach Endorsement CP-601UF and complete the schedule.

To determine the additional premium, multiply the spoilage rating information shown in this manual by the spoilage limit in thousands. Multiply the additional premium by the deductible factor.

8.17.1 Optional Extended Spoilage Coverage

Coverage can be provided for \$5,000 of Spoilage/Refrigerated Products losses due to Off Premises Power Interruption/Disruption when the interruption/disruption of power occurs greater than 500 feet away from the insured premises.

Attach Form CP-601EX. (Note: must be purchased in conjunction with the Spoilage CP-601UF or Maximizer Coverage Endorsement)

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RULE 8 PROPERTY COVERAGE OPTIONS (cont'd)

8.18 Maximizer Coverage 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
\$	2,500	Computer Coverage
\$	5,000	Credit Card Receipts Coverage
\$	5,000	Demolition Coverage
\$	5,000	Employee Dishonesty
\$	2,000	Exterior Signs
\$	1,000	Fire Protective Devices Recharge
\$	100,000	Fire Legal Liability
\$	1,000	Glass Coverage
\$	500	Lock Replacement
\$	100,000	Loss Of Earnings
\$	5,000	Money And Securities
\$	2,000	Personal Effects
\$	2,000	Property In Transit
\$	5,000	Refrigerated Food Products
\$	2,000	Signs Away From The Premises
\$	2,000	Trees, Plants, And Shrubs
\$	5,000	Utility Interruption
\$	25,000	Valuable Papers And Records

Attach Form MAX1UF 01 17.

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RULE 8 PROPERTY COVERAGE OPTIONS (cont'd)

8.19 Earthquake

Coverage for loss caused by earthquake and volcanic eruption can be provided for all property covered under Coverages A and B and for the loss of income coverage provided under Coverage C.

Attach Endorsement BP-332.

8.20 Glass

Coverage for exterior glass may be provided at the additional premium charge shown in the State Rate Pages.

Attach Glass Form GS-200/Schedule.

8.21 Improvements and Betterments Coverage

Coverage is available. See Rate pages.

8.22 Customers Goods Coverage and Miscellaneous Property Coverage

Attach Endorsement UF-52.

8.23 Systems Breakdown Coverage

This Endorsement provides coverage for a variety of systems failures and may be used to provide coverage comparable to the typical Boiler and Machinery Policy. This form is subject to the coverage limits and deductible of the policy.

Attach Endorsement BP-001 (9/97).

8.24 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.

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8.25 Utility Service Disruption Coverage - Time Element

Coverage can be provided for loss of income resulting from the disruption of an off-premises public utility service caused by a peril insured against.

Off-premises public utility services include: electricity, steam, or gas supply with coverage for damage to overhead transmission lines.

Time Element coverage can be subject to the Coverage C limit or a separate limit can apply. When Coverage C is written without a limit, a limit must be selected for this coverage. The following information must be shown in the endorsement Schedule or on the declarations for each location where coverage applies:

The information that follows must be shown on the endorsement:

- the off-premises public utility service or services for which coverage will apply;
- whether coverage with or without transmission lines applies.

A 24 hour waiting period applies to this coverage.

The applicable Utility Service Disruption limits must also be indicated on the endorsement Schedule when Coverage C is written without a limit, or when the Utility Interruption limit is not equal to the limit for Coverage C.

Endorsement -- Attach endorsement BP 0662UF and indicate the utility service(s) and the limit(s) on the endorsement Schedule.

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RULE 9 LIABILITY COVERAGE OPTIONS

9.1 Fire Legal Liability Coverage

Additional Coverage above the \$50,000 provided may be added. See Rates 9.1.

9.2 Non-Owned and/or Hired Automobile Coverage – Mandatory

Coverage may be provided. See Rates 9.2.

Attach Endorsement UF-ASR-701.

9.4 Liquor Law Liability Coverage

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

Attach UFLL-1.

9.7 Additional Insureds - Liability Coverage Section

The liability section of the Businessowners policies may require modification in order to extend the insured's liability protection to other persons or entities. This can be accomplished through the use of Additional Insured endorsements.

Coverage for additional insureds is subject to all of the exclusions and conditions found in the liability section of the Businessowners policy to which the additional insured endorsement is attached. Each endorsement may contain additional limitations.

Premium Determination -- Unless otherwise shown in this manual, refer to company for any applicable rating information.

9.7.1 Concessionaires Trading Under The Insured's Name

The definition of insured can be amended to include concessionaires described in the endorsement. This endorsement is used to provide coverage for those concessions or activities in a department store that are owned and conducted by others, but which are operated in the department store's name. Coverage for concessionaires applies only under Coverage L for bodily injury or property damage arising out of the products and completed work hazard.

Endorsement -- Attach endorsement BP 0709 and identify the applicable concessionaires in the endorsement Schedule or on the declarations

Use the rating information shown in this manual to determine the additional premium.

UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES

NEW YORK

RULE 9 LIABILITY COVERAGE OPTIONS (cont'd)

9.7.3 Co-owner Of The Insured Premises

The definition of insured can be amended to include the interests of co-owners of the insured premises for liability arising out of the premises. The co-owners of the premises and the designated premises must be described on the endorsement.

Endorsement -- Attach endorsement BP 0701 and identify the insured premises and the co-owner of the insured premises in the endorsement Schedule or on the declarations.

Use the rating information shown in this manual to determine the additional premium.

9.7.4 Designated Person Or Organization

The definition of insured can be amended to include the person or organization that belongs to a class that is not otherwise addressed by any specific additional insured endorsement as an additional insured. Such person or organization is an additional insured only for that person's or organization's liability caused either in whole or in part by the named insured's acts or omissions or acts or omissions committed by others on behalf of the named insured.

Endorsement -- Attach endorsement BP 0841 and identify the designated person or organization and the designated person's or organizations legal interest in the insured's activities, if applicable, in the endorsement Schedule or on the declarations.

Use the rating information shown in this manual to determine the additional premium.

9.7.5 Engineers, Architects, Or Surveyors

The definition of insured can be amended to include any architect, engineer, or surveyor engaged by the named insured as an additional insured. Coverage is provided only for liability caused either in whole or in part by the named insured's acts or omissions or the acts or omissions committed by others on behalf of the named insured in connection with the named insured's premises or in the performance of the named insured's ongoing work. Professional liability is excluded.

Endorsement -- Attach endorsement BP 0843.

9.7.6 Grantor Of Franchise

The definition of insured can be amended to include a person or organization that grants the insured a franchise for liability arising out of the person's or organization's capacity as grantor.

Endorsement -- Attach endorsement BP 0499 and identify the grantor of the insured's franchise in the endorsement Schedule or on the declarations.

Use the rating information shown in this manual to determine the additional premium.

UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES

NEW YORK

RULE 9 LIABILITY COVERAGE OPTIONS (cont'd)

9.7.7 Lessor Of Leased Equipment

The definition of insured can be amended to include the person or organization that is leasing equipment to the named insured as an additional insured. Such person or organization is an additional insured only for that person's or organization's liability caused either in whole or in part by the insured's maintenance, operation, or use of the leased equipment.

Endorsement -- Attach a separate copy of endorsement BP 0842 for each Lessor of Leased Equipment and identify the party from whom the equipment is being leased in the endorsement Schedule or on the declarations.

Use the rating information shown in this manual to determine the additional premium.

9.7.8 Lessor Of Premises

The definition of insured can be amended to include as an additional insured the owner or manager of the premises (lessor) that is being leased by the named insured (lessee) for liability caused either in whole or in part by the named insured's acts or omissions or acts or omissions committed by others on behalf of the named insured in connection with the named insured's premises. Liability due to new construction, demolition, and alterations done by or for the additional insured is excluded.

Endorsement -- Attach endorsement BP 0845 and indicate the portion of the premises that is leased to the insured and the name of the lessor in the endorsement Schedule or on the declarations.

Use the rating information shown in this manual to determine the additional premium.

9.7.9 Mortgagee, Assignee, Or Receiver

The definition of insured can be amended to include the interests of mortgagees, assignees, or receivers for liability arising out of the premises that the named insured owns, maintains, or uses. Liability due to new construction, demolition, and alterations done by or for the additional insured is excluded.

Endorsement -- Attach endorsement BP 0703 and describe the premises and the Mortgagee, Assignee, or Receiver in the endorsement Schedule or on the declarations.

Use the rating information shown in this manual to determine the additional premium.

9.7.10 Owner Or Lessor Of Leased Land

The definition of insured can be amended to include the owners or lessors of land that is leased to the named insured. Liability due to new construction, demolition, and alterations done by or for the additional insured is excluded.

Endorsement -- Attach endorsement BP 0307 and describe the portion of land that is being leased to the insured and the party from whom it is being leased in the endorsement Schedule or on the declarations.

Use the rating information shown in this manual to determine the additional premium.

UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES

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UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES

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RULE 9 LIABILITY COVERAGE OPTIONS (cont'd)

9.7.11 State Or Political Subdivisions -- Premises Permits

The definition of insured can be amended to include a state or political subdivision that has issued a permit to the named insured but only with respect to the hazards described in the endorsement, as they pertain to premises owned or rented by the insured.

Endorsement -- Attach endorsement BP 0704 and identify the State or Political Subdivision in the endorsement Schedule or on the declarations.

Use the rating information shown in this manual to determine the additional premium.

9.7.12 Vendors

The definition of insured can be amended to include a vendor of the named insured's products. Limited products liability coverage is provided for such vendors. However, that vendor is not an insured for any injury or damage arising out of that vendor's sole negligence.

Endorsement -- Attach endorsement BP 0708 and identify the vendor and the vendor's products in the endorsement Schedule or on the declarations.

Use the rating information shown in this manual to determine the additional premium.

UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES

NEW YORK

RULE 9 LIABILITY COVERAGE OPTIONS (cont'd)

9.8 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:

- \$1,000,000 EPLI Limit (\$10,000 ded) & \$15,000 IRC Limit *
 - \$500,000 EPLI Limit (\$10,000 ded) & \$15,000 IRC Limit *
 - \$250,000 EPLI Limit (\$10,000 ded) & \$15,000 IRC Limit *
 - \$100,000 EPLI Limit (\$10,000 ded) & \$15,000 IRC Limit
 - \$50,000 EPLI Limit (\$10,000 ded) & \$15,000 IRC Limit – not avail in NY
 - \$25,000 EPLI Limit (\$10,000 ded) & \$15,000 IRC Limit – not avail in NY
- * limits of \$500,000 or \$1,000,000 for EPLI Covg. must be referred to underwriter for prior approval

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

See Rates Rule 9.8 for pricing information.

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

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

UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES

NEW YORK

9.9 Optional Increased Liability Limits

The liability limits may be increased for policies eligible for the Automobile Service Station and Repair Garage Program to \$2,000,000 Occurrence and \$4,000,000 Aggregate. The liability rates shown in Automobile Service Station and Repair Garage 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.

This option is not available for those policies where the total policy premium is greater than \$3,000.

Add additional premium charge of \$300. Show new limits on declarations page

9.10 Cyber Liability Insurance

Coverage for Cyber Liability Insurance may be purchased at the discretion of the insured

See Rates Rule 9.10 for pricing information.

Attach forms NYCYBCOV, NYCYBSD, NYCYBERP.

9.10.1 Cyber Liability Insurance Extended Reporting Period

ERP LENGTH (In Years)	ERP COST
1 YEAR	95% of Cyber Liab Ann Prem
2 YEARS	190% of Cyber Liab Ann Prem
3 YEARS	285% of Cyber Liab Ann Prem

Attach form CYBERPNY.

RULE 10 GARAGEKEEPERS LIABILITY COVERAGE

10.1 This coverage is available on a direct primary basis or a legal liability basis. See Rates, Rule 10 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.

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RULE 11 INDIVIDUAL RISK PREMIUM MODIFICATIONS

See Rates Rule 11.

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NEW YORK

RULE 12

12.1 Broad Form Products Coverage

This coverage is available at the rates shown in Rates pages for 12.1.

Attach Form BFR-703.

RULE 13

13.1 Territory Multipliers

For eligible risks, apply territory multipliers as follows:

<u>Territories</u>	<u>Multiplier</u>
055, 058, 063, 064	1.10

**Territory Multipliers apply to building, personal property, and liability base rates.*

**AUTOMOBILE SERVICE STATIONS OR
REPAIR GARAGES PROGRAM**

PROGRAM

MANUAL

INFORMATION

Rates & Premiums

UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES

NEW YORK

BUILDINGS & BUSINESS PERSONAL PROPERTY RATES PER \$1,000 (Special Policy)***

Territories: 51,52,53,54,55

Classification	Protection	Frame	Joist/ Masonry	Lt./ Non-Comb.	Fire Resistive
40220 - Air Conditioning					
Building	1-6	6.78	5.83	5.46	4.74
Bus. Per. Property		10.37	9.45	9.45	8.77
Building	7-8	8.43	7.11	6.61	5.62
Bus. Per. Property		12.04	10.72	10.72	9.81
Building	9	11.04	9.14	8.42	6.98
Bus. Per. Property		14.65	12.75	12.75	11.41
40221 - Body Repair & Collision					
Building	1-6	8.48	7.28	6.82	5.93
Bus. Per. Property		12.97	11.79	11.79	10.96
Building	7-8	10.55	8.90	8.26	7.03
Bus. Per. Property		15.06	13.42	13.42	12.27
Building	9	13.80	11.45	10.53	8.75
Bus. Per. Property		18.33	15.95	15.95	14.28
40222 - Brake Installation/Repair					
Building	1-6	6.78	5.83	5.46	4.74
Bus. Per. Property		10.37	9.45	9.45	8.77
Building	7-8	8.43	7.11	6.61	5.62
Bus. Per. Property		12.04	10.72	10.72	9.81
Building	9	11.04	9.14	8.42	6.98
Bus. Per. Property		14.65	12.75	12.75	11.41
40223 - Detail (Pinstriping, Waxing & Buffing)					
Building	1-6	6.78	5.83	5.46	4.74
Bus. Per. Property		10.37	9.45	9.45	8.77
Building	7-8	8.43	7.11	6.61	5.62
Bus. Per. Property		12.04	10.72	10.72	9.81
Building	9	11.04	9.14	8.42	6.98
Bus. Per. Property		14.65	12.75	12.75	11.41

*Contact Underwriter for prior approval.

**Sprinkler Credits: Building x .60; Contents x .80

***For Standard Policy, reduce rates by 10%

UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES

NEW YORK

BUILDINGS & BUSINESS PERSONAL PROPERTY RATES PER \$1,000 (Special Policy)***

Territories: 51,52,53,54,55

Classification	Protection	Frame	Joist/ Masonry	Lt./ Non-Comb.	Fire Resistive
40224 - Electrical Repair/Installation					
Building	1-6	6.78	5.83	5.46	4.74
Bus. Pers. Property		10.37	9.45	9.45	8.77
Building	7-8	8.43	7.11	6.61	5.62
Bus. Pers. Property		12.04	10.72	10.72	9.81
Building	9	11.04	9.14	8.42	6.98
Bus. Pers. Property		14.65	12.75	12.75	11.41
40225 - General Repairs with Gas					
Building	1-6	6.45	5.54	5.18	4.50
Bus. Pers. Property		9.85	8.98	8.98	8.34
Building	7-8	8.01	6.76	6.29	5.34
Bus. Pers. Property		11.45	10.18	10.18	9.31
Building	9	10.49	8.68	7.99	6.64
Bus. Pers. Property		13.91	12.11	12.11	10.85
40226 - General Repairs without Gas					
Building	1-6	6.78	5.83	5.46	4.74
Bus. Pers. Property		10.37	9.45	9.45	8.77
Building	7-8	8.43	7.11	6.61	5.62
Bus. Pers. Property		12.04	10.72	10.72	9.81
Building	9	11.04	9.14	8.42	6.98
Bus. Pers. Property		14.65	12.75	12.75	11.41
40227 - Glass Installation					
Building	1-6	7.12	6.12	5.72	4.97
Bus. Pers. Property		10.88	9.92	9.92	9.22
Building	7-8	8.85	7.46	6.94	5.91
Bus. Pers. Property		12.65	11.25	11.25	10.29
Building	9	11.60	9.60	8.84	7.33
Bus. Pers. Property		15.38	13.40	13.40	11.99

*Contact Underwriter for prior approval.

**Sprinkler Credits: Building x .60; Contents x .80

***For Standard Policy, reduce rates by 10%

UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES

NEW YORK

BUILDINGS & BUSINESS PERSONAL PROPERTY RATES PER \$1,000 (Special Policy)***

Territories: 51,52,53,54,55

Classification	Protection	Frame	Joist/ Masonry	Lt./ Non-Comb.	Fire Resistive
40228 - Oil Change & Lube					
Building	1-6	6.78	5.83	5.46	4.74
Bus. Pers. Property		10.37	9.45	9.45	8.77
Building	7-8	8.43	7.11	6.61	5.62
Bus. Pers. Property		12.04	10.72	10.72	9.81
Building	9	11.04	9.14	8.42	6.98
Bus. Pers. Property		14.65	12.75	12.75	11.41
40229 - Paint & Pinstriping					
Building	1-6	8.48	7.28	6.82	5.93
Bus. Pers. Property		12.97	11.79	11.79	10.96
Building	7-8	10.55	8.90	8.26	7.03
Bus. Pers. Property		15.06	13.42	13.42	12.27
Building	9	13.80	11.45	10.53	8.75
Bus. Pers. Property		18.33	15.95	15.95	14.28
40230 - Rustproofing, Undercoat or Glazing					
Building	1-6	6.78	5.83	5.46	4.74
Bus. Pers. Property		10.37	9.45	9.45	8.77
Building	7-8	8.43	7.11	6.61	5.62
Bus. Pers. Property		12.04	10.72	10.72	9.81
Building	9	11.04	9.14	8.42	6.98
Bus. Pers. Property		14.65	12.75	12.75	11.41
40231 - Sound & Communication Equipment Repair or Installation					
Building	1-6	6.78	5.83	5.46	4.74
Bus. Pers. Property		10.37	9.45	9.45	8.77
Building	7-8	8.43	7.11	6.61	5.62
Bus. Pers. Property		12.04	10.72	10.72	9.81
Building	9	11.04	9.14	8.42	6.98
Bus. Pers. Property		14.65	12.75	12.75	11.41

*Contact Underwriter for prior approval.

**Sprinkler Credits: Building x .60; Contents x .80

***For Standard Policy, reduce rates by 10%

UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES

NEW YORK

BUILDINGS & BUSINESS PERSONAL PROPERTY RATES PER \$1,000 (Special Policy)***

Territories: 51,52,53,54,55

Classification	Protection	Frame	Joist/ Masonry	Lt./ Non-Comb.	Fire Resistive
40232 - Transmission Repair or Installation					
Building	1-6	6.78	5.83	5.46	4.74
Bus. Pers. Property		10.37	9.45	9.45	8.77
Building	7-8	8.43	7.11	6.61	5.62
Bus. Pers. Property		12.04	10.72	10.72	9.81
Building	9	11.04	9.14	8.42	6.98
Bus. Pers. Property		14.65	12.75	12.75	11.41
40233 - Tune-Up/Emission Test					
Building	1-6	6.78	5.83	5.46	4.74
Bus. Pers. Property		10.37	9.45	9.45	8.77
Building	7-8	8.43	7.11	6.61	5.62
Bus. Pers. Property		12.04	10.72	10.72	9.81
Building	9	11.04	9.14	8.42	6.98
Bus. Pers. Property		14.65	12.75	12.75	11.41
40234 - Upholstery, Tops & Sunroofs Repair or Installation					
Building	1-6	6.78	5.83	5.46	4.74
Bus. Pers. Property		10.37	9.45	9.45	8.77
Building	7-8	8.43	7.11	6.61	5.62
Bus. Pers. Property		12.04	10.72	10.72	9.81
Building	9	11.04	9.14	8.42	6.98
Bus. Pers. Property		14.65	12.75	12.75	11.41

*Contact Underwriter for prior approval.

**Sprinkler Credits: Building x .60; Contents x .80

***For Standard Policy, reduce rates by 10%

UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES

NEW YORK

GENERAL LIABILITY PREMIUMS (per employee)*

Territories: 51,52,53,54,55

Classification	Limits		
	\$300,000	\$500,000	\$1,000,000
40220 Air Conditioning	346	375	450
40221 Body Repair & Collision	346	375	450
40222 Brake Installation/Repair (Inc. shocks, struts, exhaust & alignment)	428	463	555
40223 Detail (pinstriping, waxing & buffing)	330	358	428
40224 Electrical Repair/installation	346	375	450
40225 General Repairs, with Gas	362	393	469
40226 General Repairs without Gas	382	414	494
40227 Glass Installation	430	466	555
40228 Oil Change & Lube	483	525	629
40229 Paint & Pinstriping	346	375	450
40230 Rustproofing, Undercoat or Glazing	346	375	450
40231 Sound & Communication Equipment Repair or Installation	313	338	405
40232 Transmission (Repair or Installation)	367	398	476
40233 Tune-Up/Emission Test	382	414	494
40234 Upholstery, Tops & Sunroofs Repair or Installation	346	375	450

* Definition of Employee

Full-Time: Each owner, partner or corporate office and employees active in the routine operation of the business.

Part-Time: Any of the above described that work 20 or fewer hours per week that are not considered Full-Time employees. Charge is 1/2 of Full-Time.

* Class of Risk Determination

The risk will be placed in the highest classification (premium-wise) that has at least 30% of the work being performed.

UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES

NEW YORK

BUILDINGS & BUSINESS PERSONAL PROPERTY RATES PER \$1,000 (Special Policy)***

Territories: 56-59,65,66,68-78,80

Classification	Protection	Frame	Joist/ Masonry	Lt./ Non-Comb.	Fire Resistive
40220 - Air Conditioning					
Building	1-6	6.78	5.83	5.46	4.74
Bus. Per. Property		10.37	9.45	9.45	8.77
Building	7-8	8.43	7.11	6.61	5.62
Bus. Per. Property		12.04	10.72	10.72	9.81
Building	9	11.04	9.14	8.42	6.98
Bus. Per. Property		14.65	12.75	12.75	11.41
40221 - Body Repair & Collision					
Building	1-6	8.48	7.28	6.82	5.93
Bus. Per. Property		12.97	11.79	11.79	10.96
Building	7-8	10.55	8.90	8.26	7.03
Bus. Per. Property		15.06	13.42	13.42	12.27
Building	9	13.80	11.45	10.53	8.75
Bus. Per. Property		18.33	15.95	15.95	14.28
40222 - Brake Installation/Repair					
Building	1-6	6.78	5.83	5.46	4.74
Bus. Per. Property		10.37	9.45	9.45	8.77
Building	7-8	8.43	7.11	6.61	5.62
Bus. Per. Property		12.04	10.72	10.72	9.81
Building	9	11.04	9.14	8.42	6.98
Bus. Per. Property		14.65	12.75	12.75	11.41
40223 - Detail (Pinstriping, Waxing & Buffing)					
Building	1-6	6.78	5.83	5.46	4.74
Bus. Per. Property		10.37	9.45	9.45	8.77
Building	7-8	8.43	7.11	6.61	5.62
Bus. Per. Property		12.04	10.72	10.72	9.81
Building	9	11.04	9.14	8.42	6.98
Bus. Per. Property		14.65	12.75	12.75	11.41

*Contact Underwriter for prior approval.

**Sprinkler Credits: Building x .60; Contents x .80

***For Standard Policy, reduce rates by 10%

UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES

NEW YORK

BUILDINGS & BUSINESS PERSONAL PROPERTY RATES PER \$1,000 (Special Policy)***

Territories: 56-59,65,66,68-78,80

Classification	Protection	Frame	Joist/ Masonry	Lt./ Non-Comb.	Fire Resistive
40224 - Electrical Repair/Installation					
Building	1-6	6.78	5.83	5.46	4.74
Bus. Pers. Property		10.37	9.45	9.45	8.77
Building	7-8	8.43	7.11	6.61	5.62
Bus. Pers. Property		12.04	10.72	10.72	9.81
Building	9	11.04	9.14	8.42	6.98
Bus. Pers. Property		14.65	12.75	12.75	11.41
40225 - General Repairs with Gas					
Building	1-6	6.45	5.54	5.18	4.50
Bus. Pers. Property		9.85	8.98	8.98	8.34
Building	7-8	8.01	6.76	6.29	5.34
Bus. Pers. Property		11.45	10.18	10.18	9.31
Building	9	10.49	8.68	7.99	6.64
Bus. Pers. Property		13.91	12.11	12.11	10.85
40226 - General Repairs without Gas					
Building	1-6	6.78	5.83	5.46	4.74
Bus. Pers. Property		10.37	9.45	9.45	8.77
Building	7-8	8.43	7.11	6.61	5.62
Bus. Pers. Property		12.04	10.72	10.72	9.81
Building	9	11.04	9.14	8.42	6.98
Bus. Pers. Property		14.65	12.75	12.75	11.41
40227 - Glass Installation					
Building	1-6	7.12	6.12	5.72	4.97
Bus. Pers. Property		10.88	9.92	9.92	9.22
Building	7-8	8.85	7.46	7.46	5.91
Bus. Pers. Property		12.65	11.25	11.25	10.29
Building	9	11.60	9.60	8.84	7.33
Bus. Pers. Property		15.38	13.40	13.40	11.99

*Contact Underwriter for prior approval.

**Sprinkler Credits: Building x .60; Contents x .80

***For Standard Policy, reduce rates by 10%

UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES

NEW YORK

BUILDINGS & BUSINESS PERSONAL PROPERTY RATES PER \$1,000 (Special Policy)***

Territories: 56-59,65,66,68-78,80

Classification	Protection	Frame	Joist/ Masonry	Lt./ Non-Comb.	Fire Resistive
40228 - Oil Change & Lube					
Building	1-6	6.78	5.83	5.46	4.74
Bus. Pers. Property		10.37	9.45	9.45	8.77
Building	7-8	8.43	7.11	6.61	5.62
Bus. Pers. Property		12.04	10.72	10.72	9.81
Building	9	11.04	9.14	8.42	6.98
Bus. Pers. Property		14.65	12.75	12.75	11.41
40229 - Paint & Pinstriping					
Building	1-6	8.48	7.28	6.82	5.93
Bus. Pers. Property		12.97	11.79	11.79	10.96
Building	7-8	10.55	8.90	8.26	7.03
Bus. Pers. Property		15.06	13.42	13.42	12.27
Building	9	13.80	11.45	10.53	8.75
Bus. Pers. Property		18.33	15.95	15.95	14.28
40230 - Rustproofing, Undercoat or Glazing					
Building	1-6	6.78	5.83	5.46	4.74
Bus. Pers. Property		10.37	9.45	9.45	8.77
Building	7-8	8.43	7.11	6.61	5.62
Bus. Pers. Property		12.04	10.72	10.72	9.81
Building	9	11.04	9.14	8.42	6.98
Bus. Pers. Property		14.65	12.75	12.75	11.41
40231 - Sound & Communication Equipment Repair or Installation					
Building	1-6	6.78	5.83	5.46	4.74
Bus. Pers. Property		10.37	9.45	9.45	8.77
Building	7-8	8.43	7.11	6.61	5.62
Bus. Pers. Property		12.04	10.72	10.72	9.81
Building	9	11.04	9.14	8.42	6.98
Bus. Pers. Property		14.65	12.75	12.75	11.41

*Contact Underwriter for prior approval.

**Sprinkler Credits: Building x .60; Contents x .80

***For Standard Policy, reduce rates by 10%

UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES

NEW YORK

BUILDINGS & BUSINESS PERSONAL PROPERTY RATES PER \$1,000 (Special Policy)***

Territories: 56-59,65,66,68-78,80

Classification	Protection	Frame	Joist/ Masonry	Lt./ Non-Comb.	Fire Resistive
40232 - Transmission Repair or Installation					
Building	1-6	6.78	5.83	5.46	4.74
Bus. Pers. Property		10.37	9.45	9.45	8.77
Building	7-8	8.43	7.11	6.61	5.62
Bus. Pers. Property		12.04	10.72	10.72	9.81
Building	9	11.04	9.14	8.42	6.98
Bus. Pers. Property		14.65	12.75	12.75	11.41
40233 - Tune-Up/Emission Test					
Building	1-6	6.78	5.83	5.46	4.74
Bus. Pers. Property		10.37	9.45	9.45	8.77
Building	7-8	8.43	7.11	6.61	5.62
Bus. Pers. Property		12.04	10.72	10.72	9.81
Building	9	11.04	9.14	8.42	6.98
Bus. Pers. Property		14.65	12.75	12.75	11.41
40234 - Upholstery, Tops & Sunroofs Repair or Installation					
Building	1-6	6.78	5.83	5.46	4.74
Bus. Pers. Property		10.37	9.45	9.45	8.77
Building	7-8	8.43	7.11	6.61	5.62
Bus. Pers. Property		12.04	10.72	10.72	9.81
Building	9	11.04	9.14	8.42	6.98
Bus. Pers. Property		14.65	12.75	12.75	11.41

*Contact Underwriter for prior approval.

**Sprinkler Credits: Building x .60; Contents x .80

***For Standard Policy, reduce rates by 10%

UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES

NEW YORK

GENERAL LIABILITY PREMIUMS (per employee)*

Territories: 56-59,65,66,68-78,80

Classification	Limits		
	\$300,000	\$500,000	\$1,000,000
40220 Air Conditioning	292	317	375
40221 Body Repair & Collision	292	317	375
40222 Brake Installation/Repair (Inc. shocks, struts, exhaust & alignment)	360	390	462
40223 Detail (pinstriping, waxing & buffing)	279	302	358
40224 Electrical Repair/installation	292	317	375
40225 General Repairs, with Gas	305	330	392
40226 General Repairs without Gas	321	348	413
40227 Glass Installation	362	352	462
40228 Oil Change & Lube	409	443	525
40229 Paint & Pinstriping	292	317	375
40230 Rustproofing, Undercoat or Glazing	292	317	375
40231 Sound & Communication Equipment Repair or Installation	264	286	337
40232 Transmission (Repair or Installation)	312	336	397
40233 Tune-Up/Emission Test	321	348	413
40234 Upholstery, Tops & Sunroofs Repair or Installation	292	431	375

* Definition of Employee

Full-Time: Each owner, partner or corporate office and employees active in the routine operation of the business.

Part-Time: Any of the above described that work 20 or fewer hours per week that are not considered Full-Time employees. Charge is 1/2 of Full-Time.

* Class of Risk Determination

The risk will be placed in the highest classification (premium-wise) that has at least 30% of the work being performed.

UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES

NEW YORK

BUILDINGS & BUSINESS PERSONAL PROPERTY RATES PER \$1,000 (Special Policy)***

Territories: 60,61,62

Classification	Protection	Frame	Joist/ Masonry	Lt./ Non-Comb.	Fire Resistive
40220 - Air Conditioning					
Building	1-6	9.76	8.35	7.84	6.79
Bus. Per. Property		14.40	13.00	13.00	12.03
Building	7-8	10.15	8.53	7.92	6.70
Bus. Per. Property		13.84	12.22	12.22	11.09
Building	9	13.32	11.00	10.11	8.37
Bus. Per. Property		17.03	14.69	14.69	13.07
40221 - Body Repair & Collision					
Building	1-6	12.20	10.44	9.79	8.49
Bus. Per. Property		18.00	16.25	16.25	15.05
Building	7-8	12.68	10.65	9.88	8.37
Bus. Per. Property		17.29	15.29	15.29	13.89
Building	9	16.65	13.76	12.66	10.46
Bus. Per. Property		21.28	18.37	18.37	16.35
40222 - Brake Installation/Repair					
Building	1-6	9.76	8.35	7.84	6.79
Bus. Per. Property		14.40	13.00	13.00	12.03
Building	7-8	10.15	8.53	7.92	6.70
Bus. Per. Property		13.84	12.22	12.22	11.09
Building	9	13.32	11.00	10.11	8.37
Bus. Per. Property		17.03	14.69	14.69	13.07
40223 - Detail (Pinstriping, Waxing & Buffing)					
Building	1-6	9.76	8.35	7.84	6.79
Bus. Per. Property		14.40	13.00	13.00	12.03
Building	7-8	10.15	8.53	7.92	6.70
Bus. Per. Property		13.84	12.22	12.22	11.09
Building	9	13.32	11.00	10.11	8.37
Bus. Per. Property		17.03	14.69	14.69	13.07

*Contact Underwriter for prior approval.

**Sprinkler Credits: Building x .60; Contents x .80

***For Standard Policy, reduce rates by 10%

UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES

NEW YORK

BUILDINGS & BUSINESS PERSONAL PROPERTY RATES PER \$1,000 (Special Policy)***

Territories: 60,61,62

Classification	Protection	Frame	Joist/ Masonry	Lt./ Non-Comb.	Fire Resistive
40224 - Electrical Repair/Installation					
Building	1-6	9.76	8.35	7.85	6.79
Bus. Pers. Property		14.39	12.99	12.99	12.03
Building	7-8	10.15	8.53	7.91	6.70
Bus. Pers. Property		13.84	12.23	12.23	11.09
Building	9	13.32	11.00	10.12	8.37
Bus. Pers. Property		17.03	14.69	14.69	13.08
40225 - General Repairs with Gas					
Building	1-6	11.27	9.64	9.06	7.84
Bus. Pers. Property		16.63	15.01	15.01	13.90
Building	7-8	11.72	9.86	9.14	7.74
Bus. Pers. Property		15.99	14.12	14.12	12.81
Building	9	15.38	12.70	11.68	9.67
Bus. Pers. Property		19.67	16.97	16.97	14.45
40226 - General Repairs without Gas					
Building	1-6	10.25	8.77	8.24	7.13
Bus. Pers. Property		15.11	13.64	13.64	12.63
Building	7-8	10.66	8.96	8.31	7.03
Bus. Pers. Property		14.54	12.84	12.84	11.65
Building	9	13.98	11.55	10.62	8.79
Bus. Pers. Property		17.88	15.43	15.43	13.73
40227 - Glass Installation					
Building	1-6	9.76	8.35	7.85	6.79
Bus. Pers. Property		14.39	12.99	12.99	12.03
Building	7-8	10.15	8.53	7.91	6.70
Bus. Pers. Property		13.84	12.23	12.23	11.09
Building	9	13.32	11.00	10.12	8.37
Bus. Pers. Property		17.03	14.69	14.69	13.08

*Contact Underwriter for prior approval.

**Sprinkler Credits: Building x .60; Contents x .80

***For Standard Policy, reduce rates by 10%

UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES

NEW YORK

BUILDINGS & BUSINESS PERSONAL PROPERTY RATES PER \$1,000 (Special Policy)***

Territories: 60,61,62

Classification	Protection	Frame	Joist/ Masonry	Lt./ Non-Comb.	Fire Resistive
40228 - Oil Change & Lube					
Building	1-6	9.76	8.35	7.85	6.79
Bus. Pers. Property		14.39	12.99	12.99	12.03
Building	7-8	10.15	8.53	7.91	6.70
Bus. Pers. Property		13.84	12.23	12.23	11.09
Building	9	13.32	11.00	10.12	8.37
Bus. Pers. Property		17.03	14.69	14.69	13.08
40229 - Paint & Pinstriping					
Building	1-6	12.20	10.45	9.79	8.49
Bus. Pers. Property		18.01	16.25	16.25	15.05
Building	7-8	12.67	10.65	9.88	8.37
Bus. Pers. Property		17.30	15.29	15.29	13.89
Building	9	16.65	13.75	12.66	10.46
Bus. Pers. Property		21.28	18.37	18.37	16.34
40230 - Rustproofing, Undercoat or Glazing					
Building	1-6	9.76	8.35	7.85	6.79
Bus. Pers. Property		14.39	12.99	12.99	12.03
Building	7-8	10.15	8.53	7.91	6.70
Bus. Pers. Property		13.84	12.23	12.23	11.09
Building	9	13.32	11.00	10.12	8.37
Bus. Pers. Property		17.03	14.69	14.69	13.08
40231 - Sound & Communication Equipment Repair or Installation					
Building	1-6	9.76	8.35	7.85	6.79
Bus. Pers. Property		14.39	12.99	12.99	12.03
Building	7-8	10.15	8.53	7.91	6.70
Bus. Pers. Property		13.84	12.23	12.23	11.09
Building	9	13.32	11.00	10.12	8.37
Bus. Pers. Property		17.03	14.69	14.69	13.08

*Contact Underwriter for prior approval.

**Sprinkler Credits: Building x .60; Contents x .80

***For Standard Policy, reduce rates by 10%

UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES

NEW YORK

BUILDINGS & BUSINESS PERSONAL PROPERTY RATES PER \$1,000 (Special Policy)***

Territories: 60,61,62

Classification	Protection	Frame	Joist/ Masonry	Lt./ Non-Comb.	Fire Resistive
40232 - Transmission Repair or Installation					
Building	1-6	10.74	9.18	8.63	7.47
Bus. Pers. Property		15.83	14.29	14.29	13.23
Building	7-8	11.17	9.39	8.71	7.37
Bus. Pers. Property		15.23	13.45	13.45	12.20
Building	9	14.65	12.10	11.13	9.21
Bus. Pers. Property		18.74	16.16	16.16	14.38
40233 - Tune-Up/Emission Test					
Building	1-6	9.76	8.35	7.85	6.79
Bus. Pers. Property		14.39	12.99	12.99	12.03
Building	7-8	10.15	8.53	7.91	6.70
Bus. Pers. Property		13.84	12.23	12.23	11.09
Building	9	13.32	11.00	10.12	8.37
Bus. Pers. Property		17.03	14.69	14.69	13.08
40234 - Upholstery, Tops & Sunroofs Repair or Installation					
Building	1-6	9.76	8.35	7.85	6.79
Bus. Pers. Property		14.39	12.99	12.99	12.03
Building	7-8	10.15	8.53	7.91	6.70
Bus. Pers. Property		13.84	12.23	12.23	11.09
Building	9	13.32	11.00	10.12	8.37
Bus. Pers. Property		17.03	14.69	14.69	13.08

*Contact Underwriter for prior approval.

**Sprinkler Credits: Building x .60; Contents x .80

UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES

NEW YORK

GENERAL LIABILITY PREMIUMS (per employee)*

Territories: 60,61,62

Classification		Limits		
		\$300,000	\$500,000	\$1,000,000
40220	Air Conditioning	1216	1320	1559
40221	Body Repair & Collision	1216	1320	1559
40222	Brake Installation/Repair (Inc. shocks, struts, exhaust & alignment)	1501	1627	1925
40223	Detail (pinstriping, waxing & buffing)	1156	1253	1481
40224	Electrical Repair/installation	1216	1320	1559
40225	General Repairs, with Gas	1733	1880	2223
40226	General Repairs without Gas	1575	1709	2021
40227	Glass Installation	1431	1552	1835
40228	Oil Change & Lube	1699	1842	2178
40229	Paint & Pinstriping	1216	1320	1559
40230	Rustproofing, Undercoat or Glazing	1216	1320	1559
40231	Sound & Communication Equipment Repair or Installation	1094	1187	1404
40232	Transmission (Repair or Installation)	1418	1538	1817
40233	Tune-Up/Emission Test	1338	1451	1716
40234	Upholstery, Tops & Sunroofs Repair or Installation	1216	1320	1559

* Definition of Employee

Full-Time: Each owner, partner or corporate office and employees active in the routine operation of the business.

Part-Time: Any of the above described that work 20 or fewer hours per week that are not considered Full-Time employees. Charge is 1/2 of Full-Time.

* Class of Risk Determination

The risk will be placed in the highest classification (premium-wise) that has at least 30% of the work being performed.

UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES

NEW YORK

BUILDINGS & BUSINESS PERSONAL PROPERTY RATES PER \$1,000 (Special Policy)***

Territories: 63,67

Classification	Protection	Frame	Joist/ Masonry	Lt./ Non-Comb.	Fire Resistive
40220 - Air Conditioning					
Building	1-6	6.99	5.99	5.63	4.87
Bus. Per. Property		10.33	9.32	9.32	8.63
Building	7-8	7.27	6.13	5.67	4.81
Bus. Per. Property		9.94	8.77	8.77	7.96
Building	9	9.56	7.90	7.26	6.00
Bus. Per. Property		12.23	10.54	10.54	9.39
40221 - Body Repair & Collision					
Building	1-6	8.75	7.50	7.04	6.08
Bus. Per. Property		12.91	11.66	11.66	10.79
Building	7-8	9.09	7.64	7.08	6.00
Bus. Per. Property		12.41	10.96	10.96	9.97
Building	9	11.95	9.86	9.09	7.51
Bus. Per. Property		15.27	13.18	13.18	11.73
40222 - Brake Installation/Repair					
Building	1-6	6.99	5.99	5.63	4.87
Bus. Per. Property		10.33	9.32	9.32	8.63
Building	7-8	7.27	6.13	5.67	4.81
Bus. Per. Property		9.94	8.77	8.77	7.96
Building	9	9.56	7.90	7.26	6.00
Bus. Per. Property		12.23	10.54	10.54	9.39
40223 - Detail (Pinstriping, Waxing & Buffing)					
Building	1-6	6.99	5.99	5.63	4.87
Bus. Per. Property		10.33	9.32	9.32	8.63
Building	7-8	7.27	6.13	5.67	4.81
Bus. Per. Property		9.94	8.77	8.77	7.96
Building	9	9.56	7.90	7.26	6.00
Bus. Per. Property		12.23	10.54	10.54	9.39

*Contact Underwriter for prior approval.

**Sprinkler Credits: Building x .60; Contents x .80

***For Standard Policy, reduce rates by 10%

UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES

NEW YORK

BUILDINGS & BUSINESS PERSONAL PROPERTY RATES PER \$1,000 (Special Policy)***

Territories: 63,67

Classification	Protection	Frame	Joist/ Masonry	Lt./ Non-Comb.	Fire Resistive
40224 - Electrical Repair/Installation					
Building	1-6	6.99	5.99	5.63	4.87
Bus. Per. Property		10.33	9.32	9.32	8.63
Building	7-8	7.27	6.13	5.67	4.81
Bus. Per. Property		9.94	8.77	8.77	7.96
Building	9	9.56	7.90	7.26	6.00
Bus. Per. Property		12.23	10.54	10.54	9.39
40225 - General Repairs with Gas					
Building	1-6	8.07	6.91	6.50	5.63
Bus. Per. Property		11.94	10.77	10.77	9.96
Building	7-8	8.40	7.09	6.56	5.55
Bus. Per. Property		11.49	10.13	10.13	9.19
Building	9	11.03	9.13	8.39	6.93
Bus. Per. Property		14.12	12.17	12.17	10.33
40226 - General Repairs without Gas					
Building	1-6	7.33	6.29	5.91	5.12
Bus. Per. Property		10.85	9.79	9.79	9.06
Building	7-8	7.64	6.44	5.96	5.05
Bus. Per. Property		10.44	9.21	9.21	8.36
Building	9	10.03	8.30	7.62	6.30
Bus. Per. Property		12.84	11.07	11.07	9.86
40227 - Glass Installation					
Building	1-6	6.99	5.99	5.63	4.87
Bus. Per. Property		10.33	9.32	9.32	8.63
Building	7-8	7.27	6.13	5.67	4.81
Bus. Per. Property		9.94	8.77	8.77	7.96
Building	9	9.56	7.90	7.26	6.00
Bus. Per. Property		12.23	10.54	10.54	9.39

*Contact Underwriter for prior approval.

**Sprinkler Credits: Building x .60; Contents x .80

***For Standard Policy, reduce rates by 10%

UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES

NEW YORK

BUILDINGS & BUSINESS PERSONAL PROPERTY RATES PER \$1,000 (Special Policy)***

Territories: 63,67

Classification	Protection	Frame	Joist/ Masonry	Lt./ Non-Comb.	Fire Resistive
40228 - Oil Change & Lube					
Building	1-6	6.99	5.99	5.63	4.87
Bus. Per. Property		10.33	9.32	9.32	8.63
Building	7-8	7.27	6.13	5.67	4.81
Bus. Per. Property		9.94	8.77	8.77	7.96
Building	9	9.56	7.90	7.26	6.00
Bus. Per. Property		12.23	10.54	10.54	9.39
40229 - Paint & Pinstriping					
Building	1-6	8.75	7.50	7.04	6.08
Bus. Per. Property		12.91	11.66	11.66	10.79
Building	7-8	9.09	7.64	7.08	6.00
Bus. Per. Property		12.41	10.96	10.96	9.97
Building	9	11.95	9.86	9.09	7.51
Bus. Per. Property		15.27	13.18	13.18	11.73
40230 - Rustproofing, Undercoat or Glazing					
Building	1-6	6.99	5.99	5.63	4.87
Bus. Per. Property		10.33	9.32	9.32	8.63
Building	7-8	7.27	6.13	5.67	4.81
Bus. Per. Property		9.94	8.77	8.77	7.96
Building	9	9.56	7.90	7.26	6.00
Bus. Per. Property		12.23	10.54	10.54	9.39
40231 - Sound & Communication Equipment Repair or Installation					
Building	1-6	6.99	5.99	5.63	4.87
Bus. Per. Property		10.33	9.32	9.32	8.63
Building	7-8	7.27	6.13	5.67	4.81
Bus. Per. Property		9.94	8.77	8.77	7.96
Building	9	9.56	7.90	7.26	6.00
Bus. Per. Property		11.99	10.34	10.34	9.21

*Contact Underwriter for prior approval.

**Sprinkler Credits: Building x .60; Contents x .80

***For Standard Policy, reduce rates by 10%

UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES

NEW YORK

BUILDINGS & BUSINESS PERSONAL PROPERTY RATES PER \$1,000 (Special Policy)***

Territories: 63,67

Classification	Protection	Frame	Joist/ Masonry	Lt./ Non-Comb.	Fire Resistive
40232 - Transmission Repair or Installation					
Building	1-6	7.68	6.59	6.19	5.36
Bus. Per. Property		11.37	10.26	10.26	9.49
Building	7-8	8.00	6.75	6.25	5.29
Bus. Per. Property		10.94	9.65	9.65	8.76
Building	9	10.51	8.69	7.99	6.60
Bus. Per. Property		13.45	11.59	11.59	10.33
40233 - Tune-Up/Emission Test					
Building	1-6	6.99	5.99	5.63	4.87
Bus. Per. Property		10.33	9.32	9.32	8.63
Building	7-8	7.27	6.13	5.67	4.81
Bus. Per. Property		9.94	8.77	8.77	7.96
Building	9	9.56	7.90	7.26	6.00
Bus. Per. Property		12.23	10.54	10.54	9.39
40234 - Upholstery, Tops & Sunroofs Repair or Installation					
Building	1-6	6.99	5.99	5.63	4.87
Bus. Per. Property		10.33	9.32	9.32	8.63
Building	7-8	7.27	6.13	5.67	4.81
Bus. Per. Property		9.94	8.77	8.77	7.96
Building	9	9.56	7.90	7.26	6.00
Bus. Per. Property		12.23	10.54	10.54	9.39

*Contact Underwriter for prior approval.

**Sprinkler Credits: Building x .60; Contents x .80

***For Standard Policy, reduce rates by 10%

UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES

NEW YORK

GENERAL LIABILITY PREMIUMS (per employee)*

Territories: 63,67

Classification	Limits		
	\$300,000	\$500,000	\$1,000,000
40220 Air Conditioning	521	566	668
40221 Body Repair & Collision	521	566	668
40222 Brake Installation/Repair (Inc. shocks, struts, exhaust & alignment)	645	698	825
40223 Detail (pinstriping, waxing & buffing)	496	538	636
40224 Electrical Repair/Installation	521	566	668
40225 General Repairs with Gas	664	719	849
40226 General Repairs without Gas	603	654	772
40227 Glass Installation	616	667	788
40228 Oil Change & Lube	728	790	934
40229 Paint & Pinstriping	521	566	668
40230 Rustproofing, Undercoat or Glazing	521	566	668
40231 Sound & Communication Equipment Repair or Installation	470	509	603
40232 Transmission (Repair or Installation)	609	659	778
40233 Tune-Up/Emission Test	575	622	735
40234 Upholstery, Tops & Sunroofs Repair or Installation	521	566	668

* Definition of Employee

Full-Time: Each owner, partner or corporate office and employees active in the routine operation of the business.

Part-Time: Any of the above described that work 20 or fewer hours per week that are not considered Full-Time employees. Charge is 1/2 of Full-Time.

* Class of Risk Determination

The risk will be placed in the highest classification (premium-wise) that has at least 30% of the work being performed.

UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES

NEW YORK

BUILDINGS & BUSINESS PERSONAL PROPERTY RATES PER \$1,000 (Special Policy)***

Territories: 64,79

Classification	Protection	Frame	Joist/ Masonry	Lt./ Non-Comb.	Fire Resistive
40220 - Air Conditioning					
Building	1-6	6.98	5.99	5.63	4.87
Bus. Per. Property		10.33	9.32	9.32	8.62
Building	7-8	7.27	6.14	5.68	4.81
Bus. Per. Property		9.94	8.77	8.77	7.96
Building	9	9.55	7.90	7.26	6.00
Bus. Per. Property		12.23	10.54	10.54	9.39
40221 - Body Repair & Collision					
Building	1-6	8.75	7.50	7.04	6.08
Bus. Per. Property		12.90	11.66	11.66	10.79
Building	7-8	9.08	7.64	7.08	6.00
Bus. Per. Property		12.41	10.96	10.96	9.97
Building	9	11.95	9.86	9.08	7.51
Bus. Per. Property		15.28	13.18	13.18	11.72
40222 - Brake Installation/Repair					
Building	1-6	7.33	6.29	5.92	5.12
Bus. Per. Property		10.85	9.79	9.79	9.06
Building	7-8	7.64	6.45	5.96	5.05
Bus. Per. Property		10.44	9.21	9.21	8.36
Building	9	10.04	8.29	7.63	6.30
Bus. Per. Property		12.83	11.07	11.07	9.86
40223 - Detail (Pinstriping, Waxing & Buffing)					
Building	1-6	7.33	6.29	5.92	5.12
Bus. Per. Property		10.85	9.79	9.79	9.06
Building	7-8	7.64	6.45	5.96	5.05
Bus. Per. Property		10.44	9.21	9.21	8.36
Building	9	10.04	8.29	7.63	6.30
Bus. Per. Property		12.83	11.07	11.07	9.86

*Contact Underwriter for prior approval.

**Sprinkler Credits: Building x .60; Contents x .80

***For Standard Policy, reduce rates by 10%

UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES

NEW YORK

BUILDINGS & BUSINESS PERSONAL PROPERTY RATES PER \$1,000 (Special Policy)***

Territories: 64, 79

Classification	Protection	Frame	Joist/ Masonry	Lt./ Non-Comb.	Fire Resistive
40224 - Electrical Repair/Installation					
Building	1-6	7.33	6.29	5.92	5.12
Bus. Per. Property		10.85	9.79	9.79	9.06
Building	7-8	7.64	6.45	5.96	5.05
Bus. Per. Property		10.44	9.21	9.21	8.36
Building	9	10.04	8.29	7.63	6.30
Bus. Per. Property		12.83	11.07	11.07	9.86
40225 - General Repairs with Gas					
Building	1-6	6.98	5.99	5.63	4.87
Bus. Per. Property		10.33	9.32	9.32	8.62
Building	7-8	7.27	6.14	5.68	4.81
Bus. Per. Property		9.94	8.77	8.77	7.96
Building	9	9.55	7.90	7.26	6.00
Bus. Per. Property		12.23	10.54	10.54	9.39
40226 - General Repairs without Gas					
Building	1-6	7.33	6.29	5.92	5.12
Bus. Per. Property		10.85	9.79	9.79	9.06
Building	7-8	7.64	6.45	5.96	5.05
Bus. Per. Property		10.44	9.21	9.21	8.36
Building	9	10.04	8.29	7.63	6.30
Bus. Per. Property		12.83	11.07	11.07	9.86
40227 - Glass Installation					
Building	1-6	6.98	5.99	5.63	4.87
Bus. Per. Property		10.33	9.32	9.32	8.62
Building	7-8	7.27	6.14	5.68	4.81
Bus. Per. Property		9.94	8.77	8.77	7.96
Building	9	9.55	7.90	7.26	6.00
Bus. Per. Property		12.23	10.54	10.54	9.39

*Contact Underwriter for prior approval.

**Sprinkler Credits: Building x .60; Contents x .80

***For Standard Policy, reduce rates by 10%

UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES

NEW YORK

BUILDINGS & BUSINESS PERSONAL PROPERTY RATES PER \$1,000 (Special Policy)***

Territories: 64, 79

Classification	Protection	Frame	Joist/ Masonry	Lt./ Non-Comb.	Fire Resistive
40228 - Oil Change & Lube					
Building	1-6	6.98	5.99	5.63	4.87
Bus. Per. Property		10.33	9.32	9.32	8.62
Building	7-8	7.27	6.14	5.68	4.81
Bus. Per. Property		9.94	8.77	8.77	7.96
Building	9	9.55	7.90	7.26	6.00
Bus. Per. Property		12.23	10.54	10.54	9.39
40229 - Paint & Pinstriping					
Building	1-6	8.75	7.50	7.04	6.08
Bus. Per. Property		12.90	11.66	11.66	10.79
Building	7-8	9.08	7.64	7.08	6.00
Bus. Per. Property		12.41	10.96	10.96	9.97
Building	9	11.95	9.86	9.08	7.51
Bus. Per. Property		15.28	13.18	13.18	11.72
40230 - Rustproofing, Undercoat or Glazing					
Building	1-6	6.98	5.99	5.63	4.87
Bus. Per. Property		10.33	9.32	9.32	8.62
Building	7-8	7.27	6.14	5.68	4.81
Bus. Per. Property		9.94	8.77	8.77	7.96
Building	9	9.55	7.90	7.26	6.00
Bus. Per. Property		12.23	10.54	10.54	9.39
40231 - Sound & Communication Equipment Repair or Installation					
Building	1-6	6.98	5.99	5.63	4.87
Bus. Per. Property		10.33	9.32	9.32	8.62
Building	7-8	7.27	6.14	5.68	4.81
Bus. Per. Property		9.94	8.77	8.77	7.96
Building	9	9.55	7.90	7.26	6.00
Bus. Per. Property		12.23	10.54	10.54	9.39

*Contact Underwriter for prior approval.

**Sprinkler Credits: Building x .60; Contents x .80

***For Standard Policy, reduce rates by 10%

UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES

NEW YORK

BUILDINGS & BUSINESS PERSONAL PROPERTY RATES PER \$1,000 (Special Policy)***

Territories: 64, 79

Classification	Protection	Frame	Joist/ Masonry	Lt./ Non-Comb.	Fire Resistive
40232 - Transmission Repair or Installation					
Building	1-6	7.12	6.10	5.75	4.97
Bus. Per. Property		10.53	9.51	9.51	8.80
Building	7-8	7.42	6.26	5.79	4.90
Bus. Per. Property		10.13	8.94	8.94	8.12
Building	9	9.74	8.05	7.40	6.11
Bus. Per. Property		12.46	10.75	10.75	9.58
40233 - Tune-Up/Emission Test					
Building	1-6	6.78	5.81	5.47	4.73
Bus. Per. Property		10.03	9.05	9.05	8.37
Building	7-8	7.06	5.96	5.51	4.67
Bus. Per. Property		9.65	8.52	8.52	7.73
Building	9	9.28	7.67	7.05	5.82
Bus. Per. Property		11.87	10.23	10.23	9.12
40234 - Upholstery, Tops & Sunroofs Repair or Installation					
Building	1-6	6.78	5.81	5.47	4.73
Bus. Per. Property		10.03	9.05	9.05	8.37
Building	7-8	7.06	5.96	5.51	4.67
Bus. Per. Property		9.65	8.52	8.52	7.73
Building	9	9.28	7.67	7.05	5.82
Bus. Per. Property		11.87	10.23	10.23	9.12

*Contact Underwriter for prior approval.

**Sprinkler Credits: Building x .60; Contents x .80

***For Standard Policy, reduce rates by 10%

UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES

NEW YORK

GENERAL LIABILITY PREMIUMS (per employee)*

Territories: 64,79

Classification		Limits	
		\$300,000	\$500,000
40220	Air Conditioning	522	565
40221	Body Repair & Collision	522	565
40222	Brake Installation/Repair (Inc. shocks, struts, exhaust & alignment)	677	733
40223	Detail (pinstriping, waxing & buffing)	522	564
40224	Electrical Repair/Installation	548	594
40225	General Repairs with Gas	575	623
40226	General Repairs without Gas	603	654
40227	Glass Installation	616	668
40228	Oil Change & Lube	728	790
40229	Paint & Pinstriping	522	565
40230	Rustproofing, Undercoat or Glazing	522	565
40231	Sound & Communication Equipment Repair or Installation	470	509
40232	Transmission (Repair or Installation)	581	629
40233	Tune-Up/Emission Test	575	623
40234	Upholstery, Tops & Sunroofs Repair or Installation	522	565

* Definition of Employee

Full-Time: Each owner, partner or corporate office and employees active in the routine operation of the business.

Part-Time: Any of the above described that work 20 or fewer hours per week are not considered Full-Time employees. Charge is 1/2 of Full-Time.

* Class of Risk Determination

UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES

NEW YORK

RULE 5 PREMIUM MODIFICATIONS

5.1 Sprinklered Properties

Multiply Building Rate x .60
Multiply Contents Rate x .80

RULE 6 DEDUCTIBLES

Amount of Deductible	\$500	\$1,000	\$3,000	\$5,000	\$10,000
Policy Credit Factor	.96	.93	.88	.85	.84

RULE 8 PROPERTY COVERAGE OPTIONS

8.1 Actual Cash Value

Factor 1.10

8.2 Automatic Increase – Coverage A or B

Percentage of Annual Increase + Adjustment Factors

1.0%	.0050	4.0%	.0200	7.0%	.0350
1.5%	.0075	4.5%	.0225	7.5%	.0375
2.0%	.0100	5.0%	.0250	8.0%	.0400
2.5%	.0125	5.5%	.0275	8.5%	.0425
3.0%	.0150	6.0%	.0300	9.0%	.0450
3.5%	.0175	6.5%	.0325	9.5%	.0475

8.4 Loss of Income*

Actual loss sustained up to 12 months.

*includes extra expense

8.5 Ordinance of Law Extension Factor 1.14

Attach Form BP-321UF.

UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES

NEW YORK

RULE 8 PROPERTY COVERAGE OPTIONS (cont'd)

8.7 Crime Coverage

8.7.1 Burglary and Robbery

The additional premium is as follows:

Rate for 1st \$5,000	16.34
Premium for 1st \$5,000	81.70

Rate for next \$10,000	5.32
Premium for \$15,000	134.90

Rate for next \$10,000	1.71
Premium for \$25,000	152.00

Rate for all over	0.43
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Territorial Multipliers

Suburban - Rockland, Westchester, Putnam, Nassau and Suffolk	1.85
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New York City - 5 Boroughs	1.85
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Remainder of State	1.00
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Attach Endorsement CR-302

8.7.3 Theft Coverage (with Burglary & Robbery Coverage)

Add .40 per \$1,000 of Business Personal Property Coverage to the Burglary and Robbery rates in 8.7.1 above.

Attach Endorsement CR-306

8.7.4 Theft Exclusion

Coverage for theft may be excluded from Coverage B (Business Personal Property) for a credit of \$1.00 per \$1,000 of Coverage B.

Attach Endorsement BP-348.

UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES

NEW YORK

RULE 8 PROPERTY COVERAGE OPTIONS (cont'd)

8.8 Employee Dishonesty

Charge the following for specific coverage.

Limit	Up to 5 Employees	Each Additional Employee
\$5,000	64	06
10,000	86	09
25,000	131	14
50,000	150	40

Attach Form BP-308.

8.9 Money and Securities Coverage

Charge the following for specific coverage.

Upstate	\$ 5.00 per \$1,000 of coverage
Suburban & New York City	\$10.00 per \$1,000 of coverage

Attach Endorsement BP-304.

8.12 Accounts Receivable Coverage

Rate \$1.00 per \$1, 000 of coverage

Attach Endorsement BP-320.

8.13 Valuable Papers and Records

Rate \$1.00 per \$1,000 of coverage

Attach Endorsement BP-328.

8.14 Computer Coverage

Rate \$4.50 per \$1,000 of coverage

Attach Endorsement BP-322.

8.15 Fine Arts Coverage

Rate 100% of the Business Personal Property Rate

Attach Endorsement BP-324.

UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES

NEW YORK

RULE 8 PROPERTY COVERAGE OPTIONS (cont'd)

8.16 Outdoor Sign Coverage

Rate \$2.00 per \$100 of coverage

Attach Endorsement BP-326.

8.17 Spoilage Coverage

Limit	Power Disruption	Breakdown & Contamination	Refrigeration Maintenance or Service Agreement		
			With	Without	Both Power Disruption & Breakdown & Contamination
					With Without
\$ 1,000	9		16	23	22 28
5,000	43		81	115	111 142
10,000	85		161	230	221 284
15,000	128		242	345	332 425
20,000	170		322	460	443 567
25,000	213		403	575	554 709
30,000	255		483	690	664 851
35,000	298		564	805	775 992
40,000	340		644	920	886 1,134
45,000	383		725	1,035	996 1,276
50,000	425		805	1,150	1,107 1,418

Attach Endorsement CP-601UF.

8.17.1 Optional Extended Spoilage Coverage

The cost for this Optional coverage is \$75 per year. (Note: must be purchased in conjunction with the Spoilage CP-601UF or Maximizer Coverage Endorsement)

8.18 Maximizer Coverage

Annual Premium \$200

UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES

NEW YORK

RULE 8 **PROPERTY COVERAGE OPTIONS (cont'd)**

8.19 **Earthquake Coverage**

This form provides coverage for direct physical loss caused by earthquake

Building Class

Frame	Class 1
Masonry Veneer or Masonry	Class 2
Fire Resistive	Class 3

Territories

Zone 3 – Counties of

Albany	Greene	Nassau	Rensselaer	Suffolk
Bronx	Hamilton	New York	Richmond	Ulster
Columbia	Herkimer	Niagara	Rockland	Warren
Dutchess	Kings	Orange	St. Lawrence	Washington
Erie	Livingston	Orleans	Saratoga	Westchester
Fulton	Monroe	Putnam	Schenectady	Wyoming
Genesee	Montgomery	Queens	Schoharie	

Zone 4 -Counties of

Alleghany	Chemung	Lewis	Oswego	Sullivan
Broome	Chenango	Madison	Otsego	Tioga
Cattaraugus	Cortland	Oneida	Schuyler	Tompkins
Cayuga	Delaware	Onondaga	Seneca	Wayne
Chautauqua	Jefferson	Ontario	Steuben	Yates

Zone 5 - Balance of State

UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES

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RULE 8 PROPERTY COVERAGE OPTIONS (cont'd)

8.19 Earthquake Coverage (cont'd)

Rates	Zone 3		Zone 4		Zone 5	
Bldg Class	Bldg Rate	Bus. Prop. Rate	Bldg Rate	Bus. Prop. Rate	Bldg Rate	Bus. Prop. Rate
1	0.020	0.046	0.015	0.039	0.031	0.066
2	0.085	0.104	0.046	0.077	0.184	0.169
3	0.061	0.067	0.046	0.056	0.100	0.094

Rating Procedure

1. Classify the building by construction.
2. Obtain the proper zone (by county).
3. Multiply the rate by the amount of Building or Business Property Coverage.

Mandatory Deductible - 2% of the limit of insurance

Earthquake Sprinkler Leakage Rates

Rates	Zone 3		Zone 4		Zone 5	
Bldg Class	Bldg Rate	Bus. Prop. Rate	Bldg Rate	Bus. Prop. Rate	Bldg Rate	Bus. Prop. Rate
1	0.010	0.015	0.010	0.015	0.018	0.128
2	0.018	0.015	0.018	0.077	0.092	0.138
3	0.050	0.027	0.050	0.027	0.032	0.049

Attach Endorsement BP-332.

UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES

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RULE 8 PROPERTY COVERAGE OPTIONS (cont'd)

8.20 Outside Grade-Floor Building Glass Coverage

Upstate & Suburban \$3.00 per linear foot
New York City \$8.00 per linear foot

For bent glass, thermopane, lettering, etc-, multiply rates by 3.0

\$100 Deductible

Plates with burglary alarm foil, increase per linear foot rate by 20%

Lettering or ornamental work: \$3.00 per \$100

Attach Endorsement GS-200.

8.21 Improvements and Betterments Coverage

Use Building rates

All credits applicable to Business Personal Property also apply

Apply New York Fire fee

8.22 Customers Good Coverage and Miscellaneous Property Coverage

Rate is variable at 1.50 to 3.00 per \$100 of coverage

Attach Endorsement UF-52.

8.23 System Breakdown Coverage

The rate is 5.25% of the final policy premium after all applicable credits and/or other modifications are taken.

Attach Endorsement BP-001.

8.24 Back Up of Sewers and Drains*

\$9.27 per \$1,000 of insurance
* Company maximum is \$5,000

Attach Endorsement BP-330.

8.25 Utility Service Disruption Coverage - Time Element

Limit: \$10,000 \$100 per location

Attach Endorsement BP0662UF

UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES

NEW YORK

RULE 9 LIABILITY COVERAGE OPTIONS

9.1 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	\$32
\$250,000	\$120
\$500,000	\$240

Show limit on Declarations Page.

9.2 Non-Owned and/or Hired Automobile Coverage – Mandatory

Limit of Liability	Premium
\$300,000	\$55
\$500,000	\$62
\$1,000,000	\$71

Attach Endorsement UF-ASR-701.

9.4 Liquor Law Liability Coverage *

Total Liquor Receipts	Limit of Liability		
	300,000	500,000	\$1,000,000
Liquor Liability p/ thousand of alcohol sales	\$4.877	\$5.653	\$6.492
Minimum Premium	\$300	\$350	\$400

Note: These premiums are not subject to any further credits.

* Liquor receipts cannot exceed 40% of total receipts of business to be eligible for this coverage.

These premiums are to be used in the event there is a Convenience Store or small Grocery Store attached to on Auto Service Type Risk.

Attach UFLL-1.

9.5 Increased Limits Factors Coverage (Not Available)

Excess Charge - Multiply total liability premium developed at \$1,000,000 to me 1.26 for \$2,000,000.

Minimum Premium: \$750

Must have prior underwriter approval.

UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES

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RULE 9 LIABILITY COVERAGE OPTIONS (cont'd)

9.7 Additional Insureds Coverage (per additional insured)

BP 0842 – Lessor of Leased Equip	\$20 per additional insured.
BP 0845 - Lessors	\$20 per additional insured.
BP0307 – Owner of Leased Land	\$5 per additional insured.
BP0499 – Grantor of Franchise	\$5 per additional insured.
BP0701 – Co-owner of the Premises	\$5 per additional insured.
BP0702 – Controlling Interest	\$5 per additional insured.
BP0703 – Mortgagee, Assignee, Receiver	\$5 per additional insured.
BP0704 – State/Political Premises Permits	\$5 per additional insured.
BP0708 – Vendors	\$5 per additional insured.
BP0709 – Concessionaires	\$5 per additional insured.
BP0841 – Designated Person or Org	\$5 per additional insured

Attach Endorsement as per Rules and Forms List.

**9.8 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:

\$81.00 per employee base rate-- \$1,000,000 EPLI Limit (\$10,000 ded) & \$15,000 IRC Limit **

\$69.43 per employee base rate-- \$500,000 EPLI Limit (\$10,000 ded) & \$15,000 IRC Limit **

\$335 per policy* -- \$250,000 EPLI Limit (\$10,000 ded) & \$15,000 IRC Limit **

\$254 per policy* -- \$100,000 EPLI Limit (\$10,000 ded) & \$15,000 IRC Limit

\$213 per policy* -- \$50,000 EPLI Limit (\$10,000 ded) & \$15,000 IRC Limit – not avail in NY

\$173 per policy* -- \$25,000 EPLI Limit (\$10,000 ded) & \$15,000 IRC Limit – not avail in NY

* this base rate is subject to the below listed deductible modifiers.

** this base rate is subject to the below listed additional industry, prior acts, 3rd party coverage, claims made step, individual risk premium modifier, experience rating and deductible modifiers.

*** limits of \$500,000 or \$1,000,000 for EPLI Covg. must be referred to underwriter for prior approval

Deductible Factor (Standard Deductible is \$10,000): applied to all available EPLI limits

\$2,500	1.277
\$5,000	1.111
\$25,000	0.800

UTICA FIRST INSURANCE COMPANY
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Industry Factor Modified Base Rate must be further modified using the industry factors shown:

SIC Code	Industry Description	Factor
Agriculture, forestry and fishing		
1	Agricul prod - crops	1.00
2	Agric prod - livestock	1.00
7	Agicul services	
700	AGRICULTURAL SERVICES	1.00
710	SOIL PREPARATION SERVICES	1.00
711	Soil Preparation Services	1.00
720	CROP SERVICES	1.00
721	Crop Planting, Cultivating, and Protecting	1.00
722	Crop Harvesting, Primarily by Machine	1.00
723	Crop Preparation Services for Market, Except Cotton Ginning	1.00
724	Cotton Ginning	1.00
729	CROP SERVICES, GENERAL	1.00
734	unknown	1.00
735	unknown	1.00
737	unknown	1.00
738	unknown	1.00
740	VETERINARY SERVICES	1.30
741	Veterinary Services for Livestock	1.30
742	Veterinary Services for Animal Specialties	1.30
750	ANIMAL SERVICES, EXCEPT VETERI	1.00
751	Livestock Services, Except Veterinary	1.00
752	Animal Specialty Services, Except Veterinary	1.00
760	FARM LABOR AND MANAGEMENT SERV	1.00
761	Farm Labor Contractors and Crew Leaders	1.00
762	Farm Management Services	1.00
780	LANDSCAPE AND HORTICULTURAL SE	1.00
781	Landscape Counseling and Planning	1.00
782	Lawn and Garden Services	1.00
783	Ornamental Shrub and Tree Services	1.00
8	Forestry	1.15
9	Fishing, hunting	1.15
Mining		
10	Metal mining	1.10

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12	Coal mining	1.10
13	Oil & gas extraction	1.20
14	Nonmetallic minerals	1.10

Construction

15	Gen'l bldg Contractor	1.15
16	Heavy constr contractor	1.15
17	Special trade contractor	1.15

Manufacturing

20	Food products	1.10
21	Tobacco mfg	1.20
22	Textile mill products	0.90
23	Apparel products	0.90
24	Lumber & wood products	0.90
25	Furniture	0.90
26	Paper products	0.90
27	Printing & publishing	1.10
28	Chemical products	1.10
29	Petroleum	1.10
30	Rubber & plastics	0.90
31	Leather products	0.90
32	Stone, clay, glass products	0.90
33	Primary metal industry	1.00
34	Fabricated metal	0.90
35	Industrial machinery/equipment	0.90
36	Electrical/electronic equipment	1.00
37	Transportation equipment	1.00
38	Instruments	0.90
39	Misc mfg industries	1.00

Transportation, communication and utilities

40	Railroad	1.20
41	Local pass transit	1.10
42	Motor freight/ warehouse	1.20
43	US postal service	1.20
44	Water transportation	1.10
45	Air transportation	1.20
46	Pipelines x-gas	1.10
47	Transportation service	1.10
48	Communications	1.20
49	Elec, gas & sanit service	1.10

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Wholesale trade

50	Durable goods	0.90
51	Non-durable goods	0.90

Retail Trade

52	Bldg materials	1.15
53	Gen'l merch stores	1.15
54	Food stores	1.25
55	Auto dealer/gas service	1.30
56	Apparel & accessories	1.15
57	Furniture equip stores	1.15
58	Eating & drinking places	1.25
59	Misc retail	1.15

Finance, Insurance and real estate

60	Depository Institutions	1.30
61	Nondepository Credit Institutions	1.30
62	Security, Comm Brokers & Serv	1.30
63	Ins Carriers	1.30
64	Ins agents, brokers & service	1.20
65	Real Estate	
	6500 REAL ESTATE	1.10
	6510 REAL ESTATE OPERATORS (EXCEPT	1.10
	6512 Operators of Nonresidential Buildings	1.10
	6513 Operators of Apartment Buildings	1.10
	6514 Operators of Dwellings Other Than Apartment Buildings	1.10
	6515 Operators of Residential Mobile Home Sites	1.10
	6517 Lessors of Railroad Property	1.20
	6519 Lessors of Real Property, NEC	1.20
	6530 REAL ESTATE AGENTS AND MANAGER	1.20
	6531 Real Estate Agents and Managers	1.20
	6540 TITLE ABSTRACT OFFICES	1.20
	6541 Title Abstract Offices	1.20
	6550 LAND SUBDIVIDERS AND DEVELOPER	1.20
	6552 Land Subdividers and Developers, Except Cemeteries	1.20
	6553 Cemetery Subdividers and Developers	1.20
67	Holding & Other Inv Offices	1.20

UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES

NEW YORK

Services Industries

70	Hotels, lodging places	1.25
72	Personal Service	1.00
73	Business Service	
	7300 BUSINESS SERVICES	1.10
	7310 ADVERTISING	1.10
	7311 Advertising Agencies	1.10
	7312 Outdoor Advertising Services	1.10
	7313 Radio, Television, and Publishers' Advertising Representatives	1.10
	7319 Advertising, NEC	1.10
	7320 CONSUMER CREDIT REPORTING AGEN	1.10
	7321 CREDIT REPORTING & COLLECTION	1.10
	7322 Adjustment and Collection Services	1.10
	7323 Credit Reporting Services	1.10
	7330 MAILING, REPRODUCTION, COMMERC	1.10
	7331 Direct Mail Advertising Services	1.10
	7332 BLUEPRINTING & PHOTOCOPYING	1.00
	7333 COMMERCIAL PHOTOGRAPHY/ART	1.00
	7334 Photocopying and Duplicating Services	1.00
	7335 Commercial Photography	1.00
	7336 Commercial Art and Graphic Design	1.00
	7338 Secretarial and Court Reporting	1.10
	7339 STENO & DUPLICATING SERVICES	1.00
	7340 SERVICES TO DWELLINGS AND OTHE	1.00
	7341 WINDOW CLEANING	1.00
	7342 Disinfecting and Pest Control Services	1.00
	7349 Building Cleaning and Maintenance Services, NEC	1.00
	7350 MISCELLANEOUS EQUIPMENT RENTAL	1.00
	7351 NEWS SYNDICATES	1.10
	7352 Medical Equipment Rental and Leasing	1.10
	7353 Heavy Construction Equipment Rental and Leasing	1.10
	7359 Equipment Rental and Leasing, NEC	1.10
	7360 PERSONNEL SUPPLY SERVICES	1.10
	7361 Employment Agencies	1.10
	7362 TEMPORARY AID SUPPLY SERVICES	1.10
	7363 Help Supply Services	1.10
	7369 PERSONNEL SUPPLY SERVICES	1.00
	7370 COMPUTER PROGRAMMING, DATA PRO	1.10
	7371 Computer Programming Services	1.10
	7372 Prepackaged Software	1.10
	7373 Computer Integrated Systems Design	1.10
	Computer Processing and Data Preparation and Processing	
	7374 Services	1.10
	7375 Information Retrieval Services	1.10

UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES

NEW YORK

7376 Computer Facilities Management Services
7377 Computer Rental and Leasing

1.10
1.10

UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES

NEW YORK

	7378	Computer Maintenance and Repair	1.10
	7379	Computer Related Services, NEC	1.10
	7380	MISCELLANEOUS BUSINESS SERVICE	1.10
	7381	Detective, Guard, and Armored Car Services	1.10
	7382	Security Systems Services	1.10
	7383	News Syndicates	1.10
	7384	Photofinishing Laboratories	1.00
	7389	Business Services, NEC	1.10
	7391	RESEARCH & DEVELOPMENTS LABS	1.10
	7392	MANAGEMENT & PUBLIC RELATIONS	1.10
	7393	DETECTIVE & PROTECTIVE SERVICE	1.10
	7394	EQUIPMENT RENTAL/LEASING	1.10
	7395	PHOTOFINISHING LABS	1.00
	7396	TRADING STAMP SERVICES	1.00
	7397	COMMERCIAL TESTING LABORATORIE	1.10
	7399	BUSINESS SERVICES	1.10
75		Auto Repair, Service	1.30
76		Misc Repair Service	1.10
78		Motion Pictures	1.50
79		Amusement & Recreational	1.25
80		Health Service	1.30
81		Legal Service	1.50
82		Educational Service	1.30
83		Social Service	1.30
84		Museums, Art, Botanical	1.10
86		Membership Organizations	
	8600	MEMBERSHIP ORGANIZATIONS	1.00
	8610	BUSINESS ASSOCIATIONS	1.10
	8611	Business Associations	1.10
	8620	PROFESSIONAL MEMBERSHIP ORGANI	1.10
	8621	Professional Membership Organizations	1.10
	8630	LABOR UNIONS AND SIMILAR LABOR	1.10
	8631	Labor Unions and Similar Labor Organizations	1.10
	8640	CIVIC, SOCIAL, AND FRATERNAL A	1.00
	8641	Civic, Social, and Fraternal Associations	1.00
	8650	POLITICAL ORGANIZATIONS	1.10
	8651	Political Organizations	1.10
	8660	RELIGIOUS ORGANIZATIONS	1.00
	8661	Religious Organizations	1.00
	8690	MEMBERSHIP ORGANIZATIONS, NOT	1.00
	8699	Membership Organizations, NEC	1.00
87		Engineering & Management	1.10
88		Private Households	1.10
89		Misc Service	1.10

UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES

NEW YORK

Public Administration

91	Executive, Legislative	1.25
92	Justice, Public Order & Safety	1.25
93	Finance, Taxation	1.25
94	Administration of Human Resources	1.25
95	Environmental Quality	1.25
96	Admin of Econom Programs	1.25
97	Nat'l Security & Int'l affairs	1.25

Nonclassifiable establishments

99	Nonclassifiable Establishments (all classes other than those listed above)	1.10
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Prior Acts Factor: Modified Base Rate must be further modified using the factors shown:

> = to 3 years	1.0
2 years	0.925
1 year	0.85
No Prior Acts	0.75

Optional 3rd Party Coverage Factor Modified Base Rate must be further modified using the

factors shown if 3rd Party Coverage requested:

<u>SIC Code</u>	<u>Additional Premium</u>
0100 – 1499	
1810 – 3999	
5000 – 5199	
7370 – 7379	1.10
7800 – 7829	
1500 - 1799	
4000 – 4984	
5200 – 5999	
6000 - 6999	1.20
7000 – 7369	
7380 – 7699	
7830 – 8699	
8700 – 9999	

Claims-Made Step Factors The final EPL premium, whether including optional Third Party coverage or not, is subject to the following ISO claims-made step factors:

UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES

NEW YORK

ISO's Claims-made Step Factors:	
Year In Claims-Made	Claims-Made Multipliers
1	.74
2	.87
3	.94
4	.96
5 or more	1.00

Individual Risk Premium Modifier Factor Modified Base Rate must be further modified using the factors shown based on the responses in the EPL Application:

	Credit/Debit
Years in Business	
<1 Year	1.15
Within 1-3 Years	1.05
Within 3-5 Years	0.95
> 5 Years	0.90
Locations	
1 or 2 Locations	1.00
3 to 5 Locations	1.10
5 or more Locations	1.15
Financial Stability	
Bankruptcy or Negative Opinion - in past 5 years	1.15
Workforce Characteristics	
% Salary v Non-salaried – if more than 50% are salaried	1.10
Voluntary Termination History – if more than 35%	1.05
Involuntary Termination History – if more than 25%	1.10
Layoffs History – if any layoffs in past 12 months	1.10
Reductions or Merger next 12 months	1.10
% of Union Workers – if more than 50%	1.05

UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES

NEW YORK

Employee Compensation Distribution – if more than 50% earn more than \$50,000	1.05
Human Resources Practices	
Employee Handbook/Policies – if yes	0.95
If yes, Signed Handbook?	0.95
Employment Application – if no	1.05
Human Resource Dept – if yes	0.95
Written Performance Eval. – if yes	0.95
Post Legal Notices – if no	1.05
Discrim/Harass Grievance Policy – if yes	0.95
3rd Party Discrim/Harass Policy – if yes	0.95
Human Resources Training – if yes	0.95
Max Credit/Debit	0.85 1.15

Experienced Rating Factor Modified Base Rate must be further modified using the factors shown based on the responses in the EPL Application:

Loss Experience	
No Prior Claim – if no EPL claim in past 3 years	0.95
Prior Claim – if EPL claim in past 3 years	1.15
No Prior 3rd Party Claim – if no 3 rd party EPL claim in past 3 years	1.00
Prior 3rd Party Claim – if 3 rd party EPL claim in past 3 years	1.10
Max Credit/Debit	0.85 1.15

Total Maximum credits permissible between IRPM and Experience Rate Factors is +/- 25%.

UTICA FIRST INSURANCE COMPANY
 AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES

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

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

9.10 Cyber Liability Insurance

The rate is 5.0% of the final policy premium after all applicable credits and modifications are taken.

Attach Forms NYCYBCOV, NYCYBSD, NYCYBERP.

9.10.1 Cyber Liability Insurance Extended Reporting Period

ERP LENGTH (In Years)	ERP COST
1 YEAR	95% of Cyber Liab Ann Prem
2 YEARS	190% of Cyber Liab Ann Prem
3 YEARS	285% of Cyber Liab Ann Prem

Attach form CYBERPNY.

**UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES**

NEW YORK

RULE 10 GARAGEKEEPERS LIABILITY COVERAGE

Limits	DIRECT			LEGAL		
	Comprehensive		Collision	Comprehensive		Collision
	\$250/\$1250 Ded	\$500/\$2500 Ded	\$500 Ded	\$250/\$1250 Ded	\$500/\$2500 Ded	\$500 Ded
\$30,000	199	166	94	133	110	63
60,000	328	273	158	218	183	106
75,000	388	324	190	258	215	127
90,000	445	371	218	296	247	146
120,000	548	457	273	366	305	182
150,000	644	536	327	429	357	217
180,000	743	620	376	495	413	250
225,000	892	744	448	595	495	300
300,000	1130	941	569	752	628	381
375,000	1369	1141	692	911	760	461
450,000	1603	1336	811	1068	890	540
600,000	2049	1708	1044	1366	1140	697
750,000	2487	2072	1278	1657	1381	853
900,000	2909	2424	1497	1939	1616	997
1,200,000	3695	3079	1899	2463	2052	1267
1,500,000	4396	3665	2260	2932	2442	1508
2,000,000	4968	4140	2554	3312	2760	1703
2,500,000	5415	4512	2784	3610	3008	1879

Attach Endorsement UFASR-700.

RULE 11 INDIVIDUAL RISK PREMIUM MODIFICATIONS

The Individual Risk Premium Modification Plan applies to all policies that generate at least \$3,500 in premiums at basic limits before the application of modification.

The modifications must be applied uniformly in a non-discriminatory manner for all eligible classes of risk.

The following modifications shall be applied to recognize special characteristics of the risks that are not fully reflected in the premium.

The total amount of credit or debit using the following table may not exceed 15%.

Expense reductions (that have been filed by companies as part of an Expense Reduction Plan and approved for use in New York) include only expenses that can be demonstrated.

UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES

NEW YORK

RULE 11 INDIVIDUAL RISK PREMIUM MODIFICATIONS (cont'd)

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

The overall effect of this plan, when used in conjunction with any other plan, shall not, in the aggregate, provide for modifications of rates in excess of 25%.

Individual underwriting files shall contain the specific criteria, relative to the risk being rated, and document the particular circumstances that support each debit or credit.

Risk Variations	Range of Modifications		
	Credit		Debit
1. Building design, suitability for present use -- Superior-Adequate-Inadequate. Building structural features, suitability for present use -- Superior-Adequate-Inadequate	6%	to	6%
2. Building condition and maintenance including wiring, heating, plumbing, air-conditioning, fire protection -- Superior-Adequate Inadequate. Response to recommendations regarding building condition and maintenance -- Superior-Adequate-Inadequate	8%	to	8%
3. Surrounding premises, outside storage, exposure to insured property -- High-Average-Low	4%	to	4%
4. Access to premises, absence of traffic congestion, access roads, parking, terrain -- Superior-Adequate-Inadequate	4%	to	4%
5. Operations, machinery, equipment, design, arrangement, suitability for present uses -- Superior-Adequate-Inadequate	6%	to	6%
6. Condition of premises, machinery, equipment and protective equipment -- Superior-Adequate-Inadequate. Response to recommendations regarding operations and equipment -- Superior-Adequate-Inadequate	8%	to	8%
7. Storage practices, susceptibility to damage - Superior-Adequate-Inadequate	5%	to	5%
8. Employee selection, training and supervision -- Superior-Adequate-Inadequate	5%	to	5%
9. Loss consciousness and cooperation of management, Supervisory personnel and other employees -- Superior-Adequate-Inadequate. Emergency plans, procedures, Training - Superior-Adequate-Inadequate	5%	to	5%

UTICA FIRST INSURANCE COMPANY
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RULE 12 Broad Form Products Coverage

Charge 5% of liability premium.

Attach Form BFR-703.

RULE 13 Territory Multipliers

For eligible risks, apply territory multipliers as follows:

<u>Territories</u>	<u>Multiplier</u>
055, 058, 063, 064	1.10

**Territory Multipliers apply to building, personal property, and liability base rates.*

**AUTOMOBILE SERVICE STATIONS OR
REPAIR GARAGES PROGRAM**

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Territory Definitions

UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES

NEW YORK

TERRITORY DEFINITIONS

- 51 THE CITIES OF ALBANY, SCHENECTADY AND TROY.
- 52 THE CITY OF SYRACUSE.
- 53 THE CITY OF UTICA.
- 54 THE CITY OF ROCHESTER, WHICH IS DEFINED AS ALL CITY OF ROCHESTER EXCEPT THOSE AREAS IN ZIP CODES 14606, 14609, 14610, 14612, 14615, 14616, 14617, 14618, 14620, 14621, 14622, 14623, 14624, 14625 AND 14626.
- 55 CITY OF BUFFALO.
- 56 THE COUNTIES OF DELAWARE AND GREENE.
- 57 1) THE COUNTIES OF CLINTON, ESSEX, FRANKLIN, FULTON, HAMILTON, HERKIMER, JEFFERSON, LEWIS, MONTGOMERY, ST. LAWRENCE;
2) ALL OF ONEIDA COUNTY EXCEPT THE CITY OF UTICA.
- 58 THE COUNTY OF ERIE EXCLUDING THE CITY OF BUFFALO.
- 59 THE COUNTY OF ONONDAGA EXCLUDING THE CITY OF SYRACUSE.
- 60 THE COUNTY OF THE BRONX
- 61 THE COUNTY OF KINGS.
- 62 THE COUNTY OF NEW YORK.
- 63 THE COUNTY OF QUEENS.
- 64 THE COUNTY OF NASSAU.
- 65 THE CITIES OF MT. VERNON, NEW ROCHELLE, PEEKSKILL, WHITE PLAINS, YONKERS, AND PORT CHESTER VILLAGE.
- 66 THE COUNTY OF WESTCHESTER EXCLUDING THE CITIES IN TERRITORY 65.
- 67 THE BOROUGH OF RICHMOND WHICH COMPRISES ALL OF STATEN ISLAND, ELLIS, GOVERNORS, HART, HIGH, NORTH BROTHER AND SOUTH BROTHER ISLANDS.
- 68 THE COUNTIES OF PUTNAM AND ROCKLAND.

UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES

NEW YORK

TERRITORY DEFINITIONS

- 69 THE COUNTIES OF BROOME, CHEMUNG, CHENANGO, CORTLAND, TOMPKINS AND TIOGA.
- 70 THE REMAINDER OF THE STATE.
- 71 THE COUNTIES OF SARATOGA AND WARREN.
- 72 THE COUNTIES OF ORANGE, SULLIVAN AND DUTCHESS.
- 73 1) THE COUNTIES OF OTSEGO, COLUMBIA, SCHOHARIE AND ULSTER;
2) THAT PORTION OF ALBANY AND RENSSELAER COUNTIES NOT INCLUDED IN TERRITORIES 51 OR 80.
- 74 THE COUNTIES OF ALLEGANY, CATTARAUGUS, CHAUTAUQUA AND WYOMING.
- 75 THE COUNTIES OF NIAGARA AND GENESEE.
- 76 THE COUNTY OF MONROE EXCLUDING THE CITY OF ROCHESTER AS DEFINED IN TERRITORY 54.
- 77 THE COUNTIES OF LIVINGSTON, ONTARIO, ORLEANS, SENECA, STEUBEN, WAYNE AND YATES.
- 78 THE COUNTIES OF MADISON, OSWEGO AND CAYUGA.
- 79 THE COUNTY OF SUFFOLK.
- 80 THE CAPITAL DISTRICT WHICH INCLUDES THE FOLLOWING AREAS:
1) ALL TERRITORIES AND PLACES LYING OUTSIDE THE CITY OF ALBANY AND WITHIN THE AREA ENCLOSED BY THE OUTSIDE BOUNDARIES OF THE FOLLOWING CITIES AND TOWNS IN ALBANY COUNTY: BETHLEHEM, COHOES, COLONIE, GREEN ISLAND, NEW SCOTLAND AND WATERVLIET;
2) THE COUNTY OF SCHENECTADY, EXCLUDING THE CITY OF SCHENECTADY;
3) ALL TERRITORIES AND PLACES LYING OUTSIDE THE CITY OF TROY AND WITHIN THE AREA ENCLOSED BY THE OUTSIDE BOUNDARIES OF THE FOLLOWING CITIES AND TOWNS IN RENSSELAER COUNTY: BRUNSWICK, EAST GREENBUSH, NORTH GREENBUSH, POESTENKILL AND RENSSELAER.

**AUTOMOBILE SERVICE STATIONS OR
REPAIR GARAGES PROGRAM**

PROGRAM

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Forms

UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES

NEW YORK

LISTING OF FORMS & ENDORSEMENTS

FORMS

BP-100	1.0	Businessowners Standard Policy
BP-200	1.0	Businessowners Special Policy

MANDATORY ENDORSEMENTS

BP-5001	02-10	Amendatory Endorsement
BP-5454	03/10	Amendatory Endorsement - New York
CP-381	1.0	Amendatory Endorsement - New York (1-4 Dwelling Units)
CP-382	10/87	Amendatory Endorsement New York (Anti-Arson)*
GL-894	2.0	Punitive Damages Exclusion
UF-ASR-702	9/16	Amendatory Endorsement
UF-ASR-701	9/98	Non-Owned/Hired Automobile Coverage
BP-5001	02/09	Amendatory Endorsement
BP-0663	12/99	Known Injury or Damage Amendments
BP-0838	10/06	Silica Exclusion
BP-0850	02/07	Virus or Bacteria Exclusion
BP-0856	09-09	Information Distribution and Recording Violations Exclusion
BP-0858	01-10	Communicable Disease Exclusion
GL-890LA	1.1	Lead Liability Exclusion

OTHER ENDORSEMENTS

BP-001	9/97	Systems Breakdown Coverage
BFR-703	9/98	Broad Form Products Coverage
BP-304	1.0	Money and Securities Coverage
BP-305UF	1.0	Additional Insured - Lessor of Leased Equipment
CR-302	7/88	Burglary and Robbery Coverage
CR-306	7/88	Theft Coverage
BP-307	1.0	Additional Insured - Owner or Lessor of Leased Land
BP-308	9/87	Employee Dishonesty Coverage
BP-309	1.0	Liability Coverage - Designated Premises or Project
BP-311	1.0	Weather Limitations
BP-313	1.0	Exclusion - Personal Injury Liability
BP-315	1.0	Exclusion - Advertising Injury Liability
BP-317	1.0	Condominium Buildings Exclusion - Entire Units
BP-318	1.0	Condominium Buildings Exclusion - Improvements
BP-319	1.0	Condominium Loss Assessment Coverage
BP-320	1.0	Accounts Receivable Coverage
BP-321	2.0	Ordinance or Law Extension
BP-322	1.0	Computer Coverage
BP-323	1.0	Peak Season Increase
BP-324	1.0	Fine Arts Coverage
BP-325	1.0	Sprinkler Leakage Earthquake Extension
BP-326	1-87	Outdoor Sign Coverage
BP-328	1.0	Valuable Papers and Records Coverage
BP-330	10-08	Water Damage Coverage – Back-up of Sewers and Drains
BP-331	1.0	Protective Devices
BP-332	1.0	Earthquake Coverage
BP-334	1.0	Additional Insured - Townhouse Associations
BP-336	1.0	Premium Payments
BP-338	1.0	Condominium Association Coverage
BP-346	1.1	Change Endorsement
BP-348	1.0	Theft Exclusion

**UTICA FIRST INSURANCE COMPANY
AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES**

NEW YORK

OTHER ENDORSEMENTS

BP-350	1.0	Condominium Unit - Owners Coverage
BP-499UF	1.0	Additional Insured - Grantor of Franchise
BP0662UF	06 12	Utility Service Disruption – Time Element
BP0701	01 04	Additional Insured – Co-owner of the Premises
BP0702	01 04	Additional Insured – Controlling Interest
BP0703	01 04	Additional Insured – Mortgagee, Assignee, or Receiver
BP0704	01 04	Additional Insured – State or Political Subdivisions – Premises Permits
BP0708	01 04	Additional Insured – Vendors
BP0709	01 04	Additional Insured- Concessionaires Trading Under the Insured's Name
BP0841	10 05	Additional Insured – Designated Party
BP0842	10 05	Additional Insured – Lessor of Leased Equipment
BP0843	10 05	Additional Insured – Engineers, Architects, or Surveyors
BP0845	10 05	Additional Insured – Lessor of Premises
CP-132	2.0	Loss Payable Options
CP-162	2.0	Resident Agent Countersignature
CP-601UF	2.0	Spoilage Coverage
CP-601EX	1.0	Extended Spoilage Coverage
CSTL	7/95	Theft Loss Limitation
CYBERPNY	1-2016	Cyber Liability Supplemental Extended Reporting Period
GL-108	1.0	Additional Insureds
GL-111	1.0	Additional Insured (State or Political Subdivisions Premises Permits)
GL-117	2.0	Additional Insured - Engineers, Architects or Surveyors
GL-124	2.0	Optical and Hearing Aid Establishments -
GL-210	2.0	Liability Exclusion
GL-244	3.0	Cosmetologists' Liability
GL-843	2.0	Additional Insured - Vendors
GL-845	2.0	Additional Insured - Concessionaires Trading Under Your Name
GL-892	2.5	Coverage E - Employee Benefits Liability Coverage
GL-893	2.2	Employee Benefits Liability Coverage - Supplemental Extended Reporting Period
GL-895	2.0	Employee Redefined
GL-899	2.1	Cross Liability Exclusion
GL-903	2.0	Contractual Liability Coverage Limitation (Incidental Contractual Liability)
GL-905	2.0	Exclusion - Coverage P - Personal and Advertising Injury Liability
GL-906	2.0	Leased Premises Limitation
GS-200	7/86	Glass Coverage
INSSCH	1.0	Insured Schedule
MAX-1UF	01 17	Maximizer Coverage Endorsement
NYBOPEPL	08-11	Employment Practices Liability Insurance Coverage Endorsement – New York
NYBOPIRC	08-11	Identity Recovery Coverage
NYBOPSUP	08-11	Employment Practices Liability Insurance Supplemental Application – New York
NYCYBCOV	1-2016	Cyber Liability Insurance
NYCYBERP	1-2016	Availability Of Cyber Liability Extended Reporting Period Due To Termination Of Coverage
NYCYBSD	1-2016	Cyber Liability Insurance Supplemental Declarations
NYEPLADD	08-11	Employment Practices Liability Addendum To Declarations
NYEPLAPP	08-11	New York Businessowners Application For Employment Practices Liability
NYEPLDN	08-11	Employment Practices Liability Disclosure Notice – New York
NYEPLISD	08-11	Commercial Employment Practices Liability Insurance Coverage Supplemental Declarations – New York
NYEPLSUP	08-11	Employment Practices Liability Insurance New York Changes
UA-504-B	0117	Protective Safeguard
UA-506	06 09	Assault and Battery Exclusion
UF-ASR-700	9/98	Garagekeepers Liability Coverage
UF-52	9/98	Customers Goods and Miscellaneous Coverage
UFL-1	8/94	Liquor Liability Coverage

**Application for Convenience Stores or
Automobile Service or Repair Stations**

See below and check one:

- Convenience Store with gasoline (or related product) with Full or Self service pump sales and including car washes in connection therewith. Not including automobile service stations or repair garages.
- Automobile Service Stations or Repair Garages with or without gasoline or related product pump sales, with or without a convenience store and with or without a car wash in connection therewith.

Producer Information:

Name: _____ **Agency No:** _____

Status of Submission: Quote Issue Date _____ **Is Coverage Bound? Yes / No**
If yes, please note the following: (1) Coverage must be within Company guidelines; and (2) Any risk with cooking must be inspected and approved by underwriting prior to binding.

General Information : Applicant

Applicant's Name : _____
 Trade Name or d/b/a : _____
 Mailing Address: _____ City _____ State _____ Zip _____
 Check One: Individual Partnership Corporation

Inspection Contact Name: _____ Tele.#: _____
 Location of Premises : _____ City _____ State _____ Zip _____
 Additional Location : _____
 Check One: Owner Tenant Other, Explain _____

Year Built: _____ Total Sq. Feet: _____ Total Receipts: _____

Exposures within 100': N: _____ S: _____ E: _____ W: _____
 Within City Limits: Yes No
 Is there any area leased to others by the Applicant? Yes / No
 If yes, explain _____

Years in business: _____ Years in business at current location: _____
 Years of experience: _____ Previous management experience: _____
 Explain: _____

Type of operation: _____
 Other Occupancies in building: Yes / No If yes, explain: _____

Coverage Information : Property Standard Deluxe Excluding Theft

<u>Loc. No.</u>	<u>Item</u>	<u>Amt. of Ins. For Each</u>	<u>Valuation ACV/RC</u>	<u>Ded. Amount</u>	<u>Const. of Bldg.</u>	<u>Protection Class</u>
	Bldg.					
	Cts.					
	Bldg.					
	Cts.					

**Application For Convenience Stores or
Automobile Service or Repair Stations**

Miscellaneous Optional Coverages (Check if Yes)

- | | | |
|---|---|--|
| <input type="checkbox"/> Maximizer Opt. # _____ | <input type="checkbox"/> Earthquake | <input type="checkbox"/> Leased Property |
| <input type="checkbox"/> Add'l Bus. Interruption Coverage | <input type="checkbox"/> System Breakdown | <input type="checkbox"/> Employee Tools |
| <input type="checkbox"/> Computer Coverage (Limit \$ _____) | <input type="checkbox"/> Garage Tools & Equip. (Included in Contents) | |

Use this space to explain any "Yes" or Checked answers; i.e., limits, deductibles, property definition or definition or other comments: _____

Coverage Information: Liability **Number of Employees:** _____ **Full-time** _____ **Part-time**

- General Liability: \$300,000 \$500,000 \$1,000,000 Other
Medical Payments: New York \$1,000 \$5,000 (Other states standard)

Miscellaneous Optional Coverages:

- PD ded. other than \$250 which is mandatory for Auto Service Stations, Auto Repair or Auto Car Wash exposure. Amount \$ _____
- Personal and Advertising Injury Liability (Included on Garage Program)
- Liquor Liability - New York
- Fire Legal Liability* Check for Amount other than \$50,000
 - \$250,000 \$500,000 Other

* Any risk with cooking would be limited to \$100,000 maximum.

- Non-Owned/Hired Automobile Liability (Mandatory on Garage Program)
(Not Available on Convenience Store Program – see UFEE)

- Other, explain: _____

Garage Keepers Coverage: (Check those that apply)

- Limit: \$ _____ Direct Legal Liability
- Deductible: Comprehensive: \$250 \$500
 Collision: \$500

Underwriting Information:

Type of Operation (% of Total Sales): Fuel _____ Tobacco Products _____

Video (Sales/Rental) _____ Prepared Food _____ Auto Washes _____

Hours of Operation _____ No. of employees from 10 p.m. to 6 a.m. _____ if 24-hr operation

Are there any cooking appliances on premises? _____ If yes, advise number of: Grills _____

Fryers _____ Ovens _____ Other _____

**Application For Convenience Stores or
Automobile Service or Repair Stations**

If yes, advise: Is there a fire suppression system over cooking appliances? _____

Type of System: _____

Are there any fuel service bays on premises? _____ If yes, number of pumps? _____

Who owns pumps? _____ Who owns tank? _____

NOTE: Upon issuance, your policy and its subsequent renewal certificates do not cover defense costs or any liability with respect to the pollution hazard associated with underground or above-ground tanks as described in BP-200 Exclusion 9.

Is there any LP.G. distribution? _____ If yes, are all pre-filled containers properly enclosed? _____

Are customer's cylinders filled on premises also? _____ If yes, are they only filled by certified employees? _____

NOTE: LP.G. installations must meet NFPA standards.

Is there any alarm on premises? _____ If yes, advise type: Central Station Local

Is there a drop safe? _____ How often are deposits made? _____

Is the attendant protected by: Panic Button T.V. Camera Other or Unprotected

Are "No Loitering" and "No Smoking" signs in place? _____ Are they enforced? _____

Where are the restrooms located? Inside Outside and are kept Locked Unlocked

Have employees been instructed in proper procedures in event of an emergency; i.e., fire, burglary, robbery, injury, power outage or other emergency? _____

Are the premises well lit? _____ Are exterior windows clear of obstructions that may affect vision from street? _____

Is the parking lot paved and well maintained? _____ Is snow removal done on contract basis? _____
If not, explain _____

If Liquor Liability is to be added, answer questions below: (NOTE: Not available in PA or CT)

Present Liquor Liability Company _____

Liquor License Number _____ % of Total Sales _____

List any liquor citation or revocation in the past 60 months, date and amount of fine

Do employees have guidelines for recognition of intoxication persons and how to handle the situation?

Is positive ID checked on all alcoholic purchases? _____

Has the insured had any losses in past 60 months? _____

**Application For Convenience Stores or
Automobile Service or Repair Stations**

IF THIS RISK IS AN AUTOMOBILE REPAIR STATION OR AUTOMOBILE SERVICE STATION,
PLEASE COMPLETE THE FOLLOWING:

- Is the applicant a member of any professional trade association? _____
If yes, what associations _____
- Are all mechanics certified? _____ By whom? _____
- Is motor vehicle inspection service conducted? _____
If yes, are all inspectors licensed? _____
- Is there any body work or spray painting? _____
- If yes, is the spray booth U.L. listed and does it meet NFPA Standards? _____
- Is there any modification of vehicles? _____
- Is there any engine or transmission rebuilding? _____
- Is there any specializing in high valued automobiles? _____
- Is there any work done on vehicles over 20,000 G.V.W.? _____
- Is there a final inspection procedure before releasing to a customer? _____
- Is there any work on recreational vehicles? _____
- Is there any auto sales? _____ If yes, number of vehicles per year? _____
- Is there any tire sales or service? _____
- Is there any rental of vehicles or equipment? _____
- Is there any rental operation conducted from premises? i.e., U-Haul, Ryder, Penske _____
- Is there any tow truck operation? _____
- Is there any work subbed out to other shops? _____
If yes, does applicant get up-to-date Certificates of Insurance? _____
- During non-working hours, are the vehicles kept in a designated area? _____
- If yes, is it fenced and locked? _____
- Are any vehicles parked on the street or off the premises? _____
- What would be the average number of customers' vehicles waiting for service, at any time? _____
- Does the applicant have dealer plates or intend to become a dealer in the future? _____
- Does the operation sponsor any athletic sporting team, vehicle, or events? _____
If yes, explain _____

List the drivers information for all (owners and employees) below: **(REQUIRED)**

Name	Date of Birth	License No. & State	Duties

Past 3 Years Loss History:				
Company	Policy No.	Date of Loss	Type of Loss	Amount Paid

Has any policy canceled or non-renewed in past 3 years? _____

**Application For Convenience Stores or
Automobile Service or Repair Stations**

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 (Pennsylvania Only).

Agent's Signature

Date

Applicant's Signature

Date