UTICA FIRST INSURANCE COMPANY

BUSINESSOWNERS

PROGRAM

MASSACHUSETTS

UTICA FIRST INSURANCE COMPANY

BUSINESSOWNERS

MANUAL TABLE OF

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INTRODUCTION

This manual contains rules, classifications, and rating information for writing policies that cover the property, loss of income, and liability exposures of eligible business owners.

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RULE 1 -- ELIGIBILITY

The Businessowners Program provides property, loss of income, and liability coverages for insuring the eligible types of businesses described in this rule.

1.1 Habitational

Buildings -- Apartment buildings

These buildings can include the following incidental occupancies:

-- Offices; and
-- Eligible retail, wholesale, service, or processing occupancies which occupy less than 25,000 square feet in total floor area.

Floor areas do not include basement areas not open to the public.

Business Personal Property -- Building owners' business personal property in eligible apartment buildings.

1.2 Office

Buildings -- Office buildings and office condominium buildings are eligible. Buildings must not exceed six stories in height and their total floor area must not exceed 30,000 square feet.

These buildings can include the following incidental occupancies:

-- Apartments; and
-- Eligible retail, wholesale, service, or processing occupancies which occupy less than 25,000 square feet in total floor area.

Floor areas do not include basement areas not open to the public.

Business Personal Property -- The business personal property of office occupants is eligible. The total floor area of the office occupancy must not exceed 25,000 square feet in a single building. The business personal property of the owners of office or office condominium buildings is also eligible.

Floor areas do not include basement areas not open to the public.

1.3 Reserved for Future Use

1.4 Retail, Service, Or Processing

Buildings -- Buildings occupied principally by eligible retail, service, or processing operations are eligible. Eligible retail, service, and processing classifications are shown in the Classification Table of this manual. The total floor area of the building must not exceed 25,000 square feet.

If the insured's business is a service or processing operation, at least 75% of the annual gross sales must be derived from on-premises operations.

Storage buildings occupied by the insured are also eligible. They must be incidental to the eligible retail, service, or processing operation and must not exceed 25,000 square feet in total floor area.

Floor areas do not include basement areas not open to the public.

Business Personal Property -- The business personal property of eligible retail, service, or processing operations shown in the Classification Table of this manual is eligible. The area of the retail, service, or processing operation must not exceed 25,000 square feet in total floor area.

If the insured's business is a service or processing operation, at least 75% of the annual gross sales must be derived from on-premises operations.

The business personal property in storage buildings occupied by the insured is also eligible. The storage buildings must not exceed 25,000 square feet in total floor area and must be incidental to the retail, service, or processing operation.

Floor areas do not include basement areas not open to the public.

1.5 Warehouses

Warehouses used by the insured solely for the private storage of the insured's goods are eligible. The contents of the warehouse are also eligible.

1.6 Wholesale

Eligible wholesale operations are shown in the Classification Table of this manual. Wholesale risks can have no more than 25% of annual gross sales from retail operations and no more than 25% of the total floor area open to the public. The total floor area must not exceed 25,000 square feet. Annual gross sales must not exceed $3,000,000 at any insured location.

Storage buildings and business personal property in storage buildings occupied by the insured are also eligible. The storage buildings must be incidental to the eligible wholesale operation and must not exceed 25,000 square feet in total floor area.

Floor areas do not include basement areas not open to the public.

1.7 Miscellaneous Eligible Classifications

Multiple Occupancy -- If a multiple occupancy building includes both eligible and ineligible operations, the business personal property of an otherwise eligible tenant is eligible.

Convenience Stores -- Convenience stores with food sales, and with or without gasoline sales, are eligible for coverage.

Financial Institutions -- Buildings leased to others for use as offices of banks, credit unions, or other financial institutions are eligible.

1.8 Additional Eligible Classifications (Including special program classes)

Automobile Service Stations or Repair Garages

This manual contains the rules and rates for this special class risk. To be eligible, the risk must meet the following criteria in addition to other general underwriting criteria of the company.

- This risk must be an automobile service station or repair garage. It may be with or without a fuel pumping station, with or without a convenience store and with or without a car wash in connection therewith.
- The owner or operator of the establishment must have either one (1) year of owner/management experience at the first location or two (2) years of management experience otherwise. (On second locations within 25 miles, the experience requirement is waived.)
- The buildings involved, if built prior to 1960, must have renewed plumbing, heating, wiring and a new roof within the past 20 years. We need specific years of and extent of update.
- If there is any cooking involved in the risk, the same standards that would apply to food service type establishments would apply here. These type risks would also need to be submitted prior to binding.
- All drivers must have satisfactory driving records. All owners and employees must be declared, including their drivers license numbers and state of licensing.
- Customers must not be allowed in the shop area.
- Final inspections must be conducted on vehicle prior to their release to customers.
- Spray painting operations must be performed in NFPA approved spray booths.
- Any propane filling operations must be incidental to the predominant operation and meet the NFPA standards for the storage and handling of liquefied petroleum gasses (LPG).
- No Smoking signs must be posted for employees.

Any risk with the following exposures, are not acceptable:

- Automobile dealers, new or used, unless very incidental to the primary operation.
- Risks which rent, lease or loan automobiles or other vehicles or equipment to others.
- Risks which do work on vehicles over 20,000 pounds gross vehicle weight. If non-mechanical work only, please discuss the situation with your commercial underwriter.
- Risks which predominately are engaged in towing operations. Those risks using a tow truck for only their own customers vehicles, that are in for repair, are generally acceptable. If you have any questions, please contact your commercial underwriter.
- Any risks which own or work on racing vehicles, including speed shops.
- Any risk where tire sales are greater than 25% of total sales.
- Any risk with firearms on premises.
- Any risk with guard dogs on premises.
- Risks which do tire recapping or vulcanizing.
- Those risks that have self service bay rentals.
- Risks with parking, garages or operations.
- Any risk with salvage or wrecking yard operations.

Food Service Establishments

This manual contains the rules, classifications, rates and premiums for writing property, liability and other coverages for the above type risks under a Businessowners policy program.

This would include; building and building owners business personal property and business personal property of tenants.

The three types of classifications involved are listed below to define rate distinction;

Type 1 Bagel stores, bakeries, delicatessens and pizza establishments with or without cooking, with:
- no waitress or table service
- and, as shown in classifications section

Type 2 All other food service establishments including those in Type 1 which do not meet the above stated conditions. This would include risks that have less than 40% of their sales in alcoholic beverages.

Type 3 Any risk who principal function is to serve alcoholic beverages for consumption on premises.

Any risk characteristic of the following are not acceptable under any of these type programs;
- Night clubs
- Seasonal operations
- Public protection class 9 or 10 risks
- Live entertainment or dancing (Piano music or small band combo playing for dinner music acceptable, if no dancing permitted.)

As reference in this manual, the definition of cooking will be:

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

These type risks are subject to the following requirements or conditions in addition to other general underwriting criteria of the company.

A. The insured must have prior experience in the restaurant business.
B. If there is cooking involved, as defined, the building and/or occupancy must meet NFPA-96 (National Fire Protection Association) standards for fire protection, which include;
   - An automatic extinguishing system protecting hoods, ducts, and all cooking surfaces and to include deep fat fryers. The system should also have a manual release in a path of egress.
   - A contract for regular service and maintenance of the extinguishing system.
   - An automatic fuel shut-off on any 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 must 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.
C. Exits must conform to requirements of NFPA-101, Life Safety Code.
D. The total area of the establishment should be less than 5,000 square feet for a Type 2 or Type 3 risk. (The maximum area for Type 1 risk is 2,000 square feet.)
E. If the risk is a Type 1 or 2 risk, any alcoholic beverage sales must be less than 40% of total sales.
F. Any risk with alcoholic beverage sales will have endorsement UA-506 attached.
G. Non-owned auto coverage is not available to establishments that deliver their product.

Special Grocery Store (Convenience without Fuel Type)

This manual contains the rules and rates for this special class risk. To be eligible, the risk must meet the following criteria;

- The building must have been constructed since 1970.
- The total area of the building must not exceed 2000 square feet.
- The NBFU fire protection must be equivalent to a class 9 or better.
- If any *cooking, as defined below, the NFPA standards for fire protection described under restaurant classes would apply.

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

1.8 Additional Eligible Classifications (contd.)

Mini Self Storage Type Warehouses

Generally these type risks are those that rent storage space to individuals and businesses. They usually consist of separate units, each individually accessible by each individual tenant.

- This manual contains the rules and rates for this special class risk. To be eligible, the risk must meet the following criteria as well as other general underwriting criteria of the company.
- The risk must offer only storage space.
- No Smoking rules must be strictly enforced.
- The risk should be as secure as possible. The company would prefer a totally locked fenced in area with access only available to the insured and by individual tenants as well as certain emergency personnel, where necessary. Any exception to this, will require an approval from a commercial underwriter prior to submission.
- The building must have been built since 1970.
- The risk should not be located in a remote area, i.e. must be within seeing distance from an area that is generally occupied.

Also, form MSS-2000, addendum to lease or rental agreement, would need to be completed by each person renting space. A copy of this would

1.9 Ineligible Classifications

The following classifications are ineligible for coverage under this program:

-- Automobile businesses - dealers or salvage
-- Condominium buildings (except for office or residential condominiums)
-- Contractors (unless off-premises operations are less than 25% of annual gross sales)
-- Farms
-- Financial institutions (except buildings leased to others for use as offices of banks, credit unions, or other financial institutions)
-- Household personal property
-- Manufacturing (except for eligible classifications)
-- Parking lots or garages (unless incidental to an otherwise eligible classification)
-- Places of amusement

RULE 2 -- PROGRAM DESCRIPTION

A Businessowners policy must provide coverage for all eligible buildings and business personal property owned by an insured, and for all of the insured's eligible business liability exposures.
The following is a general description of the coverages provided by the businessowners policies. The policies contain the complete terms and conditions.

2.1 Coverage Forms

The following forms are used endorsement BP0816 to provide Businessowners coverage:

BP 0100 -- Businessowners Standard Policy -- Provides named perils coverage for property and loss of income coverage, and includes commercial liability coverage. The named perils are explosion, fire or lightning, riot or civil commotion, sinkhole collapse, smoke, sonic boom, sprinkler leakage, transportation, vandalism, vehicles and aircraft, volcanic action, and windstorm or hail.

BP 0200 -- Businessowners Special Policy -- Provides coverage against risks of direct physical loss, 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;
-- machinery and equipment that are a permanent part of the building;
-- fixtures (indoor and outdoor);
-- personal property that is used to maintain or service the premises;
-- personal property of a landlord that is used to furnish apartments, rooms, or common areas;
-- building glass; and
-- if not covered elsewhere, additions, alterations, and repairs that are being made to the building, and materials, equipment, supplies, and temporary structures that are used in making additions, alterations, or repairs to the building.

Coverage B -- Business Personal Property -- Covers business personal property in the described building or in the open or in vehicles, if within 100 feet of the described premises. This includes:

-- business personal property owned by the insured;

-- business personal property leased to the insured and for which the insured is contractually obligated to provide coverage;

-- the insured's interest in business personal property of others that is in the insured's care, custody, or control;

-- the insured's use interest as a tenant in improvements to the described building; and

-- exterior building glass owned by, or in the care, custody, or control of, the insured if no limit is shown on the declarations for Coverage A.

Coverage C -- Loss of Income -- Provides up to one year of Earnings and Extra Expense coverage when the business is interrupted by loss caused by a peril insured against. Coverage for Earnings is subject to a 72-hour waiting period.

Coverage L -- Bodily Injury and 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 also 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 O -- Fire Legal Liability -- Pays on behalf of the insured for damages due to property damage to buildings or parts of buildings which are rented to an insured, if the damage is caused by a fire or explosion and the insured is legally liable for the damage.

Coverage P -- Personal and Advertising Injury Liability -- Pays on behalf of the insured for damages resulting from acts of personal injury such as slander, libel, invasion of privacy, false arrest, and malicious prosecution. Also pays, on behalf of insureds not in the business of advertising, broadcasting, publishing, or televising, for damages resulting from acts of advertising injury such as slander, libel, disparagement of another's goods or services, misappropriation of another's advertising ideas, and infringement of another's copyright or slogan in the insured's advertisement.

2.3 Basic Limits

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

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

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

Show the applicable limits on the declarations.

Rules that address loss of income coverage without a dollar limit and higher Each Occurrence Limits for Coverages L, O, and P are shown 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 twice the Each Occurrence Limit.

Refer to the Liability Coverage Options rules for information regarding how to increase the General Aggregate Limit to three times the Each Occurrence Limit.

Show the Aggregate Limits on the declarations.

RULE 3 -- POLICYWRITING INSTRUCTIONS

3.1 Policy Format

A Businessowners policy consists of the following components:

-- Form BP 0100 or form BP 0200
-- Mandatory endorsement BP 0816
-- Declarations and any supplementary declarations or Schedules
-- State amendatory endorsement(s)
-- Other required endorsements, if applicable
-- Optional endorsements, if applicable

3.2 Endorsement Entries

Information that must be shown as an entry on an endorsement can be shown on the declarations or on a supplemental Schedule instead.

3.3 Policy Term

Policies can be written for a term of one year and renewed annually, or they can be written on a continuous basis.

3.3.1 Renewable Policies

Renewable policies remain in effect for one year. The premium for each successive year is calculated using the rating information in effect at the time of the annual renewal.

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

Endorsement -- Attach endorsements BP 0336 and BP 0604.

3.3.2 Continuous Policies

Continuous policies remain in effect until canceled. The premium for each successive term after the first is calculated using the rating information in effect at the policy anniversary date.

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

Endorsement -- Attach endorsement BP 0336.

3.4 Cancellation

Coverage for Buildings or Business Personal Property or Liability coverage cannot be canceled unless the entire policy is canceled.

Policies canceled by either the insured or the company must be canceled in accordance with the terms of the cancellation provisions that apply. The return premium, if any, is calculated 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

A Businessowners policy cannot be issued on a blanket basis. Show the limit for each covered building, the limit for personal property at each location, and the limit for Loss of Income coverage at each location on the declarations. If the Loss of Income without a Limit option applies, show 'actual loss sustained' in the limit of insurance field on the declarations.

3.6 Policy Changes

Changes can be made to policies after inception.

3.6.1 Additional Premium Changes

The **Endorsement** instructions do not apply.

3.6.2 Return Premium Changes

Calculate all return premiums using the rating information that was 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.

3.6.3 Use of Change Endorsement

Based upon a position established by the Massachusetts Division of Insurance, Change Endorsement BP-0346 can be used only to effect changes in policy limits or exposures or to indicate that a form or endorsement that was attached to the policy at inception is no longer applicable as of a specified date.

Changes that call for the addition of a coverage form or endorsement must be effected by a revised declarations page unless the additional coverage form or endorsement also bears the insurance company name.

3.7 Policy Restrictions or 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.

3.8 Mortgagees and Loss Payees

A party with a financial interest in covered property can be named in the policy as a mortgagee, a loss payee, a lender's loss payee, or a contract of sale loss payee.

3.8.1 Mortgagee

Coverage for a party with a mortgagee interest in covered buildings or structures can be provided by naming the mortgagee on the declarations. Coverage for the mortgagee remains in effect when coverage is otherwise voided by acts of the insured. Advance notice of cancellation or nonrenewal must be given to the mortgagee.

Identify the mortgagee and the location of the property in which the mortgagee has an interest on the declarations.

3.8.2 Loss Payable -- Option 1

This option can be used if another party has an interest in the insured's real property and that interest can be established by a written contract or other documentary evidence. 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 nonrenewal be given to the loss payee.

Endorsement -- Attach endorsement BP 0711 and indicate on the endorsement Schedule or on the declarations that Option 1 applies.

3.8.3 Lender's Loss Payable -- Option 2

This option is similar to the standard mortgage provision, except that it is not limited in its application to buildings or structures.

This option can be used if another party has an interest in the insured's real or personal property and that interest can be established by a written contract or other documentary evidence. This option gives the loss payee limited protection against actions of the insured that could void coverage. Advance notice of cancellation or nonrenewal must be given to the loss payee.

Endorsement -- Attach endorsement BP 0711 and indicate on the endorsement Schedule or on the declarations that Option 2 applies.

3.8.4 Contract of Sale -- Option 3

This option is used when the insured is engaged in the process of buying or selling property, and both the buyer and the seller have insurable interests in the property. This option requires the insurer to pay losses jointly to the insured and the loss payee, as their interests appear. This option does not give the loss payee any protection against actions of the insured that could void coverage, nor does it require that advance notice of cancellation or nonrenewal be given to the loss payee.

Endorsement -- Attach endorsement BP 0711 and indicate on the endorsement Schedule or on the declarations that Option 3 applies.

3.9 Valuation

Unless otherwise indicated on the declarations or in a form or endorsement attached to this policy, property losses are settled on a replacement cost basis. Refer to the Property Coverage Options rules for information regarding loss settlement on an actual cash value basis.

3.10 Condominium Associations – *Not Available*

When the policy is issued to cover the interests of a condominium association, the policy terms must be amended accordingly.

Endorsement -- Attach endorsement BP 0338.

3.10.1 Unit Owner's Improvements Excluded

Policies can be issued to a condominium association to cover the buildings and to exclude coverage for all fixtures, improvements, and alterations solely owned by individual condominium unit-owners.

Endorsement -- Attach endorsements BP 0317 and BP 0338.

3.10.2 Improvements Made After Building Completion Excluded

Policies can be issued to a condominium association to cover the buildings and to exclude coverage for fixtures, improvements, and alterations that have been added to units by unit-owners and are not of the same kind and quality as those initially installed.

Endorsement -- Attach endorsements BP 0318 and BP 0338.

3.11 Condominium Unit-Owners

When the policy is issued to cover individual condominium unit-owners, the policy terms must be amended to cover the fixtures, improvements, and alterations that are owned by the unit-owner but are a part of the building.

Endorsement -- Attach endorsement BP 0350.

3.12 Interstate Accounts

Policies that cover property located in more than one state can be written subject to the rules, forms, and endorsements of the state having the largest property values, or the state where the insured's headquarters are located.

3.13 Refer To Company

3.14 Waiver Of Subrogation

A company may waive its right to subrogation against a specific person or organization prior to a loss.

Endorsement -- Attach endorsement BP 0731 and designate the person or organization against whom subrogation is waived in the endorsement Schedule or on the declarations.

3.15 Motels – Not Available

When a policy is issued to cover the property and liability exposures of an eligible motel, the policy terms must be amended as follows:

-- Property Coverage: Property of motel guests is not considered property of others; personal property owned by the named insured in motel rooms furnished by the named insured is considered business personal property; and limited lock replacement coverage of $2,500 is added.

-- Liability Coverage: Motel Guests' Property Liability Coverage is included, subject to a $1,000 each motel guest limit, and a $25,000 each occurrence limit. Certain exclusions apply.

Endorsement -- Attach endorsement BP 0814. Refer to Rule 9.22 for optional higher liability limits.

3.16 Rental Units – Not Available

When a policy is issued to cover the property of owners and tenants of rental premises, the policy terms must be amended. To reinforce policy intent, coverage is clarified that the peril of vandalism does not include loss or damage caused by any substance released in connection with a tenant's processing or production operation. The exclusion for smoke, vapor, or gas is extended to also apply to loss or damage caused by or resulting from smoke, vapor, gas, or any substance released in connection with a processing or production operation performed at the described premises. Coverage for property damage and loss of income is excluded.

Endorsement -- Attach endorsement BP 0817. Identify the property in the endorsement Schedule or on the declarations.

3.17 Conditional Endorsements

3.17.1 Tenant Relocation Expense Coverage (Required by state law)

When the policy covers multi-unit residential property, except for institutions of higher learning exempted by the commissioner, it must be endorsed to provide tenant relocation expense coverage. Refer rates pages for rating information.

Endorsement -- Attach endorsement CL 0460.

3.17.2 Lead Liability Exclusion

Policies that provide coverage for the owners of residential premises can be endorsed to exclude liability for bodily injury that arises out of exposure to lead in premises built prior to 1978.

Endorsement -- Attach endorsement ML 0223.

The following premises are not subject to the bodily injury exclusion found in endorsement ML 0223.

-- Owner-occupied single family residences;
-- Newly acquired premises, if the insured complies with the requirements of the Massachusetts Lead Law; and
-- Individual dwelling units and related common areas or residential premises for which the insured has obtained a Letter of Compliance or Letter of Interim Control from an authorized lead Inspector. (The company can require that the insured provide them with a copy of the referenced Letter.)

A premium credit applies for each dwelling unit or residential premises that is either subject to the lead liability exclusion or for which the insured has obtained a Letter of Compliance or Letter of Interim Control from an authorized lead inspector. Use the lead liability exclusion factors shown in the tables for this rule to determine the credit that applies in conjunction with endorsement ML 0223.

# of Family Units per Dwelling	Units at Each Location Subject to Lead Liability Exclusion or for which Letter of Compliance has been obtained			
	1	2	3	4
1	.97	---	---	---
2	.98	.97	---	---
3	.99	.98	.97	---
4	.99	.98	.97	.97

Table A for Rule 3.16.2

# of Family Units per Dwelling	Units at Each Location for which Letter of Interim Control has been obtained			
	1	2	3	4
1	.98	---	---	---
2	.99	.98	---	---
3	1.00	.99	.98	---
4	1.00	.99	.98	.98

Table B for Rule 3.16.2

Also use the lead liability exclusion factors to reduce the liability premium that applies to any one-to-four family dwellings at additional locations, other than single-family owner-occupied dwellings.

When the primary location is a one-to-four family dwelling, other than a single- family owner-occupied dwelling, use the credits shown to reduce the basic policy premium and any additional premium for two, three, or four family dwellings and for higher Coverage L limits. Single-family owner-occupied dwellings are not subject to the lead liability exclusion; no premium credit applies.

Use the factors shown in the table below to reduce the liability premium that applies to residential premises other than one-to-four family dwellings:

	Factor
Each Unit Subject to Lead Liability Exclusion or	
for which Letter of Compliance has been obtained	.97
Each Unit for which Letter of Interim Control	
has been obtained	.98

Table C for Rule 3.16.2

RULE 4 -- DEFINITIONS

4.1 Fire Protection Classifications

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

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

Unprotected -- All other.

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.

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

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

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

Mixed Construction -- When a building is of mixed construction, determine the applicable construction type as follows:

-- If more than 1/3 of the total exterior wall area is of combustible materials, the applicable construction type is frame.

-- If 2/3 or more of the total exterior wall area and 2/3 or more of the floor and roof area is of non-combustible materials, the applicable construction type is non-combustible.

-- If 2/3 or more of the total wall area is of masonry or fire resistive materials, the construction type is:

-- Fire resistive or modified fire resistive, when 2/3 or more of the total floor and roof area is of masonry or fire resistive materials.

-- Masonry non-combustible, when 2/3 or more of the total floor and roof area is of non- combustible materials.

-- Joisted masonry, when more than 1/3 of the total floor and roof area is of combustible materials.

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.

RULE 5 -- PREMIUM MODIFICATIONS

5.1 Protective Devices or Services

The premium can be modified to reflect protective devices or services. Premium credits are allowed for the installation of the following approved and properly maintained protective devices or services:

-- Burglar Alarm System
-- Watchman
-- Sprinkler System

The company must be notified if the protective devices or services are discontinued or are out of service.

Premium Determination -- When a burglar alarm system is maintained or a watchman is employed, multiply the Standard and Special Policy Business Personal Property rating information by the applicable factor shown in Table A for this rule:

Burglary Protection	Factors	
	Restaurants	Other Classes
Watchman		
-- Signals to central or police station	.75	.83
-- Other	.95	.97
Burglar Alarm Systems		
-- Signals to central station	.80	.86
-- Other	.95	.97

Table A for Rule 5.1

Burglar alarm credits do not apply when coverage is provided by form BP 0100, unless the optional coverage for Burglary and Robbery is also provided.

When coverage is provided by form BP 0200 and a single location has both watchman and burglar alarm protection, use only the Protective Device or Service factor that produces the largest credit.

Premium Determination -- When a sprinkler system is maintained, multiply the Standard Building and Standard Business Personal Property rating information by the applicable factor shown in Table B for this rule:

Sprinklered Properties	Factors
Buildings	
-- Rate Groups 1-6 (Owner Occupied)	.65
-- Rate Groups 1-6 (Lessor's Risk)	.76
-- Rate Groups 7-18 (Owner Occupied)	.55
-- Rate Groups 7-18 (Lessor's Risk)	.69
-- Rate Groups 19-20	.76
-- Rate Group 21	.55
-- Rate Groups 22-27 (Owner Occupied)	.55
-- Rate Groups 22-27 (Lessor's Risk)	.69
-- Rate Group 28 (Owner Occupied)	.55
-- Rate Group 28-29 (Lessor's Risk)	.69

Business Personal Property		
-- Rate Groups 1-6		.76
-- Rate Groups 7-18		.69
-- Rate Group 21		.55
-- Rate Groups 22-27		.69
-- Rate Group 28-29		.69

Table B for Rule 5.1

Endorsement -- Attach endorsement BP 0331 and identify the Protective Device or Service that applies in the endorsement Schedule or on the declarations.

5.2 Restaurant Modifications- Not Available

The rating information for a restaurant can be modified to reflect the presence of certain hazard conditions or safety features.

Premium Determination -- Adjust the rating information for Building and Business Personal Property by all applicable factors shown in the rules that follow. See Step 8 of Rule 7.7.1.

5.2.1 Automatic Fire Extinguishing System -- Cooking Areas

The rating information for a restaurant that is serviced by a properly installed and maintained automatic fire extinguishing system for all grills, ranges, deep fat fryers, and broilers is subject to a credit, if the system meets or exceeds the requirements of NFPA Standard #96.

Factor 0.85
Table for Rule 5.2.1

5.2.2 Absence of Exhaust System

The rating information for a restaurant that cooks with equipment that emits grease-laden vapors or smoke and that is not equipped with a properly installed and maintained exhaust system is subject to a debit.

Factor 1.15
Table for Rule 5.2.2

5.2.3 Unsafe Arrangements

The rating information for a restaurant with any deficiencies in protection equipment, its maintenance, or any other unsafe conditions not otherwise recognized is subject to a debit.

Factor 1.20
Table for Rule 5.2.3

RULE 6 – DEDUCTIBLES

6.1 Flat Deductible Options -- All Perils

With the exception of losses payable under the coverage for: Fire Department Service Charges, Lock and Key Replacement, Inventory and Appraisal Expenses, and Recharge of Fire Extinguishing Equipment, a deductible will be applied to all property losses covered by forms BP 0100 and BP 0200. However, no deductible applies to Coverage C - Loss of Income or to the Commercial Liability Coverages provided by forms BP 0100 and BP 0200.

Unless otherwise indicated, the rating information shown in this manual reflects a $1,000 deductible amount. The following deductible options are available for all coverages except coverages listed below and Equipment Breakdown coverage:

$ 250
500
3,000
5,000
10,000

Only the standard $500 deductible applies to the coverage options listed below and to coverage for glass breakage:

-- Employee Dishonesty Coverage
-- Outdoor Sign Coverage
-- Burglary and Robbery (BP 0100 - Option 2 only)
-- Money and Securities Coverage

Premium Determination -- Use the applicable factors shown in the table for this rule to modify the basic policy premium, as described in the Premium Determination rule, to reflect the deductible amount selected. Show the applicable deductible amount on the declarations.

Deductible	Factors
$250	1.070
$500	1.030
$1,000	1.000
$3,000	0.935
$5,000	0.895
$10,000	0.850

Table for Rule 6.1

Higher or lower policy deductible amounts also apply to any property coverage options, unless the endorsement used to provide the coverage option or the declarations states otherwise.

Show the Deductible the coverage options listed above on the declarations.

6.2 Windstorm or Hail Percentage Deductible Options

When coverage for property includes loss caused by the peril of Windstorm or Hail, a Windstorm or Hail percentage deductible is available, subject to a $1,000 minimum deductible amount.

The following deductibles are available for loss caused by windstorm or hail, subject to the minimum coverage limit requirement shown for each deductible option:

1% subject to $1,000 minimum deductible; $100,000 minimum limit requirement 2% subject to $1,000 minimum deductible: $50,000 minimum limit requirement 5% subject to $1,000 minimum deductible; $20,000 minimum limit requirement

Deductibles can vary for each location.

Premium Determination -- In lieu of the deductible factors shown for Rule 6.1, use the Windstorm or Hail Percentage Deductible Factors shown in the tables for this rule to modify the basic policy premium, as described in the Premium Determination rule, to reflect the deductible amounts selected. Show the applicable deductible amount on the declarations.

Deductibles for Perils Other Than Windstorm or Hail	Wind / Hail Deductible of 1%	Wind / Hail Deductible of 1%	Wind / Hail Deductible of 1%
$250	1.034	1.011	0.996
$500	0.995	0.973	0.958
$1,000	0.966	0.945	0.931
$3,000	0.903	0.883	0.870
$5,000	0.865	0.845	0.833
$10,000	0.821	0.803	0.791

Table A Rule 6.2

Endorsement -- Attach endorsement BP 0355 and make an entry on the schedule to show the windstorm or hail deductible percentage and show the all other perils deductible amount on the declarations.

RULE 7 -- PREMIUM DEVELOPMENT

7.1 Factors or Multipliers

Factors or multipliers should be applied consecutively in a multiplicative sequence. They should not be added together, unless otherwise specified.

7.2 Rounding Procedure

7.2.1 Rating Information

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

7.3 Annual Rating Information

The rating information shown in this manual applies to annual policy terms. Prorate any additional premium charges that are developed as a result of mid-term policy changes.

7.4 Interpolation

Rating information for which a limit is not shown should be developed by interpolation.

7.5 Minimum Premiums

The annual minimum policy premium will be $500.

7.6 Multiple Occupancies

If a building containing multiple occupancies includes both eligible and ineligible operations, the business personal property of an otherwise eligible occupant is eligible for coverage under this program.

Building

-- Determine the percentage of total floor area that applies to each occupancy in the building. (Floor areas do not include basement areas not open to the public.)

-- Classify a building occupied solely by apartment and office occupancies as an apartment if the office occupancies are 15% or less of the total floor area. If the total floor area of the office occupancies is more than 15%, classify the building as an office.

-- Classify a building occupied by apartment and office occupancies, as well as eligible retail, wholesale, service, and/or processing occupancies, as the retail, wholesale, service, or processing occupancy with the largest floor area. If none of the retail, wholesale, service, or processing occupancies are predominant, use the rating information of the highest rated occupancy.

The total area of a retail, service, or processing occupancy cannot exceed 30,000 square feet.

-- Classify a building occupied by eligible non-restaurant occupancies, as well as eligible restaurant occupancies, as a restaurant.

-- Classify a building occupied solely by eligible retail, wholesale, service, or processing occupancies as the retail, wholesale, service, or processing occupancy with the largest floor area. If none of the retail, wholesale, service, or processing occupancies are predominant, use the rating information of the highest rated occupancy.

-- Classify a building as owner-occupied when the building owner occupies more than 75% of the total floor area. Classify a building as Lessor's Risk when the building owner occupies 75% or less of the total floor area.

Business Personal Property

-- Rate the business personal property for each occupancy using the rating information for that occupancy. For example, if an office building includes a barber shop, rate the business personal property of the office using the office rating information, and rate the business personal property of the barber shop using the barber shop rating information.

7.7 Premium Determination

Classifications that deviate in some way from these standard rating procedures are identified in Rule 7.7.5, Rating Variations by Classification.

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

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

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

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

RATING PROCEDURES

1. Standard Policy Form BP-100

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

b. Building

Using the Building rate group, determine the applicable rate from the Building and Business Personal Property Rate Pages. Apply any applicable Classification Multipliers. Multiply the rate by the amount of insurance (in thousands).

This is the Building Premium.

c. Business Personal Property

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

d. Liability

Using the Liability rate group, determine the applicable rate from the Liability Rate Pages. Apply any applicable Classification Multipliers.

Multiply this by the rating basis. This is the Liability Premium.

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

2. Special Policy Form BP-200

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

b. Building

Using the Building rate group, determine the applicable rate from the Building and Business Personal Property Rate Pages. Add to this rate the Special Policy Rate shown in Rule 11 of the Businessowners Program State Rate Pages. Apply any applicable Classification Multipliers. Multiply by the amount of insurance (in thousands). This is the Building Premium.

c. Business Personal Property

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

d. Liability

See 1.d. above.

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

7.7.6 **Additional Premium -- Off-Premises Operations – *Not Available***

An eligible service, processing, or retail risk that earns more than an incidental portion of its annual gross sales from off-premises installation, service, or repair operations may be subject to an additional liability charge. This charge may be applied in consideration of the ongoing operations and completed operations that are conducted away from the insured's premises.

Refer to column 'L' in the Classification Table of this manual for the classifications subject to this additional charge. The applicability of the charge is determined by the Company.

When applicable, the additional charge is based on each $1,000 of payroll. Payroll means the compensation for off-premises installation, service, or repair operations performed by an insured.

Multiply the Off-Premises Liability rating information shown in the Countrywide Rating Information section of this manual by the amount of payroll, in thousands, that is attributed to operations conducted away from the premises. Use the Off-Premises Liability rating information that corresponds to the Each Occurrence liability limit that applies to exposures on the insured's premises.

7.7.7 **Additional Premium -- Swimming Pools– *Not Available***

Add the additional charge shown in the Countrywide Rating Information section of this manual for each Swimming Pool located on the premises of a covered apartment building, residential condominium building, or one-to-four-family rental dwelling.

7.7.8 Additional Premium -- Property and Liability Coverage Options

Some of the rules in this manual that describe the property and liability coverage options require that an adjustment be made to the basic rating information. Such adjustments are made when determining the basic Building and/or Business Personal Property premiums.

Other rules require that an additional premium be developed for the applicable coverage.

Use the instructions shown in this manual to determine any applicable additional premiums for the coverage options selected.

7.7.9 Total Policy Premium

Multiply the sum of the following by the Individual Risk Premium Modification factor to determine the total policy premium:

-- Basic policy premium for each covered building;
-- Basic policy premium for business personal property at each covered location;
-- Basic policy premium for liability coverage for restaurants;
-- Additional premium for off-premises operations;
-- Additional premium for swimming pools; and
-- Additional premium for any applicable property and liability coverage options.

RULE 8 -- PROPERTY COVERAGE OPTIONS AT INSUREDS REQUEST

8.1 Crime Coverages (BP 0100 or BP 0200 Excluding Theft Only)

Any one of the following options can be provided when form BP 0100 applies.

8.1.1 Burglary and Robbery Coverage -- Option 1

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

Premium Determination --To determine the additional premium, select the special rate group that corresponds to the occupancy of the risk from the column in the Classification Table designated as 'SP'. For the selected Special rate group, multiply the Special Policy Personal Property Charge for the Coverage B limit by the factor shown in the table for this rule:

Factor
0.50

Table for Rule 8.1.1

If burglary protection devices or services are maintained, multiply the additional premium by the applicable Protective Devices or Services factor shown in Rule 5.1.

Multiply the result by the Deductible factor shown in Rule 6.1. N/A for Automobile Service Stations or Repair Garages Program

Endorsement -- Attach endorsement BP 0302.

8.1.2 Burglary and Robbery Coverage -- Option 2

Limited coverage can be provided for loss to business personal property (other than money and securities) resulting from burglary and safe burglary, and for loss to business personal property (including money and securities) resulting from robbery and messenger robbery. The minimum limit of insurance that applies to this coverage is $1,000 and the maximum limit is $5,000.

Select the applicable rate group from the Special column (SP) of the Classification Table.

Premium Determination -- To determine the additional premium, multiply the Burglary and Robbery base amount shown in the Rating Information section of this manual by the applicable factor shown in the table for this rule:

	Factors (All Classes) Special Policy Rate Groups					
Limits	1	2	3	4	5-6	7-10
$1,000	1.21	1.24	1.31	1.46	1.60	1.83
1,500	1.34	1.38	1.46	1.62	1.78	2.03
2,000	1.49	1.53	1.62	1.80	1.98	2.25
2,500	1.65	1.70	1.80	2.00	2.20	2.50
5,000	2.07	2.13	2.23	2.52	2.75	3.15

Table for Rule 8.1.2

If burglary protection devices or services are maintained, multiply the additional premium by the applicable Protective Devices or Services factor shown in Rule 5.1.

This coverage is not subject to deductible amounts greater than $500. Do not apply the Deductible Factor. The terms of this optional coverage are included in form BP 0100. Indicate the Burglary and Robbery limit of insurance on the declarations

N/A for Automobile Service Stations or Repair Garages Program

8.1.3 Theft Coverage

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

Premium Determination -- To determine the additional premium, select the special rate group that corresponds to the occupancy of the risk from the column in the Classification Table designated as 'SP'. For the selected Special rate group, multiply the Special Policy Personal Property Charge for the Coverage B limit by the factor shown in the table for this rule:

Factor
0.70

Table for Rule 8.1.3

If burglary protection devices or services are maintained, multiply the additional premium by the applicable Protective Devices or Services factor shown in Rule 5.1. Multiply the result by the applicable Deductible Factor shown in Rule 6.1.

N/A for Automobile Service Stations or Repair Garages Program

Endorsement -- Attach endorsement BP 0306.

8.2 Computer Coverage (BP 0100 Only)

Coverage for risks of direct physical loss that are not excluded can be provided for computers used in the operation of the insured business. This option includes coverage for loss caused by mechanical breakdown, earthquake, flood, and water damage.

Premium Determination -- To determine the additional premium, multiply the Computer rating information shown in the Rating Information section of this manual by the hardware and/or software limits, in thousands.

Endorsement -- Attach endorsement BP 0322. Identify the location where the computer equipment is kept and the applicable hardware and/or software limits that apply.

8.3 Theft Exclusion (BP 0200 Only)

Coverage for loss resulting from theft can be excluded under form BP 0200.

Premium Determination -- When determining the Business Personal Property premium, use the Special Policy Personal Property Charge for Rate Group 0 rather than for the Rate Group assignment shown in the 'Prop' column of the Classification Table.

N/A for Automobile Service Stations or Repair Garages Program

Endorsement -- Attach endorsement BP 0348.

8.4 Accounts Receivable

Limited coverage for accounts receivable is provided in forms BP 0100 and BP 0200. Coverage applies to 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.

Coverage provided under forms BP 0100 and BP 0200 is limited to $10,000 (unless a higher limit is shown on the declarations for loss that takes place at the described premises, and to $5,000 for loss that takes place away from the described premises.

The limit for On-Premises coverage can be increased.

Premium Determination -- To determine the additional premium for a higher On-Premises limit, multiply the Standard Policy Business Personal Property rating information by the applicable factor shown in the table for this rule. Multiply the result by the Accounts Receivable limit of insurance, in thousands, in excess of $10,000.

	Factor
Restaurants	0.30
Other Classes	0.21

Table for Rule 8.4

Make an entry on the declarations for any higher On-Premises limit of insurance that applies.

8.5 Actual Cash Value

Building property and/or business personal property can be covered on an actual cash value 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 when this option applies.

Premium Determination -- When this option applies to business personal property, multiply the Business Personal Property rating information for Standard Policy coverage by the applicable factor shown in the table for this rule:

	Factor
Restaurants	1.00
Other Classes	1.10

Table for Rule 8.5

When this option applies to the building and the building is classified as Lessor's Risk or the building is rated under Rate Group 19, 20, or 29, multiply the Building rating information for Standard Policy coverage by the Actual Cash Value factor shown in the table for this rule.

If the building is not classified as Lessor's Risk, no adjustment to the Building rating information is required when this option applies to a building not rated under Rate Group 19, 20, or 29.

Make an entry on the declarations to show that Actual Cash Value coverage applies.

8.6 Additional Debris Removal Expense – Not Available

Limited coverage for debris removal expense of covered property is provided in forms BP 0100 and BP 0200. When the debris removal expense exceeds 25% of the direct physical loss or damage plus 25% of the deductible, or when the loss or damage to property and debris removal combined exceeds the limit for the damaged property, an additional amount of debris removal expense up to $25,000 is available (unless a higher limit is shown on the declarations).

Premium Determination -- Use the following procedure to determine the additional premium for a higher limit:
Step 1 -- Calculate the result of Step 12 under Rule 7.7.1 for Building.
Step 2 -- Multiply the result of Step 1 above by the factor shown in the table for this rule.
Step 3 -- Multiply the result of Step 2 above by the Additional Debris Removal Expense limit, in thousands, in excess of $25,000.

Make an entry on the declarations for any higher debris removal expense limit of insurance that applies.

Factor 0.40 (Table for Rule 8.6)

8.7 Additional Insured -- Building Owner

Coverage can be provided to a building owner as an additional insured under a tenant's policy with respect to direct physical loss or damage to a described building. Loss payment will be made to the named insured and building owner.

Endorsement -- Attach endorsement BP 0848. Identify the name and address of the building owner, as well as the described building in the endorsement Schedule or on the declarations. Do not attach endorsement BP 0711 when BP 0848 is attached to the policy.

8.8 Automatic Increase -- Coverages A and/or B

The Coverage A and/or Coverage B limit(s) can be automatically increased during the policy period. The amount of increase applies proportionately throughout each annual term.

The basic policy rating information must be adjusted when this option applies.

Premium Determination -- When form BP 0100 is used, multiply the Standard Policy Building and/or Business Personal Property rating information by the applicable factor shown in the table for this rule:

% of Annual Increase	Factors (All Classes)
2%	1.01
4%	1.02
6%	1.03
8%	1.04
10%	1.05
For Each Add'l 2%, add the increment shown to the 10% Annual Increase Factor	.01

Table for Rule 8.6

When form BP 0200 is used, multiply the sum of the Standard Policy Building rating information and the Special Policy Building charge, and the sum of the Standard Policy Business Personal Property rating information and the Special Policy Personal Property charge by the applicable factor shown for this rule.

Show the annual percentage of increase for the applicable coverage(s) on the declarations.

8.9 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.

Premium Determination -- To determine the additional premium, multiply the selected Water Damage -- Sewer and Drain Back-up limit of insurance, in thousands, by the Back-up of Sewers and Drains rating information shown in the Rating Information section of this manual.

Multiply the additional premium by the applicable Deductible Factor shown in Rule 6.1.

Endorsement -- Attach endorsement BP 0330, identify the covered property, and show the limit(s) of insurance in the endorsement Schedule or on the declarations.

8.10 Builders' Risk – *Not Available*

Coverage can be provided for building property that is under construction. The building under construction must be insured for 100% of its completed value. Coverage must be provided from the date that construction of the building begins. Coverage ends when the property is occupied, is put to its intended use, or 90 days after the date that construction is completed, whichever occurs first. Coverage may end sooner if the policy expires, is cancelled, or if the insured no longer has an interest in the property. The basic policy rating information must be adjusted when this option applies.

Premium Determination -- For Rate Groups other than 19, 20, 21 and 29, multiply the Lessor's Risk Building rating information for the intended occupancy by the factor shown in the table for this rule. For Rate Groups 19, 20, 21 and 29, multiply the Building rating information for the intended occupancy by the factor shown in the table for this rule:

Factor
.675

Table for Rule 8.8

Endorsement -- Attach endorsement BP 0713 and identify the location of the property that is being constructed and the limit of insurance that reflects the property's completed value in the endorsement Schedule or on the declarations.

8.11 Condominium Loss Assessment

Condominium loss assessment coverage can be provided for loss or damage to property which is owned indivisibly by all condominium unit-owners.

Premium Determination -- To determine the additional premium, select the Condominium Loss Assessment rating information shown in the Rating Information section of this manual for the applicable limit of insurance.

Multiply the additional premium by the Deductible Factor shown in either Rule 6.1 or Rule 6.2, whichever is applicable.

Endorsement -- Attach endorsement BP 0319. Identify the property and show the applicable limit of insurance and deductible amount in the endorsement Schedule or on the declarations.

8.12 Contaminated Food Coverage – Not Available

Coverage can be provided for loss of earnings and certain expenses when the Board of Heath orders the insured business shut down due to the presence or suspected presence of food contamination. Coverage can also be provided for additional advertising expense incurred to repair the reputation of the insured's business when it is ordered to be shut down.

Premium Determination -- To determine the additional premium for each applicable coverage, multiply the Contaminated Food Coverage rating information shown in the Multistate Rating Information section of this manual by the applicable limit of insurance, in thousands.

Endorsement -- Attach endorsement BP 0813. Identify the property, business description, and the limit per occurrence that apply to Contaminated Food, and the limit per occurrence that applies to Additional Advertising Expense in the endorsement Schedule or on the declarations.

8.13 Cosmetic Damage Exclusion -- Roofing Materials – Not Available

Coverage can be excluded when windstorm or hail causes cosmetic damage only to roofing materials. The basic policy rating information must be adjusted when this option applies.

Premium Determination -- Use the applicable factor shown in the table for this rule when developing the basic policy premium for Building. See Step 13 of Rule 7.7.1.

Factor 0.99 (Table for Rule 8.13)

Endorsement -- Attach endorsement BP 0811. Identify the property in the endorsement Schedule or on the declarations.

8.14 Data Compromise Expense Coverage – Not Available

Coverage can be provided for expenses the named insured incurs as the result of a personal data compromise. Personal data compromise means the loss, theft, accidental release, or accidental publication of personally identifying information for one or more affected individuals. An affected individual is an individual person who has a direct relationship with the named insured (e.g. employee or customer). The personal data compromise must be first discovered by the named insured during the policy period.

The following costs are covered under the Data Compromise Expense Coverage endorsement, and are subject to the Data Compromise Expense Annual Aggregate Limit shown in the endorsement Schedule or on the declarations. The Data Compromise Expense Annual Aggregate Limit is the most that will be paid during each annual policy period for the total of all covered costs arising out of all personal data compromise events first discovered by the named insured during the policy period.

-- **Legal And Forensic Information Technology Review** – Necessary and reasonable costs are covered for outside professional legal counsel review of a personal data compromise and the best way to respond to it, as well as forensic information technology services to determine the nature and extent of the personal data compromise and the number and identities of the affected individuals. These covered costs are also subject to the Legal and Forensic Information Technology Review Sublimit, shown in the endorsement
Schedule or on the declarations, for any one personal data compromise event.

-- **Notification To Affected Individuals** -- Necessary and reasonable costs are covered to provide notification of the personal data compromise to affected individuals.

-- **Services To Affected Individuals** -- Necessary and reasonable costs are covered to provide the following services to affected individuals:
- -- Informational Materials
- -- Help Line
- -- Credit Report and Monitoring
- -- Identity Restoration Case Management

Deductible -- Coverage for data compromise expenses is subject to a separate deductible amount that applies to any one personal data compromise event. Show the deductible amount in the endorsement Schedule or on the declarations.

Premium Determination -- Refer to company for the applicable rating information.

Endorsement -- Attach endorsement BP 0370 and make an entry in the endorsement Schedule or on the declarations to show the applicable limits and deductible.

8.15 Earnings from Dependent Locations – *Not Available*

Limited Loss of Income Coverage is provided in forms BP 0100 and BP 0200 for the insured's lost earnings and/or additional expenses that result from direct physical damage by a covered peril to businesses that are not operated or controlled by the insured, but that otherwise play a supporting role in the insured's business.

Coverage is provided at a $5,000 limit unless a higher limit is shown on the declarations. Make an entry on the declarations to indicate the higher limit of insurance.

Premium Determination -- To determine the additional premium charge for a higher limit, multiply the Standard Policy Building rating information by the factor shown in the table for this rule. Multiply the result by the Earnings from Dependent Locations limit of insurance, in thousands, in excess of $5,000.

Factor
0.12

Table for Rule 8.15

8.16 Earthquake

Coverage for loss caused by earthquake and volcanic eruption can be added to forms BP 100 and BP 0200. When purchased, earthquake coverage applies to all property covered under Coverages A and B, and to the Loss of Income coverage provided under Coverage C.

Earthquake rating information for buildings and personal property is displayed in the State Rating Information section of this manual, by earthquake construction classification and earthquake zone. The earthquake rating information for personal property also reflects an earthquake rate group assignment.

Earthquake zone assignments are shown in the Earthquake Supplement.

Earthquake personal property rate group assignments are shown in the "EQ" column of the Classification Table. Earthquake construction classifications are described below.

8.16.1 Earthquake Construction Classifications

Mixed Construction Buildings -- Construction classes comprising less than 10% of the total wall area should be disregarded.

Wood Frame Buildings

Class 1C
-- Wood frame and wood frame stucco construction
-- Two stories or less, if habitational
-- Three stories or less, if not habitational
-- 3,000 square feet or less ground floor area, if not habitational
-- Floors not concrete supported
-- Walls not unit masonry or concrete
-- Masonry veneer walls

Class 1D
-- Wood frame and wood frame stucco construction
-- Floors not concrete supported
-- Walls not unit masonry or concrete
-- Masonry veneer walls

All Metal Buildings

Class 2A
-- Metal frame
-- Metal, wood, or cement-asbestos siding and roofing
-- One story
-- 20,000 square feet or less ground floor area Class

2B

-- Metal frame
-- Metal, wood, or cement-asbestos siding and roofing

Steel Frame Buildings

Class 3A
-- Steel frame carrying all loads
-- Floors and roof of poured-in-place reinforced concrete or of concrete fill on metal decking welded to steel frame
-- Floor and roof supports not web steel
-- Exterior walls non-load bearing
-- Exterior walls poured-in-place reinforced concrete or reinforced unit masonry
-- Column-free areas not exceeding 2,500 square feet
-- Not under construction

Class 3B

-- Steel frame carrying all loads
-- Floors of poured-in-place reinforced concrete or metal
-- Roof of poured-in-place reinforced concrete or metal, if three stories or less
-- Roof of any material, if over three stories
-- Exterior and interior walls not load bearing

Reinforced Concrete, Combined Reinforced Concrete, and Structural Steel Buildings

Class 4A
-- Frame of poured-in-place reinforced concrete or combination of poured-in- place reinforced concrete and structural steel
-- Floors of poured-in-place reinforced concrete
-- Roof of poured-in-place reinforced concrete, if three stories or less
-- Roof of any material, if over three stories
-- Exterior walls of poured-in-place reinforced concrete or reinforced unit masonry
-- Column-free areas not exceeding 2,500 square feet
-- Not under construction

Class 4B

-- Frame of poured-in-place reinforced concrete or combination of poured-in- place reinforced concrete and structural steel
-- Floors of poured-in-place reinforced concrete
-- Roof of poured-in-place reinforced concrete, if three stories or less
-- Roof of any material, if over three stories
-- Nonbearing walls of any material
-- Bearing walls of poured-in-place reinforced concrete Class

4C

-- Frame of precast concrete or combination of precast concrete with poured-in- place reinforced concrete or structural steel
-- Floors of reinforced concrete lift-slabs
-- Roof of reinforced concrete lift-slabs, if three stories or less
-- Roof of any material, if over three stories
-- Bearing walls of poured-in-place reinforced concrete
-- Nonbearing walls of any material

Class 4D

-- Frame of poured-in-place reinforced concrete or combination of poured-in- place reinforced concrete and structural steel
-- Floors and roof of any material
-- Nonbearing walls of any material

Concrete, Brick, Or Block Building

Class 5A

-- Load bearing exterior walls of poured-in-place reinforced concrete, precast reinforced concrete, reinforced brick, or reinforced concrete block masonry
-- Supported floors of wood or metal
-- One story
-- Not under construction

Class 5AA

-- Load bearing exterior walls of poured-in-place reinforced concrete, precast reinforced concrete, reinforced brick, or reinforced concrete block masonry
-- Supported floors of wood or metal Class

5B

-- Load bearing walls of unreinforced brick or other unreinforced solid masonry, except adobe
-- Floors and roof of any material Class

5C

-- Load bearing walls of hollow tile, hollow unit masonry, adobe, or cavity wall construction
-- Floors and roof of any material Class

5D

-- Any other construction

8.16.2 Earthquake Deductible

Endorsement BP 0332 includes a special earthquake deductible provision. The rating information shown in Table A for this rule reflects a mandatory minimum earthquake deductible that is based on a percentage of the value of the covered property at the time of loss.

Earthquake Construction Classifications	Minimum Deductible	Factor
1C,1D,2A,2B,3A,3B,4A,4B,and 5A	5%	1.00
4C,4D,5AA,5B,5C,and 5D	10%	1.00

Table A for Rule 8.12.2

The earthquake deductible percentage can be increased to a maximum of 40%. Use the rating information shown in Table B for this rule for Each Additional % to determine the earthquake deductible factor whenever a deductible in excess of the mandatory minimum deductible is selected.

Earthquake Construction Classifications	Each % above Minimum Deductible	Reduce Factor by Increment
1C,1D,2A,2B,3A,3B,4A,4B,and 5A	1%	0.02
4C,4D,5AA,5B,5C,and 5D	1%	0.01

Table B for Rule 8.12.2

Show the Earthquake Deductible percentage that applies on the declarations.

8.16.3 Earthquake Premium Modifications

The earthquake rating information shown in the State Rating Information section of this manual must be adjusted to reflect various conditions that affect exposure to loss by earthquake and volcanic eruption.

Masonry Veneer

Exterior masonry veneer on wood frame walls is not covered for loss caused by earthquake or volcanic eruption when the masonry veneer area exceeds 10% of the exterior wall area.

The coverage provided by endorsement BP 0332 can be extended to include loss to exterior masonry veneer comprising over 10% of the exterior wall area.

Masonry veneer rating information is based on the % of exterior wall area that is covered by masonry veneer.

Premium Determination -- Select the factor shown in Table A for this rule that corresponds to the portion of exterior wall area that consists of masonry veneer. Multiply the earthquake rating information for buildings by the selected factor.

% of Masonry Veneer	Factor (All Classes)
10% - 25%	1.75
25% - 50%	2.50
Over 50%	4.00

Table A for Rule 8.12.3

Make an entry on the declarations to indicate that earthquake coverage for masonry veneer is included.

Ground Stability

The Building and Business Personal property earthquake rating information shown in the State Rating Information section of this manual must be adjusted when buildings are not located on firm, natural ground.

Premium Determination -- Multiply the earthquake rating information for buildings and personal property by the factor shown in Table B for this rule:

Factor
(All Classes)
1.25

Table B for Rule 8.12.3

Roof Tank

The Building and Personal property earthquake rating information shown in the State Rating Information section of this manual must be adjusted when the building is equipped with a roof tank.

Premium Determination -- Multiply the earthquake rating information for buildings and personal property by the factor shown in Table C for this rule:

Factor
(All Classes)
1.25

Table C for Rule 8.12.3

Building Height

The building earthquake rating information shown in the State Rating Information section of this manual must be adjusted when the building height exceeds three stories. When determining height:

-- Do not include partial floors less than 15% of the ground floor area.
-- For stories 15 feet or greater in height, each 15 feet or greater part thereof is to be considered a story.
-- Do not include basement floors unless accessible at grade level.

Premium Determination -- Multiply the earthquake rating information for buildings by the factor shown in Table D for this rule:

	Factor
Building Height	(All Classes)
4 - 7 Stories	1.23
Over 7 Stories	1.35

Table D for Rule 8.12.3

Year of Construction

The building earthquake rating information shown in the State Rating Information section of this manual must be adjusted if the building was constructed and first occupied or put to its intended use prior to 2000.

Premium Determination -- Multiply the earthquake rating information for buildings by the factor shown in Table E for this Rule:

Year of Construction	Factor (All Classes)
1940 - 1999	1.06
Prior to 1940	1.34

Table E for Rule 8.12.3

8.16.4 Earthquake Premium Determination

Step 1 -- Select the Earthquake rating information that reflects the applicable construction type and earthquake zone for each covered building, and for the personal property at each covered location. The Business Personal Property rating information selected must also reflect the applicable earthquake rate group assignment from the EQ column of the Classification Table.

Step 2 -- Multiply the rating information determined in Step 1 by any of the applicable Earthquake Premium Modifications.

Step 3 -- Multiply the result of Step 2 by the Coverage A and Coverage B limits, in thousands.

Step 4 -- Multiply the result of Step 3 by the applicable Earthquake Deductible factor.

8.17 Elimination of Insurance-To-Value – Not Available

The 80% insurance-to-value provision in the Valuation of Property Losses section of the Businessowners policy can be removed.

Endorsement -- Attach endorsement BP 0812.

8.18 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 that applies to this coverage is $5,000 and the maximum limit available is $50,000.

Premium Determination

Step 1 -- Select the Employee Dishonesty rating information from the Rating Information section of this manual for the desired limit of insurance, based on the total number of employees at all locations.

Step 2 -- If this coverage is provided for two or more locations, add the Additional Location charge shown in the Rating Information section of this manual for each location in excess of one to the result of Step 1.

Step 3 -- If this coverage is being provided for employees of a Self-Storage Warehouse, multiply the result of Step 2 by the factor shown in the table for this rule:

Factor
1.10

Table for Rule 8.13

This coverage is not subject to deductible amounts greater than $500. Do not apply the Deductible Factor.

The terms of this coverage are included in the Optional Property Coverages section of coverage forms BP 0100 and BP 0200. The coverage is activated by making the appropriate entries on the declaration.

8.19 Equipment 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 deductibles of the policy.

Attach Endorsement BP-001.

8.20 Fine Arts

Coverage for risks of direct physical loss that are not excluded can be provided for fine arts. This option includes coverage for loss caused by earthquake, flood, and water damage. Coverage applies only to items for which a limit is shown on the Schedule. A separate deductible amount applies to this coverage.

Premium Determination -- To determine the additional premium, multiply the Standard Policy Business Personal Property rating information for the location where the property is usually kept by the applicable factor shown in the table for this rule. Multiply the result by the Fine Arts limit of insurance, in thousands.

	Factors
Restaurants	1.00
Other Classes	0.70

Table for Rule 8.15

Multiply the additional premium by the applicable Deductible Factor shown in Rule 6.1.

Endorsement -- Attach endorsement BP 0324. Describe the covered property and indicate the limit of insurance and deductible amount that applies in the endorsement Schedule.

8.21 Forgery Coverage – *Not Available*

Limited coverage is provided for Forgery under the Additional Coverages section of forms BP 0100 and BP 0200. Coverage applies to loss due to the forgery or alteration of checks, drafts, promissory notes, or similar written instruments.

Coverage is provided at a $2,500 limit, unless a higher limit is shown on the declarations. Make an entry on the declarations to indicate the higher limit of insurance.

To determine the additional premium charge for a higher limit, follow the premium determination steps that follow:

Premium Determination

Step 1 -- Select the Forgery rating information from the Countrywide Rating Information section of this manual for the desired limit of insurance, based on the total number of employees at all locations.

Step 2 -- If this coverage is provided for two or more locations, add the Additional Location charge shown in the Countrywide Rating Information section of this manual for each location in excess of one to the result of Step 1.

Step 3 - Multiply the result of Step 2 by the Deductible factor shown in Rule 6.1 to determine the additional premium for higher forgery limits.

8.22 Functional Replacement Cost Valuation – Building – Not Available

Buildings can be covered on a functional replacement cost basis instead of on a replacement cost basis. The functional replacement valuation terms specify that covered buildings can be replaced with similar property that performs the same function as the covered property, but that costs less. The insured must enter into a contract for the replacement or repair of the covered property within 180 days of the loss unless the company and the insured agree to a greater number of days.

Buildings that are covered on the basis of functional replacement cost are also subject to special terms that address Increased Costs -- Ordinance or Law. When building coverage is provided on a functional replacement cost basis, losses covered under the following Ordinance or Law coverages are included within the applicable limit for each building and are not provided as additional insurance:

-- Increased Building Loss -- Value of Undamaged Portions;
-- Increased Debris Removal -- Demolition of Undamaged Portions; and
-- Increased Cost of Construction.

The basic policy rating information must be adjusted when this option applies.

Premium Determination -- Use the applicable factor shown in the table for this rule when developing the basic policy premium for the covered building. See Step 13 of Rule 7.7.1.

Rate Group	Factor
Restaurants	1.30
Apartments, Condominiums, and One- to Four-Family Rental Dwellings	1.21
All Other, Owner Occupied	1.30
All Other, Lessor's Risk	1.21

Table for Rule 8.22

Endorsement -- Attach endorsement BP 0345. Describe the covered building and show the limit that applies on a functional replacement cost valuation basis in the endorsement Schedule or on the declarations

8.22.1 Increased Restoration Period

When form BP 0100 or BP 0200 is endorsed to include endorsement BP 0717, Loss of Income Coverage is extended to include the increased amount of time that is necessary to rebuild or replace property in order to meet the requirements of any code, ordinance, law, or decree in effect that regulates or requires the construction, use, repair, or demolition of property.

The coverage provided by endorsement BP 0717 also applies with respect to loss or damage to property described in endorsement BP 0345. Use the rating information provided for Rule 8.29.4 to determine the additional premium.

Endorsement -- Make an entry on the Schedule of endorsement BP 0345 or on the declarations to indicate that the Loss of Income Increased Restoration Period option applies.

8.22.2 Elimination Of 72-Hour Waiting Period

When form BP 0100 or BP 0200 is endorsed to include endorsement BP 0844, the 72-hour waiting period imposed under the following provisions is eliminated:

-- definition of restoration period;
-- loss of Income Coverage Extension for Interruption by Civil Authority; and
-- additional Loss of Income Coverage for Earnings from Dependent Locations.

The coverage provided by endorsement BP 0844 also applies with respect to loss or damage to property described in endorsement BP 0345. Use the rating information provided for Rule 8.27.2 to determine the additional premium.

Endorsement -- Make an entry on the Schedule of endorsement BP 0345 or on the declarations to indicate that the Number of Hours Waiting Period for the Restoration Period is zero.

8.23 Functional Replacement Cost Valuation -- Business Personal Property – Not Available

Business Personal Property can be covered on a functional replacement cost basis instead of on a replacement cost basis. The functional replacement valuation terms specify that covered business personal property can be replaced with equivalent property. The insured must enter into a contract for the replacement or repair of the covered property within 180 days of the loss unless the company and the insured agree to a greater number of days.

The basic policy rating information must be adjusted when functional replacement cost option applies.

Premium Determination -- Use the applicable factor shown in the table for this rule when developing the basic policy premium for the covered business personal property. See Step 13 of Rule 7.7.1.

Restaurants	1.30
Other Classes	1.21

Endorsement -- Attach endorsement BP 0343. Describe the covered business personal property and show the limit that applies on a functional replacement cost valuation basis in the endorsement Schedule or on the declarations.

8.24 Installation Floater Coverage – *Not Available*

Coverage may be added to forms BP 0100 and BP 0200 for loss to materials, supplies, machinery, fixtures, equipment, and similar property which will become a permanent part of the insured's construction, installation, or erection project.

The minimum limit of insurance that applies to this coverage is $5,000 and the maximum limit is $50,000.

A Catastrophe Limit of Insurance applies whenever property at more than one location (either more than one job site, more than one storage location, or any combination of job sites and storage locations) is damaged in a single occurrence.

Premium Determination -- To determine the additional premium, select the Installation Floater charge shown in the Countrywide Rating Information section of this manual that corresponds to the limit of insurance desired for each Job Site.

Multiply the additional premium by the Deductible Factor shown in Rule 6.1.

Endorsement -- Attach endorsement BP 0716. Enter the job site and catastrophe limits of insurance in the endorsement Schedule or on the declarations.

8.24.1 Property in Transit or Storage – *Not Available*

A limited amount of coverage is automatically provided under the Installation Floater coverage for Property in Transit and for Property at a Storage Location.

The limit that applies to each of these Additional Coverages may be increased..

Make an entry in the endorsement Schedule or on the declarations to indicate any higher limit that applies.

8.24.2 Testing Coverage – *Not Available*

Optional coverage for loss caused by testing may also be provided under the Installation Floater coverage. Testing includes start-up; performance; stress; pressure; or overload testing of materials, supplies, machinery, fixtures, and equipment that will become a permanent part of a covered installation, construction, or erection project.

Premium Determination -- To determine the additional premium for loss caused by testing, multiply the Testing Coverage rating information shown in the Countrywide Rating Information section of this manual by the limit of insurance, in thousands.
Multiply the result by the Deductible Factor shown in Rule 6.1.

Make an entry in the endorsement Schedule or on the declarations to indicate that Testing Coverage applies.

8.25 Installation Tools and Equipment – *Not Available*

Coverage may be added for loss or damage to tools and equipment that the insured owns, or that are in the insured's care, custody, and control.

Premium Determination -- To determine the additional premium, select the Installation Tools and Equipment rating information shown in the Countrywide Rating Information section of this manual that corresponds to the limit of insurance desired and multiply the charge by the limit of insurance, in thousands.

Multiply the additional premium by the Deductible Factor shown in Rule 6.1.

Endorsement -- Attach endorsement BP 0715 and describe the tools and equipment

In the endorsement Schedule or on the declarations. Also indicate the limit of insurance and deductible amount that apply.

If applicable, make an entry in the endorsement Schedule or on the declarations to show that coverage applies on a replacement cost basis.

8.26 Limited Fungus and Related Perils Coverage – Changes – *Not Available*

8.26.1 Increased Limit

The $15,000 Aggregate Limit for direct physical damage caused by fungus or related perils may be increased for an additional charge.

Premium Determination -- Use the rating information shown in the Countrywide Rating Information section of this manual to determine the additional premium charge for the portion of the Aggregate Limit that exceeds $15,000.

When the Limited Fungus and Related Perils Coverage Aggregate Limit is amended to apply on a per building or per location basis, as permitted under Rule 26.2, use the rating information shown in the Countrywide Rating Information section of this manual to determine the additional premium charge for the portion of each separate Aggregate Limit that exceeds $15,000.

Endorsement -- Attach endorsement BP 0752 and make an entry in the endorsement Schedule or on the declarations to indicate any higher limit.

8.26.2 Per Building Or Per Location Aggregate Limit

The Limited Fungus and Related Perils Coverage Aggregate Limit can be amended to apply on a per building or a per location basis.

Premium Determination -- Use the rating information shown in the Countrywide Rating Information section of this manual to determine the additional premium charge for the separate Aggregate Limit applicable to each building or location in excess of one.

Endorsement -- Attach endorsement BP 0752 and make an entry in the endorsement Schedule to describe each building or location to which the separate aggregate limit applies. If the amount of the aggregate limit is also revised, make an entry to show the limit applicable to each described item.

8.26.3 Loss of Income -- Increased Number of Days

The number of days for which Coverage C -- Loss of Income is extended can be increased.

Premium Determination -- To determine the additional premium charge for an increased number of days, multiply the basic Building and Business Personal Property premium for each building/location to which the increased number of days apply, prior to the application of any deductible factor, by the factor shown in the table for this rule that corresponds to the Maximum Number of Days shown on the Schedule:

No. of Days	Factor
60	0.0014
90	0.0028
120	0.0042
150	0.0058
180	0.0072

Table for Rule 26.3

Endorsement -- Attach endorsement BP 0752 and make an entry in the endorsement Schedule to show the revised number of days.

8.27 Loss of Income Options

8.27.1 Loss of Income -- Without a Limit

Losses under Coverage C -- Loss of Income can be paid for up to one year without being subject to a dollar limit.

Premium Determination -- To determine the additional premium, multiply the Building and Business Personal Property premiums by the factor shown in the table for this rule:

	Factors
Restaurants	0.05
Other Classes	0.04

Table for Rule 8.27.1

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

When this option applies, show 'actual loss sustained' in the Coverage C -- Loss of Income field on the declarations.

8.27.2 Loss of Income -- Elimination of 72-Hour Waiting Period - *Not Available*

The 72-hour waiting period can be eliminated from the following policy provisions:
--Definition of restoration period;
--Loss of Income Coverage Extension for Interruption by Civil Authority;
--Additional Loss of Income Coverage for Earnings from Dependent Locations.

Premium Determination -- To determine the additional premium, multiply the Building and Business Personal Property premiums by the applicable factor shown in the table for this rule:

	Factors
Restaurants	0.0125
Other Classes	0.01

Table for Rule 8.27.2

Endorsement -- Attach endorsement BP 0844.

8.27.3 Loss of Income -- Ordinary Payroll Limitation- Not Available

Coverage for ordinary payroll expenses can be limited to a certain number of days following the date of direct physical loss or damage.

Premium Determination -- Refer to company for any applicable rating information.

Endorsement -- Attach endorsement BP 0847 and make an entry in the endorsement Schedule to show the number of day's ordinary payroll expense is covered. Specific job classifications or employees can also be exempt from ordinary payroll. Identify any specific job classifications or employees on the Schedule.

8.27.4 Period of Loss Extension- Not Available

The number of days for which Coverage C -- Loss of Income is extended can be increased for an additional charge.

Premium Determination -- To determine the additional premium, multiply the basic policy Building and Business Personal Property premiums by the factor shown in the table for this rule that corresponds to the number of days for the Period of Loss Extension shown on the declarations.

No. of Days	Factor
90	0.006
120	0.012
150	0.016
180	0.020
270	0.026
360	0.032

Table for Rule 8.27.4

This coverage is not subject to the property loss deductible. Do not apply the deductible factor. Make an entry on the declarations to show the revised number of days.

8.28 Money and Securities

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

Premium Determination -- To determine the additional premium, obtain the Money and Securities base amount from the State Rating Information section of this manual and obtain the factor that corresponds to the applicable occupancy and limits of insurance from in the table for this rule. Multiply the Money and Securities base amount by the Money and Securities factor selected.

	Factors		
Limits	Apts.	Office	Other
$1,000 Inside; $0 Outside	.86	.92	.97
$1,000 Inside; $1,000 Outside	.98	1.04	1.10
$1,500 Inside; $0 Outside	.99	1.05	1.11
$1,500 Inside; $1,500 Outside	1.12	1.19	1.25
$2,000 Inside; $0 Outside	1.11	1.18	1.25
$2,000 Inside; $2,000 Outside	1.26	1.34	1.41
$2,500 Inside; $0 Outside	1.23	1.31	1.38
$2,500 Inside; $2,500 Outside	1.40	1.49	1.57
$5,000 Inside; $0 Outside	1.54	1.64	1.73
$5,000 Inside; $2,000 Outside	1.65	1.75	1.84
$5,000 Inside; $5,000 Outside	1.75	1.86	1.96

$10,000 Inside; $0 Outside	3.09	3.27	3.46
$10,000 Inside; $2,000 Outside	3.20	3.38	3.57
$10,000 Inside; $5,000 Outside	3.30	3.49	3.69
$10,000 Inside; $10,000 Outside	3.52	3.72	3.93
$20,000 Inside; $20,000 Outside	7.25	7.47	7.94
$25,000 Inside; $25,000 Outside	9.42	9.71	10.32

Table for Rule 8.21

This coverage is not subject to deductible amounts greater than $500. Do not apply the Deductible Factor.

The terms of this coverage are included in the Optional Property Coverages section of coverage form BP 0200. Indicate the Inside Premises and Outside Premises limits of insurance on the declarations page.

Endorsement -- Attach endorsement BP 0304 to add Money and Securities Coverage to BP 0100. Show the Inside Premises and Outside Premises limits of insurance in the endorsement Schedule.

8.29 Ordinance or Law Extension

When coverage applies on a replacement cost basis, limited coverage is provided for increased costs of a covered loss resulting from the enforcement of any code, ordinance, law, or decree regulating or requiring the construction, use, or repair of a building.

Additional coverage can be provided for:

-- Increased Building Loss -- Value of Undamaged Portions;
-- Increased Debris Removal -- Demolition of Undamaged Portions; and/or
-- Increased Cost of Construction.

8.29.1 Increased Building Loss -- Value of Undamaged Portions

Premium Determination -- To determine the additional premium, multiply the basic policy premium developed for the Building for all applicable perils by the factor shown in the table for this rule:

Factor
0.20

Table for Rule 8.29.1

Endorsement -- Attach endorsement BP 0321 and identify the premises and building number to which this coverage applies.

8.29.2 Increased Debris Removal -- Demolition of Undamaged Portions

Premium Determination -- To determine the additional premium, multiply the selected limit of insurance, in thousands, by the Standard Policy Building rating information.

Multiply the additional premium by the Deductible Factor shown in either Rule 6.1 or Rule 6.2, whichever is applicable.

Endorsement -- Attach endorsement BP 0321, identify the covered property, and indicate the Increased Debris Removal - Demolition of Undamaged Portions limit in the endorsement Schedule or on the declarations.

8.29.3 Increased Cost of Construction

Premium Determination -- To determine the additional premium, multiply the selected limit of insurance, in thousands, by the Standard Policy Building rating information.

Multiply the additional premium by the Deductible Factor shown in either Rule 6.1 or Rule 6.2, whichever is applicable.

Endorsement -- Attach endorsement BP 0321, identify the covered property, and indicate the Increased Cost of Construction limit in the endorsement Schedule or on the declarations.

8.29.4 Increased Restoration Period

The Loss of Income Coverage provided under forms BP 0100 and BP 0200 may be extended to include the increased amount of time that is necessary to rebuild or replace property in order to meet the requirements of any code, ordinance, law, or decree in effect that regulates or requires the construction, use, repair, or demolition of any property.

Premium Determination -- To determine the additional premium, multiply the basic policy premium developed for the building for all applicable perils by the factor shown in the table for this rule:

Factor
0.02

Table for Rule 8.29.4

Endorsement -- Attach endorsement BP 0717.

8.30 Outdoor Signs

Limited coverage is provided in forms BP 0100 and BP 0200 for loss or damage to signs that are not attached to buildings.

Coverage for loss to outdoor signs, whether or not attached to buildings, may be provided on an open perils basis, subject to limited exclusions.

Premium Determination -- To determine the additional premium for coverage on an open perils basis, multiply the Outdoor Signs rating information shown in the Rating Information section of this manual by the limit of insurance, in thousands.

This coverage is not subject to deductible amounts greater than $500. Do not apply the Deductible Factor.

The terms of the Outdoor Signs coverage are included in the Optional Property Coverages section of coverage forms BP 0100 and BP 0200. Indicate the limit of insurance that applies on the Declaration.

8.31 Property Additional Coverage Endorsement (PACE) – Not Available

A Property Additional Coverage Endorsement (PACE) is available for use with forms BP 0100 and BP 0200. This endorsement provides terms with specified limits of insurance for various optional coverages.

A list of the coverages and corresponding limits that are provided under the Property Additional Coverage Endorsement follows:

Coverage **Limits**

Accounts Receivable	$20,000 On Premises; $5,000 Off
Premises Business Personal Property - Off Premises	$10,000
Employee Dishonesty	$10,000
Forgery	$ 5,000
Outdoor Signs	$10,000
Personal Effects	$ 5,000
Spoilage Coverage	$10,000
Valuable Papers and Records	$15,000 On Premises; $5,000 Off Premises

Premium Determination -- To determine the additional premium, multiply the PACE rating information shown in the Rating Information section of this manual by the total number of locations for which coverage applies.

Endorsement -- Attach endorsement BP 0351.

8.32 Roofing Materials -- Actual Cash Value Loss Settlement- Not Available

Coverage can be provided on an actual cash value loss settlement basis to roofing material losses.

This option is not permitted on a policy that includes actual cash value loss settlement terms for covered property (See Rule 8.5), or functional replacement cost loss settlement terms for covered property (See Rule 8.22).

The basic policy rating information must be adjusted when this option applies

Premium Determination -- Use the applicable factor shown in the table for this rule when developing the basic policy premium for Building. See Step 13 of

Factor 0.97
Table for Rule 8.32

Endorsement -- Attach endorsement BP 0818 and identify the property in the endorsement Schedule or on the declarations.

8.33 Seasonal Increase -- Coverage B – *Not Available*

When Coverage B is written at 100% of the average monthly value of business personal property, 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.

Premium Determination -- 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 shown in either Rule 6.1 or Rule 6.2, whichever is applicable.

Endorsement -- Attach endorsement BP 0323. Show the applicable limit and time period in the endorsement Schedule or on the declarations.

8.34 Spoilage

Coverage can be provided for loss to Scheduled perishable stock caused by:

-- Breakdown, Contamination, and Power Disruption;
-- Breakdown and Contamination only; or
-- Power Disruption only.

The minimum limit that applies to this coverage is $1,000.

Premium Determination -- To determine the additional premium, multiply the Spoilage rating information shown in the Rating Information section of this manual for the peril(s) selected, by the limit of insurance, in thousands. If a refrigeration maintenance or service agreement applies, use the 'With Service Agreement' rating information.

Multiply the additional premium by the Deductible Factor in Rule 6.1.

Endorsement -- Attach endorsement BP 0327. Identify the covered property, the location where the covered property is kept, the deductible amount, and the limit of insurance that applies in the endorsement Schedule or on the declarations. Make an entry in the endorsement Schedule or on the declarations to indicate the peril or combination of perils thatapplies.

When coverage for Breakdown and Contamination is provided, make an entry in the endorsement Schedule or on the declarations if a refrigeration maintenance or service agreement applies.

8.35 Sprinkler Leakage Earthquake Extension

If the policy is not endorsed to include coverage for loss caused by earthquake, coverage can be extended to include sprinkler leakage loss caused by an earthquake or volcanic eruption. When provided, coverage under this option applies to all property covered under Coverages A and B and to the loss of income coverage provided under Coverage C.

The sprinkler leakage earthquake extension rating information shown in the State Rating Information section of this manual for buildings and personal property is displayed by earthquake construction classification and earthquake zone. The Business Personal Property rating information for this option also reflects a sprinkler leakage rate group assignment.

The earthquake construction classifications are described in the Property Coverage Options rules. The earthquake zone assignments are shown in the Earthquake Supplement.

Select the Sprinkler Leakage Earthquake Extension rating information from the State Rating Information section of this manual that reflects the applicable earthquake construction type and earthquake zone for each covered building, and for the personal property at each covered location. The Business Personal Property rating information selected must also reflect the applicable sprinkler leakage rate group assignment ("l" - low, "m" - moderate, or "h" - high) from the SL column of the Classification Table.

Premium Determination -- To determine the additional premium, multiply the Sprinkler Leakage Earthquake Extension rating information selected above by the applicable Coverage A and Coverage B limits, in thousands.

Multiply the additional premium by the Deductible Factor shown in Rule 6.1.

Also multiply the additional Sprinkler Leakage Earthquake Extension premium by any of the applicable Earthquake Premium Modification factors shown under
Rule 8.16.3. (The Masonry Veneer factors do not apply to the Sprinkler Leakage Earthquake Extension.)

Endorsement -- Attach endorsement BP 0325.

8.36 Utility Service Interruption Coverage

Coverage can be provided for property damage or loss of income resulting from the interruption 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 or without coverage for damage to overhead transmission lines); water supply; and communications supply (with or without coverage for damage to overhead transmission lines).

8.36.1 Property Damage – Not Available

Property Damage coverage can be subject to the policy limit for Coverages A and B, or separate limits can apply.

For each location where coverage applies, the following information must be shown in the endorsement Schedule or on the declarations:

-- the off-premises public utility service or services for which coverage will apply; and

-- whether coverage with or without transmission lines applies.

The applicable Utility Interruption limits must also be indicated on the endorsement Schedule when they are not equal to the Coverage A and Coverage B limits.

Endorsement -- Attach endorsement BP 0661 and indicate the covered property, the utility service(s), and the limit(s) in the endorsement Schedule or on the declarations.

8.36.2 Time Element

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; and

-- whether coverage with or without transmission lines applies.

The applicable Utility Interruption 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 or on the declarations.

8.36.3 Premium Development

Separate rating information is provided for Power, Electricity, Steam, or Gas Supply; Communication Supply; Water Supply; and Overhead Transmission Lines. Develop separate Property Damage and Time Element charges for each type of utility service that applies.

Rating information is also provided in the Countrywide Rating Information section of this

manual for the peril of Earthquake. Include this charge when the Earthquake and Volcanic Eruption Coverage endorsement (BP 0332) is attached to the policy.

Property Damage

Step 1 -- Add together the Property Damage Utility Interruption rating information shown in the Countrywide Rating Information section of this manual for all applicable utility services.

Step 2 -- When form BP 0200 applies, add the additional Special Policy Building and Business Personal Property Additional Charges shown in the Countrywide Rating Information section of this manual to the result of Step 1.

Step 3 -- Multiply the result of Step 2 by the Utility Interruption - Property Damage limit of insurance, in thousands.

Step 4 -- Multiply the result of Step 3 by the Deductible Factor shown in either Rule 6.1 or Rule 6.2, whichever is applicable.

Time Element

To determine the additional premium, use the rating information shown in the Rating Information section of this manual.

8.37 Valuable Papers and Records

Limited coverage for valuable papers and records is provided in forms BP 0100 and BP 0200. Coverage applies to the insured's valuable papers and records and the valuable papers and records of others that are in the insured's care, custody, and control.

Coverage is provided under forms BP 0100 and BP 0200 at a limit of $10,000 (unless a higher limit is shown on the declarations) for loss that takes place at the described premises and at a $5,000 limit for loss that takes place away from the described premises.

The limits for On-Premises coverage can be increased. Make an entry on the declaration for any higher On-Premises limit of insurance that applies.

Premium Determination -- To determine the additional premium for a higher On-Premises limit, multiply the Standard Policy Business Personal Property rating information by the factor shown in the table for this rule. Multiply the result by the Valuable Papers and Records limit of insurance, in thousands, in excess of $10,000.

	Factors
Restaurants	0.70
Other Classes	0.49

Table for Rule 8.29

8.38 Windstorm Or Hail Exclusion- Not Available

Coverage can be excluded for loss caused by the perils of windstorm or hail. The basic policy premium determination procedure must be adjusted when this option applies.

Premium Determination -- When determining the basic policy premium, replace Step 6 of Rule 7.7.1 by the following:

Step 6 -- Adjust the result of Step 5 by the applicable deductible and windstorm and hail factors as follows:

a. Select the factor shown in the table for Rule 8.38 that corresponds to the applicable deductible amount and the sum of Building and Business Personal Property limits. Multiply the result of Step 5 by that factor.

b. Multiply the result of Step 6.a. by the applicable non-windstorm or hail factor shown in Table E for this rule in the State Rating Information section of this manual.

Endorsement -- Attach endorsement BP 0820. Identify the property to be excluded for the perils of windstorm or hail in the endorsement Schedule or on the declarations.

8.39 Windstorm or Hail Losses to Roofing Materials -- Actual Cash Value- Not Available

Coverage can be provided on an actual cash value loss settlement basis to roofing material losses when the loss is caused by windstorm or hail. This option is not permitted on a policy that includes actual cash value loss settlement terms for covered property (See Rule 8.5), or functional replacement cost loss settlement terms for covered property (See Rule 8.22).

Premium Determination -- Use the applicable factor shown in the table for this rule when developing the basic policy premium for Building. See Step 13 of Rule 7.7.1.

Factor 0.99
Table for Rule 8.39

Endorsement -- Attach endorsement BP 0819. Identify the property in the endorsement Schedule or on the declarations.

8.40 Heating Oil Release

Property coverage can be provided for one- to four – family dwellings for loss caused by the release of heating oil from a residential fuel system on a covered location into or upon land, water, air.

The company can require proof that subsection (b) or (c) of section 38J of Chapter 148 of Massachusetts General Laws and any applicable regulations have been met as a condition of providing coverage.

Property coverage includes:

Response action costs incurred to assess and remediate conditions on the covered locations; and

Direct physical loss to property covered under Coverage A or Coverage B when provided by the policy, and the Extension of Coverage for Trees, Shrubs, and Plants.

Coverage applies only to a heating oil release on a location shown in the Schedule of the endorsement and is subject to the limit and deductible shown in the endorsement's Schedule. Coverage of at least $50,000 per occurrence must be made available. Limits of $50,000 and $100,000 are available.

Premium Determination – Use the rating information shown in the manual pages which reflects a $1,000 deductible. The rating information shown applies to each covered residential premises.

Endorsement – Attach endorsement BP 0864 and make entries to show covered location(s) and the limit that applies at each location.

8.41 Amendatory Endorsement – Automobile Service Stations or Repair Garages

This endorsement extends select property coverages for the Auto Repair Program.

*This is a mandatory form for all risk in the Auto Repair Program

Attach Endorsement UF-ASR-702.

8.42 Maximizer Coverage

Coverage is available for the following by endorsement.

$25,000	Accounts Receivable
$5,000	Additional Debris Removal
$2,000	Additional Expense
$2,000	Business Credit Card, Forgery, And Counterfeit Money
$5,000	Business Property At Newly Acquired Locations
$2,000	Business Property Of Others
$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.

8.42.2 Apartmentizer Coverage Endorsement - (APTZER 1.1)

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

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

Attach Endorsement APTZER 1.1 and UFLF 1.1.

8.42.3 Stylizer Endorsement - (STYL 03-19)

Coverage is available for the following by endorsement for the beauty/barbershop classes

$ 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	Employee Dishonesty
$ 5,000	Signs, Exterior
$ 5,000	Money and Securities
$ 5,000	Personal Effects
$ 5,000	Property in Transit
$ 5,000	Utility Interruption
$ 500	Lock Replacement
$100,000	Fire Legal Liability
$ 1,000	Increased Liability Coverage for Property of Others in your Care, Custody, Control
$ 5,000	Credit Card Receipts Coverage
$1,000,000	Barber, Beautician, and Manicurist Liability Coverage

Attach Endorsement STYL 03-19

8.42.4 Appetizer 1 Coverage Endorsement

Coverage is available for the following by endorsement for Food Service/Tavern classes.

$ 10,000	Accounts Receivable
$ 5,000	Additional Debris Removal
$ 2,000	Additional Expense
$ 5,000	Backup of Sewers Or Drains
$ 2,000	Business Credit Card, Forgery, and Counterfeit “Money”
$ 5,000	Business Property at Newly Acquired Locations
$ 5,000	Computer Coverage
$ 5,000	Credit Card Receipts Coverage
$ 5,000	Demolition Coverage
$ 5,000	Employee Dishonesty
$ 2,000	Exterior Signs
$ 100,000	Fire Legal Liability
$ 2,000	Glass Coverage
$ 500	Lock Replacement
$ 5,000	Money and Securities
$ 10,000	Refrigerated Food Products
$ 2,000	Trees, Plants, and Shrubs
$ 5,000	Utility Interruption
$ 5,000	Utility Service Disruption Time Element Coverage
$ 10,000	Valuable Papers and Records

Attach Form APPT1 2.0

8.42.5 Appetizer 2 Coverage Endorsement

Coverage is available for the following by endorsement for Food Service/Tavern classes.

$ 10,000	Accounts Receivable
$ 5,000	Additional Debris Removal
$ 2,000	Additional Expense
$ 10,000	Backup of Sewers Or Drains
$ 5,000	Business Credit Card, Forgery, and Counterfeit Money
$ 10,000	Business Property at Newly Acquired Locations
$ 10,000	Computer Coverage
$ 5,000	Credit Card Receipts Coverage
$ 5,000	Demolition Coverage
$ 10,000	Employee Dishonesty
$ 5,000	Exterior Signs
$ 1,000	Lock Replacement
$ 250,000	Fire Legal Liability
$ 5,000	Glass Coverage
$ 10,000	Money and Securities
$ 25,000	Refrigerated Food Products
$ 5,000	Trees, Plants, and Shrubs
$ 5,000	Utility Interruption
$ 10,000	Utility Service Disruption Time Element Coverage
$ 10,000	Valuable Papers and

Records Attach Form APPT2 2.0

RULE 9 -- LIABILITY COVERAGE OPTIONS AT INSUREDS REQUEST

9.1 Additional Insureds

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 -- Refer to rating pages for any applicable rating information.

9.1.1 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.

9.1.2 Controlling Interest

The definition of insured can be amended to include a party who has financial control over the named insured or the described premises during the time that the named insured leases or occupies that premises. Liability due to new construction, demolition, and alterations done by or for the additional insured is excluded.

Endorsement -- Attach endorsement BP 0702 and identify the described premises and the controlling interest in the endorsement Schedule or on the declarations.

9.1.3 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.

9.1.4 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.

9.1.5 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.

9.1.6 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.

9.1.7 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.

Premium Determination -- To determine the additional premium for each additional insured at each location, select the Lessor of Leased Equipment charge shown in the Rating Information section of this manual that corresponds to the occupancy of the insured.

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.

9.1.8 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.

Premium Determination -- To determine the additional premium for each additional insured at each location, select the Lessor of Premises charge shown in the Rating Information section of this manual that corresponds to the occupancy of the insured.

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.

9.1.9 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.

9.1.10 Newly Acquired Organizations

The definition of insured can be amended to include organizations newly acquired or formed by the insured for the first 90 days after the date of the organization's acquisition or formation.

Endorsement -- Attach endorsement BP 0738.

9.1.11 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.

9.1.12 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.

9.1.13 Townhouse Associations

The definition of insured can be amended to include each individual townhouse owner for liability arising out of membership in townhouse associations.

Endorsement -- Attach endorsement BP 0334.

9.1.14 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.

9.1.15 Additional Insured – State/Political Subdivisions – Automatic Status

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. This is only available for food service/restaurant classes.

Endorsement - Attach endorsement BP 1704UF. Use the rating information shown in this manual to determine the additional premium.

9.1.16 Additional Insured – Designated Person or Organization – Automatic Status The definition of insured can be amended to include as additional insured designated persons or organizations for whom the insured is performing operations and there is a written contract or agreement but only with respect to the hazards described in the endorsement. This is only available for food service/restaurant classes.

Endorsement - Attach endorsement BP 1841UF. Use the rating information shown in this manual to determine the additional premium

9.2 **Aggregate Limits Of Insurance -- Per Location – *Not Available***

The general aggregate limit can apply separately to each of the insured's locations. **Premium Determination --**

Refer to company for any applicable rating information. **Endorsement --** Attach endorsement BP 0747.

9.3 Asbestos Exclusion

The liability section of the businessowners policies may be endorsed to exclude injury or damage that arises out of asbestos, asbestos products, asbestos fibers, or asbestos dust.
*This will be a mandatory endorsement attached to all policies

Endorsement -- Attach endorsement BP 0839.

9.4 Construction Defects

9.4.1 **Exclusion -- Damage To Work Performed By The Insured Or On The Insured's Behalf – *Not Available***
Liability coverage can be excluded for property damage to the insured's work if the property damage arises out of the insured's work and is done by a subcontractor.

Endorsement -- Attach endorsement BP 0680.

9.4.2 **Exclusion -- Damage to Work Performed By the Insured Or On The Insured's Behalf -- Designated Locations Or Projects – *Not Available***
Liability coverage can be excluded for property damage to the insured's work at specific locations, or only with respect to specific projects, if the property damage arises out of the insured's work and is done by a subcontractor.

Endorsement -- Attach endorsement BP 0681 and show the excluded Locations or Projects in the endorsement Schedule or on the declarations.

9.4.3 Exclusion -- Exterior Insulation and Finish Systems
Liability coverage can be excluded for injury or damage that arises out of an exterior insulation and finish system (EIFS), as defined in the endorsement.

This will be a mandatory endorsement attached to all policies

Endorsement -- Attach endorsement BP 0678.

9.5 Contractual Liability Coverage

9.5.1 Contractual Liability Coverage Limitation

The contractual liability coverage can be limited to only these specific types of contracts:

-- Leases of premises;
-- Easement agreements;
-- Promises to indemnify municipalities;
-- Sidetrack agreements; or
-- Elevator maintenance agreements.

Premium Determination -- No premium amendments apply

Endorsement -- Attach endorsement BP 0725.

9.5.2 Amendment of the Definition Of Covered Contract

With respect to miscellaneous contracts or agreements relating to the conduct of the insured's business, the definition of covered contract can be amended to limit coverage to bodily injury or property damage that is caused by the named insured or those acting on behalf of the named insured.

Premium Determination -- No premium amendments apply

Endorsement -- Attach endorsement BP 0753.

9.5.3 Leased Premises Limitation

Contractual liability coverage assumed under a lease of premises can be limited to only the premises shown in the Schedule.

Premium Determination -- No premium amendments apply

Endorsement -- Attach endorsement BP 0727 and identify the Leased Premises in the endorsement Schedule or on the declarations.

9.6 Coverage P -- Personal and Advertising Injury Coverage Excluded

Coverage P - Personal and Advertising Injury Coverage can be excluded from a Businessowners policy.

Premium Determination -- No premium amendments apply

Endorsement -- Attach endorsement BP 0726.

9.7 Cross Liability Exclusion – To Certain Insureds

Coverage for bodily injury and personal and advertising injury to an insured can be excluded.

This endorsement will be mandatory and attached to all policies

Endorsement -- Attach endorsement BP 0868.

9.8 Customers' Auto Legal Liability Coverage -- Care, Custody, or Control Exception – *Not Available*

Coverage for property damage to a customer's auto left in the insured's care, custody, or control for service, repair, parking, or storage can be added to the policy.

Coverage is subject to separate Each Occurrence and Aggregate Limits, and applies in excess of the deductible shown in the Schedule.

Endorsement -- Attach endorsement BP 0744 and indicate the Each Occurrence Limit, Aggregate Limit, and deductible amount in the endorsement Schedule or on the declarations.

9.9 Definition of Employee Redefined

This rule does not apply. Endorsement BP 0723 is a mandatory endorsement in this state.

9.10 Deletion -- Coverage M - Medical Payments – *Not Available*

Coverage M - Medical Payments can be deleted for a specific location or a specific classification.

Endorsement -- Attach endorsement BP 0739 and identify the location of the premises or the classification to which Coverage M does not apply in the endorsement Schedule or on the declarations.

9.11 Deletion -- Volunteer Workers

Volunteer workers can be deleted from the definition of insured.

Premium Determination -- No premium amendments apply

Endorsement -- Attach endorsement BP 0737.

9.12 Employee Benefits Liability Coverage – *Not Available*

9.12.1 Coverage Description

Employee benefits liability coverage can be provided to cover damages for injury to an employee caused by a negligent act, error, or omission in the administration of an employee benefits program.

Employee benefits liability coverage applies on a claims made basis. This means that the negligent act, error or omission must occur on or after the retroactive date shown in the Schedule and before the end of the policy period, and the notice of the claim must be made within the policy period (or the extended reporting period).

The Employee Benefits Liability Coverage endorsement contains provisions for the following limits:

Each Claim Limit - The Each Claim Limit is the most that will be paid for all damages arising out of a single claim covered under Coverage E.

Aggregate Limit - The Aggregate Limit for Coverage E is the most that will be paid during each annual policy period for damages arising out of claims covered under Coverage E. The Aggregate Limit is the same as the Each Claim Limit.

Deductible - The deductible amount will be deducted from the amount of each claim.

Premium Determination -- To determine the additional premium, select the Employee

Benefits Liability charge shown in the Countrywide Rating Information section of this manual that corresponds to the desired limits of insurance.

The rating information contemplates a deductible of $1,000 for each claim. This coverage is not subject to deductible amounts other than $1,000. Do not apply the policy Deductible Factor.

Refer to company for any applicable rating information for organizations with more than 100 employees.

Endorsement -- Attach endorsement BP 0728 and show the limits and any retroactive date that applies in the endorsement Schedule or on the declarations.

9.12.2 Extended Reporting Periods

Extended reporting periods allow for injuries that occur after the retroactive date and before the end of the policy period, but the claim is not made until after the policy's expiration.

Basic Extended Reporting Period

The Basic Extended Reporting Period starts with the end of the policy period and lasts for:

Twelve months for claims arising out of an event that was reported within 60 days after the end of the policy period; or

Sixty days after the end of the policy period for all other claims.

The Basic Extended Reporting Period is provided at no additional charge. No additional endorsement is required.

Supplemental Extended Reporting Period

The Supplemental Extended Reporting Period extends the time for reporting a claim without limit. The period starts when the basic extended reporting period ends. The additional charge cannot exceed 200% of the annual premium for Coverage E.

Supplemental Coverage E -- Employee Benefits Liability Aggregate Limit - A separate aggregate limit applies to claims first received and recorded during the supplemental extended reporting period. The Supplemental Coverage E - Employee Benefits Liability Aggregate Limit is equal to the aggregate limit shown in the Schedule for Coverage E.

Premium Determination -- Refer to company for any applicable rating information.

Endorsement -- Attach endorsement BP 0729 and indicate the premium in the endorsement Schedule or on the declarations.

9.13 Employment Practices Liability (Coverage F) – *Not Available*

9.13.1 Coverage Description

Coverage for liability arising out of Employment Practices may be added to the policy to cover damages for injury that results from a wrongful employment practice, such as:

-- work related harassment, including sexual harassment;
-- wrongful termination and other wrongful acts or omissions pertaining to hiring practices, disciplinary action, evaluations, or representation of the conditions of

employment;
-- unlawful work related discrimination, including discrimination based on race, gender, age, and other protected classes, as described under federal, state, or local law;
-- invasion of privacy;
-- employment related defamation or intentional infliction of emotional distress; and
-- retaliation.

Employment Practices Liability coverage is provided on a claims made basis, meaning that coverage applies only to claims for injury resulting from wrongful employment practices that occur on or after the Retroactive Date and before the end of the policy period that applies to Coverage F.

Other types of payments or coverage that are automatically provided in conjunction with Employment Practices Liability are:

Defense Coverage - The Defense Coverage provided under Employment Practices Liability coverage is subject to the Coverage F - Employment Practices Liability Each Claim and Aggregate Limits shown in the endorsement Schedule.

Supplemental Payments - Payments for Pre-Judgment and Post-Judgment Interest are not subject to the deductible and apply in addition to the Coverage F - Employment Practices Liability Each Claim and Aggregate Limits shown in the endorsement Schedule.

Endorsement -- Attach endorsement BP 0623.

9.13.2 Limits

The following separate coverage limits apply to Employment Practices Liability:

Each Claim Limit - The Coverage F - Employment Practices Liability Each Claim Limit is the most that will be paid for all damages and related defense costs arising out of a single claim covered under the Employment Practices Liability coverage endorsement.

Aggregate Limit - The Coverage F - Employment Practices Liability Aggregate Limit is the most that will be paid during each annual policy period for all damages and related defense costs arising out of all claims covered under the Employment Practices Liability coverage endorsement. The rating information shown in the State Rating Information section of this manual contemplates a Coverage F - Employment Practices Liability Aggregate Limit that is equal to the Coverage F - Employment Practices Liability Each Claim Limit.

Available limits for Employment Practices Liability are:

Each Claim	/	Aggregate
$ 25,000	/	$ 25,000
$ 50,000	/	$ 50,000
$ 100,000	/	$ 100,000
$ 300,000	/	$ 300,000
$ 500,000	/	$ 500,000
$1,000,000	/	$ 1,000,000

Show the applicable limits in the endorsement Schedule or on the declarations.

9.13.3 Deductible

Employment Practices Liability is subject to a per claim deductible. Only damages and related defense costs in excess of the deductible amount will be paid, subject to the Coverage F - Employment Practices Liability Each Claim and Aggregate limits of insurance.

The following deductible options are available for Employment Practices Liability:

$ 2,500
$ 5,000
$ 10,000
$ 15,000
$ 20,000
$ 25,000

Show the applicable deductible amount in the endorsement Schedule or on the declarations.

9.13.4 Minimum Premium

Refer to company to determine if the premium for Employment Practices Liability coverage is subject to a minimum premium requirement.

9.13.5 Retroactive Date

The claims made coverage provided under the Employment Practices Liability coverage endorsement applies only to claims for injury resulting from wrongful employment practices that occur on or after the Retroactive Date shown in the endorsement Schedule or on the declarations and before the end of the policy period. The claim for damages must be made within the policy period (or the Extended Reporting Period, if applicable).

The Retroactive Date selected should coincide with the original inception date of the Employment Practices Liability coverage endorsement and should be retained on all subsequent renewals of the coverage.

Show the applicable Retroactive Date in the endorsement Schedule or on the declarations.

Omitting The Retroactive Date - Coverage may be provided without a Retroactive Date. When no Retroactive Date applies, claims for injury resulting from wrongful employment practices that occurred prior to the inception of the policy would be eligible for coverage, provided such claims are first reported during the policy period (or Extended Reporting Period, if applicable).

If this option is selected, indicate 'None' in the Retroactive Date field in the endorsement Schedule or on the declarations. Refer to company to determine if any premium adjustment applies.

Changing The Retroactive Date - A change in the Retroactive Date may be prompted by such circumstances as:

-- a change in the insured's operations which results in a substantial increase in exposures;
-- failure of the insured to provide the company with information material to the company's acceptance of the risk; or
-- the insured's request.

If the Retroactive Date is changed, companies are advised to obtain the insured's written consent and written acknowledgment of the right to purchase the Extended Reporting Period prior to making the change.

9.13.6 Additional Insureds

The definition of insured in the Employment Practices Liability coverage endorsement does not automatically include employees, but it can be amended to include employees, as well as any of the other types of entities described in this rule.

Newly Acquired Organizations - Includes organizations in which the insured has a majority interest. Coverage is provided for a period of up to 90 days from the date of acquisition.

All Employees - Includes supervisory as well as all other employees.

Supervisory Employees - Includes only those employees who have management level responsibility and authority.

Controlling Interests - Includes persons or organizations that have financial control over the insured, and to whom a liability exposure arising out of the insured's employment practices could result.

Designated Person Or Organization - Includes any specified person or organization to whom a liability exposure arising out of the insured's employment practices could result.

Make an entry in the endorsement Schedule or on the declarations to indicate any additional insureds that apply.

9.13.7 Extended Reporting Period

For an additional premium, an Extended Reporting Period that begins at the end of the policy period and continues in effect for one, two, or three years following the end of the policy period may be purchased.

A separate Aggregate Limit, equal in amount to the Coverage F - Employment Practices Liability Aggregate Limit, applies to claims that are eligible for coverage under the Extended Reporting Period.

Coverage under the Extended Reporting Period applies only to claims for injury resulting from wrongful employment practices which occurred after the Retroactive Date, if any, and before the end of the policy period, but that are first reported during the Extended Reporting Period.

Premium Determination -- The additional premium that is charged for the Extended Reporting Period is 200% of the annual premium applicable to Employment Practices Liability coverage during the policy period.

Endorsement -- Attach endorsement BP 0639 and indicate, in the endorsement Schedule or on the declarations, if the term of the Extended Reporting Period is other than three years.

9.13.8 Premium Development

Step 1 -- Determine the total number of full and part-time employees that were employed by the insured during the past 12 months.

Add the total number of full time employees to one half of the total number of part-time employees.

Employees that work less than 20 hours per week are considered to be part-time employees.

Step 2 -- From the State Rating Information section of this manual, select the Employment Practices Liability per employee charge and flat charge, if applicable, for the applicable rate group, total number of employees, and limit of insurance desired. (The rate group assignments for Employment Practices Liability coverage correspond to the 'Prop' rate group assignments in the Classification Table that are used to determine the basic Businessowners premium.)

Step 3 -- Use the following rating step that corresponds to the total number of employees:

Total Number Of Employees	Rating Step
25 or Less	Multiply the per employee charge selected in Step 2 by the total number of employees.
26 to 50	Multiply the per employee charge selected in Step 2 by the number of employees that exceed 25 and add the result to the flat charge shown for the first 25 employees.
51 to 100	Multiply the per employee charge selected in Step 2 by the number of employees that exceed 50 and add the result to the flat charge shown for the first 50 employees.
More than 100	Refer to Company for any applicable rating information

Step 4 -- To reflect the maturity of the risk, determine the number of years that

Employment Practices Liability coverage will have been in effect on a claims made basis as of the end of the policy period, and select the corresponding Claims Made factor from the table below. Multiply the result of Step 3 by the applicable Table a factor.

	Factor
1 Yr	.84
2 Yrs	.92
3 Yrs	.97
4 Yrs	.99
5 Yrs	1.00

Table A for Rule 9.13.8

Step 5 -- Select the factor shown in Table B for this rule that corresponds to the desired deductible amount for this coverage. Multiply this factor by the result of Step 4.

Limit of	Deductible					
Insurance	$25	$50	$100	$300	$500	$1,000
(,000's omitted)						
$2,500	1.000	1.000	1.000	1.000	1.000	1.000
5,000	.927	.939	.950	.961	.965	.968
10,000	---	.818	.850	.882	.896	.905
15,000	---	.757	.800	.843	.861	.873
20,000	---	.696	.750	.804	.826	.841
25,000	---	.635	.700	.765	.791	.810

Table B for Rule 9.13.8

Step 6 -- For each Additional Insured or other factor-rated coverage option that applies, multiply the result of Step 5 by the factor(s) shown in Table C for this rule. If more than one option applies, apply the corresponding factors sequentially.

Additional Insureds	Factor
Newly Acquired Organizations	1.05
All Employees	1.10
Supervisory Employees	1.05
Controlling Interests	1.05
Designated Person or Organization	1.05

Table C for Rule 9.13.8

Step 7 -- Multiply the result of Step 6 by the factor that represents the sum of the applicable premium modification credits and debits described in Rule 9.13.9. If no premium modifications apply, multiply the result of Step 6 by a factor of 1.00.

Step 8 -- Compare the result of Step 7 to the minimum premium specified by the company, if applicable. If the result of Step 7 is equal to or greater than the minimum premium, the result of Step 7 will be the premium for Employment Practices Liability coverage. If the result of Step 7 is less than the minimum premium, the minimum premium will be the premium for Employment Practices Liability coverage.

Step 9 -- Use the Employment Practices Liability premium determined in Step 8 as the basis for calculating the additional premium for the Extended Reporting Period coverage option, when applicable.

9.13.9 Premium Modifications

Modify the Employment Practices Liability coverage premium to recognize any of the special characteristics described below that are not fully reflected in the rating information.

The sum of the modifications developed using this table cannot exceed plus or minus 25%.

Convert the total percent developed under this rule to a factor.

	SPECIAL CHARACTERISTICS	PREMIUM MODIFICATION
(1)	Any claims of wrongful termination, discrimination, or sexual harassment or any related charges or inquiries brought by state or federal authorities against the insured within the past five years	+20%
(2)	The insured's Employment Practices Liability Coverage was canceled or non-renewed by another insurance carrier	+5%
(3)	The insured's employment policies are periodically reviewed by labor relations counsel	-5%
(4)	Turnover rates (ratio of employees that resigned or were forcibly discharged within the past 12 months relative to the number of positions within the company) are:	
	-- Less than 5%	-5%
	-- 5 - 10%	0%
	-- 11 - 20%	+5%
	-- Over 20%	+10%
(5)	The insured's use and maintenance of records of employment and applications	-5% to +5%
(6)	Employee training and awareness with respect to discrimination and sexual harassment within the workplace	-10% to +10%
(7)	The insured's financial stability	-5% to +5%
(8)	The use of an "At-Will" statement in the insured's employment policy	-5% to +5%

9.14 Exclusion -- Abuse or Molestation

This rule does not apply

9.15* Expanded Coverage for Property Damage to Rented Premises – *Not Available

Forms BP 0100 and BP 0200 include Coverage O, which provides fire legal liability coverage for buildings rented by or loaned to the named insured. The basic limit for Coverage O is $50,000. Forms BP 0100 and BP 0200 also provide up to $50,000 in coverage for property damage to short-term rented premises and the contents of such premises. Short-term rented premises are premises which are rented to an insured for a period of seven or fewer successive days. The limit that applies to property damage to short-term rented premises does not apply to damages covered under Coverage O.

The coverages described above can be expanded to apply to property damage to scheduled premises that are either rented to the named insured or that are temporarily occupied by the named insured with the owner's permission. Such coverage is provided only to the extent that the named insured is legally liable for the damage. When this optional coverage applies, neither the terms of Coverage O nor the coverage for short-term rented premises applies to the scheduled premises.

The expanded coverage for property damage to rented premises can be provided at limits of $50,000 up to $1,000,000, per occurrence. The limit that applies to the expanded property damage coverage for rented premises is also subject to the policy's General Aggregate Limit and Products/Completed Work Hazard Aggregate Limit.

Premium Determination -- Use the applicable premium determination method shown below. This coverage is not subject to a deductible. Do not apply the Deductible Factor.

Premium Determination

Step 1 -- Pre-calculated -- Select the Standard Policy owner-occupied Building rating information for the applicable rate group.

Factor Rating -- Use Steps 1 and 2 of Rule 7.7.3 to determine the property component of the Standard Policy Building rating information for the applicable rate group.

Step 2 -- If the rented premises are protected by an automatic sprinkler system, multiply the result of Step 1 by the applicable Protective Device or Services factor shown in Table B for Rule 5.1.

Step 3 -- Multiply the result of Step 2 (or the result of Step 1, if Step 2 does not apply) by the factor shown below:

Factor
0.10

Table for Rule 9.15

Step 4 -- Multiply the result of Step 3 by the selected Expanded Coverage for Property Damage to Rented Premises limit of insurance, in thousands.

Endorsement -- Attach endorsement BP 0730. Describe the premises and indicate the per occurrence limit of insurance in the endorsement Schedule or on the declarations.

9.16 Fungus and Related Perils Options

9.16.1 Exclusion -- Fungus Or Related Perils

Liability coverage can be excluded for mold-related injury or damage that results from the ingestion of, inhalation of, or exposure to fungus or related perils; clean-up costs or costs for testing; and costs due to claims by governmental authorities. Exceptions apply to bodily injury that results from a fungus cultivated or harvested for human consumption or that results from a food-borne or beverage-borne bacterium that causes illness commonly known as food poisoning.

This will be a mandatory endorsement that is attached to all policies

Endorsement -- Attach endorsement BP 0676.

9.16.2 Exclusion -- Fungus or Related Perils - Contracting Operations

When a policy insures a risk that involves contracting operations, liability coverage can be excluded for mold-related injury or damage that arises out of the insured's work and results from the ingestion of, inhalation of, or exposure to fungus or related perils included in the products and completed work hazard; clean-up costs or costs for testing; and costs due to claims by governmental authorities.

Premium Determination -- No premium amendments apply **Endorsement --** Attach endorsement BP 0677.

9.16.3 Limited Coverage For Fungus Or Related Perils – *Not Available*

Coverage for bodily injury and property damage arising out of the ingestion of, inhalation of, or exposure to fungus or related perils can be added to the policy. A separate each occurrence limit and aggregate limit apply to this coverage, subject to the policy each occurrence and aggregate limit.

Endorsement -- Attach endorsement BP 0679 and show the each occurrence and aggregate limits in the Schedule.

9.17 Higher Commercial Liability Limits

9.17.1 Higher Each Occurrence Limit

The basic Each Occurrence limit can be increased from $300,000 to $500,000, $1,000,000. Show the applicable Each Occurrence Limit on the declarations.

Rating information for the Basic and Increased Each Occurrence limits is shown in the Rating Information section of this manual.

9.17.2 Higher Fire Legal Liability Limit

The basic Fire Legal Liability Limit can be increased from $50,000 up to $500,000, provided that it does not exceed the Each Occurrence limit at the additional premium charge showing in the Rating Information pages.

9.17.3 Higher General Aggregate Limit

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

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

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

Apply the surcharge shown below to the liability premium.

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

Show limits with aggregates on the Declarations Page.

9.17.4 Optional Increased Liability Limits

The liability limits may be increased for policies eligible for the Businessowners Program to $2,000,000 Occurrence and $4,000,000 Aggregate. 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 twice the Each Occurrence Limit

This option cannot be used in combination with the increased aggregate surcharge shown in Rule 13.2.

This option cannot be used in combination with the increased aggregate surcharge shown in Rule 13.2.

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

9.18 Liability Coverage for Motel Guests' Property In Safe Deposit Boxes- Not Available

Liability coverage can be provided for loss of or damage to property of motel guests while such property is contained in a safe deposit box located on the motel premises.

The following per occurrence limits are available: $25,000, $50,000, $100,000, and $250,000.

Premium Determination -- To determine the additional premium, select the Motel Guests' Property in Safe Deposit Box charge shown in the Multistate Rating Information section of this manual that corresponds to the desired limit of Insurance.

Endorsement -- Attach endorsement BP 0815. Show the per occurrence limit of insurance in the endorsement Schedule or on the declarations. This endorsement should be used with endorsement BP 0814, Amendatory Endorsement -- Motels.

9.19 Liability Exclusion -- Designated Premises or Operations

Liability coverage can be excluded for premises shown in the Schedule, including the necessary and incidental operations associated with that premises, and any products originating from that premises.

Liability coverage can also be excluded for an operation shown in the Schedule, including the products and completed work hazard that arise from that operation.

Premium Determination -- No premium amendments apply

Endorsement -- Attach endorsement BP 0720 and identify the excluded Premises and/or the excluded Operation in the endorsement Schedule or on the declarations.

9.20 Limitation of Coverage -- Designated Premises or Project

Liability coverage can be limited to premises that are described in the Schedule, including operations that are necessary and incidental to the described premises, or to projects that are described in the Schedule.

Premium Determination -- No premium amendments apply

Endorsement -- Attach endorsement BP 0309 and identify the Designated Premises or Project in the endorsement Schedule or on the declarations.

9.21 Liquor Liability Amendments – *Not Available*

9.21.1 Expanded Liquor Liability Exclusion - *Not Available*

The liquor liability exclusion can be amended to apply when the named insured manufactures, sells, or distributes alcoholic beverages; furnishes or serves alcoholic beverages for a charge; or furnishes or serves alcoholic beverages without a charge, if the activity requires a license.

Endorsement -- Attach endorsement BP 0742.

9.21.2 Expanded Liquor Liability Exclusion -- With Exception for Scheduled Activities - *Not Available*

The liquor liability exclusion can be amended to apply when the named insured manufactures, sells, or distributes alcoholic beverages; furnishes or serves alcoholic beverages for a charge; or furnishes or serves alcoholic beverages without a charge if the activity requires a license. An

exception to the exclusion applies to activities designated in the Schedule.

Endorsement -- Attach endorsement BP 0743 and identify the Designated Activities to which the exclusion will not apply in the endorsement Schedule or on the declarations.

9.22 Motel Guests' Property Liability Coverage -- Higher Limits- Not Available

Endorsement BP 0814 is attached to all motel risks, and provides liability coverage for motel guests' property subject to a $1,000 each motel guest limit, and a $25,000 each occurrence limit. Higher limits are available for this coverage.

Premium Determination -- To determine the additional premium for higher limits, select the Motel Guests' Property Liability Coverage charge shown in the Multistate Rating Information section of this manual that corresponds to the desired limits of insurance.

Endorsement – Show the applicable limits in the endorsement Schedule or on the declarations.

9.23 Non-owned/Hired Automobiles

Non-owned auto liability coverage and/or hired auto liability coverage can be provided as an extension of Coverage L. The terms for both coverages are included within a single endorsement, but each coverage applies only if a corresponding limit is shown in the endorsement Schedule or on the declarations.

9.23.1 Non-owned Auto Liability Coverage/Hired Auto Liability Coverage

Non-owned auto liability provides coverage for bodily injury or property damage caused by an auto that the named insured does not own, lease, hire, or borrow, but which is used in connection with the named insured's business. Use of a non-owned auto by the named insured is not covered.

Hired auto liability provides coverage for bodily injury or property damage caused by an auto the named insured leases, hires, or borrows on an occasional basis. It does not include autos that the named insured leases, hires, or borrows from its employees or its partners or executive officers.

Premium Determination -- To determine the additional premium, select from the rating information shown in this manual, the Non-owned/Hired Automobile charge that corresponds to the Each Occurrence limit of insurance.

Endorsement -- Attach endorsement BP 0333 and indicate, in the endorsement Schedule or on the declarations, the premium charge that applies to each coverage being purchased.

9.23.2 Expanded Non-owned Auto Liability Coverage/Hired Auto Liability Coverage

When expanded non-owned auto liability coverage is provided, the named insured's use of a non-owned auto is also covered.

Premium Determination -- To determine the additional premium, select the Non-owned/Hired Automobile charge that corresponds to the Each Occurrence limit of insurance from the rating information shown in this manual.

Endorsement -- Attach endorsement BP 0605 and indicate the premium charge that applies to each coverage being purchased in the endorsement Schedule or on the declarations.

9.23.3 Auto Repair Risks

Form BP 0333 applies to this coverage, for this program.
*This is a mandatory form for this program.

9.24 Pollution Exclusion Options – *Not Available*

9.24.1 Pollution Exclusion -- With Exception for a Short Term Pollution Event
The pollution exclusion can be amended to provide limited coverage for bodily injury or property damage that arises out of a pollution event which ends within 48 hours of when it began.

Premium Determination -- Refer to company for any applicable rating information.

Endorsement -- Attach endorsement BP 0745.

9.24.2 Pollution Exclusion -- With Exception for Designated Pollutants
The pollution exclusion can be amended to provide limited coverage for bodily injury or property damage that arises out of the discharge, dispersal, seepage, release, escape, or migration of a specific pollutant described in the endorsement Schedule or on the declarations.

Premium Determination -- Refer to company for any applicable rating information.

Endorsement -- Attach endorsement BP 0746 and describe the exempted pollutant in the endorsement Schedule or on the declarations.

9.24.3 Total Pollution Exclusion

The pollution exclusion can be expanded to exclude coverage for all bodily injury and property damage liability that results from pollutants. All cleanup costs are also excluded.

Premium Determination -- Refer to company for any applicable rating information.

Endorsement -- Attach endorsement BP 0748.

9.24.4 Total Pollution Exclusion -- With Exceptions for Heating Equipment and Hostile Fire
The pollution exclusion can be expanded to exclude coverage for all bodily injury and property damage liability and cleanup costs that result from pollutants except for bodily injury or property damage arising out of the heat, smoke, or fumes of a hostile fire and fumes or vapor from building heating equipment.

Premium Determination -- Refer to company for any applicable rating information.

Endorsement -- Attach endorsement BP 0749.

9.24.5 Limited Pollution Liability Extension
The pollution exclusion can be amended to provide limited pollution coverage. Coverage is subject to a separate Aggregate Limit.

Premium Determination -- Refer to company for any applicable rating information.

Endorsement -- Attach endorsement BP 0751 and indicate the applicable Aggregate Limit in the endorsement Schedule or on the declarations.

9.25 Professional Liability

9.25.1 Beauty or Barbershop Liability Coverage

Liability may be extended to provide coverage only at the location described in the policy.

Endorsement -- Attach endorsement UFBBP.

9.25.2 Funeral Directors' Professional Liability Coverage – *Not Available*

Coverage L can be extended to apply to bodily injury, including mental anguish, and property damage arising from the professional services provided by a funeral director.

Premium Determination -- Refer to company for any applicable rating information.

Endorsement -- Attach endorsement BP 0741.

9.25.3 Optical and Hearing Aid Establishments – *Not Available*

Coverage can be added to forms BP 0100 or BP 0200 for bodily injury, property damage, or personal and advertising injury arising from professional services provided in connection with an optical or hearing aid establishment.

Premium Determination -- Refer to company for any applicable rating information.

Endorsement -- Attach endorsement BP 0719.

9.25.4 Pharmacists' Professional Liability Coverage – *Not Available*

Coverage can be added to forms BP 0100 or BP 0200 for bodily injury, property damage, or personal and advertising injury arising from the professional services provided by a pharmacist.

Premium Determination -- To determine the additional premium, multiply the pharmacy's annual gross receipts, in thousands, by the loss costs shown in the Countrywide Rating Information section of this manual. (Gross receipts means total amounts collected from customers for prescriptions, drugs, medical equipment or devices, health care products, and pharmacy professional services.)

Endorsement -- Attach endorsement BP 0718.

9.25.5 Pharmacists' Professional Liability Coverage – Limited--Not Available

Coverages L, O, and P can be added to apply to bodily injury, property damage, or personal and advertising injury arising from the professional services provided by a limited retail pharmacy practice. A limited retail pharmacy practice does not include performing blood tests, compounding of medical drugs, consulting, diagnostic, managing medical drug therapy, referral, or a similar service rendered for medical purposes.

Premium Determination -- To determine the additional premium, multiply the pharmacy's annual gross receipts, in thousands, by the rating information shown in the Multistate Rating Information section of this Manual. (Gross receipts means total amounts collected from customers for prescriptions, drugs, medical equipment or devices, health care products, and pharmacy professional services.)

Endorsement -- Attach endorsement BP 0821.

9.25.6 Printers' Errors and Omissions Liability – *Not Available*
Coverages L and P can be extended to apply to negligent acts, errors, or omissions arising from the printing services provided by the insured.

Premium Determination -- Refer to company for any applicable rating information.

Endorsement -- Attach endorsement BP 0733.

9.25.7 Salon Services' Liability Coverage- Not Available
Coverages L, O, and P can be extended to apply to bodily injury, property damage, personal and advertising injury, or other injury arising from the professional services provided by a salon service.

Premium Determination -- Refer to company for any applicable rating information.

Endorsement -- Attach endorsement BP 0822.

9.25.8 Veterinarians' Professional Liability – *Not Available*
Coverage L can be extended to apply to acts, errors, or omissions arising from the professional veterinary services provided in connection with the insured's veterinary practice.

Premium Determination -- Refer to company for any applicable rating information.

Endorsement -- Attach endorsement BP 0732.

9.25.9 Liquor Liability Coverage
This coverage is available for establishments with Alcoholic Beverage sales of 40% or less of total sales for Food Service/Restaurant type risks and Convenience Store/Grocery type risks. See Rates pages for limits available.

Attach endorsement UFLL-1.

9.25.10 Garagekeeper's Liability Coverage

This coverage is available on a Direct or a Legal Liability basis. See Rates Pages for limits available and premiums.

If coverage is elected, Both Comprehensive and Collision must be provided.

In the event there is more than one location, the total coverage at all locations must be used in arriving at premiums.

Attach endorsement UF-ASR-700.

9.26 Punitive Damages Exclusion

Punitive, exemplary, and vindictive damages can be excluded from the liability coverage provided under a Businessowners policy.

Endorsement -- Attach endorsement BP 0722.

This will be a mandatory endorsement that is attached to all policies

9.27 Silica Exclusion

The liability section of the Businessowners policies may be endorsed to exclude injury or damage that arises out of silica or silica dust.

Endorsement -- Attach endorsement BP 0838.

This will be a mandatory endorsement that is attached to all policies

9.29 Exclusion -- Data Breach Liability -- Personal And Advertising Injury- Not Available

Coverage can be excluded for personal and advertising injury arising out of the disclosure of or access to private or confidential information. This endorsement may be used instead of mandatory endorsement BP 0798.

Premium Determination -- Refer to company for any applicable rating information.

Endorsement -- Attach endorsement BP 0797. Do not attach endorsement BP 0798

9.30 Lead Liability Limitation

Companies that exclude coverage for lead liability must offer an option to add coverage for specified dwelling units and residential premises for an additional premium charge. Coverage for lead liability must be offered to each new applicant and each time a policy is renewed.
The minimum per occurrence limit required for lead liability coverage is $300,000 and must be equal to the policy each occurrence limit for Coverage L.

If the insured elects to purchase coverage within 30 days of receiving the initial offer, coverage for lead liability will become effective as of the policy inception date. If more than 30 days elapse before the insured elects to purchase the coverage, it will become effective on the date of the insured's request, unless a different date is agreed to by the company and the insured.

The rating information shown in this manual applies to each dwelling unit and residential premises.

Endorsement -- Attach endorsement ML 0224 and list the covered locations on the endorsement or the Declarations. If there is more than one residential dwelling unit at the covered location, specify the unit or units at each location to which lead liability coverage applies. Show the effective date for each covered residential premises or dwelling unit.

Endorsement -- Also attach endorsement ML 0223

9.31 Heating Oil Release Liability- Not Available

Liability coverage can be provided for one- to four- family dwellings for loss caused by the release of heating oil from a residential fuel system on a covered location into or upon land, water, or air.

Company can require proof that subsection (b) or (c) of section 38J of Chapter 148 of Massachusetts General Laws and any applicable regulations have been met as a condition to providing coverage.

Liability coverage includes Response action cost incurred to address conditions on and off the covered location; and Sums for which an insured is legally liable due to bodily injury or property damage arising out of a covered heating oil release.

Coverage of at least $200,000 per occurrence must be made available.

Premium Determination – Use the rating information shown in this manual. With respect to all limits, the rating information shown reflects $1,000 deductible, and contemplates an Aggregate Limit equal to twice Each Occurrence Limit. The rating information shown applies to each covered residential premises.

Endorsement - Attach endorsement BP 0863 and make entries to show the covered location(s) and the limits that apply to each location.

9.32 Assault & Battery Exclusion Endorsement

This endorsement is required where Alcoholic Beverages are sold or consumed on premises.

When this endorsement is attached the basic Liability premium will be reduced by 4%.

Attach endorsement UA-506.

9.33 Protective Safeguard Endorsements

This endorsement is used to provide additional exclusions when there is a commercial cooking exposure and is mandatory for these risks. The insured must maintain the mandatory protective safeguards in working order.

Attach endorsement UA-504B

9.34 Theft Loss Limitation

This endorsement limits the per occurrence limit for theft of alcoholic beverages and tobacco products.

Attach endorsement CSTL.

9.35 Broad Form Products Coverage

This coverage is available at the rates shown in the Rates pages for 9.28

Attach endorsement UFBFR703.

9.36 Office PAK Endorsement

When a Business Owners policy is written for an eligible office tenant exposure this endorsement will be part of the policy. It adds limited coverage for Employment Practices Liability, Data Compromise, and Identity Theft for corporate officers. See forms MAEPL, UFDCC, and UFIRC for coverage details. For available coverage limits and rates see Rate 9.33. For the list of eligible office tenants, please refer to the Office Risks Pages of Section II of the Utica First Commercial Underwriting Guide.

9.36.1 Employment Practices Liability Insurance Extended Reporting Period

The insured will have the right to purchase a 12 month extended reporting period for the Employment Practices Liability Insurance coverage within a 30 day time window that starts the day of termination of a policy for any reason other than for non- payment of premium. See Rate 9.33.1 for pricing information. This option is not available on policies that have cancelled for non-payment of premium.

Attach Form MAERPEPL

9.37 Miscellaneous Professional Liability

Coverage may be provided for eligible insured's "wrongful acts" arising out of "professional services". Eligible insureds include those listed below with revenues up to $2,500,000 and who subcontract out less than 15% of their work others. Any insured with sales greater than $2,500,000, please contact your underwriter for eligibility. Attach Endorsement MAMPL.

Eligible Classes

Description	Minimum Annual Aggregate Limit of Liability	Per Claim Deductible	Hazard Grade	Professional Service
Advertising Agents	$100,000	$2,500	2	Soley in your performance as an advertising agent
Answering Service	$100,000	$1,000	1	Solely in your performance as providing answering services to others for a fee
Bookbinder	$100,000	$1,000	1	Solely in your performance as a bookbinder for others for a fee
Business Broker	$100,000	$2,500	3	Solely in your performance as a business broker for others for a fee
Career Coach	$100,000	$1,000	2	Solely in your performance as a career coach for others for a fee
Claim/Insurance Adjusters	$100,000	$1,500	2	Solely in your performance as a claim/insurance adjuster for others for a fee
Coin/Art/Gem Dealers	$100,000	$1,000	1	Soley in your performance as a coin/art/gem dealer for others for a fee
Consultants Offices - Advertising	$100,000	$1,000	2	Soley in your performance as an advertising consultant for others for a fee
Consultants Offices – Audio/Visual	$100,000	$1,000	2	Soley in your performance as an audio and visual consultant for others for a fee
Consultants Offices – Business/Management	$100,000	$1,000	2	Soley in your performance as a management/business consultant for others for a fee
Consultants Offices – Communications/Media/Public Relations	$100,000	$1,000	2	Soley in your performance as a public relations consultant for others for a fee
Consultants Offices – Educational	$100,000	$1,000	2	Soley in your performance as an educational consultant for others for a fee

Consultants Offices – Executive Coaching	$100,000	$1,000	2	Soley in your performance as an executive coaching consultant for others for a fee
Consultants Offices – Image	$100,000	$1,000	2	Soley in your performance as an image consultant for others for a fee
Consultants Offices – Market Research	$100,000	$1,000	2	Soley in your performance as a market research consultant for others for a fee
Consultants Offices – Procurement	$100,000	$1,000	2	Soley in your performance as a procurement consultant for others for a fee
Consultants Offices – Project Management	$100,000	$1,000	2	Soley in your performance as a project management consultant for others for a fee
Consultants Offices – Sales & Marketing	$100,000	$1,000	2	Soley in your performance as a sales and marketing consultant for others for a fee

Description	Minimum Annual Aggregate Limit of Liability	Per Claim Deductible	Hazard Grade	Professional Service
Consultants Offices – Strategic Planning	$100,000	$1,000	2	Soley in your performance as a strategic planning consultant for others for a fee
Consultants Offices – Training & Development	$100,000	$1,000	2	Soley in your performance as a training and development consultant for others for a fee
Copy Shops	$100,000	$1,000	1	Soley in your performance providing document copying services for others for a fee
Court Reporters	$100,000	$1,000	1	Soley in your performance as a court reporter for others for a fee
Direct Mail / Display Advertising	$100,000	$1,000	2	Soley in your performance as a direct mailer/display advertiser for others for a fee
Equipment Appraisers	$100,000	$1,000	2	Soley in your performance as an equipment appraiser for others for a fee
Event and Miscellaneous Planners (other than Travel Agents)	$100,000	$1,000	1	Soley in your performance as a planner for others for a fee
Film Editing	$250,000	$1,000	1	Soley in your performance as a film editor for others for a fee
Florists	$100,000	$1,000	1	Soley in your performance as a florist for others for a fee
Freight Forwarder	$100,000	$2,500	3	Soley in your performance as a freight forwarder for others for a fee
Funeral Director	$100,000	$1,000	1	Soley in your performance as a funeral director for others for a fee
Graphic Designer	$100,000	$1,000	2	Soley in your performance as a graphic designer for others for a fee
Hotel Manager	$100,000	$1,000	2	Soley in your performance as a hotel manager for others for a fee
Insurance Adjusters	$100,000	$2,500	2	Soley in your performance as a claims adjuster for others for a fee
Landscape Architect	$100,000	$1,000	1	Soley in your performance as a landscape architect for others for a fee
Loss Control Inspector	$100,000	$2,500	3	Soley in your performance as a loss control inspector for others for a fee
Musical Instrument Repair/Tuning	$100,000	$1,000	1	Soley in your performance as a musical instrument repair technician for others for a fee
Notaries	$100,000	$1,000	1	Soley in your performance as a notary for others for a fee
Paging Services	$100,000	$1,000	1	Soley in your performance as a paging service for others for a fee
Personal or Business Property Appraiser (no Real Estate)	$100,000	$1,000	2	Soley in your performance as a personal or business appraiser for others for a fee
Photographers – Commercial	$100,000	$1,000	1	Soley in your performance as a photographer for others for a fee
Photographers – Portrait	$100,000	$1,000	1	Soley in your performance as a photographer for others for a fee

Printers	$100,000	$1,000	1	Soley in your performance as a printer for others for a fee
Property Manager	$100,000	$2,500	1	Soley in your performance as a printer for others for a fee
Public Relations	$100,000	$1,000	2	Solely in your performance of public relations services for others for a fee
Publisher	$100,000	$2,500	3	Solely in your performance as a publisher for others for a fee

Eligible Classes Cont'd

Real Estate Agents and Brokers	$100,000	$2,500	3	Solely in your performance as Real Estate Agent/Broker for others for a fee
Relocation Agent	$100,000	$1,000	2	Solely in your performance as a relocation agent for others for a fee
Resume Services	$100,000	$1,000	1	Solely in your performance as a resume service for others for a fee
Structured Settlement Consultant	$100,000	$1,000	2	Solely in your performance as a structured settlement consultant for others for a fee
Tailor	$100,000	$1,000	1	Solely in your performance as a tailor for others for a fee
Tax Preparers	$100,000	$1,000	2	Solely in your performance as a tax preparer for others for a fee
Ticket Brokers	$100,000	$1,000	2	Solely in your performance as a ticket broker for others for a fee
Translator	$100,000	$1,000	2	Solely in your performance as a translator for others for a fee
Travel Agent	$100,000	$1,000	1	Solely in your performance as a travel agent for others for a fee
Typing Services	$100,000	$1,000	1	Solely in your performance as a typing service for others for a fee
Videographer	$100,000	$1,000	1	Solely in your performance as a videographer for others for a fee

9.37.1 Miscellaneous Professional Liability Extended Reporting Period

The insured will have the right to purchase a 36 month extended reporting period for the Miscellaneous Professional Liability coverage within a 60 day time window that starts the day of termination of a policy for any reason. The insured may select the 12 month Extended Reporting Period option in lieu of the automatic 60 day Extended Reporting Period included the annual premium. The cost of this 12 month Extended Reported Period is equal to 100% of the annual premium for this coverage.

9.38 Communicable Disease Exclusion

Coverage will be excluded for injury and damage arising out of the transmission of a communicable disease.

Endorsement – Attach Endorsement BP 0858

This is a mandatory endorsement and will be attached to all policies.

9.38.1 Exclusion – Communicable Disease – Limited Products Excepted – *Not Available*

Coverage can be excluded for injury and damage arising out of the transmission of a communicable disease. However, there is a limited products exception for products intended for human or animal consumption or topical use.

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

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

$100,000 EPLI Limit & $15,000 IRC Limit
$50,000 EPLI Limit & $15,000 IRC Limit – not available in NY
$25,000 EPLI Limit & $15,000 IRC Limit – not available in NY
** additional limits of $250,000 or $500,000 for EPLI Coverage may be available – refer to company for rates and availability

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

See Rates 9.37 for pricing information.

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

The insured will have the right to purchase an extended reporting period for the Employment Practices Liability Insurance coverage within a 60 day time window that starts the day of termination of a policy for any reason other than non-payment of premium. In the event that the insured would like the Extended Reporting Period option in lieu of the automatic 60 day Extended Reporting Period included with the EPLI Coverage Form, see the table shown below for the length of the ERP option and the annual premium for this option.

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

9.40 Cyber Liability Insurance

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

See Rates Rule 9.38 for pricing information.

Attach forms UFCYBCOV, UFCYBSD, MACYBERP.

9.40.1 Cyber Liability Insurance Extended Reporting Period

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

ERP LENGTH (In Years)	ERP COST
3 YEARS	200% of Cyber Liab Ann Prem

Attach form CYBERP.

RULE 10 -- INDIVIDUAL RISK PREMIUM MODIFICATIONS

The following modifications can be applied to recognize special characteristics of the risk that are not fully reflected in the rating information.

The sum of credits or debits developed using the following table cannot exceed 25%.

Convert the total credit or debit developed under this rule to a factor and apply to the total policy premium after all other rating procedures have been completed.

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

RULE 11 – ADDITIONAL MODIFICATIONS

1.0 CLASSIFICATION MULTIPLIERS*

For eligible risks, apply classification multipliers as follows:

Classification		Multiplier
Restaurant	(50000)	1.149
Tavern	(50015)	1.379

**Classification Multipliers apply to building, personal property and expanded coverage charges*

2.0 BUILDING MULTIPLERS

For eligible risks, apply building modification factors as follows:

Classification		Multiplier
Apartment		0.870
Office	(20000)	0.720
Restaurant	(50000)	0.880
Tavern	(50015)	0.800

**Building Multipliers apply to the building rate only*

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CLASSIFICATION TABLE

APARTMENTS							
Apartments - may also include up to 25% % Office or Service (Group I) areas.							
CLASSIFICATION		**RATE GROUP**					
		STAT CODE	**PROPERTY**	**SPECIAL FORM**	**LIABILITY**	**SPRINKLER**	**EARTH-QUAKE**
1 – 4 units	Building	10006	See Building Rate Page	**	2	20	3
	Contents	10006	2	1	2	20	3
5 - 10 units	Building	10000	See Building Rate Page	**	2	20	3
	Contents	10000	2	1	2	20	3
11-30 units	Building	10002	See Building Rate Page	**	2	20	3
	Contents	10002	2	1	2	20	3
Over 30 units	Building	10004	See Building Rate Page	**	2	20	3
	Contents	10004	3	1	2	20	3

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

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CLASSIFICATION TABLE

RETAIL STORES						
		RATE GROUPS				
CLASSIFICATION	**STAT CODE**	**PROPERTY**	**SPECIAL FORM**	**LIABILITY**	**SPRINKLER**	**EARTH-QUAKE**
Building Rate Group	30000	See Building Rate Page	**	-		
-See Rule 11 for applicable multipliers						
Personal Property and Liability Rate Groups:						
Appliance Sales - not TV, VCR, etc.	30004	5	4	9	15	3
Appliance Sales - TV, VCR, etc.	30006	5	10	5	11	2
Art Supplies	30010	5	2	9	15	1
Athletic Equip. & Sporting Goods	30012	6	9	9	16	2
Auto Parts & Accessories	30014	5	3	9	15	3
Bakeries (no restaurant)	30016	5	1	9	15	2
Beverages (no liquor)	30018	5	1	9	15	2
Bicycle Sales (no new business)	30020	5	1	9	15	3
Books & magazines	30024	5	4	9	15	3
Building materials	30026	5	4	14	15	4
Cameras	30028	5	5	9	15	2
Candy (no cooking)	30030	5	1	9	11	2
Carpets & Rugs	30032	5	4	5	15	4
China; Glassware & Pottery	30034	5	3	9	15	1
Clothing - children & infant	30036	5	6	9	15	3
Clothing - other than children	30038	5	10	9	15	3
Coins or Stamps	30040	5	7	9	15	3
Computer & Software (no new business)	30042	5	4	9	15	2
Confectionery (no cooking)	30030	5	1	9	15	2
Cosmetics, Perfume	30046	5	1	9	15	3
Dairy Products	30048	5	2	9	15	2
Delicatessens (no cooking)	30050	5	3	9	15	3
Department	30052	5	3	10	17	3
Discount	30054	5	6	9	17	3

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

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CLASSIFICATION TABLE

RETAIL STORES						
	RATE GROUPS					
CLASSIFICATION	**STAT CODE**	**PROPERTY**	**SPECIAL FORM**	**LIABILITY**	**SPRINKLER**	**EARTH-QUAKE**
Building Rate Group	30000	See Building Rate Page	**	-		
-See Rule 11 for applicable multipliers						
Personal Property and Liability Rate Groups:						
Drug	30056	5	6	9	15	1
Dry Goods	30058	5	4	9	15	3
Fabrics	30060	5	4	9	15	3
Feed, Grain, Hay	30062	5	1	14	15	3
Five & Ten Cent	30064	5	4	10	17	2
Floor Coverings - no rugs or carpets	30066	5	1	5	11	3
Florists	30068	5	1	9	15	1
Fruit or Vegetable	30070	5	1	10	17	2
Furniture	30072	6	4	5	12	2
Fur	30074	5	8	9	15	2
Garden or Lawn Supplies	30076	5	1	9	15	4
General Stores	30078	5	4	9	15	2
Gift	30080	5	2	9	15	1
Glassware, China, Pottery	30034	5	3	9	15	1
Greeting Cards & Stationary	30082	5	4	9	15	3
Grocery - less than 3000 sq. ft.	30084	5	5	10	17	2
Grocery - other	30086	6	6	11	18	2
Hardware	30088	5	4	7	14	2
Health Food	30090	5	5	9	15	2
Hobby, Craft	30092	5	2	9	15	1
Ice Cream or Milk (no cooking)	30048	5	2	9	15	2
Jewelry - imitation or novelty	30094	5	7	7	14	2
Jewelry - not imitation or novelty	30096	5	10	7	14	2
Lamps and Lighting Fixtures	30098	5	6	9	15	2
Leather Products - not shoes	30100	5	2	5	11	3
Liquor	30102	5	6	9	15	1
Meat, Seafood or Poultry	30104	5	3	9	15	2
Men's Clothing	30106	5	10	9	15	3
Millinery	30108	5	6	9	15	3
Musical Instruments	30110	5	4	9	15	2

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

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CLASSIFICATION TABLE

RETAIL STORES						
	RATE GROUPS					
CLASSIFICATION	**STAT CODE**	**PROPERTY**	**SPECIAL FORM**	**LIABILITY**	**SPRINKLER**	**EARTH-QUAKE**
Building Rate Group	30000	See Building Rate Page	**	-		
-See Rule 11 for applicable multipliers						
Personal Property and Liability Rate Groups:						
Office Supplies and Furniture	30112	5	4	9	15	3
Optical Goods	30116	5	2	9	15	1
Paint	30118	5	1	9	15	3
Pet	30120	5	N/A	9	15	2
Photographic Equipment	30028	5	5	9	15	2
Radio or TV Sales	30122	5	10	9	15	2
Record or Tape Sales	30124	5	2	9	15	2
Refreshment Stands (no cooking)	30126	5	7	9	15	2
Religious Goods	30128	5	2	9	15	2
Retail – NOC	30130	5	6	9	15	2
Rug or Carpet	30032	5	4	5	11	4
Shoe	30136	5	4	5	11	3
Souvenir	30138	5	2	9	15	1
Sporting Goods & Athletic Equip.	30012	6	9	9	16	2
Supermarkets - less than 3000-sq. ft.	30084	5	5	10	17	2
Supermarkets - other	30086	6	6	11	18	2
Toys	30146	5	1	9	15	2
Variety	30148	5	3	9	15	3
Wallpaper	30150	5	1	9	15	3
Women's Clothing	30152	5	10	9	15	3

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

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SERVICE						
	RATE GROUPS					
CLASSIFICATION	**STAT CODE**	**PROPERTY**	**SPECIAL FORM**	**LIABILITY**	**SPRINKLER**	**EARTH-QUAKE**
Building Rate Group	40000	See Building Rate Page	**	-		
-See Rule 11 for applicable multipliers						
Personal Property and Liability Rate Groups:						
Art Studios	40006	7	4	9	3	2
Appliance - service, repair	40004	8	6	5	7	3
Automobile Service/Repair	See Auto Repair Rates Pages				17	3
Barber	40008	7	1	7	4	3
Beauty Parlors	40010	7	2	9	5	3
Coin Operated (Self Service Attended) Laundry & Dry Cleaners	40203	8	6	7	8	2
Copy and Duplicating	40014	7	1	9	2	3
Dental Laboratories	40016	7	N/A	9	2	2
Dressmakers	40018	8	6	9	9	3
Dry Cleaning Plants	40205	8	2	7	8	3
Dry Cleaners - receiving	40020	8	6	7	8	3
Engravers	40022	8	1	12	10	3
Laundry and Dry Cleaning Pick Up Stations	40020	8	6	7	8	2
Laundries - receiving	40026	8	2	7	8	2
Lithographers	40028	8	1	12	10	3
Mailing & Addressing	40032	7	5	9	2	1
Nail Salons	40101	7	2	9	5	3
Photographer Studios	40036	7	10	9	6	2
Printers	40038	8	2	12	10	3
Shoe Repair	40040	8	4	9	9	3
Tailors	40042	8	6	9	9	3
Television or Radio - service	40044	8	6	15	7	2
Video Tape Rental	40047	8	5	9	9	2
Watch, Clock, Jewelry Repair	40048	8	5	7	8	2

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

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CLASSIFICATION	STAT CODE	RATE GROUPS PROPERTY	SPECIAL FORM	LIABILITY	SPRINKLER	EARTH-QUAKE
Building Rate Group*		See Building Rates Pages	*	-		
-See Rule 11 for applicable multipliers						
Bagel, Bakery, Deli or Pizza (no cooking)	99100	See Building Rates Pages	*	-		
Bagel, Bakery, Deli or Pizza (with cooking)***	99100	See Building Rates Pages	*	-		
Restaurant (40% or less Alcohol Sales)***	50000	See Building Rates Pages Apply Class Multiplier	*	-		
Tavern with > 40% Alcohol Sales***	50015	See Building Rates Pages Apply Class Multiplier	*	-		
Personal Property*						
Bagel Stores – Baking	99101	14	1	9	15	2
Bagel Stores (with cooking)***	99103	14	1	9	21	2
Bakery – Baking	99122	14	1	9	15	2
Bakery (with cooking)***	99102	14	1	9	21	2
Deli – Cooking Only with Household Appliances	99123	14	1	9	15	2
Deli (with cooking)***	99104	14	1	9	21	2
Pizza – Baking	99105	14	1	9	15	2
Pizza (with cooking)***	99106	14	1	9	21	2
Restaurant (40% or less Alcohol Sales)***	50000	11 Apply Class Multiplier	1	9	21	2
Tavern with > 40% Alcohol Sales***	50015	11 Apply Class Multiplier	1	9	21	2

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

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

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TERRITORIAL DEFINITIONS

Territory	Territory No.
Entire State, except as shown	010
City and County Exceptions	
Berkshire -- Only the following Cities	
North Adams	030
Pittsfield	030
Bristol -- Only the following Cities	
Attleboro	030
Fall River	050
New Bedford	050
Taunton	030
Essex, Except the following Cities	020
Beverly	040
Danvers	040
Gloucester	040
Haverhill	070
Lawrence	070
Lynn	120
Marblehead	040
Methuen	040
Newburyport	040
Peabody	040

MASSACHUSETTS

City and County Exceptions (Cont'd)

Territory	Territory No.
Salem	040
Saugus	040
Swampscott	040
Franklin -- Only the following City	
Greenfield	030
Hampden -- Only the following Cities	
Chicopee	080
Holyoke	080
Springfield	060
Westfield	030
West Springfield	060
Hampshire -- Only the following Cities	
Amherst	030
Northampton	030
Middlesex, Except the following Cities and Townships	020
Arlington	040
Ashby Township	010
Belmont	040
Burlington	040
Cambridge	100
Chelmsford	040
Dunstable Township	010

MASSACHUSETTS

City and County Exceptions (Cont'd)

Territory	Territory No.
Everett	100
Framingham	040
Groton Township	010
Lexington	040
Lowell	120
Malden	090
Marlborough	040
Medford	090
Melrose	040
Natick	040
Newton	040
Pepperell Township	010
Reading	040
Shirley Township	010
Somerville	100
Stoneham	040
Townsend Township	010
Tyngsboro Township	010
Wakefield	040
Waltham	040
Watertown	090

MASSACHUSETTS

City and County Exceptions (Cont'd)

Territory	Territory No.
Westford Township	010
Winchester	040
Woburn	040
Norfolk, Except the following Cities	020
Braintree	040
Brookline	090
Dedham	040
Milton	040
Needham	040
Norwood	040
Quincy	090
Randolph	040
Stoughton	040
Wellesley	040
Weymouth	040
Plymouth -- Only the following City	
Brockton	070
Suffolk -- Only the following Cities	
Boston	110
Chelsea	100
Revere	100
Winthrop	090

MASSACHUSETTS

Worcester -- Only the following Cities

Fitchburg	030
Gardner	030
Leominster	030
Southbridge	030
Worcester	060

EARTHQUAKE ZONES

REFER TO THE EARTHQUAKE SUPPLEMENT TO DETERMINE THE APPLICABLE EARTHQUAKE RATING ZONE BY ZIP CODE

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS MANUAL

MASSACHUSETTS

TERRITORY 010

STANDARD POLICY — **BUILDING (PER $1,000) $1000 DEDUCTIBLE**

PROTECTED

RATE CLASS	FRAME	MAS/JS	N-C	MAS. N-C	FIRE RESIST.
Apartment/Condominium	5.59	4.61	4.36	2.08	1.22
Office	3.50	2.88	2.45	1.26	0.75
Retail/Service	9.64	7.96	7.20	3.69	2.12
Food Service	9.30	7.68	7.03	3.54	2.04

PARTIALLY PROTECTED AND UNPROTECTED

Apartment/Condominium	7.97	6.57	6.15	3.12	1.79
Office	4.99	4.11	3.14	1.80	1.06
Retail/Service	13.76	11.35	10.53	5.62	3.19

MASSACHUSETTS

TERRITORY 010

STANDARD POLICY

PERSONAL PROPERTY (PER $1,000)
$1000 DEDUCTIBLE

RATE NUMBER	FRAME		JOISTED MASONRY		NON-COMBUSTIBL		MASONRY NON-COMBUS		FIRE RESISTIVE	
	P	PP	P	PP	P	PP	P	PP	P	PP
1	7.42	10.59	6.12	8.74	5.20	6.66	2.67	3.83	1.59	2.25
2	9.90	14.12	8.17	11.65	7.73	10.90	3.69	5.53	2.16	3.17
3	11.38	16.24	9.39	13.40	8.73	12.47	4.29	6.45	2.44	3.70
4	8.33	11.89	6.88	9.81	6.32	9.13	3.18	4.80	1.83	2.71
5	9.81	13.99	8.09	11.54	7.39	10.72	3.75	5.68	2.12	3.21
6	10.79	15.39	8.90	12.69	8.06	11.78	4.13	6.29	2.37	3.57
7	9.04	12.89	7.45	10.63	6.04	7.23	4.25	5.55	2.66	3.79
8	10.33	14.74	8.52	12.15	7.94	10.10	5.07	6.76	3.04	4.34
9	12.39	17.68	10.22	14.58	9.45	12.09	6.16	8.25	3.64	5.20
10	8.74	12.47	7.21	10.28	6.63	8.53	4.36	5.83	2.57	3.67
11	10.28	14.66	8.48	12.10	7.69	9.98	5.20	6.97	3.02	4.32
12	11.82	16.86	9.75	13.91	8.75	11.43	6.03	8.10	3.47	4.96
13	8.82	12.59	7.28	10.38	6.47	8.50	4.50	6.10	2.59	3.70
14	10.38	14.81	8.56	12.21	7.59	10.00	5.29	7.19	3.05	4.36
15	11.93	17.03	9.84	14.04	8.75	11.50	6.09	8.26	3.51	5.01

**** For Special Policy add the following premiums.**

CONTENTS LIMIT	RATE GROUPS										
	1	2	3	4	5	6	7	8	9	10	0
FIRST 10,000	94	105	122	176	198	243	243	355	355	492	2
10,001 to 20,000	100	112	128	181	204	249	249	359	359	498	9
20,001 to 30,000	106	119	133	187	211	255	255	367	367	505	15
30,001 to 40,000	113	123	141	193	217	262	262	374	374	511	22
40,001 to 50,000	119	130	148	202	224	269	269	380	380	517	30
50,001 to 60,000	124	136	155	209	228	274	274	386	386	523	35
60,001 to 70,000	131	144	160	213	235	281	281	392	392	528	42
70,001 to 80,000	137	150	166	220	242	287	287	397	397	536	47
80,001 to 90,000	146	156	172	226	247	292	292	404	404	543	54
90,001 to 100,000	150	161	178	233	255	299	299	411	411	550	60
100,001 to 110,000	157	168	184	238	261	305	305	417	417	554	66
Each add'l. 10,000	7	7	7	7	7	7	7	7	7	7	7

Money & Securities Base Premium **$87**
Burglary & Robbery Base Prremium **$87**

MASSACHUSETTS

TERRITORY 010

LIABILITY RATES

LIABILITY RATE GROUP	RATE BASE	Limits (includes $5,000 Med Pay) 300,000	500,000	1,000,000
1	Area	6.88	7.11	7.47
2	Area	10.80	11.20	11.77
3	Area	10.36	10.76	11.31
4	Area	14.58	15.10	15.89
5	Area	17.38	19.00	20.74
6	Area	21.07	22.82	24.77
7	Area	24.69	26.55	28.66
8	Area	32.09	34.21	36.70
9	Area	39.42	41.82	44.68
10	Area	69.62	73.04	77.47
11	Area	100.70	105.24	111.32
12	Payroll	0.93	1.06	1.19
13	Payroll	1.43	1.60	1.75
14	Payroll	2.84	3.23	3.57
15	Payroll	2.15	2.46	2.76

MASSACHUSETTS

TERRITORIES 020, 060

STANDARD POLICY — **BUILDING (PER $1,000) $1000 DEDUCTIBLE**

PROTECTED

RATE CLASS	FRAME	MAS/JS	N-C	MAS. N-C	FIRE RESIST.
Apartment/Condominium	5.95	4.91	4.65	2.22	1.30
Office	3.73	3.07	2.61	1.34	0.80
Retail/Service	10.28	8.48	7.68	3.94	2.26
Food Service	9.92	8.18	7.50	3.78	2.17

PARTIALLY PROTECTED AND UNPROTECTED

Apartment/Condominium	8.50	7.01	6.56	3.33	1.91
Office	5.32	4.39	3.34	1.92	1.13
Retail/Service	14.67	12.10	11.23	5.99	3.40

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS MANUAL

MASSACHUSETTS

TERRITORIES 020, 060

STANDARD POLICY

PERSONAL PROPERTY (PER $1,000)
$1000 DEDUCTIBLE

RATE NUMBER	FRAME		JOISTED MASONRY		NON-COMBUSTIBL		MASONRY NON-COMBUS		FIRE RESISTIVE	
	P	PP	P	PP	P	PP	P	PP	P	PP
1	8.38	11.95	6.91	9.86	5.87	7.51	3.02	4.32	1.79	2.54
2	11.17	15.94	9.21	13.15	8.72	12.30	4.17	6.24	2.43	3.57
3	12.85	18.33	10.60	15.12	9.85	14.08	4.84	7.28	2.75	4.17
4	9.41	13.42	7.76	11.07	7.13	10.30	3.59	5.42	2.06	3.06
5	11.07	15.79	9.13	13.02	8.34	12.10	4.23	6.41	2.39	3.62
6	12.17	17.37	10.04	14.33	9.09	13.29	4.66	7.10	2.68	4.03
7	10.20	14.55	8.41	12.00	6.81	8.16	4.79	6.26	3.00	4.28
8	11.65	16.63	9.61	13.72	8.96	11.40	5.72	7.63	3.43	4.89
9	13.98	19.96	11.54	16.46	10.67	13.65	6.95	9.31	4.11	5.87
10	9.86	14.07	8.13	11.60	7.48	9.63	4.92	6.58	2.90	4.14
11	11.60	16.55	9.57	13.65	8.68	11.26	5.87	7.86	3.41	4.87
12	13.34	19.03	11.00	15.70	9.87	12.90	6.80	9.14	3.92	5.60
13	9.95	14.20	8.21	11.71	7.31	9.59	5.08	6.89	2.93	4.18
14	11.71	16.71	9.66	13.78	8.57	11.29	5.97	8.11	3.44	4.92
15	13.47	19.22	11.11	15.85	9.87	12.98	6.87	9.32	3.96	5.66

**** For Special Policy add the following premiums.**

CONTENTS LIMIT	RATE GROUPS										
	1	2	3	4	5	6	7	8	9	10	0
FIRST 10,000	107	119	138	198	223	274	274	400	400	555	2
10,001 to 20,000	113	126	145	204	230	281	281	405	405	563	10
20,001 to 30,000	120	134	150	211	238	287	287	414	414	570	17
30,001 to 40,000	128	139	159	218	245	296	296	423	423	576	25
40,001 to 50,000	134	146	167	228	253	304	304	429	429	584	33
50,001 to 60,000	140	154	175	235	258	310	310	436	436	590	40
60,001 to 70,000	147	162	181	240	265	317	317	442	442	596	47
70,001 to 80,000	155	170	187	248	273	323	323	449	449	605	53
80,001 to 90,000	165	176	195	255	279	330	330	456	456	613	61
90,001 to 100,000	170	182	201	263	287	337	337	463	463	621	68
100,001 to 110,000	177	190	208	269	295	344	344	471	471	626	74
Each add'l. 10,000	7	7	7	7	7	7	7	7	7	7	7

Money & Securities Base Premium **$98**
Burglary & Robbery Base Prremium **$98**

MASSACHUSETTS

TERRITORIES 020, 060

LIABILITY RATES

LIABILITY RATE GROUP	RATE BASE	Limits (includes $5,000 Med Pay) 300,000	500,000	1,000,000
1	Area	7.41	7.66	8.05
2	Area	11.63	12.07	12.68
3	Area	11.17	11.60	12.18
4	Area	15.71	16.27	17.12
5	Area	18.72	20.47	22.35
6	Area	22.70	24.59	26.69
7	Area	26.60	28.61	30.88
8	Area	34.57	36.86	39.54
9	Area	42.48	45.05	48.14
10	Area	75.01	78.69	83.47
11	Area	108.50	113.39	119.94
12	Payroll	1.00	1.14	1.28
13	Payroll	1.54	1.72	1.88
14	Payroll	3.06	3.48	3.84
15	Payroll	2.31	2.65	2.97

MASSACHUSETTS

TERRITORY 030

STANDARD POLICY — **BUILDING (PER $1,000) $1000 DEDUCTIBLE**

PROTECTED

RATE CLASS	FRAME	MAS/JS	N-C	MAS. N-C	FIRE RESIST.
Apartment/Condominium	5.64	4.65	4.40	2.10	1.23
Office	3.53	2.91	2.47	1.27	0.76
Retail/Service	9.73	8.03	7.27	3.73	2.14
Food Service	9.39	7.75	7.10	3.58	2.06

PARTIALLY PROTECTED AND UNPROTECTED

Apartment/Condominium	8.04	6.64	6.21	3.15	1.80
Office	5.03	4.15	3.16	1.82	1.07
Retail/Service	13.89	11.46	10.63	5.67	3.22

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS MANUAL

MASSACHUSETTS

TERRITORY 030

STANDARD POLICY

PERSONAL PROPERTY (PER $1,000)
$1000 DEDUCTIBLE

RATE NUMBER	FRAME		JOISTED MASONRY		NON-COMBUSTIBL		MASONRY NON-COMBUS		FIRE RESISTIVE	
	P	PP	P	PP	P	PP	P	PP	P	PP
1	7.54	10.76	6.22	8.87	5.28	6.76	2.71	3.89	1.61	2.28
2	10.05	14.34	8.29	11.83	7.85	11.07	3.75	5.62	2.19	3.22
3	11.56	16.49	9.54	13.60	8.87	12.67	4.36	6.55	2.47	3.76
4	8.46	12.08	6.98	9.96	6.42	9.27	3.23	4.88	1.85	2.75
5	9.96	14.21	8.21	11.72	7.51	10.88	3.80	5.77	2.15	3.26
6	10.95	15.63	9.04	12.89	8.18	11.96	4.20	6.39	2.41	3.63
7	9.18	13.09	7.57	10.80	6.13	7.34	4.31	5.63	2.70	3.85
8	10.49	14.96	8.65	12.34	8.06	10.26	5.15	6.87	3.08	4.40
9	12.58	17.96	10.38	14.81	9.60	12.28	6.25	8.38	3.70	5.29
10	8.87	12.66	7.32	10.44	6.73	8.67	4.43	5.92	2.61	3.73
11	10.44	14.89	8.61	12.28	7.81	10.13	5.28	7.08	3.07	4.38
12	12.00	17.13	9.90	14.13	8.88	11.61	6.12	8.22	3.53	5.04
13	8.96	12.78	7.39	10.54	6.57	8.63	4.57	6.20	2.63	3.76
14	10.54	15.04	8.69	12.40	7.71	10.16	5.37	7.30	3.10	4.43
15	12.12	17.29	10.00	14.26	8.88	11.68	6.18	8.39	3.56	5.09

**** For Special Policy add the following premiums.**

CONTENTS LIMIT	RATE GROUPS										
	1	2	3	4	5	6	7	8	9	10	0
FIRST 10,000	96	107	124	178	201	246	246	360	360	500	2
10,001 to 20,000	101	114	130	184	207	253	253	365	365	506	9
20,001 to 30,000	108	120	135	190	214	259	259	372	372	513	16
30,001 to 40,000	115	125	143	196	221	266	266	380	380	518	22
40,001 to 50,000	120	132	151	205	227	273	273	386	386	525	30
50,001 to 60,000	126	138	157	212	232	279	279	392	392	531	36
60,001 to 70,000	133	146	163	216	239	285	285	398	398	536	42
70,001 to 80,000	139	153	168	223	245	291	291	404	404	544	48
80,001 to 90,000	148	158	175	230	251	297	297	410	410	552	55
90,001 to 100,000	153	164	181	236	259	303	303	417	417	559	61
100,001 to 110,000	159	171	187	242	265	310	310	424	424	563	67
Each add'l. 10,000	7	7	7	7	7	7	7	7	7	7	7

Money & Securities Base Premium **$88**
Burglary & Robbery Base Prremium **$88**

MASSACHUSETTS

TERRITORY 030

LIABILITY RATES

LIABILITY RATE GROUP	RATE BASE	Limits (includes $5,000 Med Pay) 300,000	500,000	1,000,000
1	Area	6.76	6.99	7.34
2	Area	10.62	11.02	11.57
3	Area	10.19	10.58	11.12
4	Area	14.34	14.85	15.62
5	Area	17.08	18.68	20.39
6	Area	20.72	22.44	24.35
7	Area	24.27	26.11	28.18
8	Area	31.55	33.64	36.08
9	Area	38.76	41.11	43.93
10	Area	68.45	71.81	76.17
11	Area	99.01	103.47	109.45
12	Payroll	0.91	1.04	1.17
13	Payroll	1.41	1.57	1.72
14	Payroll	2.79	3.17	3.51
15	Payroll	2.11	2.42	2.71

MASSACHUSETTS

TERRITORIES 040, 050, 070, 080, 100, 120

STANDARD POLICY — **BUILDING (PER $1,000) $1000 DEDUCTIBLE**

PROTECTED

RATE CLASS	FRAME	MAS/JS	N-C	MAS. N-C	FIRE RESIST.
Apartment/Condominium	4.69	3.87	3.66	1.75	1.02
Office	2.93	2.42	2.06	1.06	0.63
Retail/Service	8.10	6.68	6.05	3.10	1.78
Food Service	7.81	6.44	5.90	2.98	1.71

PARTIALLY PROTECTED AND UNPROTECTED

Apartment/Condominium	6.69	5.52	5.16	2.62	1.50
Office	4.19	3.45	2.63	1.51	0.89
Retail/Service	11.55	9.53	8.84	4.72	2.68

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS MANUAL

MASSACHUSETTS

TERRITORIES 040, 050, 070, 080, 100, 120

STANDARD POLICY

PERSONAL PROPERTY (PER $1,000)
$1000 DEDUCTIBLE

RATE NUMBER	FRAME		JOISTED MASONRY		NON-COMBUSTIBL		MASONRY NON-COMBUS		FIRE RESISTIVE	
	P	PP	P	PP	P	PP	P	PP	P	PP
1	6.28	8.97	5.18	7.40	4.41	5.64	2.26	3.24	1.34	1.90
2	8.38	11.96	6.91	9.86	6.54	9.22	3.13	4.68	1.83	2.68
3	9.64	13.75	7.95	11.34	7.39	10.56	3.63	5.46	2.06	3.13
4	7.06	10.07	5.82	8.30	5.35	7.73	2.70	4.06	1.55	2.29
5	8.30	11.85	6.85	9.77	6.26	9.07	3.17	4.81	1.79	2.71
6	9.13	13.03	7.53	10.75	6.82	9.97	3.50	5.32	2.01	3.02
7	7.65	10.92	6.31	9.00	5.11	6.12	3.60	4.70	2.25	3.21
8	8.74	12.47	7.21	10.29	6.72	8.55	4.29	5.73	2.57	3.67
9	10.49	14.97	8.65	12.35	8.00	10.24	5.21	6.99	3.08	4.41
10	7.40	10.55	6.10	8.70	5.61	7.23	3.69	4.93	2.17	3.11
11	8.70	12.42	7.18	10.24	6.51	8.45	4.40	5.90	2.56	3.65
12	10.01	14.28	8.25	11.78	7.40	9.67	5.10	6.85	2.94	4.20
13	7.47	10.65	6.16	8.79	5.48	7.20	3.81	5.17	2.20	3.14
14	8.78	12.53	7.25	10.34	6.43	8.47	4.48	6.09	2.58	3.69
15	10.10	14.41	8.33	11.89	7.40	9.74	5.15	6.99	2.97	4.24

**** For Special Policy add the following premiums.**

CONTENTS LIMIT	RATE GROUPS										
	1	2	3	4	5	6	7	8	9	10	0
FIRST 10,000	80	89	103	149	167	205	205	300	300	416	2
10,001 to 20,000	85	95	109	153	173	211	211	304	304	422	7
20,001 to 30,000	90	100	112	158	178	216	216	310	310	428	13
30,001 to 40,000	96	104	119	164	184	222	222	317	317	432	19
40,001 to 50,000	100	110	125	171	190	228	228	322	322	438	25
50,001 to 60,000	105	115	131	177	193	232	232	327	327	442	30
60,001 to 70,000	111	122	136	180	199	238	238	332	332	447	35
70,001 to 80,000	116	127	140	186	204	243	243	336	336	454	40
80,001 to 90,000	124	132	146	191	209	247	247	342	342	460	46
90,001 to 100,000	127	137	151	197	216	253	253	348	348	466	51
100,001 to 110,000	133	142	156	202	221	258	258	353	353	469	56
Each add'l. 10,000	6	6	6	6	6	6	6	6	6	6	6

Money & Securities Base Premium **$74**
Burglary & Robbery Base Prremium **$74**

MASSACHUSETTS

TERRITORIES 040, 050, 070, 080, 100, 120

LIABILITY RATES

LIABILITY RATE GROUP	RATE BASE	Limits (includes $5,000 Med Pay) 300,000	500,000	1,000,000
1	Area	5.76	5.95	6.25
2	Area	9.04	9.38	9.85
3	Area	8.68	9.01	9.47
4	Area	12.21	12.64	13.30
5	Area	14.55	15.90	17.37
6	Area	17.64	19.11	20.74
7	Area	20.67	22.23	24.00
8	Area	26.87	28.64	30.73
9	Area	33.00	35.01	37.41
10	Area	58.29	61.15	64.86
11	Area	84.31	88.11	93.20
12	Payroll	0.78	0.88	0.99
13	Payroll	1.20	1.34	1.46
14	Payroll	2.38	2.70	2.99
15	Payroll	1.80	2.06	2.31

MASSACHUSETTS

TERRITORY 090

STANDARD POLICY — **BUILDING (PER $1,000) $1000 DEDUCTIBLE**

PROTECTED

RATE CLASS	FRAME	MAS/JS	N-C	MAS. N-C	FIRE RESIST.
Apartment/Condominium	5.09	4.20	3.97	1.90	1.11
Office	3.18	2.63	2.23	1.15	0.68
Retail/Service	8.78	7.25	6.56	3.36	1.93
Food Service	8.47	6.99	6.41	3.23	1.86

PARTIALLY PROTECTED AND UNPROTECTED

Apartment/Condominium	7.26	5.99	5.60	2.84	1.63
Office	4.54	3.75	2.86	1.64	0.96
Retail/Service	12.54	10.34	9.59	5.12	2.91

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS MANUAL

MASSACHUSETTS

TERRITORY 090

STANDARD POLICY

PERSONAL PROPERTY (PER $1,000)
$1000 DEDUCTIBLE

RATE NUMBER	FRAME		JOISTED MASONRY		NON-COMBUSTIBL		MASONRY NON-COMBUS		FIRE RESISTIVE	
	P	PP	P	PP	P	PP	P	PP	P	PP
1	7.04	10.05	5.81	8.29	4.94	6.32	2.54	3.64	1.51	2.13
2	9.39	13.40	7.75	11.06	7.34	10.34	3.50	5.25	2.05	3.01
3	10.80	15.41	8.91	12.71	8.29	11.84	4.07	6.12	2.31	3.51
4	7.91	11.29	6.53	9.31	6.00	8.66	3.02	4.56	1.73	2.57
5	9.31	13.28	7.68	10.95	7.02	10.17	3.55	5.39	2.01	3.04
6	10.24	14.61	8.45	12.05	7.65	11.18	3.92	5.97	2.25	3.39
7	8.58	12.24	7.07	10.09	5.73	6.86	4.03	5.27	2.52	3.60
8	9.80	13.98	8.09	11.53	7.54	9.58	4.81	6.42	2.88	4.12
9	11.76	16.78	9.70	13.84	8.97	11.48	5.84	7.83	3.46	4.94
10	8.29	11.83	6.84	9.76	6.29	8.10	4.14	5.53	2.44	3.48
11	9.75	13.92	8.05	11.48	7.30	9.47	4.94	6.61	2.87	4.10
12	11.22	16.01	9.25	13.20	8.30	10.85	5.72	7.68	3.30	4.71
13	8.37	11.94	6.91	9.85	6.14	8.07	4.27	5.79	2.46	3.52
14	9.85	14.05	8.12	11.59	7.21	9.49	5.02	6.82	2.90	4.14
15	11.32	16.16	9.34	13.33	8.30	10.92	5.78	7.84	3.33	4.76

**** For Special Policy add the following premiums.**

CONTENTS LIMIT	RATE GROUPS										
	1	2	3	4	5	6	7	8	9	10	0
FIRST 10,000	90	100	116	167	188	230	230	337	337	467	2
10,001 to 20,000	95	106	122	172	194	237	237	341	341	473	8
20,001 to 30,000	101	113	126	177	200	242	242	348	348	479	15
30,001 to 40,000	107	117	133	183	206	249	249	355	355	485	21
40,001 to 50,000	113	123	141	192	213	255	255	361	361	491	28
50,001 to 60,000	118	129	147	198	217	261	261	367	367	496	33
60,001 to 70,000	124	137	152	202	223	267	267	372	372	501	40
70,001 to 80,000	130	143	157	208	229	272	272	377	377	508	45
80,001 to 90,000	139	148	164	215	234	277	277	383	383	516	51
90,001 to 100,000	143	153	169	221	242	283	283	390	390	522	57
100,001 to 110,000	149	159	175	226	248	290	290	396	396	526	63
Each add'l. 10,000	6	6	6	6	6	6	6	6	6	6	6

Money & Securities Base Premium **$83**
Burglary & Robbery Base Prremium **$83**

MASSACHUSETTS

TERRITORY 090

LIABILITY RATES

LIABILITY RATE GROUP	RATE BASE	Limits (includes $5,000 Med Pay) 300,000	500,000	1,000,000
1	Area	6.42	6.64	6.97
2	Area	10.08	10.46	10.98
3	Area	9.67	10.04	10.55
4	Area	13.61	14.09	14.83
5	Area	16.22	17.73	19.36
6	Area	19.67	21.30	23.12
7	Area	23.04	24.78	26.75
8	Area	29.95	31.93	34.25
9	Area	36.79	39.03	41.70
10	Area	64.98	68.17	72.31
11	Area	93.99	98.23	103.90
12	Payroll	0.87	0.99	1.11
13	Payroll	1.34	1.49	1.63
14	Payroll	2.65	3.01	3.33
15	Payroll	2.00	2.30	2.57

MASSACHUSETTS

TERRITORY 110

STANDARD POLICY — **BUILDING (PER $1,000) $1000 DEDUCTIBLE**

PROTECTED

RATE CLASS	FRAME	MAS/JS	N-C	MAS. N-C	FIRE RESIST.
Apartment/Condominium	5.19	4.28	4.05	1.93	1.13
Office	3.25	2.68	2.28	1.17	0.69
Retail/Service	8.96	7.39	6.69	3.43	1.97
Food Service	8.64	7.13	6.53	3.29	1.89

PARTIALLY PROTECTED AND UNPROTECTED

Apartment/Condominium	7.40	6.11	5.71	2.90	1.66
Office	4.63	3.82	2.91	1.68	0.98
Retail/Service	12.78	10.54	9.78	5.22	2.96

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS MANUAL

MASSACHUSETTS

TERRITORY 110

STANDARD POLICY

PERSONAL PROPERTY (PER $1,000)
$1000 DEDUCTIBLE

RATE NUMBER	FRAME		JOISTED MASONRY		NON-COMBUSTIBL		MASONRY NON-COMBUS		FIRE RESISTIVE	
	P	PP	P	PP	P	PP	P	PP	P	PP
1	6.87	9.80	5.67	8.08	4.82	6.16	2.47	3.54	1.47	2.08
2	9.16	13.07	7.56	10.78	7.15	10.08	3.42	5.12	2.00	2.93
3	10.53	15.03	8.69	12.40	8.08	11.54	3.97	5.97	2.25	3.42
4	7.71	11.01	6.36	9.08	5.85	8.45	2.95	4.44	1.69	2.51
5	9.07	12.95	7.49	10.68	6.84	9.92	3.47	5.25	1.96	2.97
6	9.98	14.24	8.23	11.75	7.46	10.90	3.82	5.82	2.20	3.30
7	8.36	11.93	6.90	9.84	5.59	6.69	3.93	5.13	2.46	3.51
8	9.56	13.64	7.88	11.25	7.35	9.35	4.69	6.26	2.81	4.01
9	11.47	16.36	9.46	13.50	8.75	11.19	5.70	7.64	3.37	4.82
10	8.08	11.54	6.67	9.51	6.14	7.90	4.03	5.39	2.38	3.40
11	9.51	13.57	7.85	11.19	7.11	9.23	4.81	6.45	2.80	3.99
12	10.94	15.61	9.02	12.87	8.09	10.58	5.58	7.49	3.22	4.59
13	8.16	11.65	6.73	9.61	5.99	7.87	4.16	5.65	2.40	3.43
14	9.60	13.70	7.92	11.30	7.03	9.26	4.90	6.65	2.82	4.03
15	11.04	15.76	9.11	13.00	8.09	10.64	5.63	7.64	3.25	4.64

**** For Special Policy add the following premiums.**

CONTENTS LIMIT	RATE GROUPS										
	1	2	3	4	5	6	7	8	9	10	0
FIRST 10,000	87	98	113	163	183	225	225	328	328	455	2
10,001 to 20,000	92	104	119	168	189	231	231	332	332	461	8
20,001 to 30,000	99	110	123	173	195	236	236	339	339	467	14
30,001 to 40,000	105	114	130	179	201	243	243	346	346	472	20
40,001 to 50,000	110	120	137	187	207	249	249	352	352	479	27
50,001 to 60,000	115	126	143	193	211	254	254	358	358	484	33
60,001 to 70,000	121	133	148	197	217	260	260	363	363	489	39
70,001 to 80,000	127	139	153	203	224	265	265	368	368	496	44
80,001 to 90,000	135	144	160	209	229	270	270	374	374	503	50
90,001 to 100,000	139	149	165	215	236	276	276	380	380	509	56
100,001 to 110,000	145	155	171	220	242	282	282	386	386	513	61
Each add'l. 10,000	6	6	6	6	6	6	6	6	6	6	6

Money & Securities Base Premium **$80**
Burglary & Robbery Base Prremium **$80**

MASSACHUSETTS

TERRITORY 110

LIABILITY RATES

LIABILITY RATE GROUP	RATE BASE	Limits (includes $5,000 Med Pay) 300,000	500,000	1,000,000
1	Area	6.42	6.64	6.97
2	Area	10.08	10.46	10.98
3	Area	9.67	10.05	10.55
4	Area	13.61	14.09	14.83
5	Area	16.22	17.73	19.36
6	Area	19.67	21.30	23.12
7	Area	23.04	24.78	26.75
8	Area	29.95	31.93	34.26
9	Area	36.80	39.03	41.70
10	Area	64.99	68.17	72.31
11	Area	94.00	98.23	103.91
12	Payroll	0.87	0.99	1.11
13	Payroll	1.34	1.49	1.63
14	Payroll	2.65	3.01	3.33
15	Payroll	2.00	2.30	2.57

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS MANUAL

MASSACHUSETTS

AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES

BUILDING & BUSINESS PERSONAL PROPERTY RATES PER $1,000 (SPECIAL POLICY)**

TERRITORY 010

Classification	Protection	CONSTRUCTION Frame	Joist/ Masonry	Lt./ Non-Comb.	Masonry Non-Comb.	Fire Resistive
40221 - Body Repair & Collision						
Building	Protected	N/A	2.95	2.89	2.05	1.72
Bus. Pers. Property		N/A	15.59	12.86	9.66	6.96
Building	Partially Protected	N/A	4.65	4.12	3.14	2.63
Bus. Pers. Property		N/A	21.73	21.73	15.99	15.04
All Other Garage Classes						
Building	Protected	2.50	2.11	2.06	1.46	1.23
Bus. Pers. Property		4.87	4.11	3.39	2.55	1.84
Building	Partially Protected	3.57	3.32	2.94	2.24	1.88
Bus. Pers. Property		6.95	5.73	5.73	4.22	3.97

TERRITORIES 020, 060

Classification	Protection	CONSTRUCTION Frame	Joist/ Masonry	Lt./ Non-Comb.	Masonry Non-Comb.	Fire Resistive
40221 - Body Repair & Collision						
Building	Protected	N/A	3.00	2.91	2.07	1.74
Bus. Pers. Property		N/A	16.53	16.20	14.60	13.99
Building	Partially Protected	N/A	4.68	4.19	3.16	2.65
Bus. Pers. Property		N/A	28.41	20.14	19.30	16.21
All Other Garage Classes						
Building	Protected	2.55	2.14	2.08	1.48	1.24
Bus. Pers. Property		5.18	4.36	4.28	3.85	3.69
Building	Partially Protected	3.63	3.34	2.99	2.26	1.89
Bus. Pers. Property		7.33	7.50	5.31	5.09	4.28

**For Standard Policy, reduce rates by 10%

MASSACHUSETTS

AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES

BUILDING & BUSINESS PERSONAL PROPERTY RATES PER $1,000 (SPECIAL POLICY)**

TERRITORY 030

Classification	Protection	Frame	CONSTRUCTION Joist/ Masonry	Lt./ Non-Comb.	Masonry Non-Comb.	Fire Resistive
40221 - Body Repair & Collision						
Building	Protected	N/A	2.91	2.71	1.90	1.59
Bus. Pers. Property		N/A	15.47	15.47	12.92	12.38
Building	Partially Protected	N/A	4.30	4.08	2.91	2.43
Bus. Pers. Property		N/A	22.07	20.42	14.89	14.01
All Other Garage Classes						
Building	Protected	2.52	2.08	1.93	1.36	1.14
Bus. Pers. Property		4.95	4.08	4.08	3.41	3.27
Building	Partially Protected	3.60	3.07	2.92	2.08	1.74
Bus. Pers. Property		6.60	5.82	5.39	3.93	3.70

TERRITORIES 040, 050, 070, 080, 100, 120

Classification	Protection	Frame	CONSTRUCTION Joist/ Masonry	Lt./ Non-Comb.	Masonry Non-Comb.	Fire Resistive
40221 - Body Repair & Collision						
Building	Protected	N/A	2.42	2.25	1.58	1.32
Bus. Pers. Property		N/A	12.89	12.89	10.77	10.32
Building	Partially Protected	N/A	3.58	3.40	2.42	2.02
Bus. Pers. Property		N/A	18.40	17.02	12.41	11.68
All Other Garage Classes						
Building	Protected	2.10	1.73	1.61	1.13	0.95
Bus. Pers. Property		4.12	3.40	3.40	2.84	2.72
Building	Partially Protected	2.99	2.55	2.43	1.73	1.45
Bus. Pers. Property		5.50	4.85	4.49	3.28	3.08

**For Standard Policy, reduce rates by 10%

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS MANUAL

MASSACHUSETTS

AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES

BUILDING & BUSINESS PERSONAL PROPERTY RATES PER $1,000 (SPECIAL POLICY)**

TERRITORY 090

		CONSTRUCTION				
Classification	Protection	Frame	Joist/ Masonry	Lt./ Non-Comb.	Masonry Non-Comb.	Fire Resistive
40221 - Body Repair & Collision						
Building	Protected	N/A	2.63	2.44	1.71	1.44
Bus. Pers. Property		N/A	14.45	14.45	12.08	11.57
Building	Partially Protected	N/A	3.88	3.68	2.62	2.20
Bus. Pers. Property		N/A	20.63	19.08	13.91	13.09
All Other Garage Classes						
Building	Protected	2.28	1.88	1.74	1.22	1.03
Bus. Pers. Property		4.62	3.81	3.81	3.19	3.05
Building	Partially Protected	3.25	2.77	2.63	1.87	1.57
Bus. Pers. Property		6.17	5.44	5.03	3.67	3.45

TERRITORY 110

		CONSTRUCTION				
Classification	Protection	Frame	Joist/ Masonry	Lt./ Non-Comb.	Masonry Non-Comb.	Fire Resistive
40221 - Body Repair & Collision						
Building	Protected	N/A	2.68	2.53	1.78	1.50
Bus. Pers. Property		N/A	14.09	14.09	12.00	11.49
Building	Partially Protected	N/A	4.03	3.83	2.72	2.28
Bus. Pers. Property		N/A	20.11	18.96	13.83	13.00
All Other Garage Classes						
Building	Protected	2.32	1.92	1.81	1.27	1.07
Bus. Pers. Property		4.51	3.72	3.72	3.17	3.03
Building	Partially Protected	3.31	2.88	2.73	1.94	1.63
Bus. Pers. Property		6.12	5.31	5.00	3.65	3.43

**For Standard Policy, reduce rates by 10%

UTICA FIRST INSURANCE COMPANY
BUSINESSOWNERS MANUAL

MASSACHUSETTS

AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES

General Liability Premiums (per employee*)

TERRITORY 010

Classification		Limits $300,000	$500,000	$1,000,000
40220	Air Conditioning	234	255	281
40221	Body Repair & Collision	234	255	281
40222	Brake Installation/Repair (Inc. shocks, struts, exhaust & alignment)	257	281	309
40223	Detail (pinstriping, waxing & buffing)	222	242	267
40224	Electrical Repair/Installation	234	255	281
40225	General Repairs with Gas	243	265	292
40226	General Repairs without Gas	243	265	292
40227	Glass Installation	246	268	295
40228	Oil Change & Lube	304	331	365
40229	Paint & Pinstriping	234	255	281
40230	Rustproofing, Undercoat or Glazing	234	255	281
40231	Sound & Communication Equipment Repair or Installation	210	229	252
40232	Transmission (Repair or Installation)	243	265	292
40233	Tune-Up/Emission Test	257	281	309
40234	Upholstery, Tops & Sunroofs Repair or Installation	234	255	281

* 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
BUSINESSOWNERS MANUAL

MASSACHUSETTS

AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES

General Liability Premiums (per employee*)

TERRITORIES 020, 060

Classification		Limits $300,000	$500,000	$1,000,000
40220	Air Conditioning	252	275	302
40221	Body Repair & Collision	252	275	302
40222	Brake Installation/Repair (Inc. shocks, struts, exhaust & alignment)	277	302	333
40223	Detail (pinstriping, waxing & buffing)	239	261	287
40224	Electrical Repair/Installation	252	275	302
40225	General Repairs with Gas	262	286	315
40226	General Repairs without Gas	262	286	315
40227	Glass Installation	265	289	318
40228	Oil Change & Lube	327	357	393
40229	Paint & Pinstriping	252	275	302
40230	Rustproofing, Undercoat or Glazing	252	275	302
40231	Sound & Communication Equipment Repair or Installation	227	247	272
40232	Transmission (Repair or Installation)	262	286	315
40233	Tune-Up/Emission Test	277	302	333
40234	Upholstery, Tops & Sunroofs Repair or Installation	252	275	302

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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
BUSINESSOWNERS MANUAL

MASSACHUSETTS

AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES

General Liability Premiums (per employee*)

TERRITORY 030

Classification		Limits $300,000	$500,000	$1,000,000
40220	Air Conditioning	230	251	276
40221	Body Repair & Collision	230	251	276
40222	Brake Installation/Repair (Inc. shocks, struts, exhaust & alignment)	253	276	304
40223	Detail (pinstriping, waxing & buffing)	218	238	262
40224	Electrical Repair/Installation	230	251	276
40225	General Repairs with Gas	239	261	287
40226	General Repairs without Gas	239	261	287
40227	Glass Installation	242	263	290
40228	Oil Change & Lube	299	326	358
40229	Paint & Pinstriping	230	251	276
40230	Rustproofing, Undercoat or Glazing	230	251	276
40231	Sound & Communication Equipment Repair or Installation	207	225	248
40232	Transmission (Repair or Installation)	239	261	287
40233	Tune-Up/Emission Test	253	276	304
40234	Upholstery, Tops & Sunroofs Repair or Installation	230	251	276

* 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
BUSINESSOWNERS MANUAL

MASSACHUSETTS

AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES

General Liability Premiums (per employee*)

TERRITORIES 040, 050, 070, 080, 100, 120

Classification		Limits $300,000	$500,000	$1,000,000
40220	Air Conditioning	196	213	235
40221	Body Repair & Collision	196	213	235
40222	Brake Installation/Repair (Inc. shocks, struts, exhaust & alignment)	216	235	259
40223	Detail (pinstriping, waxing & buffing)	186	203	223
40224	Electrical Repair/Installation	196	213	235
40225	General Repairs with Gas	204	222	244
40226	General Repairs without Gas	204	222	244
40227	Glass Installation	206	224	247
40228	Oil Change & Lube	254	277	305
40229	Paint & Pinstriping	196	213	235
40230	Rustproofing, Undercoat or Glazing	196	213	235
40231	Sound & Communication Equipment Repair or Installation	176	192	211
40232	Transmission (Repair or Installation)	204	222	244
40233	Tune-Up/Emission Test	216	235	259
40234	Upholstery, Tops & Sunroofs Repair or Installation	196	213	235

* 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
BUSINESSOWNERS MANUAL

MASSACHUSETTS

AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES

General Liability Premiums (per employee*)

TERRITORY 090

Classification		Limits $300,000	$500,000	$1,000,000
40220	Air Conditioning	218	238	262
40221	Body Repair & Collision	218	238	262
40222	Brake Installation/Repair (Inc. shocks, struts, exhaust & alignment)	240	262	288
40223	Detail (pinstriping, waxing & buffing)	207	226	249
40224	Electrical Repair/Installation	218	238	262
40225	General Repairs with Gas	227	248	273
40226	General Repairs without Gas	227	248	273
40227	Glass Installation	229	250	275
40228	Oil Change & Lube	284	309	340
40229	Paint & Pinstriping	218	238	262
40230	Rustproofing, Undercoat or Glazing	218	238	262
40231	Sound & Communication Equipment Repair or Installation	196	214	236
40232	Transmission (Repair or Installation)	227	248	273
40233	Tune-Up/Emission Test	240	262	288
40234	Upholstery, Tops & Sunroofs Repair or Installation	218	238	262

* 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
BUSINESSOWNERS MANUAL

MASSACHUSETTS

AUTOMOBILE SERVICE STATIONS OR REPAIR GARAGES

General Liability Premiums (per employee*)

TERRITORY 110

Classification		Limits $300,000	$500,000	$1,000,000
40220	Air Conditioning	218	238	262
40221	Body Repair & Collision	218	238	262
40222	Brake Installation/Repair (Inc. shocks, struts, exhaust & alignment)	240	262	288
40223	Detail (pinstriping, waxing & buffing)	207	226	249
40224	Electrical Repair/Installation	218	238	262
40225	General Repairs with Gas	227	248	273
40226	General Repairs without Gas	227	248	273
40227	Glass Installation	229	250	275
40228	Oil Change & Lube	284	309	340
40229	Paint & Pinstriping	218	238	262
40230	Rustproofing, Undercoat or Glazing	218	238	262
40231	Sound & Communication Equipment Repair or Installation	196	214	236
40232	Transmission (Repair or Installation)	227	248	273
40233	Tune-Up/Emission Test	240	262	288
40234	Upholstery, Tops & Sunroofs Repair or Installation	218	238	262

* 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.

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RULE 3 -- POLICYWRITING INSTRUCTIONS

	FACTOR
3.15.1 Tenant Relocation Expense Coverage	$ 7.05 Per unit

RULE 7 – PREMIUM DEVELOPMENT

Special Policy – BP 0200

Increase the Coverage A Building Standard Policy Rate by .39

*This does not apply to Convenience Store or Auto Repair Special Programs

7.7.6 Additional Premium – Off Premises Operations – *Not Available*
(per $1,000 of payroll)

LIABILITY RATE GROUP*	Limit (Includes $5,000 Med Pay) $300,000	$500,000	$1,000,000	$2,000,000
L	$2.43	$2.76	$3.24	$3.83
M	9.37	10.55	12.19	14.10
H	22.81	25.95	30.28	34.75

Charge per swimming pool $400.00

7.7.6 Additional Premium – Off Premises Operations – *Not Available*

RULE 8 – PROPERTY COVERAGE OPTIONS

8.2 Computer Coverage

Building Construction Type	**Rating Information** (per $1,000 of coverage)
- Fire Resistive and Masonry Non-combustible	$3.90
- Noncombustible and Joisted Masonry	$4.88
- Frame	$5.86

8.9 Back-up of Sewers and Drains

*****Maximum Limit is $5,000	**Rating Information** (per $1,000 of coverage)
	$9.52

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8.11 Condominium Loss Assessment
Rating Information

Limit	$1,000	$5,000	$10,000	Each Add'l $5,000
BOP 100	$3.80	$6.66	$8.58	$.72
BOP 200	$5.72	$9.52	$11.42	$1.42

8.16 Earthquake Rating Information

Earthquake Classification	Bldg.	per $1,000 of coverage Earthquake Pers Prop Rate Group			
Zone 1		1	2	3	4
1C,2A	$ 0.015	$ 0.189	$ 0.094	$ 0.075	0.056
1D, 2B	0.060	0.189	0.094	0.075	0.056
3A,4A,5A	0.190	0.189	0.094	0.075	0.056
4D,5AA	0.226	0.189	0.094	0.075	0.056
4B	0.235	0.189	0.094	0.075	0.056
4C	0.413	0.377	0.189	0.132	0.056
3B	0.435	0.377	0.189	0.132	0.094
5B	0.454	0.377	0.189	0.132	0.094
5C, 5D	0.635	0.753	0.377	0.264	0.189

8.18 Employee Dishonesty
Rating Information

	$5,000	$10,000	$25,000	$50,000
Single Location				
-- Up to 5 employees	$78.12	$104.48	$160.14	$231.43
-- Each Add'l employee	7.81	10.75	16.61	23.44
Each Add'l Location	9.96	14.95	19.93	29.89

8.19 Systems Breakdown Coverage

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

8.21 Forgery Coverage – *Not Available*

	Limit			
Rating Information	**$5,000**	**$10,000**	**$25,000**	**$50,000**
Single Location				
--Up To 5 Employees	$9.12	$15.28	$28.29	$44.94
--Each Addl Employee	1.82	2.51	3.88	5.48
Each Addl Location	2.33	3.49	4.66	6.98

8.24 Installation Floater Coverage – *Not Available*

Job Site Limit	Catastrophe Limit (all job sites and storage locations)	Charge
$5,000	$15,000	$65
10,000	30,000	119
15,000	45,000	171
20,000	60,000	200
25,000	75,000	224
30,000	90,000	257
35,000	105,000	299
40,000	120,000	342
45,000	135,000	385
50,000	150,000	428

	Rating Information (Per $1,000 of Insurance)
8.24.2 Testing Coverage – *Not Available*	$ 3.00

8.25 Installation Tools and Equipment – *Not Available*

Limit	Rating Information (Per $1,000 of Insurance)
$ 0 - 5,000	$18.00
5,001 - 10,000	14.00
10,001 - 25,000	13.00
Each Addl $1,000 of Insurance	11.00

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8.26 Limited Fungus and Related Perils Coverage – Changes – *Not Available*

	Rating Information (per $1,000 of insurance)
8.26.1 Increased Limit – *Not Available*	$0.90
	Charge
8.26.2 Per Bldg or Location – *Not Available*	(per bldg or per location)
Aggregate Limit	$10.00

8.30 Outdoor Signs	**Rating Information** (per $1,000 of coverage)
	$17.97

8.31 Property Additional Coverage Endorsement (PACE) – Not Available	**Charge** (per location)
	$113

8.34 Spoilage	**Charge** (per $1,000 of coverage)
Power Disruption Only	$8.58
Breakdown and Contamination Only	
- With service agreement	$15.22
- Without service agreement	$21.88
Power Disruption, Breakdown, and Contamination	
- With service agreement	$20.94
- Without service agreement	$26.64

8.36.1 Utility Interruption Coverage Property Damage – *Not Available*

Utility	**BP 0100/BP 0200 Bldg & Bus Pers Prop**	**BP 0200 Special Bldg**	**BP 0200 Special Pers Prop**	**BP 0100/BP 0200 Earthquake Bldg & Bus Pers Prop**
Power, Electricity, Steam, or Gas Supply	$ 0.33	$ 0.06	$ 0.22	$ 0.11
Overhead Transmission Lines	0.25	0.06	0.22	0.33
Communication Supply	0.33	0.06	0.22	0.11
Overhead Transmission Lines	0.27	0.06	0.22	0.33
Water Supply	0.25	0.06	0.22	0.11

8.36.2 Utility Interruption Coverage - Time Element

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

8.40 Coverage H – Heating Oil Release

	Limit	Charge
Above Ground Tank	$50,000	$26.93
	$100,000	$45.06
Underground Tank	$50,000	$71.99
	$100,000	$120.18

8.42 Maximizer Coverage **$200 per location**

Attach Endorsement MAX1UF.

8.42.1 Apartmentizer Coverage **$300 per location**

Attach Endorsement APTZER 1.1 and UFLF 1.1

8.42.2 Stylizer Coverage **$150 per location**

Attach Endorsement STYL 03-19.

8.42.3 Appetizer 1 Endorsement **$250 per endorsement**

Attach Endorsement APPT1 2.0

8.42.4 Appetizer 2 Endorsement **$500 per endorsement**

Attach Endorsement APPT2 2.0

9.1.7 Lessor of Leased Equipment

Apartment or Office Risks	$5.00
All Other Risks	$15.00

9.1.8 Lessor Of Premises

Apartment or Office Risks	$5.00
All Other Risks	$15.00

9.1.15 State or Political Subdivisions – Premises Permits – Automatic Status $100 per policy
9.1.16 Designated Person or Organization – Automatic Status $100 per policy

9.12 Employee Benefits Liability Coverage – *Not Available*

Limits Each Claim/Aggregate	**Charge** (per policy)
$25,000/$25,000	$ 93.00
$50,000/$50,000	111.00
$100,000/$100,000	136.00
$300,000/$300,000	173.00
$500,000/$500,000	195.00
$1,000,000/$1,000,000	214.00

9.17.2 Higher Fire Legal Liability Limit

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

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

Show limit on Declarations Page.

9.23 Non-owned/Hired Automobile Liability Coverage

	Limit			
	$300,000	**$500,000**	**$1,000,000**	**$2,000,000**
Hired Auto Liability	$26.00	$29.00	$34.00	$39.00
Non-owned Auto Liability	$51.00	$60.00	$68.00	$76.00

9.23.3 UF-ASR-701 Hired/Non-owned Liability Coverage – Auto Repair Only

Limit	Premium
$ 300,000	$39
$ 500,000	42
$1,000,000	49
$2,000,000	56

9.25.1 Beauty/Barbershop Liability Coverage

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

LIMIT	PER EACH BARBER	PER EACH BEAUTICIAN
$300,000	$22	$41
500,000	26	44
1,000,000	30	47
$2,000,00	34	50

Attach Endorsement UFBBP.

9.25.4 Pharmacists' Professional Liability Coverage – *Not Available*

Limit	**Charge** (per $1,000 of gross receipts)
$300,000	$ 0.59
500,000	0.68
1,000,000	0.76
2,000,000	0.90

9.25.9 Liquor Liability Coverage

Rate is per $100 of Alcohol receipts

Limits	500,000/500,000	1,000,000/1,000,000
Stores(No Consumption)	$.50/400	$.65/500
Restaurants	$.80/550	$.95/600

Rates and Minimum Premium for each limit are listed above.

*__Contact company for prior approval. No binding authority.__

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9.25.10 Garagekeeper's Liability Coverage

	Direct			Legal		
	Comprehensive		Collision	Comprehensive		Collision
Limits	$250/$1250 Deductible	$500/$2500 Deductible	$500 Deductible	$250/$1250 Deductible	$500/$2500 Deductible	$500 Deductible
$30,000	84	62	64	36	28	24
60,000	202	152	155	124	94	80
75,000	255	190	202	164	122	108
90,000	310	232	234	205	153	133
120,000	402	301	322	273	205	183
150,000	488	366	399	337	253	230
180,000	578	435	473	403	303	275
225,000	713	535	578	504	377	339
300,000	928	696	757	663	497	449
375,000	1145	858	931	823	617	558
450,000	1359	1020	1103	981	737	663
600,000	1766	1323	1448	1283	963	873
750,000	2163	1621	1785	1575	1183	1081
900,000	2545	1910	2102	1861	1395	1277
1,200,000	3275	2456	2693	2400	1801	1640

Attach Endorsement ASR-700.

9.31 Coverage H – Heating Oil Release Liability

		Each Occurrence Limit		
Take Age less than 25 years old	$200,000	$300,000	$500,000	$1 million
Above Ground	$52.22	$59.58	$66.77	$82.00
Underground	$91.25	$104.26	$116.76	$143.29
Tank Age 25 Years or older				
Above Ground	$104.26	$119.16	$133.54	$163.84
Underground	$182.50	$208.35	$233.52	$286.76

*The each occurrence limit is subject to a 2X aggregate limit.

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9.35 Broad Form Products Coverage

Charge 5% of liability premium.

Attach Endorsement UFBFR703.

9.36 Office PAK Endorsement

For policies generating total annual premium of $500-$749:
EPLI Covg $100,000, Data Compromise Covg $25,000, Identity Theft Covg $15,000 – No Charge
EPLI Covg $250,000, Data Compromise Covg $25,000, Identity Theft Covg $15,000 – $155

For policies generating total annual premium of $750 and higher:
EPLI Covg $100,000, Data Compromise Covg $25,000, Identity Theft Covg $15,000 – No Charge
EPLI Covg $250,000, Data Compromise Covg $25,000, Identity Theft Covg $15,000 – $283

9.36.1 Employment Practices Liability Insurance Extended Reporting Period

Extends the reporting period for EPLI Coverage for 12 months beyond termination date of policy.

For policies generating total annual premium of $500-$749: For policies that had EPLI Covg of $100,000– $63
For policies that had EPLI Covg of $250,000– $78

For policies generating total annual premium of $750 and higher: For policies that had EPLI Covg of $100,000– $130
For policies that had EPLI Covg of $250,000– $168

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9.37 Miscellaneous Professional Liability - *Premiums listed per policy

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

Hazard Group 1 – Including but not limited to Photographers, Travel Agents, Advertising Agencies, Answering Services, Court Reporters, and Notaries.

	Gross Annual Sales				
Limit	Less than $250,000	$250,000 - $500,00	$500,000- $1,000,000	$1,000,000 - $1,750,000	$1,750,000 - $2,500,000
$100,000	182	269	391	646	745
$250,000	350	517	753	1239	1434
$500,000	529	781	1136	1873	2169
$1,000,000	796	1176	1710	2820	3264

Hazard Group 2 – Including but not limited to Adjustors, Appraisers, Graphic Designers, Management Consultants, Media/Public Relations Consultants, and Tax Preparers

	Gross Annual Sales				
Limit	Less than $250,000	$250,000 - $500,00	$500,000- $1,000,000	$1,000,000 - $1,750,00	$1,750,000 - $2,500,000
$100,000	327	485	704	1141	1342
$250,000	629	931	1354	2193	2580
$500,000	950	1409	2046	3316	3901
$1,000,000	1430	2120	3080	4993	5873

Hazard Group 3 – Including but not limited to Business Brokers, Loss Control Inspectors, Property Managers, Publishers, and Real Estate Agents

	Gross Annual Sales				
Limit	Less than $250,000	$250,000 - $500,00	$500,000- $1,000,000	$1,000,000 - $1,750,000	$1,750,000 - $2,500,000
$100,000	582	861	1251	Contact Underwriter	Contact Underwriter
$250,000	1119	1656	2409	Contact Underwriter	Contact Underwriter
$500,000	1710	2531	3679	Contact Underwriter	Contact Underwriter
$1,000,000	2601	3850	5594	Contact Underwriter	Contact Underwriter

Attach Endorsement MAMPL.

9.37.1 Miscellaneous Professional Liability Extended Reporting Period

Extends the reporting period for the Miscellaneous Professional Liability Coverage for 12 months beyond termination date of policy. The annual premium for this option is equal 100% of the annual premium for the Miscellaneous Professional Liability coverage.

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

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

$254 per policy -- $100,000 EPLI Limit & $15,000 IRC Limit
$213 per policy -- $50,000 EPLI Limit & $15,000 IRC Limit – not available in NY
$173 per policy -- $25,000 EPLI Limit & $15,000 IRC Limit – not available in NY
** Additional limits of $250,000 or $500,000 for EPLI Coverage may be available – refer to company for rates and availability

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

The insured will have the right to purchase an extended reporting period for the Employment Practices Liability Insurance coverage within a 60 day time window that starts the day of termination of a policy for any reason other than non-payment of premium. In the event that the insured would like the Extended Reporting Period option in lieu of the automatic 60 day Extended Reporting Period included with the EPLI Coverage Form, see the table shown below for the length of the ERP option and the annual premium for this option.

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

9.40 Cyber Liability Insurance

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

Attach forms UFCYBCOV, UFCYBSD, MACYBERP.

9.40.1 Cyber Liability Insurance Extended Reporting Period

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

ERP LENGTH (In Years)	ERP COST
3 YEARS	200% of Cyber Liab Ann Prem

Attach form CYBERP.

RULE 11 – ADDITIONAL MODIFICATIONS

1.0 CLASSIFICATION MULTIPLIERS*

For eligible risks, apply classification multipliers as follows:

Classification		Multiplier
Restaurant	(50000)	1.149
Tavern	(50015)	1.379

Classification Multipliers apply to building, personal property and expanded coverage charges

2.0 BUILDING MULTIPLERS

For eligible risks, apply building modification factors as follows:

Classification		Multiplier
Apartment		0.870
Office	(20000)	0.720
Restaurant	(50000)	0.880
Tavern	(50015)	0.800

**Building Multipliers apply to the building rate only*