

BUSINESSOWNERS POLICY PROGRAM



**SECURITY
MUTUAL
INSURANCE
COMPANY**

Established 1887

CUSTOM

BOP-28

10/18

Security Mutual Custom

11/21

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BUSINESSOWNERS POLICY PROGRAM

Rule No.

1. ELIGIBILITY:

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

a. OWNERS - Building(s) and Business Property.

APARTMENT - Building(s) -

- 1) Not over 6 stories in height.
- 2) Containing 5 to 60 units.
- 3) Does not have mercantile occupancy.

HOUSE OF WORSHIP - Building(s) -

- 1) Principal occupancy is for religious purposes.
- 2) Does not exceed 15,000 sq. ft. per floor.

HOTEL / MOTEL - Building(s) -

- 1) Not over 3 stories in height.
 - 2) Containing 5 to 60 units.
 - 3) Mercantile occupancy not to exceed 250 square feet.
- For pool liability, see Optional Liability Section for additional charge.

MERCANTILE - Building(s) -

- 1) Principal occupancy is buying and selling of merchandise.
- 2) Does not exceed 15,000 sq. ft. per floor.
- 3) Not over 4 stories in height.

OFFICE - Building(s) -

- 1) Primarily used for office purposes.
- 2) Not over 4 stories in height.
- 3) Does not exceed 15,000 sq. ft. per floor.
- 4) Does not have mercantile occupancy.

SERVICE - Building(s) -

- 1) Primarily used for service businesses shown in the classification list.
- 2) Not over 4 stories in height.
- 3) Does not exceed 15,000 sq. ft. per floor.

b. TENANTS -

OFFICES - Does not occupy more than 15,000 sq. ft. in any one building.

SERVICE - Does not occupy more than 15,000 sq. ft. in any one building.

MERCANTILE -

- 1) Principal business is buying and selling of merchandise.
- 2) Does not exceed 15,000 sq. ft. in any one building.

NOTE: When occupancy contains only offices and apartments, use the highest rated classification.

2. POLICY COVERAGES:

For the coverages included within this BOP policy, refer to the chart below.

Please note that coverages may be added, removed, increased and/or decreased. Refer to the Optional Property and Optional Liability Sections.

PROPERTY COVERAGES

Building (if applicable)	
Causes of Loss	SF-1
Settlement:	RC or ACV

Business Property (if applicable)	
Causes of Loss	SF-1
Settlement:	RC or ACV

Accounts Receivable	---
Additional Expense	\$1,000
Building Inflation Protection	---
Building Ordinance or Law	---
Debris Removal	Additional 5%
Employee Dishonesty	---
Exterior Signs	---
Loss of Income	Actual up to 3 Months
Loss of Income From Dependent Property	---
Money and Securities	---
Newly Acquired or Constructed Property	---

PROPERTY (continued)	
Personal Articles	---
Pollutant Cleanup and Removal	---
Refrigerated Property	---
Seasonal Variation	---
Sprinkler Leakage	---
Transportation	---
Valuable Papers and Records	---
While Away From The Insured Premises	---

LIABILITY COVERAGES	
Liability (Coverage L)	\$100,000 (LS-1)
Fire Legal Liability	\$50,000
Medical Payments (per person/per accident)	\$500/\$10,000
Personal and Advertising Injury Liability	---
Products/ Completed Operations	Same as Cov L

3. MANDATORY FORMS:

SF-20	General Policy Provisions
SF-1	Cause of Loss (Building and/or Business Property)
SF-311S	Standard BOP
SF-10S	Supplemental Declarations
SF-99	Calendar Date Exclusion
SF-345A	Equipment Breakdown Enhancement Endorsement
LS-1	OL&T Liability
LS-42 or LS-43	Products and Completed Operations LS-42 - When Food or Beverages are consumed on premises or LS-43 - When Food or Beverages are NOT consumed on premises
LS-10	Amended Limits of Liability (When LS-5 is attached)
LS-59	Lead Exclusion (Apartments or building with apartments constructed prior to 1980 without proof of remediation)
LS-84	New York Amendatory Endorsement
LS-87	Exclusion – Asbestos, Dioxin or Polychlorinated Biphenols
LS-88	Discrimination Clarification
LS-93	Employment Practices Exclusion
LS-85	Exclusion of Known Loss or Damage
LS-101	Pension Plan Clarification
LS-118	Silica Exclusion
LS-123	Exclusion of Unmanned Aircraft
LS-187	Asbestos Exclusion
URB-COMM-CANC	Cancellation and Nonrenewal Provisions
TERR-COV or TERR-EXCL	Notice of Terrorism Insurance Coverage or Act of Terrorism Exclusion

4. GENERAL RULES:

CANCELLATION -

If insurance is cancelled or reduced at the request of the company or the insured, the earned premium shall be computed on a pro-rata basis.

COVERAGES - OTHER PROGRAMS -

It is permissible to attach any filed form offering supplemental coverage not included in this section. The appropriate rates are to be used.

DEFERRED PREMIUM PAYMENT PLAN -

It is permissible to write a policy for three years with the premium payable annually.

If the premium is paid annually, the installment premium shall be the annual premium as shown in the manual.

INSURANCE BY MORE THAN ONE COMPANY – (SF-128)

When coverage is divided between two or more companies, this form designates the percentage of the total insurance provided by this policy. This policy will pay only that percentage of any covered loss, not to exceed the applicable amount of insurance shown in the Declarations.

INTERPOLATION -

To determine the premium for an amount of insurance between two amounts shown in the manual, add the pro-rata premium for the difference between the nearest amounts shown to the premium for the lower amount.

MAXIMUM & MINIMUM CHARGES -

No additional premium shall be charged, and no return premium shall be allowed when such additional or return premium is less than \$5.00.

Occupancy	Minimum Premium
Apartment	\$350
Mercantile – Food & Dining	\$500
Mercantile – All other	\$350
Office	\$350
Service	\$350
House of Worship	\$350
Hotel/Motel	\$350

Minimum Retained Premium	\$100
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Minimum Premium applies per location and includes mandatory coverages.

RATE REVISIONS -

After the Underwriters Rating Board announces a rate revision, each individual company choosing to adopt the revision, shall determine the effective date(s) for:

- 1) new policies, and
- 2) renewal policies.

RESTRICTION OF INDIVIDUAL POLICY -

If a policy would not be issued because of unusual exposures, the applicant may request a restriction of the policy at no reduction in the premium. The request, bearing the signature of the applicant, shall be referred to the Company.

TERRORISM RISK INSURANCE ACT -

The Terrorism Risk Insurance Act, as amended, is a program established by the federal government where the government will share the risk of loss from terrorism as specified in the Act. Insurers providing commercial insurance are required to make coverage available for certified acts of terrorism. Refer to the Company for the Company’s procedure to comply with the Terrorism Risk Insurance Act.

WHOLE DOLLAR PREMIUM -

The premium for each exposure shall be rounded to the nearest dollar, separately for each coverage provided by the policy.

A premium involving 50 cents or over shall be rounded to the next higher dollar.

5. RATING:

All premiums in this manual are ANNUAL per \$1,000 of Insurance unless otherwise specified.

1. Determine premium for Coverage A (if applicable).
 - a. Determine the composite rate based on the following:
 - construction date (Prior or Since 1/60)
 - zone (territory)
 - construction
 - settlement (ACV or RC)
 - coverage (A-Building or B-Business Property)
 - occupancy (apartment, house of worship, hotel/motel, mercantile, office or service)
 - rate group (if applicable)
 - owner/lessor (if applicable)
 - type of BOP
 - protection
 - b. Determine the Classification factor. (See Classification Tables.)
 - c. Determine the Zone factor. (See Zone Factor Tables.)
 - d. For apartments, or buildings with apartments, constructed prior to 1980 without proof of remediation, determine the lead credit:

Restaurants	2.1% credit	(factor of .979)
All other classifications	1.4% credit	(factor of .986)
 - e. Determine the Deductible Factor.
 - f. Determine any Occupancy Credit/Debit. (See bottom of premium pages.)
 - g. Determine any Special Conditions Factors.
 - h. Determine the Aggregate Limit Factor.
 - i. Multiply the amount of insurance by the rate (from step a) and apply all of the factors (from steps b – i) to obtain the composite premium.
2. Determine premium for Coverage B (if applicable).
3. Determine premium for Coverage L.
4. Calculate premiums for optional property coverages. (Apply deductible factor, if applicable.)
5. Calculate premiums for optional liability coverages.
6. Add premiums calculated in step 1 (Coverage A), step 2 (Coverage B), step 3 (for Coverage L), step 4 (for optional property coverages) and step 5 (optional liability coverages).
7. Apply Premium Size Credit.
8. If applicable, apply Scheduled Rating Plan (SRP) or Individual Risk Premium Modification (IRPM) Plan.

RATING TERMS:

CONSTRUCTION -

Construction Classifications shall be determined according to the following definitions:

FRAME -

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

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). Less than one third of exterior walls are of frame or combustible construction.

FIRE RESISTIVE -

Buildings where the exterior walls and the floors and roof are constructed of masonry or fire resistive materials having a fire resistance rating of not less than two hours. All exterior walls, ceilings and roofs are of non-combustible construction.

Note: Metal buildings with metal or frame supports shall be classified as frame.

(Refer to Special Conditions for credit).

CONSTRUCTION YEAR -

Construction Year classifications shall be determined according to the following definitions:

Construction Prior to January, 1960 - Building constructed prior to January 1, 1960. Building has not been reconstructed or renovated which includes new electrical service and new heating system.

Construction Since January, 1960 - Building constructed since January 1, 1960. Building has been reconstructed or renovated which includes new electrical service and new heating system.

OWNER OCCUPIED -

Building owned and occupied by the insured. The owner must occupy 25% or more of the building to use the owner occupied rates.

PROTECTION –

PROTECTED -

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

SEMI-PROTECTED -

Building is located more than 1,000 feet of an approved fire hydrant and is within 5 road miles of a responding fire department.

UNPROTECTED -

All Others

ZONES -

ZONE 1 - UPSTATE & SUBURBAN

UPSTATE – Remainder of State
(All of state except the Suburban counties, New York City counties and Upstate Cities.)

SUBURBAN – Nassau, Putnam, Rockland, Suffolk and Westchester Counties.

ZONE 2 - UPSTATE CITIES -

The cities of:
Albany, Binghamton, Buffalo, Mount Vernon, New Rochelle, Niagara Falls, Rochester, Schenectady, Syracuse, Troy, Utica and Yonkers.

ZONE 3 - NEW YORK CITY -

Bronx, Kings, New York, Queens and Richmond Counties.

BUSINESS CLASSIFICATION TERMS

Baking -

operations with ovens. Ovens also include bagel ovens and pizza ovens.
(no grill or deep fat fryers)

No Cooking -

operations without ovens, grills or deep fat fryers.

Cooking -

operations with grills and/or deep fat fryers.

Commercial Kitchen -

operations with a kitchen that contains commercial type ovens, stoves and/or deep fat fryers.

Cooking with Household Appliances –

operations with a kitchen that contains household type stove, toaster, oven, hot plate or coffee maker.

CLASSIFICATION TABLES
(RATE GROUP, CRIME RATE GROUP & CLASSIFICATION FACTOR)

MERCANTILE – FOOD & DINING

Class Code	Description	Rate Group	*Optional Crime Rate Group	Classification Factors:		
			Building	Business Property	Liability	
FOOD & DINING CLASSES						
Bagel Shop:						
701	– With baking	2	1	1.00	1.00	1.00
702	– With cooking	4	1	1.00	1.00	1.00
Bakeries:						
703	– With baking on premises	2	1	1.00	1.00	1.00
704	– With cooking and selling on premises	4	1	1.00	1.00	1.00
705	– Selling only (no baking) on premises	1	1	1.00	1.00	1.00
706	Bars and Taverns	5	3	1.00	1.00	1.00
Candy, Nut and Confectionery Store:						
770	– No cooking	1	1	1.00	1.00	1.00
771	– With cooking	4	1	1.00	1.00	1.00
707	Chinese Restaurant (takeout)	5	3	1.00	1.00	1.00
708	Coffee Shop, Including an Internet Café	2	1	1.00	1.00	1.00
Delicatessen:						
709	– No cooking	2	1	1.00	1.00	1.00
710	– Cooking with household appliances - no kitchen	3	1	1.00	1.00	1.00
711	– With cooking	4	1	1.00	1.00	1.00
Ice Cream Store:						
712	– No cooking	1	1	1.00	1.00	1.00
713	– Cooking with household appliances	3	1	1.00	1.00	1.00
714	– With cooking	4	1	1.00	1.00	1.00
Pizza Shop:						
715	– With baking	2	1	1.00	1.00	1.00
716	– With cooking	4	1	1.00	1.00	1.00
717	Restaurants	5	3	1.00	1.00	1.00

* The Optional Crime Rate Group is used in the rating of some crime endorsements.

CLASSIFICATION TABLES (continued)
(RATE GROUP, CRIME RATE GROUP & CLASSIFICATION FACTOR)

MERCANTILE –

Class Code	Description	Rate Group	*Optional	Classification Factors:		
			Crime Rate Group	Building	Business Property	Liability
	Appliance Store:					
760	– Household Kitchen Appliances Less than 25% of total receipts from off-premises repair or service operations	3	2	.95	.95	.95
761	– Other Household Appliances (sewing machines, vacuums, etc.)	1	2	.95	.95	.95
762	Automobile Accessory Store, No repair work, tire recapping or vulcanizing performed	3	2	.95	.95	.95
763	Barber and Beauty Supply Store, including wigs	2	1	.95	.95	.95
	Beverage Store:					
764	– Selling No Alcoholic Beverages	1	1	.95	.95	.95
765	– Selling Beer & Wine	2	3	.95	.95	.95
766	Bicycle Shop	2	1	.95	.95	.95
767	Book and Magazine Store	1	2	.95	.95	.95
768	Camera and Photographic Supply Store	3	2	.95	.95	.95
769	Candle Store	1	1	.95	.95	.95
772	Card and Stationery Store	1	1	.95	.95	.95
773	Ceramics and Pottery Store	1	1	.95	.95	.95
774	Cheese Shop	2	2	.95	.95	.95
775	Christmas Store (non-seasonal)	2	2	.95	.95	.95
	Clothing or Wearing Apparel:					
776	– Accessory Store	2	2	.95	.95	.95
777	– Athletic Footwear Store	2	2	.95	.95	.95
778	– Bridal Shop	2	2	.95	.95	.95
779	– Shoe Store	2	2	.95	.95	.95
780	– Tee Shirt Shop with Screen Printing	2	2	.95	.95	.95
781	– Uniform Shop	2	2	.95	.95	.95
782	– Clothing Store, NOC	2	2	.95	.95	.95
	Convenience Store					
784	– No gas	3	2	.95	.95	.95
786	Craft Store and Artist Supply Store	1	1	.95	.95	.95

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CLASSIFICATION TABLES (continued)
(RATE GROUP, CRIME RATE GROUP & CLASSIFICATION FACTOR)

MERCANTILE –

Class Code	Description	*Optional Crime Rate Group <u>Classification Factors:</u>				
		Rate Group	Rate Group	Building	Business Property	Liability
787	Curtain and Drapery Store, with less than 25% of the total receipts from installation charges	1	2	.95	.95	.95
	Department Store:					
788	– With less than \$500,000 annual sales	1	3	.95	.95	.95
789	– With more than \$500,000 annual sales	4	3	.95	.95	.95
790	Drug Store	3	3	.95	.95	.95
791	Electrical Supply Store	2	2	.95	.95	.95
	Electronics Store:					
792	– TV, Radio, etc. Less than 25% of total receipts from off-premises repair or service operations	4	3	.95	.95	.95
793	– Cell Phone Store	4	3	.95	.95	.95
794	– Computer Store	2	2	.95	.95	.95
795	– Electronics Store, NOC	3	1	.95	.95	.95
796	Fabric Store	1	2	.95	.95	.95
797	Floor Covering Store including carpet with less than 25% of the total receipts from installation charges	3	2	.95	.95	.95
798	Florist	1	1	.95	.95	.95
799	Fruit, Produce or Vegetable Dealers	2	2	.95	.95	.95
	Furniture Store:					
800	– All Other	3	2	.95	.95	.95
801	– Outdoor & Patio	3	2	.95	.95	.95
802	General Store	2	2	.95	.95	.95
803	Gift, Novelty and Souvenir Store	2	1	.95	.95	.95
804	Glass Store	1	1	.95	.95	.95
805	Groceries, less than \$500,000 annual sales	3	2	.95	.95	.95
806	Hardware Store	2	2	.95	.95	.95
807	Health Food Store	1	2	.95	.95	.95
808	Kitchen Accessories Store	2	2	.95	.95	.95
809	Lawn, Garden and Farm Supply Store	2	1	.95	.95	.95
810	Leather Goods Store	1	3	.95	.95	.95
811	Liquor Store	3	3	.95	.95	.95
812	Luggage Store	1	1	.95	.95	.95
813	Meat, Fish and Poultry Store	1	2	.95	.95	.95

* The Optional Crime Rate Group is used in the rating of some crime endorsements.

CLASSIFICATION TABLES (continued)
(RATE GROUP, CRIME RATE GROUP & CLASSIFICATION FACTOR)

MERCANTILE –

Class Code	Description	Rate Group	*Optional Crime Rate Group Classification Factors:			
			Rate Group	Building	Business Property	Liability
814	Monument, Tombstone & Statuary Store	2	2	.95	.95	.95
815	Music, Tape and Record Store	4	2	.95	.95	.95
816	Musical Instrument Store	2	2	.95	.95	.95
817	Newsstand	1	2	.95	.95	.95
818	Office Machine Store	2	2	.95	.95	.95
819	Office Supply Store	2	2	.95	.95	.95
820	Optical Goods	1	1	.95	.95	.95
821	Paint and Wallpaper Store	1	1	.95	.95	.95
822	Painting, Picture, Poster or Frame Store	1	1	.95	.95	.95
823	Party Supply Store	2	1	.95	.95	.95
	Pet Store:					
824	– Without Grooming	2	1	.95	.95	.95
826	Plumbing Supply & Fixture Store	2	2	.95	.95	.95
827	Pool Supply Store	2	2	.95	.95	.95
828	Restaurant Equipment	2	2	.95	.95	.95
830	Specialty Food Store (no consumption on premises)	2	2	.95	.95	.95
	Sporting Goods Store:					
832	– Apparel and Equipment – No Firearms or Ammunition	2	2	.95	.95	.95
834	– Fishing Equipment & Supplies	2	2	.95	.95	.95
835	– Golf Equipment & Pro Shop	2	2	.95	.95	.95
836	– Ski Shop – No Rentals	3	2	.95	.95	.95
840	Toy, Hobby and Game Store	1	1	.95	.95	.95
841	Video Store	2	3	.95	.95	.95
	Mercantile, NOC					
829	– Retail, NOC	2	2	.95	.95	.95
842	– Wholesale, NOC	1	2	.95	.95	.95

* The Optional Crime Rate Group is used in the rating of some crime endorsements.

CLASSIFICATION TABLES (continued)
(RATE GROUP, CRIME RATE GROUP & CLASSIFICATION FACTOR)

SERVICE –

Class Code	Description	Rate Group	*Optional	Classification Factors:		
			Crime Rate Group	Building	Business Property	Liability
860	Appliance Repair	3	2	.95	.95	.95
861	Automatic Car Wash	3	2	.95	.95	.95
862	Barber Shop	3	3	.95	.95	.95
863	Beauty Shop	3	3	.95	.95	.95
864	Clothing Alteration, Pressing & Repair	4	3	.95	.95	.95
865	Clothing Rental – Formal Wear	3	3	.95	.95	.95
866	Clubs	4	3	.95	.95	.95
867	Computer Repair	2	2	.95	.95	.95
869	Dental Labs	2	1	.95	.95	.95
870	Diaper Service	2	1	.95	.95	.95
851	Electronics Repair	3	3	.95	.95	.95
852	Engraving	1	1	.95	.95	.95
871	Event Coordinator (i.e. wedding/party planner, etc.)	1	1	.95	.95	.95
872	Funeral Directors	4	1	.95	.95	.95
	Laundry:					
873	– Pick Up Stations (laundry and/or dry cleaning) (no cleaning on premises)	1	1	.95	.95	.95
875	– Coin Operated Laundries and Dry Cleaners (self-service or attended)	3	3	.95	.95	.95
877	Letter Service	1	1	.95	.95	.95
878	Linen Supply	2	1	.95	.95	.95
880	Media Duplication	1	1	.95	.95	.95
881	Musical Instrument Tuning and Repair	2	1	.95	.95	.95
882	Nail Salon	3	3	.95	.95	.95
883	Office Machine Repair	2	2	.95	.95	.95
884	Package Delivery Store Including Mail Boxes	2	1	.95	.95	.95
886	Photocopying & Blueprinting	1	1	.95	.95	.95
887	Photofinishing Laboratories	2	2	.95	.95	.95
888	Photographer	2	2	.95	.95	.95
889	Photographic Studios	4	2	.95	.95	.95

* The Optional Crime Rate Group is used in the rating of some crime endorsements.

CLASSIFICATION TABLES (continued)
(RATE GROUP, CRIME RATE GROUP & CLASSIFICATION FACTOR)

SERVICE –

Class Code	Description	Rate Group	*Optional	Classification Factors:		
			Crime Rate Group	Building	Business Property	Liability
890	Printing - Commercial & Related Services	1	1	.95	.95	.95
891	Recording Studio	2	2	.95	.95	.95
893	Shoe Repair	4	2	.95	.95	.95
894	Storage Buildings	1	1	.95	.95	.95
895	Tailors	4	3	.95	.95	.95
896	Taxidermist Services	2	2	.95	.95	.95
897	Tuxedo Rental	3	3	.95	.95	.95
898	Valet Service	2	3	.95	.95	.95
899	Videographer	2	2	.95	.95	.95
900	Watch, Clock & Jewelry Repair	3	3	.95	.95	.95
892	Service, NOC	2	2	.95	.95	.95

OTHER OCCUPANCIES –

Class Code	Description	Rate Group	*Optional	Classification Factors:		
			Crime Rate Group	Building	Business Property	Liability
991	Apartment	n/a	1	1.00	1.00	.95
992	Hotel/ Motel	n/a	1	1.00	1.00	1.00
993	Office	n/a	1	.95	.95	.95
994	House of Worship	n/a	1	1.00	1.00	1.00

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ZONE FACTOR TABLES

ZONE 1 - Upstate & Suburban	Mercantile			Service			House of Worship	Hotel
	Apartment	Building	Business Property	Office	Building	Business Property		
Albany (not city of Albany)	1.14	1.24	1.04	1.17	1.24	1.24	1.30	1.14
Allegany	1.14	1.24	1.04	1.17	1.24	1.24	1.30	1.14
Broome (not Binghamton)	1.14	1.24	1.04	1.24	1.24	1.24	1.30	1.14
Cattaraugus	1.14	1.24	1.04	1.24	1.24	1.24	1.30	1.14
Cayuga	1.14	1.24	1.04	1.24	1.24	1.24	1.30	1.14
Chautauqua	1.14	1.24	1.04	1.24	1.24	1.24	1.30	1.14
Chemung	1.14	1.24	1.04	1.24	1.24	1.24	1.30	1.14
Chenango	1.14	1.24	1.04	1.24	1.24	1.24	1.30	1.14
Clinton	1.32	1.37	1.30	1.24	1.24	1.24	1.30	1.32
Columbia	1.14	1.24	1.24	1.24	1.24	1.24	1.30	1.20
Cortland	1.14	1.24	1.04	1.24	1.24	1.24	1.30	1.14
Delaware	1.14	1.24	1.04	1.24	1.24	1.24	1.30	1.14
Dutchess	1.20	1.24	1.24	1.24	1.24	1.24	1.30	1.20
Erie (not Buffalo)	1.20	1.30	1.24	1.24	1.30	1.24	1.30	1.32
Essex	1.26	1.30	1.24	1.24	1.24	1.24	1.30	1.32
Franklin	1.26	1.30	1.24	1.24	1.24	1.24	1.30	1.32
Fulton	1.14	1.24	1.04	1.24	1.24	1.24	1.30	1.14
Genesee	1.14	1.24	1.04	1.24	1.24	1.24	1.30	1.14
Greene	1.14	1.24	1.24	1.24	1.24	1.24	1.30	1.20
Hamilton	1.26	1.30	1.24	1.24	1.24	1.24	1.30	1.32
Herkimer	1.26	1.30	1.24	1.24	1.24	1.24	1.30	1.32
Jefferson	1.26	1.30	1.24	1.24	1.24	1.24	1.30	1.32
Lewis	1.26	1.30	1.24	1.24	1.24	1.24	1.30	1.32
Livingston	1.14	1.24	1.04	1.24	1.24	1.24	1.30	1.14
Madison	1.14	1.24	1.04	1.24	1.24	1.24	1.30	1.14
Monroe (not Rochester)	1.14	1.24	1.04	1.24	1.24	1.24	1.30	1.14
Montgomery	1.14	1.24	1.04	1.24	1.24	1.24	1.30	1.14
Nassau	1.50	1.37	1.37	1.37	1.37	1.37	1.30	1.50
Niagara (not Niagara Falls)	1.14	1.24	1.04	1.24	1.24	1.24	1.30	1.14
Oneida (not Utica)	1.26	1.30	1.24	1.24	1.30	1.30	1.30	1.32
Onondaga (not Syracuse)	1.26	1.30	1.24	1.24	1.30	1.24	1.30	1.32
Ontario	1.14	1.24	1.04	1.24	1.24	1.24	1.30	1.14
Orange	1.32	1.30	1.30	1.30	1.30	1.24	1.30	1.32
Orleans	1.14	1.24	1.04	1.24	1.24	1.24	1.30	1.14
Oswego	1.32	1.30	1.24	1.24	1.24	1.24	1.30	1.32
Otsego	1.14	1.24	1.04	1.24	1.24	1.24	1.30	1.14

ZONE FACTOR TABLES (continued)

ZONE 1 - (continued) Upstate & Suburban	Apartment	Mercantile		Office	Service		House of Worship	Hotel
		Building	Business Property		Building	Business Property		
Putnam	1.14	1.24	1.24	1.24	1.24	1.24	1.30	1.20
Rensselaer (not Troy)	1.26	1.24	1.04	1.24	1.24	1.24	1.30	1.14
Rockland	1.20	1.30	1.30	1.30	1.30	1.30	1.30	1.20
St Lawrence	1.26	1.30	1.30	1.24	1.24	1.24	1.30	1.32
Saratoga	1.20	1.24	1.04	1.30	1.24	1.24	1.30	1.14
Schenectady (not city of Schenectady)	1.32	1.37	1.30	1.24	1.24	1.24	1.30	1.32
Schoharie	1.14	1.24	1.04	1.24	1.24	1.24	1.30	1.14
Schuyler	1.14	1.24	1.04	1.24	1.24	1.24	1.30	1.14
Seneca	1.14	1.24	1.04	1.24	1.24	1.24	1.30	1.14
Steuben	1.14	1.24	1.04	1.24	1.24	1.24	1.30	1.14
Suffolk	1.50	1.37	1.37	1.37	1.37	1.37	1.30	1.50
Sullivan	1.20	1.30	1.24	1.24	1.24	1.24	1.30	1.20
Tioga	1.14	1.24	1.04	1.24	1.24	1.24	1.30	1.14
Tompkins	1.14	1.24	1.04	1.24	1.24	1.24	1.30	1.14
Ulster	1.14	1.24	1.24	1.24	1.24	1.24	1.30	1.20
Warren	1.14	1.24	1.04	1.24	1.24	1.24	1.30	1.14
Washington	1.26	1.37	1.30	1.24	1.24	1.24	1.30	1.32
Wayne	1.14	1.24	1.04	1.24	1.24	1.24	1.30	1.14
Westchester (not Mount Vernon, New Rochelle or Yonkers)	1.50	1.37	1.37	1.37	1.37	1.37	1.30	1.50
Wyoming	1.14	1.24	1.04	1.24	1.24	1.24	1.30	1.14
Yates	1.14	1.24	1.04	1.24	1.24	1.24	1.30	1.14

ZONE FACTOR TABLES (continued)

ZONE 2 - Upstate Cities	Apartment	Mercantile		Office	Service		House of Worship	Hotel
		Building	Business Property		Building	Business Property		
Albany	1.30	1.24	1.24	1.24	1.24	1.24	1.30	1.30
Binghamton	1.30	1.24	1.24	1.24	1.24	1.24	1.30	1.30
Buffalo	1.30	1.24	1.24	1.24	1.24	1.24	1.30	1.30
Mount Vernon	1.37	1.37	1.37	1.30	1.37	1.37	1.30	1.30
New Rochelle	1.37	1.37	1.37	1.30	1.37	1.37	1.30	1.30
Niagara Falls	1.24	1.24	1.24	1.24	1.24	1.24	1.30	1.30
Rochester	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30
Schenectady	1.37	1.30	1.30	1.30	1.30	1.30	1.30	1.30
Syracuse	1.37	1.24	1.24	1.24	1.24	1.24	1.30	1.30
Troy	1.43	1.30	1.30	1.30	1.30	1.30	1.30	1.30
Utica	1.24	1.24	1.24	1.24	1.24	1.24	1.30	1.30
Yonkers	1.37	1.37	1.37	1.30	1.37	1.37	1.30	1.30

ZONE 3 - New York City	Apartment	Mercantile		Office	Service		House of Worship	Hotel
		Building	Business Property		Building	Business Property		
Bronx	1.43	1.37	1.37	1.37	1.37	1.37	1.30	1.30
Kings	1.43	1.37	1.37	1.37	1.37	1.37	1.30	1.30
New York	1.43	1.37	1.37	1.37	1.37	1.37	1.30	1.30
Queens	1.43	1.37	1.37	1.37	1.37	1.37	1.30	1.30
Richmond	1.43	1.37	1.37	1.37	1.37	1.37	1.30	1.30

SPECIAL CONDITIONS

Fire Protective Safeguards (and Clauses) – (SF-53)		Credit
*Automatic Sprinkler System:		
Clause A	Not connected to a central sprinkler supervisory service	25%
Clause B	Connected to a central sprinkler supervisory service	35%
Automatic Fire Alarm (protecting the entire building):		
Clause C	Connected to a central station or reporting directly to a police or fire station	8%
Clause D	With an outside connection	3%
Security Guard with a Recording System or Watch Clock:		
Clause E	Without central station recording	4%
Clause F	With central station recording	8%
Automatic Cooking Protection System:		
Clause G	Hood & Duct system conforming to standards	10%
	Above, including approved fire suppression system	15%
	Above, including maintenance contracts	20%
Other Protective Safeguard(s):		
Clause H	Other	2%

Burglary and Robbery Protective Safeguards (and Clauses) – (SF-54)		Credit
Clause A	Building Alarm System	
	- Central Station	8%
	- Siren Outside	3%
Clause B	Safe Alarm System	
	- Central Station	8%
	- Siren Outside	3%
Clause C	Hold-up Alarm System	2%
Clause D	Security Guard – Rounds recorded through a central station	8%
Clause E	Other	2%

Fire Resistive	Credit
Fire Resistive (credit to masonry rates)	25%
Fire Resistive & Sprinklered * (Use this credit in lieu of the separate credits for Fire Resistive (above) and Sprinklered (SF-53).)	50%
* Sprinklered - Rate credit for sprinklered buildings is applied when entire building is protected by an automatic sprinkler system. Service contracts required.	

SPECIAL CONDITIONS (continued)

Age of Building	Credit	
	Building	Business Property
0 - 5 years	20%	10%
6 - 10 years	15%	10%
11 - 15 years	10%	5%
16 - 20 years	5%	5%

Lessor's Risk Only

Lessor's risk buildings – When building owner is an additional insured on the tenant's policy (proof required),
Use the owner occupied rates.

Other Credits	Credit
Metal buildings with metal or frame supports	15%
Storage building with no utilities	15%

PREMIUM SIZE CREDITS

Premium Size:	Credit
\$0 - \$5,000	0%
\$5,001 - \$10,000	5%
\$10,001 - \$25,000	11%
Over \$25,000	12%

BUSINESSOWNERS COMPOSITE RATES

RATES PER \$1,000 OF COVERAGE

P**FRAME - ZONE 1 - UPSTATE & SUBURBAN
REPLACEMENT COST - BUILDING & BUSINESS PROPERTY****\$500 DEDUCTIBLE
PRIOR TO 1/60****BUILDING**

	P	SP/U
** SERVICE		
OWNER OCCUPIED	7.53	9.02
LESSOR - TENANT	8.28	9.95

* MERCANTILE		
(RATING GROUP 1-3)		
OWNER OCCUPIED	10.23	12.28
LESSOR - TENANT	11.25	13.49
(RATE GROUP 4-5)		
OWNER OCCUPIED	13.02	15.62
LESSOR - TENANT	14.32	17.21

BUSINESS PROPERTY

*** MERCANTILE		
1	13.39	16.09
2	14.51	17.39
3	15.07	18.04
4	16.37	19.62
5	19.34	23.25

*** SERVICE		
1	10.88	13.02
2	12.09	14.51
3	12.65	15.16
4	13.67	16.37

BUILDING AND BUSINESS PROPERTY

APARTMENT	6.05	8.46
HOTEL / MOTEL	4.46	6.23
OFFICE		
OWNER OCCUPIED	3.81	4.93
LESSOR - TENANT	4.19	5.39
HOUSE OF WORSHIP	5.12	6.14

OCCUPANCY CREDIT/DEBIT:

- * IF SOLE OCCUPANCY, APPLY FACTOR OF .90 TO ABOVE RATE.
- ** IF MERCANTILE OCCUPANCY IS IN BUILDING, APPLY FACTOR OF 1.10 TO ABOVE RATE.
- *** IF BUILDING & BUSINESS PROPERTY ARE WRITTEN TOGETHER,
MULTIPLY BUSINESS PROPERTY RATE BY .85

BUSINESSOWNERS COMPOSITE RATES

RATES PER \$1,000 OF COVERAGE

P**FRAME - ZONE 1 - UPSTATE & SUBURBAN
ACTUAL CASH VALUE - BUILDING & BUSINESS PROPERTY****\$500 DEDUCTIBLE
PRIOR TO 1/60****BUILDING**

	P	SP/U
** SERVICE		
OWNER OCCUPIED	8.28	9.95
LESSOR - TENANT	9.11	10.97

* MERCANTILE		
(RATE GROUP 1-3)		
OWNER OCCUPIED	11.25	13.49
LESSOR - TENANT	12.37	14.88
(RATE GROUP 4-5)		
OWNER OCCUPIED	14.32	17.21
LESSOR - TENANT	15.72	18.97

BUSINESS PROPERTY

*** MERCANTILE		
1	14.79	17.76
2	15.90	19.16
3	16.55	19.81
4	17.95	21.58
5	21.30	25.58

*** SERVICE		
1	12.00	14.32
2	13.30	16.00
3	13.95	16.74
4	15.07	18.04

BUILDING AND BUSINESS PROPERTY

APARTMENT	6.70	9.30
HOTEL / MOTEL	4.93	6.88
OFFICE		
OWNER OCCUPIED	4.19	5.39
LESSOR - TENANT	4.56	5.95
HOUSE OF WORSHIP	5.67	6.79

OCCUPANCY CREDIT/DEBIT:

- * IF SOLE OCCUPANCY, APPLY FACTOR OF .90 TO ABOVE RATE.
- ** IF MERCANTILE OCCUPANCY IS IN BUILDING, APPLY FACTOR OF 1.10 TO ABOVE RATE.
- *** IF BUILDING & BUSINESS PROPERTY ARE WRITTEN TOGETHER,
MULTIPLY BUSINESS PROPERTY RATE BY .85

BUSINESSOWNERS COMPOSITE RATES

RATES PER \$1,000 OF COVERAGE

P**MASONRY - ZONE 1 - UPSTATE & SUBURBAN
REPLACEMENT COST - BUILDING & BUSINESS PROPERTY****\$500 DEDUCTIBLE
PRIOR TO 1/60****BUILDING**

	P	SP/U
** SERVICE		
OWNER OCCUPIED	5.77	6.88
LESSOR - TENANT	6.32	7.53

* MERCANTILE		
(RATE GROUP 1-3)		
OWNER OCCUPIED	7.72	9.21
LESSOR - TENANT	8.46	10.14
(RATE GROUP 4-5)		
OWNER OCCUPIED	9.77	11.72
LESSOR - TENANT	10.79	12.93

BUSINESS PROPERTY

*** MERCANTILE		
1	12.09	14.51
2	13.02	15.62
3	13.49	16.18
4	14.69	17.67
5	17.39	20.93

*** SERVICE		
1	8.93	10.70
2	9.95	11.90
3	10.42	12.46
4	11.25	13.49

BUILDING AND BUSINESS PROPERTY

APARTMENT	6.70	9.30
HOTEL / MOTEL	5.39	7.53
OFFICE		
OWNER OCCUPIED	4.00	5.21
LESSOR - TENANT	4.37	5.67
HOUSE OF WORSHIP	5.58	6.70

OCCUPANCY CREDIT/DEBIT:

- * IF SOLE OCCUPANCY, APPLY FACTOR OF .90 TO ABOVE RATE.
- ** IF MERCANTILE OCCUPANCY IS IN BUILDING, APPLY FACTOR OF 1.10 TO ABOVE RATE.
- *** IF BUILDING & BUSINESS PROPERTY ARE WRITTEN TOGETHER,
MULTIPLY BUSINESS PROPERTY RATE BY .85

BUSINESSOWNERS COMPOSITE RATES

RATES PER \$1,000 OF COVERAGE

P**MASONRY - ZONE 1 - UPSTATE & SUBURBAN
ACTUAL CASH VALUE - BUILDING & BUSINESS PROPERTY****\$500 DEDUCTIBLE
PRIOR TO 1/60****BUILDING**

	P	SP/U
** SERVICE		
OWNER OCCUPIED	6.32	7.53
LESSOR - TENANT	6.98	8.28

*** MERCANTILE**

(RATE GROUP 1-3)		
OWNER OCCUPIED	8.46	10.14
LESSOR - TENANT	9.30	11.16
(RATE GROUP 4-5)		
OWNER OCCUPIED	10.79	12.93
LESSOR - TENANT	11.90	14.23

BUSINESS PROPERTY***** MERCANTILE**

1	13.30	16.00
2	14.32	17.21
3	14.88	17.86
4	16.18	19.44
5	19.16	22.97

***** SERVICE**

1	9.86	11.81
2	10.88	13.11
3	11.44	13.67
4	12.37	14.79

BUILDING AND BUSINESS PROPERTY

APARTMENT	5.67	8.00
HOTEL / MOTEL	4.46	6.23
OFFICE		
OWNER OCCUPIED	2.79	3.63
LESSOR - TENANT	3.07	3.91
HOUSE OF WORSHIP	4.46	5.39

OCCUPANCY CREDIT/DEBIT:

- * IF SOLE OCCUPANCY, APPLY FACTOR OF .90 TO ABOVE RATE.
- ** IF MERCANTILE OCCUPANCY IS IN BUILDING, APPLY FACTOR OF 1.10 TO ABOVE RATE.
- *** IF BUILDING & BUSINESS PROPERTY ARE WRITTEN TOGETHER,
MULTIPLY BUSINESS PROPERTY RATE BY .85

BUSINESSOWNERS COMPOSITE RATES

RATES PER \$1,000 OF COVERAGE

P**FRAME - ZONE 2 - UPSTATE CITIES
REPLACEMENT COST - BUILDING & BUSINESS PROPERTY****\$500 DEDUCTIBLE
PRIOR TO 1/60****BUILDING**

	P	SP/U
** SERVICE		
OWNER OCCUPIED	7.91	9.49
LESSOR - TENANT	8.74	10.42

* MERCANTILE		
(RATE GROUP 1-3)		
OWNER OCCUPIED	10.42	12.56
LESSOR - TENANT	11.44	13.86
(RATE GROUP 4-5)		
OWNER OCCUPIED	13.30	15.90
LESSOR - TENANT	14.60	17.48

BUSINESS PROPERTY

*** MERCANTILE		
1	13.39	16.09
2	14.51	17.39
3	15.07	18.04
4	16.37	19.62
5	19.34	23.25

*** SERVICE		
1	10.88	13.02
2	12.09	14.51
3	12.65	15.16
4	13.67	16.37

BUILDING AND BUSINESS PROPERTY

APARTMENT	6.70	9.30
HOTEL / MOTEL	5.39	7.53
OFFICE		
OWNER OCCUPIED	4.00	5.21
LESSOR - TENANT	4.37	5.67
HOUSE OF WORSHIP	5.58	6.70

OCCUPANCY CREDIT/DEBIT:

- * IF SOLE OCCUPANCY, APPLY FACTOR OF .90 TO ABOVE RATE.
- ** IF MERCANTILE OCCUPANCY IS IN BUILDING, APPLY FACTOR OF 1.10 TO ABOVE RATE.
- *** IF BUILDING & BUSINESS PROPERTY ARE WRITTEN TOGETHER,
MULTIPLY BUSINESS PROPERTY RATE BY .85

BUSINESSOWNERS COMPOSITE RATES

RATES PER \$1,000 OF COVERAGE

P**FRAME - ZONE 2 - UPSTATE CITIES
ACTUAL CASH VALUE - BUILDING & BUSINESS PROPERTY****\$500 DEDUCTIBLE
PRIOR TO 1/60****BUILDING**

	P	SP/U
** SERVICE		
OWNER OCCUPIED	8.74	10.42
LESSOR - TENANT	9.58	11.44

*** MERCANTILE**

(RATE GROUP 1-3)		
OWNER OCCUPIED	11.44	13.76
LESSOR - TENANT	12.56	15.16
(RATE GROUP 4-5)		
OWNER OCCUPIED	14.60	17.48
LESSOR - TENANT	16.09	19.25

BUSINESS PROPERTY***** MERCANTILE**

1	14.79	17.76
2	15.90	19.16
3	16.55	19.81
4	17.95	21.58
5	21.30	25.58

***** SERVICE**

1	12.00	14.32
2	13.30	16.00
3	13.95	16.74
4	15.07	18.04

BUILDING AND BUSINESS PROPERTY

APARTMENT	7.35	10.23
HOTEL / MOTEL	5.86	8.28
OFFICE		
OWNER OCCUPIED	4.37	5.67
LESSOR - TENANT	4.84	6.23
HOUSE OF WORSHIP	6.14	7.35

OCCUPANCY CREDIT/DEBIT:

- * IF SOLE OCCUPANCY, APPLY FACTOR OF .90 TO ABOVE RATE.
- ** IF MERCANTILE OCCUPANCY IS IN BUILDING, APPLY FACTOR OF 1.10 TO ABOVE RATE.
- *** IF BUILDING & BUSINESS PROPERTY ARE WRITTEN TOGETHER,
MULTIPLY BUSINESS PROPERTY RATE BY .85

BUSINESSOWNERS COMPOSITE RATES

RATES PER \$1,000 OF COVERAGE

P**MASONRY - ZONE 2 - UPSTATE CITIES
REPLACEMENT COST - BUILDING & BUSINESS PROPERTY****\$500 DEDUCTIBLE
PRIOR TO 1/60****BUILDING**

	P	SP/U
** SERVICE		
OWNER OCCUPIED	6.05	7.25
LESSOR - TENANT	6.70	8.00

* MERCANTILE		
(RATE GROUP 1-3)		
OWNER OCCUPIED	7.44	8.93
LESSOR - TENANT	8.18	9.86
(RATE GROUP 4-5)		
OWNER OCCUPIED	9.39	11.35
LESSOR - TENANT	10.32	12.46

BUSINESS PROPERTY

*** MERCANTILE		
1	12.09	14.51
2	13.02	15.62
3	13.49	16.18
4	14.69	17.67
5	17.39	20.93

*** SERVICE		
1	8.84	10.60
2	9.77	11.72
3	10.23	12.28
4	11.07	13.30

BUILDING AND BUSINESS PROPERTY

APARTMENT	5.67	8.00
HOTEL / MOTEL	4.84	6.79
OFFICE		
OWNER OCCUPIED	2.70	3.44
LESSOR - TENANT	2.88	3.81
HOUSE OF WORSHIP	4.46	5.39

OCCUPANCY CREDIT/DEBIT:

- * IF SOLE OCCUPANCY, APPLY FACTOR OF .90 TO ABOVE RATE.
- ** IF MERCANTILE OCCUPANCY IS IN BUILDING, APPLY FACTOR OF 1.10 TO ABOVE RATE.
- *** IF BUILDING & BUSINESS PROPERTY ARE WRITTEN TOGETHER,
MULTIPLY BUSINESS PROPERTY RATE BY .85

BUSINESSOWNERS COMPOSITE RATES

RATES PER \$1,000 OF COVERAGE

P**MASONRY - ZONE 2 - UPSTATE CITIES
ACTUAL CASH VALUE - BUILDING & BUSINESS PROPERTY****\$500 DEDUCTIBLE
PRIOR TO 1/60****BUILDING**

	P	SP/U
** SERVICE		
OWNER OCCUPIED	6.60	7.91
LESSOR - TENANT	7.25	8.74

* MERCANTILE		
(RATE GROUP 1-3)		
OWNER OCCUPIED	8.18	9.77
LESSOR - TENANT	9.02	10.79
(RATE GROUP 4-5)		
OWNER OCCUPIED	10.42	12.46
LESSOR - TENANT	11.44	13.67

BUSINESS PROPERTY

*** MERCANTILE		
1	13.30	16.00
2	14.32	17.21
3	14.88	17.86
4	16.18	19.44
5	19.16	22.97

*** SERVICE		
1	9.67	11.63
2	10.79	12.93
3	11.25	13.49
4	12.18	14.60

BUILDING AND BUSINESS PROPERTY

APARTMENT	6.32	8.84
HOTEL / MOTEL	5.30	7.44
OFFICE		
OWNER OCCUPIED	2.88	3.81
LESSOR - TENANT	3.16	4.19
HOUSE OF WORSHIP	4.93	5.86

OCCUPANCY CREDIT/DEBIT:

- * IF SOLE OCCUPANCY, APPLY FACTOR OF .90 TO ABOVE RATE.
- ** IF MERCANTILE OCCUPANCY IS IN BUILDING, APPLY FACTOR OF 1.10 TO ABOVE RATE.
- *** IF BUILDING & BUSINESS PROPERTY ARE WRITTEN TOGETHER,
MULTIPLY BUSINESS PROPERTY RATE BY .85

BUSINESSOWNERS COMPOSITE RATES

RATES PER \$1,000 OF COVERAGE

P**FRAME - ZONE 3 - NEW YORK CITY
REPLACEMENT COST - BUILDING & BUSINESS PROPERTY****\$500 DEDUCTIBLE
PRIOR TO 1/60****BUILDING**

P

**** SERVICE**

OWNER OCCUPIED	13.67
LESSOR - TENANT	15.07

*** MERCANTILE**

(RATE GROUP 1-3)	
OWNER OCCUPIED	16.18
LESSOR - TENANT	17.76
(RATE GROUP 4-5)	
OWNER OCCUPIED	21.02
LESSOR - TENANT	23.16

BUSINESS PROPERTY***** MERCANTILE**

1	32.55
2	34.60
3	36.18
4	39.25
5	46.59

***** SERVICE**

1	25.58
2	27.90
3	29.30
4	31.90

BUILDING AND BUSINESS PROPERTY

APARTMENT	6.88
HOTEL / MOTEL	6.14
OFFICE	
OWNER OCCUPIED	5.02
LESSOR - TENANT	5.49
HOUSE OF WORSHIP	7.35

OCCUPANCY CREDIT/DEBIT:

- * IF SOLE OCCUPANCY, APPLY FACTOR OF .90 TO ABOVE RATE.
- ** IF MERCANTILE OCCUPANCY IS IN BUILDING, APPLY FACTOR OF 1.10 TO ABOVE RATE.
- *** IF BUILDING & BUSINESS PROPERTY ARE WRITTEN TOGETHER,
MULTIPLY BUSINESS PROPERTY RATE BY .70

BUSINESSOWNERS COMPOSITE RATES

RATES PER \$1,000 OF COVERAGE

P**FRAME - ZONE 3 - NEW YORK CITY
ACTUAL CASH VALUE - BUILDING & BUSINESS PROPERTY****\$500 DEDUCTIBLE
PRIOR TO 1/60****BUILDING**

P

**** SERVICE**

OWNER OCCUPIED	15.07
LESSOR - TENANT	16.55

*** MERCANTILE**

(RATE GROUP 1-3)	
OWNER OCCUPIED	17.86
LESSOR - TENANT	19.62
(RATE GROUP 4-5)	
OWNER OCCUPIED	23.06
LESSOR - TENANT	25.39

BUSINESS PROPERTY***** MERCANTILE**

1	35.81
2	38.04
3	39.80
4	43.15
5	51.24

***** SERVICE**

1	28.18
2	30.69
3	32.27
4	35.06

BUILDING AND BUSINESS PROPERTY

APARTMENT	7.53
HOTEL / MOTEL	6.79
OFFICE	
OWNER OCCUPIED	5.49
LESSOR - TENANT	6.05
HOUSE OF WORSHIP	8.09

OCCUPANCY CREDIT/DEBIT:

* IF SOLE OCCUPANCY, APPLY FACTOR OF .90 TO ABOVE RATE.

** IF MERCANTILE OCCUPANCY IS IN BUILDING, APPLY FACTOR OF 1.10 TO ABOVE RATE.

*** IF BUILDING & BUSINESS PROPERTY ARE WRITTEN TOGETHER,
MULTIPLY BUSINESS PROPERTY RATE BY .70

BUSINESSOWNERS COMPOSITE RATES

RATES PER \$1,000 OF COVERAGE

P**MASONRY - ZONE 3 - NEW YORK CITY
REPLACEMENT COST - BUILDING & BUSINESS PROPERTY****\$500 DEDUCTIBLE
PRIOR TO 1/60****BUILDING**

P

**** SERVICE**

OWNER OCCUPIED	4.37
LESSOR - TENANT	4.84

*** MERCANTILE**

(RATE GROUP 1-3)	
OWNER OCCUPIED	5.21
LESSOR - TENANT	5.77
(RATE GROUP 4-5)	
OWNER OCCUPIED	6.70
LESSOR - TENANT	7.35

BUSINESS PROPERTY***** MERCANTILE**

1	24.46
2	25.95
3	27.16
4	29.48
5	34.97

***** SERVICE**

1	15.35
2	16.74
3	17.58
4	19.16

BUILDING AND BUSINESS PROPERTY

APARTMENT	4.56
HOTEL / MOTEL	4.28
OFFICE	
OWNER OCCUPIED	2.23
LESSOR - TENANT	2.51
HOUSE OF WORSHIP	5.86

OCCUPANCY CREDIT/DEBIT:

- * IF SOLE OCCUPANCY, APPLY FACTOR OF .90 TO ABOVE RATE.
- ** IF MERCANTILE OCCUPANCY IS IN BUILDING, APPLY FACTOR OF 1.10 TO ABOVE RATE.
- *** IF BUILDING & BUSINESS PROPERTY ARE WRITTEN TOGETHER,
MULTIPLY BUSINESS PROPERTY RATE BY .70

BUSINESSOWNERS COMPOSITE RATES

RATES PER \$1,000 OF COVERAGE

P**MASONRY - ZONE 3 - NEW YORK CITY
ACTUAL CASH VALUE - BUILDING & BUSINESS PROPERTY****\$500 DEDUCTIBLE
PRIOR TO 1/60****BUILDING**

P

**** SERVICE**

OWNER OCCUPIED	4.84
LESSOR - TENANT	5.30

*** MERCANTILE**

(RATE GROUP 1-3)	
OWNER OCCUPIED	5.67
LESSOR - TENANT	6.23
(RATE GROUP 4-5)	
OWNER OCCUPIED	7.35
LESSOR - TENANT	8.09

BUSINESS PROPERTY***** MERCANTILE**

1	26.88
2	28.55
3	29.85
4	32.36
5	38.41

***** SERVICE**

1	16.93
2	18.41
3	19.34
4	21.02

BUILDING AND BUSINESS PROPERTY

APARTMENT	5.02
HOTEL / MOTEL	4.74
OFFICE	
OWNER OCCUPIED	2.51
LESSOR - TENANT	2.70
HOUSE OF WORSHIP	6.51

OCCUPANCY CREDIT/DEBIT:

* IF SOLE OCCUPANCY, APPLY FACTOR OF .90 TO ABOVE RATE.

** IF MERCANTILE OCCUPANCY IS IN BUILDING, APPLY FACTOR OF 1.10 TO ABOVE RATE.

*** IF BUILDING & BUSINESS PROPERTY ARE WRITTEN TOGETHER,
MULTIPLY BUSINESS PROPERTY RATE BY .70

BUSINESSOWNERS COMPOSITE RATES

RATES PER \$1,000 OF COVERAGE

S**FRAME - ZONE 1 - UPSTATE &- SUBURBAN
REPLACEMENT COST - BUILDING & BUSINESS PROPERTY****\$500 DEDUCTIBLE
SINCE 1/60****BUILDING**

	P	SP/U
** SERVICE		
OWNER OCCUPIED	6.79	8.09
LESSOR - TENANT	7.44	8.93

* MERCANTILE		
(RATE GROUP 1-3)		
OWNER OCCUPIED	9.21	11.07
LESSOR - TENANT	10.14	12.18
(RATE GROUP 4-5)		
OWNER OCCUPIED	11.72	14.04
LESSOR - TENANT	12.93	15.44

BUSINESS PROPERTY

*** MERCANTILE		
1	12.09	14.51
2	13.02	15.62
3	13.49	16.18
4	14.69	17.67
5	17.39	20.93

*** SERVICE		
1	9.77	11.72
2	10.88	13.02
3	11.35	13.67
4	12.28	14.79

BUILDING AND BUSINESS PROPERTY

APARTMENT	5.49	7.63
HOTEL / MOTEL	4.00	5.58
OFFICE		
OWNER OCCUPIED	3.44	4.46
LESSOR - TENANT	3.72	4.84
HOUSE OF WORSHIP	4.65	5.49

OCCUPANCY CREDIT/DEBIT:

- * IF SOLE OCCUPANCY, APPLY FACTOR OF .90 TO ABOVE RATE.
- ** IF MERCANTILE OCCUPANCY IS IN BUILDING, APPLY FACTOR OF 1.10 TO ABOVE RATE.
- *** IF BUILDING & BUSINESS PROPERTY ARE WRITTEN TOGETHER,
MULTIPLY BUSINESS PROPERTY RATE BY .85

BUSINESSOWNERS COMPOSITE RATES

RATES PER \$1,000 OF COVERAGE

S**FRAME - ZONE 1 - UPSTATE & SUBURBAN
ACTUAL CASH VALUE - BUILDING & BUSINESS PROPERTY****\$500 DEDUCTIBLE
SINCE 1/60****BUILDING**

	P	SP/U
** SERVICE		
OWNER OCCUPIED	7.44	8.93
LESSOR - TENANT	8.18	9.86

*** MERCANTILE**

(RATE GROUP 1-3)		
OWNER OCCUPIED	10.14	12.18
LESSOR - TENANT	11.16	13.39
(RATE GROUP 4-5)		
OWNER OCCUPIED	12.93	15.44
LESSOR - TENANT	14.23	17.02

BUSINESS PROPERTY***** MERCANTILE**

1	13.30	16.00
2	14.32	17.21
3	14.88	17.86
4	16.18	19.44
5	19.16	22.97

***** SERVICE**

1	10.79	12.93
2	12.00	14.32
3	12.56	15.07
4	13.58	16.28

BUILDING AND BUSINESS PROPERTY

APARTMENT	5.95	8.37
HOTEL / MOTEL	4.46	6.23
OFFICE		
OWNER OCCUPIED	3.72	4.93
LESSOR - TENANT	4.09	5.30
HOUSE OF WORSHIP	5.02	6.05

OCCUPANCY CREDIT/DEBIT:

- * IF SOLE OCCUPANCY, APPLY FACTOR OF .90 TO ABOVE RATE.
- ** IF MERCANTILE OCCUPANCY IS IN BUILDING, APPLY FACTOR OF 1.10 TO ABOVE RATE.
- *** IF BUILDING & BUSINESS PROPERTY ARE WRITTEN TOGETHER,
MULTIPLY BUSINESS PROPERTY RATE BY .85

BUSINESSOWNERS COMPOSITE RATES

RATES PER \$1,000 OF COVERAGE

S**MASONRY - ZONE 1 - UPSTATE & SUBURBAN
REPLACEMENT COST - BUILDING & BUSINESS PROPERTY****\$500 DEDUCTIBLE
SINCE 1/60****BUILDING**

	P	SP/U
** SERVICE		
OWNER OCCUPIED	5.12	6.14
LESSOR - TENANT	5.67	6.79

* MERCANTILE		
(RATE GROUP 1-3)		
OWNER OCCUPIED	6.88	8.28
LESSOR - TENANT	7.53	9.11
(RATE GROUP 4-5)		
OWNER OCCUPIED	8.84	10.51
LESSOR - TENANT	9.77	11.53

BUSINESS PROPERTY

*** MERCANTILE		
1	10.88	13.02
2	11.72	14.04
3	12.18	14.60
4	13.21	15.90
5	15.72	18.79

*** SERVICE		
1	8.00	9.67
2	8.93	10.70
3	9.30	11.16
4	10.04	12.09

BUILDING AND BUSINESS PROPERTY

APARTMENT	4.65	6.51
HOTEL / MOTEL	3.63	5.02
OFFICE		
OWNER OCCUPIED	2.23	2.98
LESSOR - TENANT	2.51	3.26
HOUSE OF WORSHIP	3.72	4.46

OCCUPANCY CREDIT/DEBIT:

- * IF SOLE OCCUPANCY, APPLY FACTOR OF .90 TO ABOVE RATE.
- ** IF MERCANTILE OCCUPANCY IS IN BUILDING, APPLY FACTOR OF 1.10 TO ABOVE RATE.
- *** IF BUILDING & BUSINESS PROPERTY ARE WRITTEN TOGETHER,
MULTIPLY BUSINESS PROPERTY RATE BY .85

BUSINESSOWNERS COMPOSITE RATES

RATES PER \$1,000 OF COVERAGE

S**MASONRY - ZONE 1 - UPSTATE & SUBURBAN
ACTUAL CASH VALUE - BUILDING & BUSINESS PROPERTY****\$500 DEDUCTIBLE
SINCE 1/60****BUILDING**

	P	SP/U
** SERVICE		
OWNER OCCUPIED	5.67	6.79
LESSOR - TENANT	6.23	7.44

*** MERCANTILE**

(RATE GROUP 1-3)		
OWNER OCCUPIED	7.63	9.11
LESSOR - TENANT	8.37	10.04
(RATE GROUP 4-5)		
OWNER OCCUPIED	9.67	11.63
LESSOR - TENANT	10.60	12.83

BUSINESS PROPERTY***** MERCANTILE**

1	12.00	14.32
2	12.93	15.53
3	13.39	16.09
4	14.60	17.48
5	17.21	20.65

***** SERVICE**

1	8.84	10.60
2	9.86	11.81
3	10.23	12.28
4	11.07	13.30

BUILDING AND BUSINESS PROPERTY

APARTMENT	5.12	7.16
HOTEL / MOTEL	4.00	5.58
OFFICE		
OWNER OCCUPIED	2.51	3.26
LESSOR - TENANT	2.70	3.53
HOUSE OF WORSHIP	4.09	4.84

OCCUPANCY CREDIT/DEBIT:

* IF SOLE OCCUPANCY, APPLY FACTOR OF .90 TO ABOVE RATE.

** IF MERCANTILE OCCUPANCY IS IN BUILDING, APPLY FACTOR OF 1.10 TO ABOVE RATE.

*** IF BUILDING & BUSINESS PROPERTY ARE WRITTEN TOGETHER,
MULTIPLY BUSINESS PROPERTY RATE BY .85

BUSINESSOWNERS COMPOSITE RATES

RATES PER \$1,000 OF COVERAGE

S**FRAME - ZONE 2 - UPSTATE CITIES
REPLACEMENT COST - BUILDING & BUSINESS PROPERTY****\$500 DEDUCTIBLE
SINCE 1/60****BUILDING**

	P	SP/U
** SERVICE		
OWNER OCCUPIED	7.16	8.56
LESSOR - TENANT	7.91	9.39

* MERCANTILE		
(RATE GROUP 1-3)		
OWNER OCCUPIED	9.39	11.25
LESSOR - TENANT	10.32	12.37
(RATE GROUP 4-5)		
OWNER OCCUPIED	12.00	14.32
LESSOR - TENANT	13.21	15.72

BUSINESS PROPERTY

*** MERCANTILE		
1	12.09	14.51
2	13.02	15.62
3	13.49	16.18
4	14.69	17.67
5	17.39	20.93

*** SERVICE		
1	9.77	11.72
2	10.88	13.02
3	11.35	13.67
4	12.28	14.79

BUILDING AND BUSINESS PROPERTY

APARTMENT	5.95	8.37
HOTEL / MOTEL	4.84	6.79
OFFICE		
OWNER OCCUPIED	3.63	4.65
LESSOR - TENANT	3.91	5.12
HOUSE OF WORSHIP	5.02	6.05

OCCUPANCY CREDIT/DEBIT:

- * IF SOLE OCCUPANCY, APPLY FACTOR OF .90 TO ABOVE RATE.
- ** IF MERCANTILE OCCUPANCY IS IN BUILDING, APPLY FACTOR OF 1.10 TO ABOVE RATE.
- *** IF BUILDING & BUSINESS PROPERTY ARE WRITTEN TOGETHER,
MULTIPLY BUSINESS PROPERTY RATE BY .85

BUSINESSOWNERS COMPOSITE RATES

RATES PER \$1,000 OF COVERAGE

S**FRAME - ZONE 2 - UPSTATE CITIES
ACTUAL CASH VALUE - BUILDING & BUSINESS PROPERTY****\$500 DEDUCTIBLE
SINCE 1/60****BUILDING**

	P	SP/U
** SERVICE		
OWNER OCCUPIED	7.81	9.39
LESSOR - TENANT	8.56	10.32

*** MERCANTILE**

(RATE GROUP 1-3)		
OWNER OCCUPIED	10.32	12.37
LESSOR - TENANT	11.35	13.58
(RATE GROUP 4-5)		
OWNER OCCUPIED	13.11	15.81
LESSOR - TENANT	14.42	17.39

BUSINESS PROPERTY***** MERCANTILE**

1	13.30	16.00
2	14.32	17.21
3	14.88	17.86
4	16.18	19.44
5	19.16	22.97

***** SERVICE**

1	10.79	12.93
2	12.00	14.32
3	12.56	15.07
4	13.58	16.28

BUILDING AND BUSINESS PROPERTY

APARTMENT	6.60	9.21
HOTEL / MOTEL	5.30	7.44
OFFICE		
OWNER OCCUPIED	4.00	5.12
LESSOR - TENANT	4.37	5.58
HOUSE OF WORSHIP	5.49	6.60

OCCUPANCY CREDIT/DEBIT:

- * IF SOLE OCCUPANCY, APPLY FACTOR OF .90 TO ABOVE RATE.
- ** IF MERCANTILE OCCUPANCY IS IN BUILDING, APPLY FACTOR OF 1.10 TO ABOVE RATE.
- *** IF BUILDING & BUSINESS PROPERTY ARE WRITTEN TOGETHER,
MULTIPLY BUSINESS PROPERTY RATE BY .85

BUSINESSOWNERS COMPOSITE RATES

RATES PER \$1,000 OF COVERAGE

S**MASONRY - ZONE 2 - UPSTATE CITIES
REPLACEMENT COST - BUILDING & BUSINESS PROPERTY****\$500 DEDUCTIBLE
SINCE 1/60****BUILDING**

	P	SP/U
** SERVICE		
OWNER OCCUPIED	5.39	6.51
LESSOR - TENANT	5.95	7.16

* MERCANTILE		
(RATE GROUP 1-3)		
OWNER OCCUPIED	6.70	8.00
LESSOR - TENANT	7.35	8.84
(RATE GROUP 4-5)		
OWNER OCCUPIED	8.46	10.14
LESSOR - TENANT	9.30	11.16

BUSINESS PROPERTY

*** MERCANTILE		
1	10.88	13.02
2	11.72	14.04
3	12.18	14.60
4	13.21	15.90
5	15.72	18.79

*** SERVICE		
1	7.91	9.49
2	8.84	10.60
3	9.21	11.07
4	9.95	12.00

BUILDING AND BUSINESS PROPERTY

APARTMENT	5.12	7.16
HOTEL / MOTEL	4.37	6.05
OFFICE		
OWNER OCCUPIED	2.42	3.07
LESSOR - TENANT	2.60	3.44
HOUSE OF WORSHIP	4.00	4.84

OCCUPANCY CREDIT/DEBIT:

- * IF SOLE OCCUPANCY, APPLY FACTOR OF .90 TO ABOVE RATE.
- ** IF MERCANTILE OCCUPANCY IS IN BUILDING, APPLY FACTOR OF 1.10 TO ABOVE RATE.
- *** IF BUILDING & BUSINESS PROPERTY ARE WRITTEN TOGETHER,
MULTIPLY BUSINESS PROPERTY RATE BY .85

BUSINESSOWNERS COMPOSITE RATES

RATES PER \$1,000 OF COVERAGE

S**MASONRY - ZONE 2 - UPSTATE CITIES
ACTUAL CASH VALUE - BUILDING & BUSINESS PROPERTY****\$500 DEDUCTIBLE
SINCE 1/60****BUILDING**

	P	SP/U
** SERVICE		
OWNER OCCUPIED	5.95	7.16
LESSOR - TENANT	6.51	7.91

* MERCANTILE		
(RATE GROUP 1-3)		
OWNER OCCUPIED	7.35	8.84
LESSOR - TENANT	8.09	9.77
(RATE GROUP 4-5)		
OWNER OCCUPIED	9.30	11.16
LESSOR - TENANT	10.23	12.28

BUSINESS PROPERTY

*** MERCANTILE		
1	12.00	14.32
2	12.93	15.53
3	13.39	16.09
4	14.60	17.48
5	17.21	20.65

*** SERVICE		
1	8.74	10.51
2	9.67	11.63
3	10.14	12.18
4	10.97	13.11

BUILDING AND BUSINESS PROPERTY

APARTMENT	5.67	7.91
HOTEL / MOTEL	4.74	6.70
OFFICE		
OWNER OCCUPIED	2.60	3.44
LESSOR - TENANT	2.88	3.72
HOUSE OF WORSHIP	4.37	5.30

OCCUPANCY CREDIT/DEBIT:

- * IF SOLE OCCUPANCY, APPLY FACTOR OF .90 TO ABOVE RATE.
- ** IF MERCANTILE OCCUPANCY IS IN BUILDING, APPLY FACTOR OF 1.10 TO ABOVE RATE.
- *** IF BUILDING & BUSINESS PROPERTY ARE WRITTEN TOGETHER,
MULTIPLY BUSINESS PROPERTY RATE BY .85

BUSINESSOWNERS COMPOSITE RATES

RATES PER \$1,000 OF COVERAGE

S**FRAME - ZONE 3 - NEW YORK CITY
REPLACEMENT COST - BUILDING & BUSINESS PROPERTY****\$500 DEDUCTIBLE
SINCE 1/60****BUILDING**

P

**** SERVICE**

OWNER OCCUPIED	12.28
LESSOR - TENANT	13.49

*** MERCANTILE**

(RATE GROUP 1-3)	
OWNER OCCUPIED	14.60
LESSOR - TENANT	16.09
(RATE GROUP 4-5)	
OWNER OCCUPIED	18.88
LESSOR - TENANT	20.74

BUSINESS PROPERTY***** MERCANTILE**

1	29.30
2	31.16
3	32.55
4	35.34
5	41.94

***** SERVICE**

1	23.06
2	25.11
3	26.41
4	28.74

BUILDING AND BUSINESS PROPERTY

APARTMENT	6.23
HOTEL / MOTEL	5.49
OFFICE	
OWNER OCCUPIED	4.56
LESSOR - TENANT	4.93
HOUSE OF WORSHIP	6.60

OCCUPANCY CREDIT/DEBIT:

- * IF SOLE OCCUPANCY, APPLY FACTOR OF .90 TO ABOVE RATE.
- ** IF MERCANTILE OCCUPANCY IS IN BUILDING, APPLY FACTOR OF 1.10 TO ABOVE RATE.
- *** IF BUILDING & BUSINESS PROPERTY ARE WRITTEN TOGETHER,
MULTIPLY BUSINESS PROPERTY RATE BY .70

BUSINESSOWNERS COMPOSITE RATES

RATES PER \$1,000 OF COVERAGE

S**FRAME - ZONE 3 - NEW YORK CITY
ACTUAL CASH VALUE - BUILDING & BUSINESS PROPERTY****\$500 DEDUCTIBLE
SINCE 1/60****BUILDING**

P

**** SERVICE**

OWNER OCCUPIED	13.58
LESSOR - TENANT	14.97

*** MERCANTILE**

(RATE GROUP 1-3)	
OWNER OCCUPIED	16.09
LESSOR - TENANT	17.67
(RATE GROUP 4-5)	
OWNER OCCUPIED	20.74
LESSOR - TENANT	22.79

BUSINESS PROPERTY***** MERCANTILE**

1	32.27
2	34.22
3	35.81
4	38.87
5	46.13

***** SERVICE**

1	25.30
2	27.62
3	29.02
4	31.62

BUILDING AND BUSINESS PROPERTY

APARTMENT	6.79
HOTEL / MOTEL	6.05
OFFICE	
OWNER OCCUPIED	4.93
LESSOR - TENANT	5.39
HOUSE OF WORSHIP	7.25

OCCUPANCY CREDIT/DEBIT:

* IF SOLE OCCUPANCY, APPLY FACTOR OF .90 TO ABOVE RATE.

** IF MERCANTILE OCCUPANCY IS IN BUILDING, APPLY FACTOR OF 1.10 TO ABOVE RATE.

*** IF BUILDING & BUSINESS PROPERTY ARE WRITTEN TOGETHER,
MULTIPLY BUSINESS PROPERTY RATE BY .70

BUSINESSOWNERS COMPOSITE RATES

RATES PER \$1,000 OF COVERAGE

S**MASONRY - ZONE 3 - NEW YORK CITY
REPLACEMENT COST - BUILDING & BUSINESS PROPERTY****\$500 DEDUCTIBLE
SINCE 1/60****BUILDING**

P

**** SERVICE**

OWNER OCCUPIED	3.91
LESSOR - TENANT	4.28

*** MERCANTILE**

(RATE GROUP 1-3)	
OWNER OCCUPIED	4.65
LESSOR - TENANT	5.12
(RATE GROUP 4-5)	
OWNER OCCUPIED	6.05
LESSOR - TENANT	6.70

BUSINESS PROPERTY***** MERCANTILE**

1	21.95
2	23.34
3	24.46
4	26.51
5	31.43

***** SERVICE**

1	13.86
2	15.07
3	15.81
4	17.21

BUILDING AND BUSINESS PROPERTY

APARTMENT	4.09
HOTEL / MOTEL	3.91
OFFICE	
OWNER OCCUPIED	2.05
LESSOR - TENANT	2.23
HOUSE OF WORSHIP	5.30

OCCUPANCY CREDIT/DEBIT:

- * IF SOLE OCCUPANCY, APPLY FACTOR OF .90 TO ABOVE RATE.
- ** IF MERCANTILE OCCUPANCY IS IN BUILDING, APPLY FACTOR OF 1.10 TO ABOVE RATE.
- *** IF BUILDING & BUSINESS PROPERTY ARE WRITTEN TOGETHER,
MULTIPLY BUSINESS PROPERTY RATE BY .70

BUSINESSOWNERS COMPOSITE RATES

RATES PER \$1,000 OF COVERAGE

S**MASONRY - ZONE 3 - NEW YORK CITY
ACTUAL CASH VALUE - BUILDING & BUSINESS PROPERTY****\$500 DEDUCTIBLE
SINCE 1/60****BUILDING**

P

**** SERVICE**

OWNER OCCUPIED	4.37
LESSOR - TENANT	4.84

*** MERCANTILE**

(RATE GROUP 1-3)	
OWNER OCCUPIED	5.12
LESSOR - TENANT	5.67
(RATE GROUP 4-5)	
OWNER OCCUPIED	6.70
LESSOR - TENANT	7.35

BUSINESS PROPERTY***** MERCANTILE**

1	24.18
2	25.67
3	26.88
4	29.11
5	34.60

***** SERVICE**

1	15.16
2	16.55
3	17.39
4	18.97

BUILDING AND BUSINESS PROPERTY

APARTMENT	4.56
HOTEL / MOTEL	4.28
OFFICE	
OWNER OCCUPIED	2.23
LESSOR - TENANT	2.42
HOUSE OF WORSHIP	5.86

OCCUPANCY CREDIT/DEBIT:

* IF SOLE OCCUPANCY, APPLY FACTOR OF .90 TO ABOVE RATE.

** IF MERCANTILE OCCUPANCY IS IN BUILDING, APPLY FACTOR OF 1.10 TO ABOVE RATE.

*** IF BUILDING & BUSINESS PROPERTY ARE WRITTEN TOGETHER,
MULTIPLY BUSINESS PROPERTY RATE BY .70

6. OPTIONAL PROPERTY SECTION:

Unless otherwise stated, all coverages in the Optional Property Section are optional on the part of the insured.

ACCIDENTAL LEAKAGE OR DISCHARGE OF AN AUTOMATIC COOKING PROTECTION SYSTEM (SF-91) –

This form provides coverage for:

1. Loss or damage caused by accidental leakage or discharge of an automatic cooking protection system;
2. Loss caused by collapse or fall of a tank which is part of an automatic cooking protection system;
3. Loss to an automatic cooking protection system when damage is caused by freezing or breakage that results in accidental leakage or discharge of an automatic cooking protection system; and
4. The reasonable cost of removing and replacing those parts of the building necessary to repair the automatic cooking protection system.

\$28

ACCOUNTS RECEIVABLE –

Accounts Receivable provides coverage for loss to the records of accounts receivable on the insured premises resulting from a covered cause of loss.

This coverage pays for:

1. Amounts due from customers that are uncollectable;
2. Interest charges on any loan taken to offset uncollectable accounts receivable;
3. Excess collection expenses reasonable and necessary as a result of the accounts receivable loss; and
4. Any other reasonable expenses incurred to recreate the accounts receivable records.

Included

To add coverage, attach SF-313.

\$1,000	\$ 3
\$5,000	15
\$10,000	30
\$25,000	50
Each Add'l \$1,000	1

ADDITIONAL EXPENSE –

Additional Expense provides coverage for necessary additional expenses during the period of restoration, which the insured incurs to continue their business as usual had no loss occurred to property at the insured premises. The loss or damage must result from a covered cause of loss.

**Included
\$1,000**

To increase coverage, use SF-10S.

\$1,000	\$ 3
\$5,000	10
\$10,000	20
\$25,000	38
Each Add'l \$1,000	1

ADDITIONAL INSURED (SF-100) –

This form adds a person or organization to the definition of insured for Coverage A and/or Coverage B.

No change in premium.

AGREED VALUE (SF-28) –

When the insurer and the insured agree as to the values of Coverage A and/or Coverage B, this form can be used to show the agreed values. The insurer agrees to pay up to the amounts of insurance shown for a covered loss. The Coinsurance provision in the General Policy Provisions is suspended for the scheduled items.

Use the amount(s) of insurance shown in form SF-28 for the premium calculations of Coverage A and/or Coverage B.

The **STATEMENT OF VALUES WORKSHEET (SF-28B)** may be used to calculate the agreed value.

ALCOHOLIC BEVERAGE TAX EXCLUSION (SF-105) –

This form excludes federal, state and local taxes, or custom duties paid or fully determined on distilled spirits, wines, rectified products or beer held for sale.

This exclusion does not apply to any burglary, robbery or theft coverages provided by the policy.

The value of such taxes is NOT to be considered in the determination for the value of Coverage B.
--

AUTOMATIC BUILDING INFLATION (SF-185) –

The amount of insurance for Coverage A will be increased on the annual renewal date by the average percentage change factor of the construction cost index used in the insurer's current replacement cost estimator.

No change in premium.

BACKUP, DISCHARGE OR OVERFLOW (SF-72) –

Coverage is provided for loss caused by the backup, discharge or overflow of water, waterborne material or sewage on the insured premises:

1. Through sewers or drains; and
2. Through sump basins caused by failure of sump pump operations.

Any amount of insurance for Backup, Discharge Or Overflow coverage contained in the policy is deleted and replaced by the amount of insurance shown on this endorsement.

\$10 per \$1,000

Example:

The SF-72 should contain the total amount of coverage in the policy for Backup, Discharge or Overflow coverage, including any coverage provided in any other endorsement(s).

In this example, the insured wants a total of \$10,000 for Backup, Discharge or Overflow Coverage.

If endorsement SF-515 is also on the policy, the SF-72 should contain the total amount of coverage (\$10,000) in the policy for Backup, Discharge or Overflow coverage.

For rating purposes, the amount provided in the SF-515 (\$2,000) should be subtracted from the amount shown on the SF-72.

Only the additional amount (\$8,000) should be rated.

BACKUP, DISCHARGE OR OVERFLOW (SF-72A) –

Coverage is provided for loss caused by the backup, discharge or overflow of water, waterborne material or sewage on the insured premises:

1. Through sewers or drains; and
2. Through sump basins caused by failure of sump pump operations.

The amount of insurance shown on this endorsement is in addition to any other amount of insurance for Backup, Discharge Or Overflow coverage contained in the policy.

\$10 per \$1,000

BUILDING INFLATION PROTECTION –

Building Inflation Protection increases the amount of insurance for Coverage A at the end of each three months.

**Included
(per quarter)**

To add coverage, attach SF-314.

Percentage Increase Per Quarter	Premium
1.0%	2% of building premium
1.5%	3% of building premium
2.0%	4% of building premium
Each Additional 0.5%	1.3% of building premium

BUILDING ORDINANCE OR LAW –

Building Ordinance or Law coverage pays for increased costs of construction that result from an applicable ordinance or law.

Included

To add coverage, attach SF-315.

Charge 16% of the Composite Building Rate.

BUSINESSOWNERS EXTENDER ENDORSEMENTS (SF-513, SF-514 or SF-515) –

These endorsements provide the following additional coverages:

Coverage	Amounts of Insurance		
	SF-513	SF-514	SF-515
Accounts Receivable	\$2,000	\$2,000	\$2,000
Additional Expense	\$2,000	\$2,000	\$2,000
Backup, Discharge Or Overflow	-	-	\$2,000
Business Credit Card	-	\$500	\$500
Per Policy Period	-	\$2,000	\$2,000
Business Property at Newly Acquired or Constructed Locations	-	-	\$5,000
Business Property of Others and Customer Goods	-	\$2,000	\$2,000
Debris Removal	-	-	+5%
Demolition	-	-	\$5,000
Employee Dishonesty	\$2,000	\$2,000	\$2,000
Exterior Signs	\$2,000	\$2,000	\$2,000
Money and Securities			\$2,000
On Premises	-	-	\$2,000
Off Premises	-	-	\$2,000
Outdoor Property	-	\$2,000	\$2,000
Personal Articles	-	\$2,000	\$2,000
Property in Transit	-	\$2,000	\$2,000
Refrigerated Property	\$2,000	\$2,000	\$2,000
Signs Away From The Insured Premises	-	\$2,000	\$2,000
Valuable Papers and Records	\$2,000	\$2,000	\$2,000

	SF-513	SF-514	SF-515
Premium Per Location:	\$47	\$84	\$116

BUSINESS EXTENDER ENDORSEMENT (SF-500) –

This endorsement provides the following additional coverages:

Coverage	Amount of Insurance
Accounts Receivable	\$5,000
Additional Expense	\$5,000
Backup, Discharge or Overflow	\$5,000
Building Ordinance or Law	\$5,000
Business Property of Others and Customer Goods	\$5,000
Business Property Off Premises	\$5,000
Computer Information Systems Coverage	\$5,000
Employee Dishonesty	\$5,000
Exterior Signs	\$5,000
Fine Arts Coverage	\$5,000
Fire Extinguisher Recharge Expenses	\$1,000
Lock Replacement Coverage	\$1,000
Money and Securities	On Premises Off Premises
	\$5,000 \$2,000
Newly Acquired or Constructed Property	Coverage A Coverage B
	\$25,000 \$25,000
Off Premises Power Coverage	\$5,000
Outdoor Property	\$5,000
Personal Articles	\$2,500
Pollutant Cleanup and Removal	\$5,000
Property in Transit	\$5,000
Refrigerated Property	\$5,000
Valuable Papers and Records	\$5,000

\$169 Per Location

BUSINESSOWNERS BURGLARY AND ROBBERY (SF-55) –

(For use with policies that cover Business Property with an SF-1, SF-2 or SF-4A)

This form provides coverage for loss from burglary and robbery of:

Business Property	Amount of Insurance
On the insured premises	25% of Coverage B
Money and Securities	
On the insured premises	\$1,000
In transit to or from the insured premises, bank, or within the living quarters of a messenger	\$1,000

Rates are per \$1,000.**	CRIME RATE GROUP *			
	(1)	(2)	(3)	(4)

Rate for 1 st \$5,000	9.88	16.34	22.80	34.20
Premium for 1 st \$5,000	49.40	81.70	114.00	171.00

Rate for next \$10,000	3.23	5.32	7.41	10.07
Premium for \$15,000	81.70	134.90	188.10	271.70

Rate for next \$10,000	.95	1.71	2.28	3.42
Premium for \$25,000	91.20	152.00	210.90	305.90

Rate for over \$25,000	.24	.43	.57	.86
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Territorial Multipliers	
Suburban	1.85
New York City	1.85
Remainder of State	1.00

*Obtain the Optional Crime Rate Group from the Classification Tables.

** Use 25% of the Coverage B as the amount of insurance.

BUSINESS PROPERTY OF OTHERS AND CUSTOMER GOODS (SF-130) –

This form provides coverage for loss to scheduled business property of others or to customer goods in your care, custody or control while on the insured premises if the loss is caused by a covered cause of loss applicable to Coverage B.

Use the Business Property Composite Rate.
--

CAUSE OF LOSS – COVERAGE A and/or B

The cause of loss form can be upgraded (or downgraded) using the rates shown.

SF-1	Building	---
	Business Property	---
SF-2	Building	\$.50 per \$1,000
	Business Property	\$.50 per \$1,000
SF-3	Building	\$.60 per \$1,000
SF-4A	Business Property	\$.75 per \$1,000

COMPUTER COVERAGE (MR-61A) –

Also attach **IMP-S** and **MR-10**.

This form provides all risk inland marine coverage for scheduled computer equipment on a replacement cost basis.

Media and Extra Expense are covered for 10% of the amount of insurance on the equipment. The amount of insurance for Media and/or Extra Expense can be increased.

This form allows for a specific deductible for this coverage.

\$1,000	\$ 4.50
\$5,000	22.50
\$10,000	30.00
\$25,000	75.00
Each Add'l \$1,000	3.00

To increase coverage for Media:	\$1 per \$1,000
To increase coverage for Extra Expense:	\$1 per \$1,000

DEBRIS REMOVAL (SF-74) –

This form provides an additional amount of insurance for the cost of removing debris of covered property caused by a covered cause of loss. Expenses must be reported within 180 days of the loss to covered property. No deductible applies to this coverage.

\$1,000	\$ 10
\$5,000	50
\$10,000	100
\$25,000	175
Each Add'l \$1,000	5

DEDUCTIBLE –

Deductibles apply to the following:

- a. Coverage A-Building;
- b. Coverage B-Business Property;
- c. Incidental Coverages (in SF-20); and
- d. All additional property coverages added by endorsement, unless otherwise stated.

If more than one deductible can apply to a loss, then the higher applicable deductible will apply.

Please note:

For Form SF-311S:

A \$500 deductible applies to the property coverages contained in the BOP form (SF-311S).

When increasing the amounts of insurance for property coverages that are included within the applicable BOP form (SF-311S), no deductible factor should apply to the premiums for the increased coverages, since a \$500 deductible would apply.

For 'BOP buy-up endorsements': (SF-313 to SF-329)

When adding a 'BOP buy-up endorsement', no deductible factor should apply to the premiums for these coverages, since a \$500 deductible would apply (unless otherwise stated).

When a deductible can be increased or decreased, use the table below to determine the applicable deductible factor.

Deductible	Factor
250	1.08
500	-----
1,000	.92
2,500	.85
5,000	.75
10,000	.65
15,000	.63
20,000	.62
25,000	.61

EMPLOYEE DISHONESTY –

Employee Dishonesty provides coverage for the loss to tangible business property and money and securities which results from any fraudulent or dishonest act committed by employees.

Included

To add coverage, attach SF-316.

	1st Employee	Each Additional Employee
\$1,000	\$ 3	1
\$5,000	10	1
\$10,000	20	2
\$25,000	40	4
Each Add'l \$1,000	1.50	1

ENHANCED COMBINATION CRIME ENDORSEMENT (SF-66) –

This form contains a specific deductible applicable to these coverages.

A. Business Credit Card, Debit Card, Forgery And Counterfeit Money

The amount of insurance for Business Credit Card, Debit Card, Forgery And Counterfeit Money coverage is increased from what is provided in the Incidental Coverages of the General Policy Provisions.

\$2 per \$1,000

B. Employee Dishonesty

Employee Dishonesty provides coverage for the loss to tangible business property and money and securities which results from any fraudulent or dishonest act committed by employees.

	1st Employee	Each Additional Employee
\$1,000	\$ 3	1
\$5,000	10	1
\$10,000	20	2
\$25,000	40	4
Each Add'l \$1,000	1.50	1

C. Money and Securities – Loss On The Insured Premises

This coverage pays for the loss of money or securities by the actual destruction, disappearance or theft of money and securities on the insured premises, or within a bank or savings institution.

Upstate & Upstate Cities (Except Mount Vernon, New Rochelle & Yonkers)		
ON Premises	\$1,000	\$ 5
	\$5,000	20
	\$10,000	35
	\$25,000	63
	Each Add'l \$1,000	2
Suburban & New York City (Including Mount Vernon, New Rochelle & Yonkers)		
ON Premises	\$1,000	\$ 10
	\$5,000	40
	\$10,000	70
	\$25,000	125
	Each Add'l \$1,000	3

D. Money and Securities – Loss Off The Insured Premises

This coverage pays for loss of money or securities by the actual destruction, disappearance or theft of money and securities off the insured premises while in the care, custody or control, or within the living quarters, of a messenger.

Upstate & Upstate Cities (Except Mount Vernon, New Rochelle & Yonkers)		
OFF Premises	\$1,000	\$ 7
	\$5,000	35
	\$10,000	60
	\$25,000	125
	Each Add'l \$1,000	4
Suburban & New York City (Including Mount Vernon, New Rochelle & Yonkers)		
OFF Premises	\$1,000	\$ 12
	\$5,000	60
	\$10,000	100
	\$25,000	175
	Each Add'l \$1,000	6

E. Robbery Inside The Building

This coverage pays for loss to money, securities and other covered property resulting from robbery inside the building at the insured premises. This coverage includes loss or damage to the interior of the building resulting from robbery.

Suburban (Including Mount Vernon, New Rochelle & Yonkers)	\$ 18.50 per \$1,000
New York City	18.50 per \$1,000
Remainder of State (Except Mount Vernon, New Rochelle & Yonkers)	10.00 per \$1,000

F. Robbery Outside The Building

This coverage pays for loss to money, securities and other covered property resulting from robbery outside the building while the money, securities or other property is being conveyed by a messenger.

Suburban (Including Mount Vernon, New Rochelle & Yonkers)	\$ 5.55 per \$1,000
New York City	5.55 per \$1,000
Remainder of State (Except Mount Vernon, New Rochelle & Yonkers)	3.00 per \$1,000

G. Safe Burglary

This coverage pays for loss to money, securities and other covered property resulting from safe burglary on the insured premises. This coverage includes loss or damage to the interior of the building resulting from safe burglary.

Suburban (Including Mount Vernon, New Rochelle & Yonkers)	\$ 18.50 per \$1,000
New York City	18.50 per \$1,000
Remainder of State (Except Mount Vernon, New Rochelle & Yonkers)	10.00 per \$1,000

H. Unauthorized Access Fraud

This coverage pays for loss of money and securities held in at a bank, savings or other financial institution resulting from any fraudulent scheme or trick caused by:

1. Alteration or input of electronic data entered into the insured's computer hardware; or
2. Unauthorized instruction to the bank, savings or other financial institution.

Loss must result in a change to the insured's account, an electronic funds transfer or similar transaction that causes the money and securities to no longer be in the insured's possession or control.

Suburban (Including Mount Vernon, New Rochelle & Yonkers)	\$ 9.25 per \$1,000
New York City	9.25 per \$1,000
Remainder of State (Except Mount Vernon, New Rochelle & Yonkers)	5.00 per \$1,000

EQUIPMENT BREAKDOWN ENHANCEMENT ENDORSEMENT (SF-345A) –

This mandatory form provides coverage for loss to covered property caused by equipment breakdown. Equipment breakdown means mechanical breakdown, electrical breakdown, electronic breakdown, rupture, bursting, bulging, implosion or steam explosion originating within:

- a. Boilers, fired or unfired pressure vessels, vacuum vessels, and pressure piping, all normally subject to vacuum or internal pressure other than static pressure of contents.

Excluded from this description are:

- 1) Waste disposal piping, any piping forming part of a fire protective system and any water piping, except:
 - a) Boiler feed water piping between the feed pump and the boiler, boiler condensate return piping and water piping forming part of a refrigerating or air conditioning system used for cooling, humidifying or space heating purposes; or
- b. Mechanical, electrical, electronic or fiber optic equipment

The endorsement includes the following Additional Coverages:

CFC Refrigerants;
Hazardous Substances Remediation;
Consequential Losses;
Power Interruption;
Expediting Expenses;
Refrigerant Contamination;
Loss of Income;
Environmental, Safety and Energy Efficiency Improvements;
Green Environmental and Efficiency Improvements;
Temperature Fluctuation;
Data Restoration;
Risk Improvement;
Off-Premises Coverage; and
Unauthorized Instruction.

Insured Value Range	Flat Charge
\$0 - \$50,000	\$15
\$50,001 - 100,000	\$25
\$100,001 - 250,000	\$40
\$250,001 - 500,000	\$70
over \$500,000	\$125

If coverage for covered property is suspended, the coverage can be reinstated with form **SF-346**.

EXTENDED LOSS OF INCOME (FOR USE WITH LOSS OF INCOME COVERAGE) (SF-48) –

This form provides additional time (up to 60 days) after the property is repaired, rebuilt or replaced for income to be restored to what could reasonably be expected if no loss had occurred. This extension does not increase the amount of insurance available.

Charge 1% of the composite building and/or business property premium

EXTERIOR SIGNS –

Exterior Signs provides coverage for loss to attached or detached exterior signs that the insured owns or that are in the insured's care, custody or control, or that the insured is responsible for as a result of a written contract. Coverage is provided for the causes of loss contained in the policy either for Coverage A or B, whichever applies.

There is some coverage for Exterior Sign in the Incidental Coverages of the General Policy Provisions.

Included

To increase coverage, attach SF-317.

\$1,000	\$ 20
\$5,000	100
\$10,000	150
\$25,000	250
Each Add'l \$1,000	10

FUNCTIONAL REPLACEMENT COST PROVISION (SF-33) –

Covered losses to scheduled property will be settled on the basis of the cost to repair or replace the damaged building or business property using common materials and construction methods that are comparable in function to the property it replaces. The Coinsurance provision contained in form SF-20 does not apply to the Functional Replacement Cost Provision.

Use the functional replacement cost in the premium calculations.

HOTEL/MOTEL EXTENDER ENDORSEMENT (SF-520) –

This endorsement provides the following additional coverages:

Coverage	Amount of Insurance
Backup, Discharge or Overflow	\$2,500
Computer Information Systems Coverage	\$5,000
Fine Arts Coverage	\$5,000
Money and Securities	On Premises \$5,000 Off Premises \$2,000
Personal Property of Others	Per Person \$1,000 Per Occurrence \$5,000
Refrigerated Property	\$5,000

\$70 per location

LOSS OF INCOME –

Loss of Income provides coverage for loss of income during the period of restoration (after 72 hours) when the business is interrupted by a diminution or suspension of operations at the insured premises due to loss from a covered cause of loss.

When access to the place of business is prohibited by civil authority as a result of loss from a covered cause of loss to other premises, coverage for loss of income is provided for up to six weeks.

Included
3 months

To increase coverage, use SF-10S.

**For each additional month,
Charge 1% of the composite building and/or business property premium.**

LOSS OF INCOME FROM DEPENDENT PROPERTY –

Loss of Income From Dependent Property provides coverage for loss of income during the period of restoration (after 72 hours) due to loss to the premises of a dependent property resulting from a covered cause of loss.

A dependent property is a property that you depend on to deliver your materials or services to you; to accept your products or services; to manufacture your products; or to attract customers. Dependent property does not include communication or utility services on which you depend to run your business.

Included

To add coverage, use SF-318.

\$1,000	\$ 3
\$5,000	15
\$10,000	30
\$25,000	50
Each Add'l \$1,000	1

LOSS OF INCOME SPECIAL LIMITATIONS (SMIC-SF-312A) –

This endorsement limits the Loss of Income coverage to:

1. 20% of the Coverage A amount of insurance when Coverage A is the only coverage provided.
2. 100% of the Coverage B amount of insurance when Coverage B is the only coverage provided.
3. When both Coverage A and Coverage B are provided, up to the combined amount of 1. and 2.

2% credit to the composite building and/or business property premium.
--

The limitations may be increased in 10% increments.

For each 10% increment of building and/or business property, charge:

.5% of building and/or business property composite premium.
--

MONEY AND SECURITIES –

Money and Securities coverage pays for the loss of money and securities because of destruction, disappearance or dishonest act when the loss occurs on or off the insured premises.

Included

To add coverage, attach SF-319.

Upstate & Upstate Cities (Except Mount Vernon, New Rochelle & Yonkers)		
ON Premises	\$1,000	\$ 5
	\$5,000	20
	\$10,000	35
	\$25,000	63
	Each Add'l \$1,000	2
OFF Premises	\$1,000	\$ 7
	\$5,000	35
	\$10,000	60
	\$25,000	125
	Each Add'l \$1,000	4
Suburban & New York City (Including Mount Vernon, New Rochelle & Yonkers)		
ON Premises	\$1,000	\$ 10
	\$5,000	40
	\$10,000	70
	\$25,000	125
	Each Add'l \$1,000	3
OFF Premises	\$1,000	\$ 12
	\$5,000	60
	\$10,000	100
	\$25,000	175
	Each Add'l \$1,000	6

NEWLY ACQUIRED OR CONSTRUCTED PROPERTY –

When Coverage A is included in the policy, this coverage pays for:

- 1) Loss from a covered cause of loss to newly constructed buildings at the insured premises; and
- 2) Loss from a covered cause of loss to newly acquired buildings at other premises when the building is intended for a similar use as an existing covered building or use as a warehouse.

When Coverage B is included in the policy, this coverage pays for:

- 1) Loss from a covered cause of loss to business property, including newly acquired business property, located at any newly acquired location; and
- 2) Loss from a covered cause of loss to your business property, including newly acquired business property, in your newly constructed or acquired building at the insured premises.

This coverage ends at the earliest of:

- 1) 30 days from acquisition or commencement of construction;
- 2) The expiration of the policy; or
- 3) The date the newly acquired or constructed property is reported.

Additional premium will apply once reported.

Included

To add coverage, attach SF-320.

\$25,000	\$ 3
\$100,000	10
\$150,000	15
\$250,000	25
Each Add'l \$1,000	10

OPTIONAL TIME DEDUCTIBLE (SF-349) –

A 72 hour time deductible can be added to certain coverages so that losses are not paid during the first 72 hours of a covered loss. The loss will be paid only if the covered loss continues for more than 72 hours.

The optional time deductible can apply to the following coverages: (Indicate coverages on SF-349)

Additional Expense:

**Credit \$1 for the Additional Expense coverage included.
AND
Credit 2% of the premium for any increased Additional Expense coverage purchased.**

Utility Services Interruption For Time Element Coverages:

Credit 2% of the premium for the applicable coverage.

Refrigerated Property

Credit 2% of the premium for Refrigerated Property.

OUTSIDE GRADE FLOOR BUILDING GLASS (SF-78) –

This coverage pays for loss to outside grade-floor building glass from breakage or chemicals.

This coverage includes the reasonable cost:

1. To temporarily close an opening; and
2. To remove or replace any obstructions when necessary to replace the glass.

Coverage for burglar alarm foil and/or coverage for lettering or ornamentation are optional.

A \$100 deductible applies.

Upstate, Upstate Cities & Suburban	\$3 per linear foot
New York City	\$8 per linear foot

For Curved Glass, Thermopane, etc.	Multiply rates by 3.0
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Plates with burglar alarm foil	Multiply rates by 1.2
Lettering or Ornamental Work	\$3 per \$100

Note: Linear Feet is defined as the longest measurement.

PERIOD OF RESTORATION AMENDMENT (SF-50) –

This form removes the 72-hour time frame from the definition for period of restoration. The period of restoration will commence immediately following the loss.

\$5 per policy

PERSONAL ARTICLES –

Personal Articles coverage pays for personal articles owned by the insured, the insured's partners, the insured's members or managers of a limited liability company, the insured's officers or the insured's employees on the insured premises caused by loss from a covered cause of loss.

Included

To add coverage, attach SF-322.

\$1,000	\$ 2
\$5,000	10
\$10,000	20
\$25,000	38
Each Add'l \$1,000	1

POLICY MAINTENANCE FORMS –

The following forms can be used to enter or change policy information.

SF-10 SUPPLEMENTAL DECLARATIONS

This Supplemental Declarations may be used to enter forms or other information related to the policy. This may include information that is not shown on the Declarations or on individual forms.

SMIC-SF-38 ADDITIONAL INTEREST

This form provides a method to ensure that a third party with an interest in the policy is notified upon cancellation or nonrenewal.

SF-127 LOSS PAYABLE PROVISIONS

This endorsement adds a loss payee to the policy for specific property. There are four types of Loss Payable provisions:

1. Loss Payable
2. Lender's Loss Payable
3. Contract of Sale,
4. Landlord's Loss Payable.

No change in premium.

POLLUTANT CLEANUP AND REMOVAL –

Pollutant Cleanup and Removal coverage pays to cleanup and remove pollutants from land or water at the insured premises if the discharge, dispersal, seepage, migration, release or escape of the pollutants is caused by a covered cause of loss that occurs during the policy period.

The amount of insurance is per policy period for each insured premises.

Loss is considered to be sustained in the policy year in which the loss commenced.

Included

To add coverage, attach SF-323.

\$1,000	\$ 10
\$5,000	50
\$10,000	100
\$25,000	175
Each Add'l \$1,000	7

PROTECTIVE SAFEGUARDS –

PROTECTIVE SAFEGUARDS (SF-53) – (Fire)

This form identifies the protective safeguard clauses that are in place.

The equipment or system must be maintained in complete working order. If the insured fails to comply with the conditions in the form for the applicable clause, coverage will not be provided for any claim resulting from fire.

Refer to Special Conditions.

BURGLARY AND ROBBERY PROTECTIVE SAFEGUARDS (SF-54) –

This form identifies the burglary and robbery protective safeguard clauses that are in place.

The equipment or system must be maintained in complete working order. If the insured fails to comply with the conditions in the form for the applicable clause, coverage will not be provided for any claim resulting from theft.

Refer to Special Conditions.

REFRIGERATED PROPERTY –

Refrigerated Property covers spoilage to refrigerated property in a freezer or refrigeration equipment from:

1. Refrigeration breakdown;
2. Contamination caused by a refrigerant; and
3. Refrigeration power failure.

Included

To add coverage, attach SF-324.

\$1,000	\$ 12
\$5,000	60
\$10,000	100
\$25,000	200
Each Add'l \$1,000	8

REPLACEMENT COST (SF-27) –

This form revises the loss settlement for the property identified on the Schedule. If the amount of insurance is at least 80% of its replacement cost at the time of loss, the loss will be settled on a replacement cost basis.

Certain types of property (16 categories) are ineligible for replacement cost. Losses for those items will be settled on an actual cash value basis. (To delete items from the ineligible list, identify them on the Schedule.)

Note - When form SF-27 applies to Business Property, tenant improvements and betterments will also be valued at replacement cost since tenant improvements and betterments are included under Coverage B.

Use the replacement cost rates for building and/or business property rates when calculating the premiums for Coverage A and/or B.
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RESTAURANT EXTENDER ENDORSEMENT (SF-519) –

This endorsement provides the following additional coverages:

Coverage	Amount of Insurance
Accidental Leakage or Discharge of an Automatic Cooking Protection System	Up to Cov A or Cov B
Accounts Receivable	\$2,000
Business Credit Card	\$500
Per Policy Period	\$2,000
Computer Information Systems	\$2,000
Employee Dishonesty	\$2,000
Money and Securities	On Premises \$2,000 Off Premises \$2,000
Refrigerated Property	\$2,000
Valuable Papers and Records	\$2,000

\$113 per location

**ROOF SURFACE ACTUAL CASH VALUE LOSS SETTLEMENT
(Windstorm or Hail) (SF-124) –**

The settlement for roof surface loss caused by windstorm or hail will be adjusted on the basis of actual cash value for the scheduled structure(s).

These provisions apply when the roof surface:

1. Is at least 10 years old; or
2. Has existing damage from either weather conditions or trees.

4% credit to the building premium (for each scheduled building)

SEASONAL VARIATION –

Seasonal Variation coverage increases the Coverage B amount of insurance by 25% for the designated 3-month period of time.

To add coverage, attach SF-325.

**To add coverage (25% increase for 3 months) -
Charge 6% of Composite Business Property Premium.**

**To add months:
For each additional month,
Charge 2% of Composite Business Property Premium.**

**To increase the percentage:
For each additional 5%,
Charge 1% of Composite Business Property Premium**

SPRINKLER LEAKAGE –

Sprinkler Leakage coverage pays up to the Coverage A amount of insurance for sprinkler leakage to the insured's covered building. Sprinkler Leakage coverage pays up to the Coverage B amount of insurance for sprinkler leakage to the insured's covered business property.

Coverage includes:

1. Loss caused by sprinkler leakage;
2. Loss caused by collapse or fall of a tank which is part of an automatic sprinkler system;
3. Loss to an automatic sprinkler system when damage is caused by freezing or breakage that results in sprinkler leakage; and
4. The reasonable cost of removing and replacing those parts of the building necessary to repair the automatic sprinkler system that has caused the sprinkler leakage

Building:

SF-1 or SF-2

To add coverage, attach SF-326.

Charge 10% of the composite building premium.

SF-3

n/a – Coverage included in SF-3.

Business Property:

SF-1 or SF-2

To add coverage, attach SF-326.

Charge 20% of the composite business property premium.

SF-4A

n/a – Coverage included in SF-4A.

* Please note that SL coverage applies to both Building and BP coverage. If the policy has an SF-1 or SF-2 on the building and an SF-1 or SF-2 on the business property, coverage for SL must be added for both building and business property.

STOCK EXCLUSION (SF-107) –

This form excludes coverage for stock and customer goods from business property.

Do not include the value of these items when determining the Coverage B amount of insurance.

STOREKEEPERS BURGLARY AND ROBBERY (SF-58) –

This form provides coverage for loss:

1. To business property resulting from burglary or by robbery of a security guard within the building, while the business is not open. (Jewelry limited to \$100 per item);
2. To money and securities resulting from burglary inside the building, not to exceed \$200;
3. To stock, money and securities resulting from safe burglary;
4. To business property, money and securities resulting from robbery inside the building;
5. To business property, money and securities resulting from robbery outside the building while the property is in the care, custody or control of a messenger;
6. Resulting from theft of money and securities in the night depository of a bank, or within the living quarters of a messenger; and
7. To the insured premises if owned by the insured, or if the insured is contractually obligated to repair, as a result of burglary, safe burglary, or robbery.

Optional Coverage 1: Replaces the \$200 limitation in 2. above.

Optional Coverage 2: Replaces 2. Above with:

2. To money and securities resulting from **theft** inside the building **up to the Optional Coverage 2 amount of insurance shown in the schedule.**

Amount of Insurance	CRIME RATE GROUP *	
	1 & 2	3 & 4
\$ 500	\$ 60	\$ 71
\$1,000	93	109
\$1,500	120	142
\$2,000	145	171
\$3,000	190	223
\$4,000	230	268
\$5,000	265	308

* Obtain the Optional Crime Rate Group from the Classification Tables.

Territorial Multipliers	
Suburban (Including Mount Vernon, New Rochelle & Yonkers)	1.50
New York City	2.50
Remainder of State (Except Mount Vernon, New Rochelle & Yonkers)	1.00

Optional Coverages:	
Optional Coverage 1:	\$5 per \$100 of increase (rate only the amount above \$200)
Optional Coverage 2:	\$15 per \$100 of coverage

TENANT’S IMPROVEMENTS AND BETTERMENTS SPECIAL LIMITATIONS (SF-135) –

Coverage for Tenant Improvement and Betterments (Tenant I&B) is LIMITED to the amount of insurance shown in the schedule.

The amount of insurance shown in the schedule is:

1. Included in, and not in addition to, the amount in the Declarations for Coverage B; and
2. The only amount available for Tenant’s Improvements and Betterments.

Rate the amount of insurance for Tenant Improvements and Betterments using the applicable building rate (*RC or ACV).

***Use the RC rate when –**

- Coverage B is RC, or
- Coverage B is ACV, but Tenant I&B are RC (attach SF-16 - see below).

Please note: The amount of insurance on the SF-135 should be included in the Coverage B amount of insurance. However, Coverage B should be rated using the coverage B amount of insurance less the SF-135 amount of insurance.

Example:

Coverage:	Amount of Insurance:
Cov A (Building)	\$0
Cov B (Business Property)	\$100,000 (Includes \$25,000 of Tenant I&B)

The SF-135 is used to limit the Tenant I&B coverage to \$25,000.

To rate Coverage B, rate \$75,000 using the business property rate (although the Cov B amount of insurance is listed as \$100,000 on the Dec.)

To rate the \$25,000 of Tenant I&B (SF-135), use the building rate.

TENANT’S IMPROVEMENTS AND BETTERMENTS (REPLACEMENT COST) (SF-16) –

Revises the settlement for Tenant's Improvements and Betterments to be Replacement Cost.

Note: Use form SF-16 when Coverage B is ACV, but the insured wants Tenant I&B to be RC.

Do not use form SF-16 when Coverage B is RC since the Tenant I&B would already be RC.

TRANSPORTATION –

Transportation coverage pays for loss from a covered cause of loss to business property when it is being transported in or on a vehicle owned, operated or leased by the insured or for the insured.

Coverage for tools and equipment is limited to \$1,000.

Included

To add coverage, attach SF-327.

\$1,000	\$ 6
\$5,000	30
\$10,000	50
\$25,000	100
Each Add'l \$1,000	4

UTILITY SERVICES INTERRUPTION (DIRECT DAMAGES) (SF-94A) –

This form provides coverage for loss to business property resulting from an interruption of utility services, including power, communication, water or other utility services, supplied to the insured premises. The interruption must result from loss caused by a covered cause of loss to the utility services.

Coverage does not include interruption resulting from damage to transmission lines unless shown in the Schedule.

Excluding power transmission lines	\$.80 per \$1,000
Including power transmission lines	\$1.50 per \$1,000

UTILITY SERVICES INTERRUPTION (TIME ELEMENT COVERAGES) (SF-95A) –

This form extends the time element coverages applicable to any business income or additional expense loss resulting from an interruption of utility services, including power, communication, water or other utility services, supplied to the insured premises. The interruption must result from loss caused by a covered cause of loss to the utility services.

Coverage does not include interruption resulting from damage to transmission lines unless shown in the Schedule.

Excluding power transmission lines	\$1.00 per \$1,000
Including power transmission lines	\$2.00 per \$1,000

VALUABLE PAPERS AND RECORDS –

This coverage pays for loss from a covered cause of loss to valuable papers and records that are not electronic data, for which duplicates do not exist. It covers the replacement or restoration of written, printed or otherwise inscribed documents and records, including books, maps, films, drawings, abstracts, deeds, mortgages and manuscripts.

There is some coverage for Valuable Papers and Records in the Incidental Coverages of the General Policy Provisions.

Included

To increase coverage, attach SF-328.

\$1,000	\$ 3
\$5,000	10
\$10,000	20
\$25,000	38
Each Add'l \$1,000	1

WHILE AWAY FROM THE INSURED PREMISES –

This coverage pays up to a percentage of the Coverage B amount of insurance, up to a certain dollar amount, for loss to covered property from a covered cause of loss while it is temporarily away from the insured premises:

- a. At locations the insured does not own, operate or lease; or
- b. At any fair, trade show or exhibition.

There is some coverage for While Away From The Insured Premises in the Incidental Coverages of the General Policy Provisions.

The chart below shows how much While Away coverage is included, based on the coverage in the SF-20 plus the additional coverage provided.

% of Coverage B	Dollar Limitation	
5%	up to \$10,000	(from the SF-20).

**Included
(see chart above)**

To increase coverage, attach SF-329.

Determine if additional coverage is needed for While Away (based on the chart above).

Charge 10% of the business property rate for each \$1,000.

7. OPTIONAL LIABILITY SECTION:

Unless otherwise stated, all coverages in the Optional Liability Section are optional on the part of the insured.

COVERAGE L -

PER LOCATION

House of Worship

Apartment

Office

Hotel/Motel

Mercantile - Business NOT operated by insured

Service - Business NOT operated by insured

	Upstate & Upstate Cities (Except Mount Vernon, New Rochelle & Yonkers)			Suburban (Including Mount Vernon, New Rochelle & Yonkers)			New York City		
	LS-1	LS-5		LS-1	LS-5		LS-1	LS-5	
100,000	---	29		125	154		275	304	
300,000	17	46		142	171		292	321	
500,000	29	57		154	182		304	332	
1,000,000	52	81		177	206		327	356	

Apply the applicable Liability Factor from the Classification Tables to the premiums in the chart above.

COVERAGE L -

PER LOCATION

Mercantile - Business operated by insured
Service - Business operated by insured
(Rate Groups 1, 2, 3 & 4)

	Upstate & Upstate Cities (Except Mount Vernon, New Rochelle & Yonkers)			Suburban (Including Mount Vernon, New Rochelle & Yonkers)			New York City		
	LS-1	LS-5		LS-1	LS-5		LS-1	LS-5	
100,000	---	46		125	171		275	321	
300,000	27	74		152	199		302	349	
500,000	46	91		171	216		321	366	
1,000,000	83	130		208	255		358	405	

Apply the applicable Liability Factor from the Classification Tables to the premiums in the chart above.

COVERAGE L -

PER LOCATION

Mercantile - Business operated by insured

Service - Business operated by insured

(Rate Group 5)

	Upstate & Upstate Cities (Except Mount Vernon, New Rochelle & Yonkers)			Suburban (Including Mount Vernon, New Rochelle & Yonkers)			New York City		
	LS-1	LS-5		LS-1	LS-5		LS-1	LS-5	
100,000	---	93		125	218		275	368	
300,000	54	147		179	272		329	422	
500,000	91	182		216	307		366	457	
1,000,000	166	259		291	384		441	534	

Apply the applicable Liability Factor from the Classification Tables to the premiums in the chart above.

CREDIT TO REMOVE LIABILITY COVERAGE –

If the policy is issued without liability coverage, make the appropriate notation(s) on the policy declarations and apply the credits listed below. Do not attach any liability forms.

Apartment, Office, House of Worship, Hotel/Motel, Service Mercantile (Rate Groups 1-4)	-20% of composite premium
Mercantile (Rate Group 5)	-30% of composite premium

ADDITIONAL INSURED – (Various Form Numbers)

Charge 2 1/2% of total premium. \$10 minimum premium per additional insured. \$50 maximum premium per additional insured.

ADDITIONAL INSURED - CONTRACTUAL OBLIGATION –**OWNERS & LESSEES (LS-24) –**

The definition of insured is amended to include any persons or organization for whom the insured is performing operations under contract and for whom the insured is contractually obligated to furnish additional insured coverage.

Coverage is limited to the additional insured's vicarious liability. Coverage is not provided for any liability arising out of acts or omissions of any additional insured (s), their employees or any other person or organization with which the additional insured has a contract or other relationship.

\$89 per policy

ADDITIONAL INSURED (SECURED CREDITORS) (LS-22A) –

The definition of Insured is amended to include the scheduled secured creditor but only for their vicarious liability.

Coverage is not provided for any liability arising out of any acts or omissions of any additional insured(s), their employees or any other person or organization with which the additional insured has a contract or other relationship.

Charge 2 1/2% of total premium.

\$10 minimum premium per additional insured.

\$50 maximum premium per additional insured.

AGGREGATE LIMIT TABLE -

The policy may include an aggregate limit of liability. An Aggregate limit of liability applies separately to each consecutive 12-month period beginning with the inception date.

Multiply the appropriate factor from the table below by the total building and business property composite premiums.

Each Occurrence (000)	Aggregate Limit (000)			
	300	500	1,000	2,000
100	.99	.995	1.000	1.000
300	---	.988	.99	1.000
500	---	---	.988	.99
1,000	---	---	---	.988

ASBESTOS EXCLUSION (LS-187) –

This form excludes bodily injury or property damage arising out of:

1. the inhaling, ingesting, absorption of, or prolonged exposure to asbestos;
2. the contact with asbestos,
3. the construction and manufacturing of any good, product, or structure containing asbestos; or
4. the manufacturing, transportation, storage or disposing of asbestos.

\$1 credit per policy

ASSAULT & BATTERY EXCLUSION (LS-73) –

This form excludes claims arising out of any assault, battery, fight, altercation, misconduct or other similar incident or act of violence, caused by the insured, employees, customers, patrons, guests. or any cause whatsoever, including, but not limited to claims of negligent or improper hiring practices, negligent, improper or non-existent supervision of employees, patrons or guests and negligence in failing to protect customers, patrons or guests.

\$10 credit per premises

BEAUTY OR BARBER SHOP LIABILITY (LS-44) –

This form adds coverage for bodily injury or property damage caused by an occurrence included within the malpractice hazard definition or the products/completed operations hazard definition.

Malpractice hazard means bodily injury or property damage arising out of the rendering or failure to render professional services and the use of preparations or appliances in connection with the services.

The services must qualify as beauty shop services meaning the grooming, waving or other recognized care or treatment of scalp or facial hair.

The form includes special limits that apply to wigs and hairpieces.

Any operator who rents booth space or chairs from the named insured qualifies as an insured only while conducting beauty shop services.

Limits of Liability Each Claim / Aggregate	Beauty Shop		Barber Shop		Manicurist
	Full Time	Part Time	First Barber	Each Add'l	
100,000 / 200,000	25	13	14	7	9
300,000 / 600,000	29	14	16	8	11
500,000 / 1,000,000	31	15	18	9	12
1,000,000 / 2,000,000	32	16	20	10	13
Minimum Premium is \$25 per year.					

BUSINESS PREMISES EXCLUSION OTHER THAN DESIGNATED PREMISES (LS-70) –**(For use with the LS-5)**

This form reduces the coverage in the LS-5 by excluding bodily injury or property damage arising out of any premises, other than the designated premises, the insured owns, rents, controls or otherwise assumes liability for under any contract or agreement including insured contracts.

\$10 credit per policy

CLERGYPERSON PROFESSIONAL LEGAL LIABILITY COVERAGE (LS-45) –

This form adds coverage for all sums the insured is legally obligated to pay as damages because of any act, error or omission of the insured arising out of the performance of professional services.

Professional services means professional advice, counseling, or guidance performed by a member of the clergy appointed or employed by the named insured.

For Clergy person Professional Liability, member(s) of the clergy officially appointed or employed by the named insured are added to the definition of insured but only while acting within the scope of their duties as a member of the clergy appointed or employed by the named insured.

Limits of Liability Each Claim / Aggregate	Rate per Clergy person	Minimum Premium Per Clergy person
100,000 / 200,000	40	40
300,000 / 600,000	46	46
500,000 / 1,000,000	51	51
1,000,000 / 2,000,000	59	59

COVERAGE APPLICABLE TO DESIGNATED PREMISES OR PROJECT ONLY (LS-70A) –

This form reduces coverage by adding an exclusion for bodily injury, property damage, personal injury, advertising injury or medical expense, arising out of any premises, other than those scheduled on the form, and operations necessary and incidental to those premises.

Credit to Composite Premium	
Restaurant	
LS-1	1.5%
LS-5	3.0%
Other Risks	
LS-1	1.0%
LS-5	2.0%

EMPLOYERS' NON-OWNERSHIP AUTOMOBILE COVERAGE (LS-50) –

This form provides coverage for all sums which the named insured is legally obligated to pay as damages because of bodily injury or property damage which arises out of the use of a non-owned private passenger automobile by a person, other than the named insured, in the conduct of the business, or arising out of the use by an employee of any non-owned automobile if the use is occasional and infrequent.

Limits of Liability Each Occurrence / Aggregate	Premium
100,000 / 200,000	\$ 33
300,000 / 600,000	39
500,000 / 1,000,000	43

EXCLUSION OF CANINE RELATED INJURIES OR DAMAGES (LS-373) –

This form excludes coverage for bodily injury or property damage resulting from injury to any person or damage to property caused by any dog or other canine owned or harbored in the care of an insured, any tenant, or occupant of the premises, when such injury or damage is caused by:

- certain types of pure-breds;
- canines that have been trained to guard or attack;
- canines that have been bred or trained as fighting animals;
- any canine that has a history of attacks;
- any dog that has not had inoculations as required by law.

\$1 credit per policy

EXCLUSIONARY ENDORSEMENTS –

The following forms are to be attached when applicable.

LS-14 EXCLUSION – ATHLETIC PARTICIPANTS

This form excludes bodily injury to any person while practicing for, or participating in any contest or exhibition of an athletic or sports nature sponsored by the named insured.

LS-76A EXCLUSION – CERTAIN SKIN CARE SERVICES

This form excludes bodily injury and/or property damage arising from rendering professional skin care services, including losses from :

- equipment intended to radiate the skin for the purpose of tanning;
- equipment or products intended to inject the skin with inks, powders or dyes;
- equipment or products intended to fuse, bond, weave or anchor artificial or natural hair;
- equipment or instruments intended to penetrate or perforate the skin (body piercing).

-OR-

LS-76B EXCLUSION – CERTAIN SKIN CARE SERVICES

This form excludes bodily injury and/or property damage arising from rendering professional skin care services, including losses from:

- equipment intended to radiate the skin for the purpose of tanning;
- equipment or products intended to inject the skin with inks, powders or dyes;
- equipment or products intended to fuse, bond, weave or anchor artificial or natural hair;
- equipment or instruments intended to penetrate or perforate the skin (body piercing);
- equipment, instruments or products that function using laser technology.

LS-36 ADDITIONAL EXCLUSION – FAIRS

This form excludes bodily injury or property damage arising from:

- amusement ride(s) owned or operated by the named insured;
- vehicles used in racing or stunting activities;
- rodeos;
- any athletic or sports activity or contest sponsored by the named insured.

LS-15 EXCLUSION – LAUNDRY & DRY CLEANING DAMAGE

This form excludes property damage to laundry items being processed in any self-service laundromat equipment or being processed by any self-service dry cleaning equipment.

**LS-18 OPERATIONS EXCLUSION
(For use with the LS-5)**

This form excludes bodily injury and/or property damage arising out of the scheduled operations.

No change in premium.

EXTENDED POLLUTION EXCLUSION (LS-89) –

This form extends (strengthens) the pollution exclusion in the policy so that there is no coverage for:

- bodily injury or property damage arising out of the actual, alleged or threatened discharge, release or escape of pollutants.
- any loss, cost or expense from any request, demand or other direction by any governmental agency or body that the insured, or any other person(s) or entity(ies), test for, monitor, clean up, remove, contain, treat, detoxify or neutralize pollutants.

\$5.00 credit

FIRE LEGAL LIABILITY –

Fire Legal Liability coverage pays when the insured is legally obligated to pay for property damage to buildings or structures rented to or occupied by the insured if such property damage arises out of fire or explosion.

**Included
\$50,000**

To increase coverage, use SF-10S.

To increase the Fire Legal Coverage:

Charge 20% of Standard building composite rate per \$1,000 of coverage.

HIRED AND NON-OWNED AUTOMOBILE COVERAGE - (LS-50A) –

This form provides coverage for all sums which the named insured is legally obligated to pay as damages because of bodily injury and/or property damage which arises out of the use of a hired or non-owned private passenger automobile by a person, other than the named insured, in the conduct of the business, or arising out of the use by an employee of any hired or non-owned automobile if the use is occasional and infrequent.

Limits of Liability Each Occurrence / Aggregate	Premium
25,000 / 50,000	27
50,000 / 100,000	33
100,000 / 200,000	37
300,000 / 600,000	46
500,000 / 1,000,000	54

LIQUOR LIABILITY - (LS-34) –

This form provides coverage for all sums which the insured is legally obligated to pay as damages because of liability imposed on the insured by reason of the selling, serving or giving of any alcoholic beverage at or from the insured premises.

Taverns & Restaurants
Charge in addition to other general liability classifications.

Limits of Liability		Rates are per \$100 of Receipts				* Minimum Premium per Location	
		Restaurants		Taverns			
Each Claim	/ Each Common Cause	Upstate	New York City	Upstate	New York City	Rest.	/ Tavern
25,000	/ 25,000	.32	.32	.61	.61	501.	/ 952.
50,000	/ 50,000	.43	.43	.82	.82	581.	/ 1,104.
100,000	/ 100,000	.62	.62	1.18	1.18	631.	/ 1,200.

For classifications shown below, multiply factors by appropriate rate and minimum premium.	
Beer & Wine Only	.90 times Restaurant or Tavern rate
Clubs	.75 times Tavern rate
Package Store	.50 times Restaurant rate

*** Minimum premium for Liquor Legal Liability applies in addition to other standard minimum premiums.**

MEDICAL PAYMENTS –

Regardless of fault, Medical Payments coverage pays for necessary medical expenses incurred and reported within one year from the date of an accident.

This coverage applies to bodily injury:

- a. Caused by a condition on premises the insured owns or rents;
- b. Caused by a condition on ways abutting premises the insured owns or rents; or
- c. Caused by covered operations.

Included
(per person/per accident)
\$500/\$10,000

To increase coverage, use SF-10S.

Per Person / Per Accident	
500 / 10,000	---
500 / 25,000	8
500 / 50,000	12
1,000 / 25,000	10
1,000 / 50,000	14
5,000 / 25,000	14
5,000 / 50,000	18

MORTICIANS' OR CEMETERY COVERAGE (LS-46) –

This form adds coverage for all sums which the insured shall become legally obligated to pay as damages because of:

1. bodily injury, including mental anguish;
2. property damage to property of others which is not in the care, custody or control of the insured;
3. property damage to urns, caskets, linings or fittings, casket cases, crypts, mausoleums or other facilities belonging to others in the custody or control of the insured, for the purpose of burying or caring for a deceased human body;
4. professional malpractice, error or mistake in the embalming, handling, disposition, burial, disinterment or removal of any deceased human body or conduct of any memorial service by the insured, even though no deceased human body actually be present, or because of any injury to, destruction of, or interference with the right of burial of a deceased human body; or
5. professional service by the insured as a member of a formal accreditation or similar professional board or committee.

Limits of Liability Each Claim / Aggregate	Rate per Body		Minimum Premium
	First 100	Over 100	
100,000 / 200,000	.57	.45	\$ 40
300,000 / 600,000	.67	.53	46
500,000 / 1,000,000	.74	.59	51

PERSONAL INJURY AND ADVERTISING INJURY LIABILITY –

This coverage pays for each occurrence of an offense resulting in personal and advertising injury arising from the insured's business for which the insured is legally obligated to pay damages.

Personal and advertising injury means injury, including consequential injury, arising out of these offenses:

- a. False arrest, detention, imprisonment or malicious prosecution;
- b. Wrongful eviction from, wrongful entry into or invasion of the right of private occupancy of any premises or part thereof a person occupies, committed by or on behalf of the owner, landlord or lessor;
- c. Oral or written publication of any kind and in any manner that defames a person or organization by slander or libel or disparages that person's or organization's reputation, work, goods, products or services;
- d. Oral or written publication of any kind and in any manner that violates a person's right to privacy;
- e. The use of another's advertising idea in the insured's advertisement; and
- f. Infringing upon another's copyright, trade dress or slogan in your advertisement.

This coverage is an extension of Coverage L and is subject to the Coverage L occurrence limit and aggregate limit.

Included

To add coverage, use SF-330.

\$15.00 per location

POOL LIABILITY –

The following premiums apply when the risk includes a swimming pool.

Limits of Liability	Premium
100,000	230
300,000	285
500,000	325

PRIMARY AND NON-CONTRIBUTORY COVERAGE (LS-39) –

This form is used when the insured agrees in a written contract that this policy will be primary and without right of contribution from any liability insurance in force for the scheduled additional insured. This insurance shall be primary over the additional insured's valid and collectible insurance, and the insurer shall not seek contribution from such additional insured's insurance.

No change in premium.

PRODUCTS/COMPLETED OPERATIONS COVERAGE – REMOVAL OF COVERAGE

Products/Completed Operations coverage is automatically included in the composite premium. Coverage for Products/Completed Operations can be removed.

To remove coverage for Products/Completed Operations from policies with an LS-1:

- | |
|---|
| <ol style="list-style-type: none">1. Apply the applicable credit.2. DO NOT ATTACH a products/completed operations form (LS-42 or LS-43). |
|---|

To remove coverage for Products/Completed Operations from policies with an LS-5:

- | |
|---|
| <ol style="list-style-type: none">1. Apply the applicable credit2. ATTACH form LS-16B. |
|---|

	Credit
Restaurants and Taverns - Rate Group 5	\$30.00
All other risks - Rate Groups 1, 2, 3 & 4	\$15.00

SILICA EXCLUSION (LS-118) –

This mandatory form excludes coverage for bodily injury, property damage or where applicable, personal injury or advertising injury, arising from the actual, alleged, or threatened exposure to or ingestion, inhalation, absorption or presence of silica in any form or to any harmful substance related to silica. This exclusion applies to any occurrence, notice, claim or suit arising out of or resulting from the deleterious health effects associated with silica.

\$1.00 credit per policy

SPECIAL EVENTS –

For the increase in hazard associated with special events, charge the following premiums.

Special events are loosely defined as trade show displays, conferences at remote locations and other similar high exposure events where business invitees gather and machinery and equipment may be in operation posing a significant risk of injury with a high duty of care owing and only a small element of premises control.

	Limit of Liability	Remainder of State (Except Mount Vernon, New Rochelle & Yonkers)	Suburban (Including Mount Vernon, New Rochelle & Yonkers)	New York City
1 – 3 Days	100,000	53	82	97
	300,000	66	104	122
	500,000	76	119	141
	1,000,000	92	144	170
4 – 7 Days	100,000	74	115	136
	300,000	93	145	171
	500,000	107	167	197
	1,000,000	129	202	238
More than 7 Days	100,000	105	165	194
	300,000	132	207	244
	500,000	152	239	281
	1,000,000	184	288	339

NOTE: The above premiums are fully earned at inception and those premiums from special events must be clearly shown on the Supplemental Declarations or schedules attached to the policy.

WAIVER OF SUBROGATION (LS-12)–

This form revises the Subrogation provision of the policy so that the right of recovery is waived against the scheduled person or organization for payments made of the insured's behalf that result from bodily injury or property damage to a third party arising out of continuing operations, or work done under a written contract requiring such a waiver with that person or organization and included in the products/completed operations hazard.

No change in premium.

WATER DAMAGE EXCLUSION (NEW YORK CITY ONLY) (LS-75) –

This form excludes property damage caused by:

1. the discharge, leakage or overflow of water or steam from plumbing, heating, refrigerating or air-conditioning systems, standpipes for fire hose, industrial or domestic appliances, or any substance from automatic sprinkler systems; or
2. collapse or fall of tanks or the component parts or supports thereof which form a part of automatic sprinkler systems; or
3. rain or snow admitted directly to the building interior through defective roofs, leaders or spouting, or open or defective doors, windows, skylights, transoms or ventilators;

This exclusion does not apply to property damage due to fire, to use of elevators or to operations performed by independent contractors.

	Credit
Apartment	\$ 2.00 per apartment
Office in apartment house	4.00 per office
Office in other building	7.00 per office
Store in apartment house	16.00 per location
Store in other building	32.00 per location

Appendix A Cause of Loss Chart

	SF-1	SF-2	SF-3	SF-4A
Coverages				
A - Building	✓	✓	✓	
B - Business Property	✓	✓		✓
Causes of Loss	Named Peril	Named Peril	All Risk *	All Risk ***
Fire or Lightning	✓	✓		
Explosion	✓	✓		
Windstorm or Hail	✓	✓		
Riot or Civil Commotion	✓	✓		
Aircraft	✓	✓		
Vehicles	✓	✓		
Smoke	✓	✓		
Vandalism	✓	✓		
Sinkhole Collapse	✓	✓		
Volcanic Action	✓	✓		
Falling Objects		✓		
Weight of Ice, Snow or Sleet		✓		
Collapse of a Building or Any Part of a Building		✓		
Accidental Discharge of Water or Steam		✓		

* The SF-3 form provides coverage for Coverage **A** for direct physical loss unless specifically excluded.

*** The SF-4A form provides coverage for Coverage **B** for direct physical loss unless specifically excluded (**excludes theft**).