

FREMONT INSURANCE COMPANY

COMMERCIAL PACKAGE POLICY

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COMMERCIAL PACKAGE POLICY

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INTRODUCTION

The Commercial Package Policy (CPP) is written by Fremont Insurance in accordance with Division Nine -Multiple Lines published by Insurance Services Office (ISO). Rules, rates and forms contained in Division Nine are used subject to the exceptions contained herein. Manual revisions published by ISO will become effective when the Company announces the adoption of such revisions. For rates and rules not shown, consult ISO's Fire and Allied Lines Division Five manual dated 7-04 (rates effective 1-09), their General Liability Division Six manual dated 7-02 (rates effective 12-09) and/or their Crime Division Three manual dated 9-02 (rates effective 6-08).

ELIGIBILITY (Rule 1.)

Fremont Insurance's Commercial Package Policy (CPP) is designed to protect eligible businesses for Commercial Property and Commercial General Liability loss exposures. Commercial Crime and Inland Marine coverages may also be added and covered under a single CPP. Underwriting guidelines, binding authority and specific rules for coverage are addressed individually within the manual pages of the appropriate coverage part. The following coverage parts are not written by the Company in a CPP and, in turn, shall not constitute part of a CPP:

- A. Commercial Auto
- B. Highly Protected Risks
- C. Pollution Liability

One, two, three and four family dwellings owned by a business or corporation may be written on a CPP policy. Also, individually owned 1-4 family dwellings that are not eligible for our Dwelling Program because of the number of dwellings or units owned may be eligible for the CPP program.

Dwellings must be in above average condition, occupied and well maintained. Dwellings built before 1960 will be written for their market value and are not eligible for replacement cost or for the "all risk" form. Mobile homes are not eligible as new business.

BILLING OPTIONS

For agency bill agencies, all policies are issued on an annual bill basis.

For direct bill agencies, the following payment options are available:

- Annual
- Semi-annual
- Quarterly
- Monthly (EFT only)

A minimum installment payment of \$200 applies to all policies and a service charge of \$6.00 will be made on each installment.

* CERTIFICATES OF INSURANCE

Fremont Insurance does not accept Certificates of Property Insurance (ACORD 24) or Certificates of Liability Insurance (ACORD 25). Their potential volume is unmanageable. If we receive them, we will return them to your agency for your records without altering our files.

When issuing certificates, agencies should use the latest edition of these ACORD forms, as it is our policy upon cancellation to cancel in accordance with policy conditions.

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PACKAGE MODIFICATION FACTORS

The Package Modification Factors contained in this section apply to all coverages and premiums applicable to the policy unless the rule in this manual states it does not apply. Refer to page CPP-2 for the modification table.

PACKAGE POLICY MINIMUM PREMIUM

For each coverage part included in a CPP use the minimum premium applicable to that coverage part.

MICHIGAN (21)

COMMERCIAL LINES MANUAL
DIVISION NINE - MULTIPLE LINE
COMMERCIAL PACKAGE POLICY SUBDIVISION
PACKAGE MODIFICATION FACTORS

Type of Risk	Premium from CLM Division			
	Two	Three, Five, Eight, Property	Six Liability	Mono Line
Apartment House	1.00	.96	.95	1.00
*Auto Repair and Service (Preferred)	1.00	.58	.50	1.00
*Auto Repair and Service (Standard)	1.00	.63	.55	1.00
Contractors	1.00	.90	.71	1.00
Deluxe Contractors	1.00	.90	.71	1.00
Industrial & Processing	1.00	.66	.61	1.00
Institutional	1.00	.60	.73	1.00
Mercantile	1.00	.67	.72	1.00
Motel/Hotel	1.00	.58	.65	1.00
Religious Institutions	1.00	.62	.71	1.00
Office	1.00	.63	.55	1.00
Service	1.00	.68	.60	1.00

ELIGIBILITY FOR PACKAGE MODIFICATION FACTORS (RULE 7.A.)

To be eligible for a Package Modification Factor (and not considered monoline), a Commercial Package Policy must include General Liability and at least one other Coverage Part consisting of Fire and Allied Lines or Inland Marine.

* **EXPERIENCE RATING PROGRAM**

A. ELIGIBILITY

A policy may be eligible for experience rating if it has a total premium that exceeds the Policywriting Minimum Premium. Application of this plan shall not reduce the premium below the Policywriting Minimum Premium.

This plan may be applied to Commercial Package Policies eligible for Package Modification Factors and to Monoline Commercial Property and General Liability policies.

B. EXPERIENCE PERIOD

The experience period shall be more than three years when such experience is available. The experience available shall be used, but such experience shall never be less than three years.

C. EXPERIENCE PREMIUM TO BE USED

Use the actual premium earned for comparable coverage to be written to the extent it is available.

Adjust such premium to eliminate the effect of any experience modification.

If such premium is not available because the risk was previously uninsured or insured with another carrier, estimate the premium using present coverages, rates and premiums.

If the experience used includes a part of a policy period, the earned premium shall be calculated pro-rata.

Adjust the premium to reflect known changes in the risk's hazards.

D. LOSS EXPERIENCE TO BE USED

Use the actual losses incurred during the period corresponding to the earned premium determined above. Outstanding losses shall be included at their most recent reserve value.

If the losses are not available because the risk was previously uninsured or insured with another carrier, the loss experience shown on the application from the insured can be used. Such experience shall be given credit in accordance with its apparent credibility.

Adjust the losses to recognize known changes in the risk's hazards.

RISKS REINSURED ON A FACULTATIVE BASIS

When we purchase facultative (individual risk) reinsurance for a coverage or part of a coverage, the following procedure applies.

1. Our manual rules and rates will apply to the Limit of Insurance. For coverages rated using a limit of insurance relativity factor, the factor based on the full limit will apply.
2. Our cost of facultative reinsurance will be added to the policy premium, increased by a charge up to, but not exceeding, 50% to cover expenses of the reinsurance and policy issuance.

This procedure applies to any coverage written under the CPP program.

We will maintain a file, including details of selection of the premium charge, for at least three years after the policy expires.

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EXPERIENCE RATING TABLE

ELIGIBLE PREMIUM DURING EXPERIENCE PERIOD

Actual Loss Ratio	up to 2,500	2,501 to 5,000	5,001 to 7,500	7,501 to 10,000	10,001 to 15,000	15,001 to 20,000	20,001 or above
0-10%	-20	-25	-28	-30	-33	-35	-40
10.1% - 20%	-17	-22	-25	-27	-30	-32	-37
20.1% - 30%	-14	-19	-22	-24	-27	-29	-34
30.1% - 40%	- 8	-13	-16	-18	-21	-23	-28
40.1% - 45%	- 4	- 5	- 6	- 8	-11	-12	-13
45.1% - 55%	0	0	0	0	0	0	0
55.1% - 60%	+ 4	+ 5	+ 6	+ 7	+ 8	+ 9	+10
60.1% - 70%	+ 5	+ 6	+ 8	+11	+14	+17	+20
70.1% - 80%	+ 8	+10	+13	+16	+19	+22	+25
80.1% - 90%	+10	+15	+18	+21	+24	+27	+30
Over 90%	+15	+18	+21	+24	+27	+30	+35

Add the factor from the following table to the experience rating credit or debit above.

CLAIMS FREQUENCY FACTOR

Number of Claims During Experience Period	Number of Years Included in Experience Period									
	3	4	5	6	7	8	9	10	11	12+
0	0	0	0	-1	-2	-3	-4	-5	-6	-7
1	+2	0	0	0	-1	-2	-3	-4	-5	-6
2	+6	+4	+2	0	0	-1	-3	-4	-5	-5
3	+9	+7	+5	+2	0	0	-2	-2	-4	-4
4	+12	+9	+7	+4	+2	+1	0	-1	-2	-3
5	+15	+12	+9	+6	+4	+2	+1	0	0	-1
6	+18	+15	+11	+9	+7	+6	+5	+4	+2	0
7	+21	+18	+14	+12	+10	+9	+8	+7	+5	+3
8	+24	+21	+17	+15	+13	+12	+11	+10	+9	+7
9	+27	+24	+21	+19	+17	+15	+13	+11	+10	+9
10+	+30	+27	+23	+21	+19	+17	+15	+13	+11	+10

EXPERIENCE ADJUSTMENT FACTOR

Credits and debits may be adjusted by a factor of .85 to 1.15 based on our analysis of the number of claims during the experience period, the frequency and severity of such losses and our estimate of the likelihood of a recurrence of similar losses. Round to the nearest 1%.

Rating Steps

1. Determine the insureds actual loss ratio by dividing the incurred losses during the experience period by the earned premium for the experience period.
2. Select the Experience Modification Factor from the table above.
3. Add the Claims Frequency Factor to the Experience Modification Factor based on the number of years included in the experience period and the number of claims submitted during the experience period.
4. Multiply the result of step 3 by the Experience Adjustment Factor, if any. Round to the nearest 1%.
5. The result is the Experience Modification Factor. This Factor cannot exceed +40 or -40.

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REQUIRED FORMS

CE-1 - Biological, Bio-Chemical and Nuclear Exclusion
IL0003 - Calculation of Premium
IL0017 - Common Policy Conditions
IL0286 - Michigan Changes - Cancellation and Non-Renewal

Property

CP0090 - Commercial Property Conditions
* CP0120 - Michigan Changes
CP1075 - Cyber Incident Exclusion
FMCPA - CPP Provision Amendment
IL0935 - Exclusion of Certain Computer-Related Losses
IL0952 - Cap on Losses from Certified Acts of Terrorism
IL0985 - Disclosure Pursuant to Terrorism Risk Insurance Act
IL0995 - Conditional Exclusion of Terrorism (Relating to Disposition of Federal Terrorism Risk Insurance Act)

General Liability

IL0985 - Disclosure Pursuant to Terrorism Risk Insurance Act
CG0001- Commercial General Liability Coverage
CG0168 - Michigan Changes
CG2107 - Exclusion-Access of Disclosure of Confidential or Personal Information and Data-Related Liability – Limited Bodily Injury Exception Not Included
CG2147- Employment-Related Practices Exclusion
CG2167 - Fungi or Bacteria Exclusion
CG2170 - Cap on Losses from Certified Acts of Terrorism
CG2176 - Exclusion of Punitive Damages Related to a Certified act of Terrorism
CG2187 - Conditional Exclusion of Terrorism (Relating to Disposition of Federal Terrorism Risk Insurance Act)
CG5001 - Absolute Asbestos Exclusion
CG5016 - Exclusion - Lead Contamination
FMCGA - Commercial General Liability Provision Amendment
IL0021- Nuclear Energy Exclusion Endorsement (Broad Form)

Crime

CR0021 - Commercial Crime Coverage Form
CR0110- Michigan Changes - Duties
IL0935 - Exclusion of Certain Computer Related Losses
IL0952 - Cap on Losses from Certified Acts of Terrorism
IL0995 - Conditional Exclusion of Terrorism (Relating to Disposition of Federal Terrorism Risk Insurance Act)

Inland Marine

CL0100 - Common Policy Conditions
CL0200 - Amendatory Endorsement - Michigan
CL0700 - Virus or Bacteria Exclusion
IL0935 (07/02)- Exclusion of Certain Computer-Related Losses
IL0952 - Cap on Losses from Certified Acts of Terrorism
IL0995 - Conditional Exclusion of Terrorism (Relating to Disposition of Federal Terrorism Risk Insurance Act)
IM2045 - Amendatory Endorsement - Michigan

INTRODUCTION TO COMMERCIAL PROPERTY COVERAGE

Commercial property coverage is written by Fremont Insurance in accordance with Division Five - Fire and Allied Lines published by Insurance Services Office (ISO). Rules, rates and forms contained in Division Five are used subject to the exceptions contained herein. Manual revisions published by ISO will become effective when the Company announces the adoption of such revisions. Any exception to published loss costs or rules will be announced and distributed by the Company.

UNDERWRITING GUIDELINES

A. GENERAL GUIDELINES

1. Completed ACORD applications and photographs must accompany any account submission. Always include square footage and age of all buildings.
2. The risk should be loss free in the line of commercial property for the previous three years. In some situations the Company may ask for hard copy loss runs.
3. Buildings 25 years or older will be written on an ACV basis unless the entire structure has been renovated within the past 10 years including updating the wiring, heating, plumbing and roof.
4. Some classes of business may be ineligible for insurance. See B. and C. below for details.
5. The following property coverage forms and options are not written by the Company:
 - a. Tobacco in sales warehouses
 - b. Standard Property Policy
 - c. Pollutant Clean-Up and Removal Additional Aggregate Limit of Insurance

B. PROHIBITED CLASSES

Asphalt works or refining
Blacksmithing, foundries
Lumberyards
Sawmills
Smoke houses
Tire – retreading
Varnishing and painting – spray method (not incidental)
Warehouses – combustible rubber, plastics, liquids

* **C. HAZARDOUS CLASSES** (reviewed on a case by case basis)

Adult foster care facilities
Auto repair and body shops
Auto dismantling
Airport buildings
Bakeries (commercial)
Bars and taverns
Billiard halls
Bowling alleys
Boarding houses
Department stores
Electroplating
Heat treating contractors
Hotels and motels, 4 stories or more
Pawn shops
Plastics molding
Second hand stores
Vacant buildings and structures

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BINDING AUTHORITY

The agent shall not bind any risk if total property values, including business income, exceed \$300,000 per location. Please check underwriting rules and guidelines before binding any property coverages.

COINSURANCE

Coinsurance is required on Commercial Package Policies. The minimum coinsurance is 80% unless a higher percentage is required by ISO (such as for 90% for blanket coverage).

DEDUCTIBLES

All property damage rates contemplate a deductible of \$500.

INDIVIDUAL RISK PREMIUM MODIFICATION PLAN (IRPM) (Rule 80)

This plan may be applied to risks to recognize certain favorable or unfavorable features of such risks. Application of the plan is based on loss history, quality of building construction, protective safeguards in place and other risk management items. The IRPM modification may not exceed 40% credit or 25% debit. Please contact an underwriter before applying this plan.

LOSS COST MULTIPLIER

Apply the Company's loss cost multiplier to ISO loss costs any time it is necessary to convert a base loss cost to a rate. **Use a loss cost multiplier of 2.1 for all property coverages. When buildings, Business Personal Property and Time Element coverages are specifically rated by ISO, use a loss cost multiplier of 1.68.**

POLICY TERM (Rule 4)

Policies will be issued on a continuous renewal basis with a term of one year.

POLICYWRITING MINIMUM PREMIUM (Rule 8)

The policywriting minimum premium shall be \$100.

COVERAGES

A. ONE-FOUR FAMILY RENTAL DWELLINGS

If a one, two, three or four family dwelling is written on a CPP policy, Form CP FM will be added at no additional charge. The form gives a number of coverages which are included on our dwelling forms, but not included on CPP forms, such as 10% of the dwelling limit for other structures and 10% of the dwelling limit for loss of rents.

Use Form CP FM, Extension Endorsement

* B. EQUIPMENT BREAKDOWN COVERAGE

This form provides mechanical breakdown, artificially generated electric current and boiler coverage if the loss is caused by or results from an "accident" to "covered equipment". The rate for risks not on the following list is 10.9750% times the premium for insurance on buildings, Business Personal Property, stock and time element on the policy. The premium is not subject to any modification.

This an optional coverage unless one or more amounts of insurance on the policy are coded with the following class codes. Coverage is then available on a special acceptance basis; please consult your underwriter for approval and pricing.

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* **Class Type / Class Description**

5060 Chemical –

- 1180 Vacant Buildings
- 1300 Cotton Mills & Cotton Compress Plants
- 1320 Cotton Compresses within Warehouse
- 1330 Cotton Yards within Warehouse
- 1700 Saw Mills or Planing – Mill Yards
- 1751 Oil Distributing & Terminals
- 1752 Oil Distributing & Terminals
- 2300 Sugar, Molasses & Syrup Refining Mfg
- 2750 Cotton Mills & Cotton Compress Mfg
- 2760 Cotton Gin
- 2770 Cotton Gin
- 2780 Cotton Gin
- 3809 Basic Wood Production, Including Mfg
- 3810 Saw Mills & Planing
- 3820 Planing
- 3850 Mill Yards
- 3910 Veneer Mills & Laminated Wood Mfg
- 4000 Boxes, Crates, Cork Product Mfg
- 4100 Wood Preserving Plants
- 4400 Paper Manufacturing
- 4450 Paper & Paper Products Processing Mfg
- 4500 Pulp Wood Yard
- 5000 Chemical – Low Mfg
- 5050 Chemical – Moderate Mfg
- 5060 Chemical – Carbon Black
- 5100 Chemical – High Mfg
- 5759 Rubber Products Mfg
- 5800 Heavy Industrial Rubber Products Mfg
- 6000 Stone Crushing, Gypsum Plants
- 6009 Clay, Concrete, Brick Plaster Prod Mfg
- 6050 Industrial Abrasives & Asbestos Mfg
- 6100 Plaster Products Mfg
- 6210 Mining other than Coal
- 6250 Coal Mining
- 6510 Glass & Glass Products Mfg
- 6550 Cut, Ground, Blown & Art Glass Mfg
- 6810 Heavy Metalworking incl Basic Metal
- 7409 Natural Gas Properties (Coal, Water)
- 7600 Petroleum Refineries
- 7700 Petrochemical Refineries
- 8000 Oil Refining
- 8050 Heavy Metalworking incl Basic Metal
- 8100 Oil Distribution & Tank Wagon Stations
- 8150 Oil & Gas Well Lease Properties
- 8151 Minerals – Fire-Res/Non-Comb Constr
- 8152 Minerals – Mill Construction
- 8153 Minerals – Other Construction
- 8200 Non-Mineral Oil Works
- 8201 Rubber – Fire Res/Non-Comb Constr
- 8202 Rubber – Mill Construction
- 8203 Rubber – Other Construction
- 8301 Pulp or Coarse Paper – Fire Res/Non-Combustible Construction
- 8302 Pulp or Coarse Paper – Mill Construction
- 8303 Pulp or Coarse Paper – Other Constr
- 8311 Fine Paper – Fire Res/Non-Comb Constr
- 8312 Fine Paper – Mill Construction
- 8313 Fine Paper – Other Construction
- 8351 Wood Products – Fire Res/Non-Comb

- 8352 Wood Products – Mill Construction
 - 8353 Wood Products – Other Construction
 - 8401 Extra Heavy Hazard Chemicals
 - 8402 Extra Heavy Hazard Chemicals
 - 8403 Extra Heavy Hazard Chemicals
 - 8411 Heavy Hazard Chemicals
 - 8412 Heavy Hazard Chemicals
 - 8413 Heavy Hazard Chemicals
 - 8421 Light Hazard Chemicals – Fire Res/Non-Combustible Construction
 - 8422 Light Hazard Chemicals – Mill Constr
 - 8423 Light Hazard Chemicals – Other Constr
- +Any Risk with TIV > \$25M at any One Location

+TIV equals the total of buildings, personal property, stock and time element coverages on the policy.

Use Form CP 20 20, Equipment Breakdown Coverage

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C. MOLD

Coverage for fungus, which includes mold, wet rot, dry rot and bacteria is provided for up to \$15,000 if it results from named perils.

DISCOUNTS

A. AGE OF BUILDING CREDIT

A credit is applied to buildings and business personal property rates in those buildings up to 20 years old.

The credit is as follows:

Age	New	1	2	3	4	5	6	7	8	9	10
Credit	20%	19%	18%	17%	16%	15%	14%	13%	12%	11%	10%
Factor	.80	.81	.82	.83	.84	.85	.86	.87	.88	.89	.90
Age	11	12	13	14	15	16	17	18	19	20 or older	
Credit	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%	
Factor	.91	.92	.93	.94	.95	.96	.97	.98	.99	1.00	

* **B. GROUP DISCOUNT**

If the business is a member of any of the following organizations, the discount shown applies to property and liability premiums. The discount does not apply to all policy premiums.

- 5% American Machine Tool Distributors Association
- 5% Association for Manufacturing Technology
- 5% Better Business Bureau
- 5% Chamber of Commerce
- 5% Fabricators and Manufacturers Association
- * 10% Home Builders Association of the Upper Peninsula
- * 10% Home Builders Association of Western Michigan
- 5% Industrial Supply Association
- 5% Machinery Dealers National Association
- 5% Michigan-Equine Association
- 5% Michigan Manufacturers Association
- 10% Michigan Retailers Association
- 5% National Association of Manufacturers
- 5% National Tooling and Machining Association
- 5% Precision Machined Products Association
- 5% Precision Metalforming Association
- 5% Tooling and Manufacturing Association

C. MULTI-POLICY CREDIT

When any other Commercial, Workers' Compensation, Commercial Umbrella, Principal's Personal Auto, Homeowner, Farmowner or Country Estate Policy is written with Fremont Insurance for the same business, the Commercial Package Policy is eligible for a 10% multi-policy credit. Discount applies to Commercial Property and General Liability premiums.

D. NON-SMOKER CREDIT

A credit of 5% off the Basic Group I rates applies if smoking is not allowed anywhere in the insured building. If the insured is a tenant and the insured does not allow smoking in the portion of the building that they rent, a credit of 5% off the Basic Group I rates will apply to the insured's premium.

OPTIONAL ENDORSEMENTS

A. ANTIQUE VALUATION ENDORSEMENT

This form covers the difference between the actual cash value of antiques owned by the business and their "antique value". "Antique value" means the value of the antique at the time of loss or damage based on similar property of like kind and quality held for sale within the antique market.

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Charge one of the following premiums based on the estimated value of all antiques to be covered under Business Personal Property. The limit for this endorsement does not increase the Limit of Insurance for Business Personal Property.

Limit	Premium
\$25,000	\$125
50,000	250
75,000	375
100,000	500

Use form CP FM 03, Antique Valuation Endorsement

B. BUSINESS INCOME AND EXTRA EXPENSE ACTUAL LOSS SUSTAINED ENDORSEMENT

This form provides the insured with coverage for the actual loss of business income and extra expense due to a suspension of operations. The suspension of operations must result from direct physical loss or damage from a Covered Cause of Loss. The most we will pay is the actual loss of business income and extra expense not to exceed 12 consecutive months from the date of the covered loss.

Only non-manufacturing risks are eligible.

Our Business Income with Extra Expense Worksheet, Form BIW-1, must be completed and sent with the application for the coverage. Renewals require BIW-1, also, to properly price the renewal policy.

Rates

Multiply the 80% coinsurance building rates by the applicable factor from the following table:

Mercantile and Non-Manufacturing	.60
Rental Property	.55

Use Form CPFM 06, Business Income Coverage – Actual Loss Sustained Endorsement (12 month limitation)

* **C. CRAFT BREWERY ENHANCEMENT**

The form includes 32 new property and liability coverages and increases in existing policy limits for craft brewers. Consult the form for details.

The premium is \$500 and is not subject to modification for Package Modification, IRPM's, etc.

Use Form CP FM 12, Craft Brewery Enhancement Endorsement

* **D. CRAFT BREWERY II ENHANCEMENT**

This form includes 53 new property and liability coverages and increases in existing policy limits for craft brewers. Consult the form for details.

The premium is \$850 and is not subject to modification for Package Modification, IRPM's, etc.

Use Form CP FM 14, Craft Brewery II Enhancement Endorsement

* **E. DOMESTICATED PET SERVICES ENHANCEMENT ENDORSEMENT**

Commercial Package Policy risks insuring eligible domesticated pet services may attach this endorsement.

1. Domesticated Animals, Birds or Fish in insured's care, custody or control	included in BPP
2. Expenses Incurred to Dispose of Animals that Die due to Covered Loss	\$1,000/\$10,000 max
3. Expenses to Recover Lost or Stolen Animals	\$1,000

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4. Lock Replacement	\$1,000
5. Tools, Machinery and Equipment Extension – owned/care, custody or control leased or rented over \$2,000 continuing rental charges if loss	\$2,000/\$10,000 max \$50,000 for 30 days \$500/day/\$15,000 max
6. Transportation of Domesticated Animals, Birds or Fish in insured's vehicle	included
7. Uncollectible Expenses for Services Rendered due to Covered Loss	\$1,000/\$10,000 max

The premium is \$250 and is not subject to modification for Package Modification, IRPM's, etc.

Use Form FM 7020, Domesticated Pet Services Enhancement Endorsement

*** F. FOOD CONTAMINATION**

If the business is ordered closed by the Board of Health or other governmental authority as a result of discovery or suspicion of "food contamination", the form pays expenses to clean equipment as required, the cost to replace food which is or is suspected to be contaminated, expenses for necessary medical tests or vaccinations for infected employees (unless covered by Workers' Compensation), loss of Business Income after 24 hours after notice to close and additional advertising expenses incurred to restore the insured's reputation. Fines or penalties are not covered. The limit is \$10,000. Other limits are available. The loss cost rate is .50 per \$100.

Use Form CP FM 25, Food Contamination Endorsement

G. FOOD SERVICE PLUS PROPERTY ENHANCEMENT

Food service businesses eligible for the Commercial Package Policy may attach this endorsement if Causes of Loss Special Form (CP 1030) applies.

The policy will be amended to provide the following total coverages:

1. Accounts Receivable	\$25,000
2. Additional Reward	\$5,000
3. Arson Reward	\$5,000
4. Automatic Fire Suppression Recharge	\$5,000
5. Brands and Labels	Included
6. EDP (including Mechanical Breakdown and Disturbance); Mechanical Breakdown and Disturbance Coverage subject to a minimum deductible of \$500	\$10,000
7. Employee Theft (Blanket) including ERISA	\$5,000
8. Extra Expense	\$10,000
9. Fine Arts	\$5,000
10. Fire Department Service Charge	\$5,000
11. Fire Extinguisher Recharge	\$5,000
12. Lock Replacement	\$500
13. Loss Data Preparation Costs	\$5,000
14. Money and Securities	\$5,000 inside the premises \$5,000 outside the premises
15. Money Orders and Counterfeit Paper Currency	\$5,000
16. Newly Acquired or Constructed Property	90 days
17. Off Premises Service – Time Element	\$25,000
18. Ordinance or Law Coverage	\$50,000
19. Outdoor Property	\$5,000
20. Outdoor Signs	\$5,000
21. Pair and Sets	\$BPP limit
22. Personal Effects and Property of Others	\$10,000
23. Property at Exhibitions, Fairs and Trade Shows	\$5,000
24. Property in Transit	\$10,000
25. Spoilage Coverage	\$10,000
26. Valuable Papers and Records	\$10,000

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27. Water Back-Up and Sump Overflow \$5,000
The premium is \$275 and is not subject to modification for Package Modification, IRPM's, etc.

Use Form CPFM 15, Food Service Plus Property Enhancement

* **H. MINI-STORAGE ENHANCEMENT**

This endorsement may be attached to a mini-storage risk.

The policy is amended to include the following total coverages:

- 1. Damage to Property Exclusion for customer's goods in storage not applicable
- 2. Customer's goods legal liability included
- 3. Intentional removal, sale or disposal of customer's goods when rental and other charges are due and owing included (\$2500 deduct)
- All other covered property damage to customer's goods included (\$250 deductible)
- 4. Fences, light poles, mirrors, surveillance and lighting equipment at storage location included in building limit

The premium is \$150 and is not subject to modification for Package Modification, IRPM's etc.

Use Form CP FM 22, Mini-Storage Enhancement Endorsement

I. PROPERTY ENHANCEMENT ENDORSEMENT

Risks eligible for the Commercial Package Policy may attach this endorsement if the Causes of Loss Special Form (CP 1030) applies.

The policy is amended to provide the following total coverages:

- 1. Fire Department Service Charge \$5,000
- 2. Arson Reward \$5,000
- 3. Loss Data Preparation Costs \$5,000
- 4. Accounts Receivable \$25,000
- 5. Ordinance or Law Coverage
 - A-Undamaged Portion of Building Included in building limit
 - B-Demolition & C-Increased Cost of Construction \$50,000 combined limit
- 6. Business Income from Dependent Properties \$25,000
- 7. Employee Tools and Clothing \$10,000/\$1,000 per tool
- 8. Business Income and Extra Expense \$25,000
- * 9. Inside the Premises – Theft of Money and Securities \$10,000 inside the premises
and Outside the Premises \$10,000 outside the premises
- * 10. Employee Theft (Blanket) \$10,000
- 11. EDP (including Mechanical Breakdown & Disturbance)
Mechanical Breakdown & Disturbance subject to a minimum deductible of \$500 \$25,000
- 12. Personal Effects \$10,000
- 13. Valuable Papers \$25,000 on premises
\$25,000 off premises & in transit
- 14. Property Off-Premises \$35,000
- 15. Outdoor Property \$5,000/\$500 per tree, shrub or plant
- 16. Fine Arts \$10,000
- 17. Property in Transit \$10,000
- 18. Outdoor Signs \$5,000

The premium is \$325 and is not subject to modification for Package Modification, IRPM's, etc.

Use form CPFM 02, Property Enhancement Endorsement

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COMMERCIAL PACKAGE POLICY

*** J. PROPERTY II ENHANCEMENT ENDORSEMENT**

Risks eligible for the Commercial Package Policy may attach this endorsement if the Causes of Loss Special Form (CP 1030) applies.

SCHEDULE OF PROPERTY COVERED	LIMIT OF INSURANCE
1. Blanket Limit on the Following Coverages: (Subject to a sublimit of \$100,000 per item)	\$500,000
a. Additional Reward	
b. Business Personal Property at Exhibitions, Fairs and Trade Shows	
c. Debris Removal – Additional Coverage	
d. EDP (Including Mechanical Breakdown and Disturbance): Artificially Generated Energy within 1,000 feet of Premises Changes in or Extremes of Temperature or Humidity	
e. Elevator Collision	
f. Fences, Radio or Television Antennas (Including Satellite Dishes) and their Lead-in Wiring, Masts or Towers	
g. Fine Arts, Collectibles, and Memorabilia (\$2,500 max each)	
h. Fire Department Service Charge	
i. Fire Extinguisher/Equipment Recharge	
j. Inventory and Appraisal Expense	
k. Lock and Key Replacement Expense	
l. Personal Effects and Property of Others – Including Theft	
m. Product Recall Expense - Limited	
n. Property Off-premises, and In Transit Worldwide	
o. Valuable Papers and Records On and Off Premises	
Separate Limits on the Following Coverages:	
2. Accounts Receivable On or Off Premises	\$150,000
3. Arson Reward	\$15,000
4. Brands and Labels	\$50,000
5. Business Income and Extra Expense (Including Payroll)	\$150,000
6. Business Income from Dependent Properties	\$150,000
7. Contract Penalties	\$10,000
8. Employees Tools, Machinery and Equipment	\$25,000 (\$2,500 max per tool)
9. Expediting Expenses	\$50,000
10. False Pretense Coverage	\$10,000
11. Inflation Guard Protection – Buildings	5%
12. Loss Arising from “Fungus”, Wet Rot, Dry Rot and Bacteria - Aggregate	\$50,000
13. Loss Data Preparation Costs	\$5,000
14. Newly Acquired or Constructed Buildings Business Income and Extra Expense (Including Payroll) – 90 Days	\$50,000
15. Newly Acquired or Constructed Buildings – 90 Days	\$1,000,000
16. Newly Acquired Business Personal Property – 90 Days	\$500,000
17. Ordinance or Law Coverage	
A. Undamaged Portion of the Building	Included
B. Demolition Cost Coverage	\$250,000
C. Increased Cost of Construction Coverage	\$250,000
18. Outdoor Property (\$1,000 per Tree, Shrub or Plant)	\$50,000
19. Outdoor Signs	\$25,000
20. Peak Season Coverage (of Business Personal Property)	25%
21. Pollutant Cleanup and Removal – Aggregate Limit per Location	\$100,000
22. Premises Boundary Extended to 1,000 Feet	Included
23. Salespersons Samples	\$50,000
24. Security Expense after Loss	\$25,000
25. Spoilage Coverage	\$25,000
26. Tenant Glass	\$10,000
27. Underground Property	\$50,000

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COMMERCIAL PACKAGE POLICY

28. Utility Services Direct Damage – Limit per Location	\$150,000
29. Utility Services - Time Element – Limit per Location	\$150,000
30. Water Back-up and Sump Overflow	\$50,000

SCHEDULE OF CRIME COVERED

31. Blanket Limit on the Following Coverages:	\$100,000
p. Credit, Debit or Charge Card Forgery	
q. Employee Theft including ERISA	
r. Forgery or Alteration	
s. Money Orders and Counterfeit Money	
t. Theft of Money and Securities – Inside and Outside the Premises	

The premium is \$550 for all locations and is not subject to modification for Package Modification, IRPM's, etc.

Use Form CP FM 04, Property II Enhancement Endorsement

FREMONT INSURANCE COMPANY

COMMERCIAL PACKAGE POLICY

K. RELIGIOUS INSTITUTION PROPERTY ENHANCEMENT

Religious institutions eligible for the Commercial Package Policy may attach this endorsement if the Causes of Loss Special Form (CP 1030) applies.

The policy is amended to provide the following total coverages:

1. Accounts Receivable	\$25,000
2. Additional Reward	\$5,000
3. Arson Reward	\$5,000
4. Business Income and Extra Expense	\$25,000
5. EDP (including Mechanical Breakdown and Disturbance); Mechanical Breakdown and Disturbance Coverage subject to a minimum deductible of \$500	\$25,000
6. Employee Theft (Blanket)	\$10,000
7. Employees' Tools and Clothing	\$10,000/\$1,000 maximum per tool
8. Fine Arts	\$10,000
9. Fire Department Service Charge	\$5,000
10. Fire Extinguisher Recharge	\$1,000
11. Inflation Guard Protection – Building(s)	5%
12. Lock Replacement	\$1,000
13. Loss Data Preparation Costs	\$5,000
14. Money Orders and Counterfeit Paper Currency	\$5,000
15. Ordinance or Law Coverage A – Undamaged Portion of Building B – Demolition & C – Inc Cost Construction	Included in building limit \$50,000 combined limit
16. Outdoor Property	\$5,000 / \$1,000 per tree, shrub or plant
17. Personal Effects and Property of Others	\$15,000 per premises/\$5,000 per person
18. Personal Effects of Clergy	\$10,000 with \$100 deductible
19. Property in Transit	\$10,000
20. Property Off Premises	\$35,000
21. Signs	\$10,000
22. Spoilage Coverage	\$5,000
23. Inside the Premises – Theft of Money and Securities and Outside the Premises (includes doubling of coverage 3 periods a year)	\$10,000 inside the premises \$10,000 outside the premises
24. Vacancy Provision Waiver for Clergy's Residence	Included
25. Valuable Papers and Records	\$25,000 on premises \$25,000 off premises and in transit
26. Water Back-Up and Sump Overflow	\$5,000

The premium is \$150 for all locations and is not subject to modification for Package Modification, IRPM's, etc.

Use Form CP FM 07, Religious Institution Property Enhancement

*** L. RELIGIOUS INSTITUTION SEXUAL MISCONDUCT LIMITED COVERAGE**

This form provides bodily injury liability on a claims-made basis if caused by an occurrence involving sexual or physical misconduct, abuse or molestation for religious institutions.

A completed Sexual Misconduct and Molestation Supplemental Questionnaire is required for consideration of coverage. Coverage cannot be bound.

For Limits and Premiums refer to Preferred Religious Institution Special Program and Preferred Religious Institution Rating sections.

Use Form CG FM 15, Sexual Misconduct Limited Coverage

COMMERCIAL PACKAGE POLICY

M. RESTAURANT PLUS PROPERTY ENHANCEMENT ENDORSEMENTS

To qualify for these endorsements, the following eligibility guidelines apply:

- Established fine dining restaurants distinguished through their superior menu, décor and service. Serving of alcoholic beverages is incidental to and supports the dining experience. At no time does the risk transition to a bar or tavern atmosphere as the governing exposure.
- In business under the same owner(s) for a minimum of 3 years.
- Experian Score ≥ 60 or IIX Score ≥ 750 if sole proprietorship
- Average employee tenure > 3 years.
- Total annual receipts between \$500,000 and \$5,000,000
- Three year and five year loss ratios $< 25\%$
- No liquor violations from the State Liquor Control Commission
- Excellent loss prevention inspection or acceptable inspection in company's files prior to binding.
- Owners(s) actively involved and is on site during daily operations

The CP FM 26 form includes 38 new and/or enhanced property coverages for restaurants. Consult the form for details.

The premium is \$600 and is not subject to modification for Package Modification, IRPM's, etc.

Use Form CP FM 26, Restaurant Plus Property Enhancement Endorsement

The CP FM 28 form includes 38 new and/or enhanced property coverages for restaurants. Many of these limits are higher than found in CP FM 26. Consult the form for details.

The premium is \$800 and is not subject to modification for Package Modification, IRPM's, etc.

Use Form CP FM 28, Restaurant Plus Property II Enhancement Endorsement

* **N. AUTOMATIC VALUE UP**

Applies to building limit at renewal if building valuation is Replacement Cost or Functional Replacement Cost. Does not apply if written on a Blanket Limit or Actual Cash Value basis. Check with Underwriting for current value up percentage.

TERRORISM ENDORSEMENTS

A. BIOLOGICAL, BIO CHEMICAL AND NUCLEAR EXCLUSION

Loss is excluded if caused by the actual, alleged, or threatened use of biological or bio-chemical agents or substances if used by persons, groups or entities to endanger human life, health, property or infrastructure to further political, religious, ideological or social objectives. Losses also excluded if it involves the use, release, escape, dispersal or application of nuclear materials, or directly or indirectly results in nuclear reaction or radiation or radioactive contamination.

Use Form CE-1, Biological, Bio-Chemical and Nuclear Exclusion

B. TERRORISM COVERAGE

Coverage is included for certified acts of terrorism as defined in the Terrorism Risk Insurance Act. There is no additional charge for this coverage. If this Act is not renewed, extended or continued (or if it is renewed, extended or continued and it has a substantial revision stated in form IL 10 04), all terrorism losses will be excluded.

Use Form IL 0952, Cap on Losses from Certified Acts on Terrorism

Use Form IL 0995, Conditional Exclusion of Terrorism (Relating to Disposition of Federal Terrorism Risk Insurance Act)

FREMONT INSURANCE COMPANY

COMMERCIAL PACKAGE POLICY

INTRODUCTION TO GENERAL LIABILITY COVERAGE

Commercial General Liability is written by Fremont Insurance in accordance with Division Six - General Liability published by Insurance Services Office (ISO). Rules, rates and forms contained in Division Six are used subject to the exceptions contained herein. Manual revisions published by ISO will become effective when the Company announces the adoption of such revisions; rate revisions will be announced and distributed by the Company.

* PURPOSE OF COVERAGE

Fremont Insurance's general liability policy is intended to protect eligible businesses for bodily injury, property damage, personal and advertising injury, damage to premises rented to you and medical expense subject to ISO's Commercial General Liability Coverage Form and rules. Coverage is provided on an occurrence basis. The following liability forms are not written by the Company:

- A. Claims - made coverage form;
- B. Errors and Omissions;
- C. Pollution Liability; and
- D. Railroad Protective Liability.

UNDERWRITING GUIDELINES

- A. A completed ACORD application must accompany any account submission.
- B. The risk should be loss free in the line of General Liability for the previous three years. In some situations the Company may ask for hard copy loss runs.
- C. Coverage may be written for eligible individuals, partnerships, corporations, limited liability companies and other institutions. All of the risk's liability exposures must be written under a single policy unless it has been agreed to by the Company to do otherwise.
- D. Some classes of business may be ineligible for insurance. See pages CGL-PC-1 and CGL-PC-2 for details.
- E. General liability coverage is intended to be written as part of a Commercial Package Policy. Please contact the Company if monoline general liability coverage is requested.
- F. Management should have a proactive attitude and policy with regards to safety of the premises and job site.

BINDING AUTHORITY

The agent shall not bind any risk if limits exceed:

- \$1,000,000 per occurrence
- \$2,000,000 aggregate

Please check underwriting rules and guidelines before binding liability coverages.

AUDITS

The premium generated under this coverage part is provisional. If the basis of premium is Admissions, Gross Sales, Each, Payroll, Total Cost, or otherwise designated in the classification notes of the classification table, the premium may be audited at the anniversary date and a premium adjustment may be made.

BASIS OF PREMIUM (Rule 24.E.2.m.)

- * Use \$19,600 as the annual payroll for individual insureds, co-partners and executive officers.

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COMMERCIAL PACKAGE POLICY

LOSS COST MULTIPLIER

Apply the Company's loss cost multiplier to ISO loss costs. **Use a loss cost multiplier of 2.00.**

Whenever the symbol (a) or "refer to company" appears in this or ISO's manual, it means that the Company must determine a rate. A file of all such risks will be maintained in the home office of the Company for a period of not less than three years from the expiration date of each risk.

MINIMUM PREMIUMS

A. MINIMUM PREMIUMS (Rule 14.)

Minimum premiums will be determined by our minimum premium rule, as follows:

B. Determination

Subline	Increased Limit Table	Minimum Premium
Premises/operations	1	\$ 75
	2	\$100
	3	\$125
Products/completed operations	A	\$ 75
	B	\$100
	C	\$125

E. The special combined minimum premium for the designated classifications is \$100.

B. POLICYWRITING MINIMUM PREMIUM (Rule 8.)

The policywriting minimum premium shall be:	\$150	occurrence limits lower than \$300,000
	\$300	\$300,000 occurrence limit
	\$400	\$500,000 occurrence limit
	\$500	\$1,000,000 occurrence limit
	\$600	\$2,000,000 occurrence limit

*

POLICY TERM (Rule 4.)

Policies will be issued on a continuous renewal basis, with a term of one year.

RATING PROGRAMS

A. EXPERIENCE RATING PROGRAM

This program may be applied to risks to recognize favorable or unfavorable loss history. Hard copy loss runs must accompany any application considered for this program. An adjustment to the experience factor may be made each year at the policy anniversary based upon the actual loss experience during that term. This plan must be approved by an Underwriter prior to use and follows rules explained on page CPP-3.

B. SCHEDULED RATING PROGRAM

This plan may be applied to risks to recognize certain favorable or unfavorable features or characteristics that are not fully reflected in the published rates. The scheduled modification may not exceed 40% credit or 25% debit. Please contact an underwriter before applying any scheduled credits or debits.

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The table below is a guide in determining a scheduled modification:

Risk Attribute	Modification Range
Management attitude toward safety	-10% to +8%
Loss prevention/control measures in place	-10% to +8%
Premises safeguards	-10% to +8%
Business experience	-10% to +8%
Other attributes	-10% to +8%
Total maximum credit and debit	-40% to +25%

A (-) indicates a credit modification; a (+) indicates a debit.

EXCLUSIONS

A. ABUSE OR MOLESTATION EXCLUSION (Rule 36. C. 12)

Liability arising out of the abuse or molestation of a person in the care, custody or control of the insured may be excluded by attaching Abuse or Molestation Exclusion CG 2146.

B. EXCLUSION FOR WORK PERFORMED BY SUBCONTRACTORS ON INSURED’S BEHALF

On policies insuring contractors, coverage will be excluded for property damage to the insured’s work arising out of it or any part of it and included in the definition of the “products-completed operations hazard”.

Use form CG 2294, Exclusion to Work Performed by Subcontractors on Your Behalf.

Consult your underwriter if you wish to delete this exclusion. If deleted, CG FM 11, Deletion of Exclusion for Damage to Work Performed by Subcontractors on Your Behalf will be attached.

*** C. MOLD**

Liability arising out of fungi or bacteria is excluded. Fungi is defined as any type or form of fungus, including mold or mildew and any mycotoxins, spores, scents or byproducts produced or released by fungi. This does not include any fungi intended for consumption.

Use Form CG 21 67, Fungi or Bacteria Exclusion

OPTIONAL ENDORSEMENTS

A. ADDITIONAL INSUREDS (Rule 16.)

Policies may be written to cover additional interests. The following additional insured forms may be added when appropriate, at no additional charge:

- CG 20 02 Club Members
- CG 20 05 Controlling Interests
- CG 20 07 Engineers, Architects or Surveyors
- CG 20 12 State or Political Subdivisions – Permits
- CG 20 13 State or Political Subdivisions – Permits Relating to Premises
- CG 20 17 Townhouse Associations
- CG 20 18 Mortgagee, Assignee or Receiver
- CG 20 20 Charitable Institutions
- CG 20 22 Church Members, Officers and Volunteer Workers
- CG 20 22 Church Members and Officers
- CG 20 23 Executors, Administrators, Trustees or Beneficiaries
- CG 20 24 Owners or Other Interests from Whom Land has been Leased
- CG 20 27 Co-owner of Insured Premises
- CG 20 30 Oil or Gas Operations – Non-operating, Working Interests Endorsement

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COMMERCIAL PACKAGE POLICY

CG 20 35 Grantor of Licenses – Automatic Status When Required by Licensor
CG 20 36 Grantor of Licenses

* Some additional insured forms, when added, develop an additional premium. When a premium is charged, it is fully earned. These forms are listed below:

	Charge
1. CG FM 12 Additional Insured – Tenants of Premises	Refer to Company
2. CG FM 20 Additional Insured - Completed Operations – Automatic Status When Required in Construction Agreement with You (Owners, Lessees or Contractors)	Refer to Company
3. CG FM 25 Blanket Additional Insured	\$250
4. CG FM 30 Blanket Additional Insured – For “Your Work” and Completed Operations, Including Waiver of Subrogation	Refer to Company
5. IL FM 30 Blanket Additional Insured, Automatic Status When Required in Contract with You	Refer to Company
6. CG 2029 Grantor of Franchise	\$ 25
7. CG 20 28 Lessor of Leased Equipment	\$ 25
8. CG 20 10 Owners, Lessees or Contractors	\$ 50
9. CG 20 11 Managers or Lessors of Premises	\$ 25
10. CG 20 15 Additional Insured – Vendors	\$ 50
11. CG 20 26 Designated Person or Organization	Refer to Company
12. CG 20 03 Concessionaires Trading Under your Name	\$ 50
13. CG 20 32 Engineers, Architects or Surveyors Not Engaged by the Named Insured	\$ 50
14. CG 20 33 Owners, Lessees or Contractors – Automatic Status When Required--	\$ 250
15. CG 20 34 Lessor of Leased Equipment – Automatic Status When Required ---	\$ 25
16. CG 20 37 Owners, Lessees, or Contractors – Completed Operations	\$ 100
17. CG 20 38 Owners, Lessees or Contractors – Automatic Status For Other Parties---	\$ 250

1. CG FM 12 provides additional insured status to a scheduled tenant for liability arising out of the insured's ownership or maintenance of that part of the premises leased to the tenant or the common areas of the premises listed in the schedule for which the tenant is not responsible under the lease agreement.

2. CG FM 20 is available for insureds who are owners, lessees or contractors. It provides blanket completed operations coverage for insureds who hire persons or organizations to work for them, if they have agreed in writing in a contract or agreement that such persons or organizations will be added to the policy for completed operations.

The additional insured is covered for liability included in the “products-completed operations hazard” for bodily injury and property damage caused, in whole or in part, by the insured's work performed for that additional insured at the location stated in the contract or agreement.

3. CG FM 25 provides blanket additional insured status for liability arising out of the insured's work for the additional insured if required by an oral or written contract or agreement. If the contract is oral, a certificate of insurance must be issued prior to any loss. Such coverage is primary and non-contributory for the insured's work for the additional insured.

4. If required in a written contract or agreement, CG FM 30 provides blanket additional insured status for bodily injury or property damage arising out of the insured's work for the additional insured, or included in the “products-completed operations hazard”, at the location designated in the contract or agreement. Coverage is primary and non-contributory for the additional insureds if required in the contract. A blanket waiver of subrogation is included for the additional insureds.

5. If required in a written contract or agreement, IL FM 30 provides blanket additional insured status for bodily injury or property damage arising out of the insured's work for the additional insured under the contract or agreement. Coverage is primary and non-contributory for the additional insureds if required in the contract. A blanket waiver of subrogation is included for the additional insureds.

B. AGGREGATE LIMITS OF INSURANCE PER PROJECT

For an insured construction contractor, the policy General Aggregate Limit may be changed for projects from a per policy basis to a per construction project basis. The policy General Aggregate Limit for certain bodily injury and property damage occurrences and Medical Payments accidents, may be replaced with a Designated Construction Project General Aggregate Limit which is equal to the amount of the General Aggregate Limit shown in the Declarations of the policy. The premium is (a) rated. Consult your underwriter for the premium.

Use Form, CG FM 35, Aggregate Limits of Insurance (Per Project)

C. PRIMARY AND NONCONTRIBUTORY – OTHER INSURANCE CONDITION

This endorsement amends the **Other Insurance** Condition.

Use Form, CG 20 01 PRIMARY AND NONCONTRIBUTORY OTHER INSURANCE
CONDITION.

Premium of \$150 applies subject to underwriting review.

COMMERCIAL PACKAGE POLICY

*** C. BOAT DEALERS LIABILITY ENDORSEMENT**

This liability form is available for boat dealers. It includes coverage for:

Liability for watercraft the insured owns, uses, rents from others without operators or is in the insured's care, custody or control for sale, resale, repair, testing or demonstration.

Who is An Insured is amended to include any person or organization legally responsible for the use of any covered watercraft, while used with the insured's permission.

If the insured is required in a written contract or agreement to add the following as an additional insured, they are automatically added:

1. Manager or lessor of a premises leased to the insured, for liability arising out of the portion of the premises leased to the insured.
2. Any state or political subdivision for permits issued for premises the insured owns, rents or controls.
3. Lessors of leased equipment
4. Broadened Products Coverage with a \$100 per occurrence deductible
5. Broadened Work Performed Coverage with a \$100 per occurrence deductible
6. \$3,000 for bail bonds
7. \$350 per day work loss
8. Medical expenses for three years
9. Bodily injury definition expanded to include mental anguish
10. Unintentional failure to disclose exposures is included
11. Expected or intended injury exclusion does not apply to use of reasonable force to protect persons or property.
12. Extended Property Damage Coverage. Coverage is included for \$5,000 per occurrence/\$10,000 annual aggregate for tools or equipment loaned to the insured provided they are not being used to perform operations at the time of loss. A \$250 per claim deductible applies.
13. \$300,000 Damage to Premises Rented to You

The premium is \$250 and is not subject to modification for Package Modification, IRPM's, etc.
Use Form CG FM 05, Boat Dealers Liability Endorsement

D. CGL ENHANCEMENT ENDORSEMENT

Risks eligible for the Commercial Package Policy may attach this endorsement if General Liability is purchased.

The policy is amended to provide the following coverages:

1. Additional Insured – Broad Form Vendors	Included
2. Aggregate Limit per Location	Included
3. Alienated Premises	Included
4. Bodily Injury Redefined	Included
5. Broad Form Property Damage – Borrowed Equipment, Customers Goods & use of Elevators	Included
6. Incidental Malpractice (Employed nurses, EMT's & paramedics)	Included
7. Knowledge of Occurrence	Included
8. Medical Payments – Increased Limit	Included
9. Mobile Equipment Redefined	Included
10. Newly Acquired or Formed Organizations – Covered until end of policy period	Included
11. Non-Owned Watercraft	51 feet
12. Personal Injury – Broad Form	Included
13. Property Damage Legal Liability (Fire, Lightning, Explosion, Smoke or Leakage Damage)	\$300,000
14. Supplementary Payments Increased Limits	
Bail Bonds	\$2,500
Loss of Earnings	\$300
15. Unintentional Failure to Disclose Hazards	Included
16. Unintentional Failure to Notify	Included
17. Voluntary Property Damage	Occurrence \$5,000 Aggregate \$10,000

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COMMERCIAL PACKAGE POLICY

The premium is \$250 and is not subject to modification for Package Modification, IRPM's, etc.

Use Form CGFM01, Comprehensive General Liability Enhancement Endorsement

E. CONDOMINIUM DIRECTORS AND OFFICERS COVERAGE

Provides liability coverage for a condominium association Board of Directors. Coverage is available for residential condominium associations. The premium charge is based on the total number of units subject to a minimum premium.

To be eligible for this coverage, the following requirements must be met:

1. No D & O losses in the last 3 years.
2. Occupancy must be 75% or greater.
3. Provide a list of the directors and a copy of the association bylaws.

	Liability Occurrence Limit				
	\$100,000	\$300,000	\$500,000	\$1,000,000	\$2,000,000
Charge per unit	5	7	8	10	13
Minimum Premium	200	300	400	500	600

Use Form CG 50 15, Condominium Directors and Officers Liability

*** F. CONTRACTORS' ERRORS AND OMISSIONS COVERAGE**

This Claims-Made form covers property damage to "your product", "your work" or "impaired property" or "recall expense" resulting from the insured's negligent act, error or omission while acting in the business capacity described in the Declarations. An Each Claim Limit and an Aggregate Limit apply to this coverage. An Each Claim Minimum Deductible is required and varies by classification.

An Extended Reporting Period is also available.

Consult your underwriter for eligibility and premium charges.

Use Form FM 7063, Contractors' Errors and Omissions Coverage Form

Use Form FM 7062, Extended Reporting Period Elected

G. CYBER LIABILITY

This coverage provides first part and third party protection for the Insured against Cyber related losses.

Limits available through Fremont Insurance Company

\$50,000 Claims-Made Coverage on Form FM 70 30 Cyber Liability Endorsement / Premium \$55

\$100,000 Claims-Made Coverage on Form FM 70 31 Cyber Liability Endorsement / Premium \$80

Higher limits are available directly through NAS. Phone (818) 382-2030 or register at

<https://producer.wn.nasinsurance.com/registration?code=FRECYBER>

Coverages Included:

Multimedia Liability	\$50,000 or \$100,000
Security and Privacy Liability	\$50,000 or \$100,000
Privacy Regulatory Defense and Penalties	\$50,000 or \$100,000
Privacy Breach Response Costs, Customer Notification Expenses, and Customer Support and Credit Monitoring Expenses	\$50,000 or \$100,000
Network Asset Protection	\$50,000 or \$100,000
Cyber Extortion	\$50,000 or \$100,000
Cyber Terrorism	\$50,000 or \$100,000
BrandGuard™	\$50,000 or \$100,000

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PCI DSS Assessment	\$50,000 or \$100,000
Maximum Aggregate Limit of Liability	\$50,000 or \$100,000

Limits purchased via the above NAS website are excess of the limits purchased under the Fremont Insurance Company policy.

Use Form FM 70 30, Cyber Liability Endorsement, or
Use Form FM 70 31, Cyber Liability Endorsement

* **G. DAMAGE TO PREMISES RENTED TO YOU**

This coverage provides liability protection for property damage to any one premises while rented to the insured, or in the case of damage by fire, while rented to the insured or temporarily occupied by the insured with the permission of the owner. A limit of \$100,000 is included at no additional charge. This limit may be increased to \$300,000 for a premium of \$30, which is not subject to any modification for IRPM's, Package Modification Factors, etc.

* **H. ECOMMERCE PROPERTY AND LIABILITY ENDORSEMENT**

This form covers loss or damage to money and securities resulting from computer fraud, charges incurred due to theft of telecommunication services, loss or damage to covered property due to the creation, alteration or destruction of electronic data or due to a computer virus, and property damage to electronic data or to content of a web-site owned by others. See the form for specific coverage.

Limit	Premium
\$50,000	150

Use Form FM 7085, Ecommerce Property and Liability Endorsement

I. EMPLOYEE BENEFITS LIABILITY COVERAGE

The Employee Benefits Liability Coverage form provides liability coverage for sums that the insured becomes legally obligated to pay as damages because of any act, error or omission, of the insured or of any other person for whose acts the insured is legally liable if negligently committed in the "administration" of the insured's "employee benefits program". Examples include:

1. Failure to advise employees of available benefits.
2. Failure to enroll an employee.
3. An error in handling records.
4. Incorrect interpretation of coverage in a benefit program.

Coverage is on an occurrence basis.

Coverage is not provided for:

1. Employment-related practices.
2. Liability imposed on a fiduciary by ERISA.
3. Insufficiency of funds to meet obligations.

Underwriting requirements:

1. Coverage can only be added to General Liability coverage on a CPP.
2. The Limit of Liability must be the same as the General Liability limit.
3. Prior loss history must be favorable.
4. Excellent management practices apply to the administration of the Employee Benefits Program, including:
 - a. A plan administrator who is knowledgeable about federal regulations and stays current with any changes.
 - b. A record keeping system with safeguards ensuring employees and qualified beneficiaries are informed of their benefit rights and are enrolled in programs they elect.
 - c. A signed waiver of coverage is obtained whenever benefits are rejected.

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COMMERCIAL PACKAGE POLICY

5. The applicant must be in sound financial condition.

Ineligible risks:

1. Any applicant who has had Employee Benefits Liability Coverage cancelled or non-renewed.
2. Any applicant who has a claim pending against their Employee Benefits Liability Coverage.

PREMIUMS

Number of Employees	Limit of Liability	Premium
1 – 50	300,000 / 600,000	\$233
51 – 100	300,000 / 600,000	\$290
1 – 50	500,000 / 1,000,000	\$261
51 – 100	500,000 / 1,000,000	\$328
1 – 50	1,000,000 / 2,000,000	\$309
51 – 100	1,000,000 / 2,000,000	\$387
1-50	2,000,000 / 4,000,000	\$375
51-100	2,000,000 / 4,000,000	\$460

A \$1,000 deductible applies per “employee”, including the “employee’s” dependents and beneficiaries.

The premium is not subject to modification for Package Modification, IRPM’s, etc.

* Use Form CG FM 90, Employee Benefits Liability Coverage

J. EMPLOYMENT PRACTICES LIABILITY

Coverage is provided on a claims-made basis. Businesses except those listed below are eligible if there are 50 or fewer employees. If over 50 employees, refer to your underwriter.

Ineligible classes are:

- Attorney/law offices
- Colleges
- Educational services
- Employee leasing firms
- Legal services
- Municipalities
- Private golf and country clubs
- Schools
- Temporary help firms

Available limits are:

- \$50,000 with \$5,000 deductible
 - \$75,000 with \$5,000 deductible
 - \$100,000 with \$5,000 or \$10,000 deductible
 - \$250,000 with \$10,000 or \$25,000 deductible
- Contact your underwriter for higher limits.

Pricing is 8.3% to 13.8% of the CGL premium, subject to a \$50 minimum premium.

Use Form CG FM 04, Employment Practices Liability Insurance Coverage Part

Add IL FM 01, Extended Reporting Period Elected if an extended reporting period is elected.

K. HIRED AND NON-OWNED AUTO LIABILITY

Coverage may be provided for the insurers with up to 100 employees for their hired and/or non-owned auto

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breweries	59212	.320	.410	.517	.607	.754
Liquor Liability - Restaurants – Class “C” license – retail selling beer, wine and liquor consumed on premises	58151	.772	.990	1.247	1.465	1.822

The minimum premium is \$350 and is not subject to modification for Package Modification multi-policy, groups or experience rating.

Use Form FM7095, Liquor Liability Coverage Form

Underwriting Rules

1. Coverage is available only to insureds who are being provided General Liability coverage through Fremont Insurance.
2. Applicant must hold a valid liquor license.
3. Applicant must have no prior liquor law violations or suspensions.
4. Applicant must have no liquor liability claims in the past 5 years.
5. Applicant must have owned the business for 3 or more years.
6. Owner must be active in management of the business.
7. Applicant (other than a distributor) must have less than 25% of total sales in beer, wine and liquor sales.
8. All servers handling alcohol must hold a valid certificate showing successful completion of an industry approved or sponsored alcohol management course.
9. Applicants with banquet rooms must provide a salaried bartender if alcohol is served.
10. A completed Fremont Liquor Liability Application CLLA-1, signed by the applicant, must be submitted before coverage can be underwritten or bound.

Ineligible Risks

1. Taverns, sports bars and bars
2. Risks with “bring your own” exposures
3. Risks with “happy hour”, live entertainment or dancing
4. Risks with amusement devices, such as bucking bronco horse, ski simulator or dunk tank
5. Risks with more than 2 amusement devices, such as pinball machines or pool tables
6. Risks with off premises catering
7. Risks with “tap” or “party” vehicles
8. Risks if sales commissions are paid to server(s)
9. Convention centers
10. Discos
11. Fraternal clubs and lodges with total sales of alcohol more than 25% of total sales
12. Gun clubs
13. Short term events

*** N. PRINTERS ERRORS AND OMISSIONS LIABILITY**

For an insured printer, this form provides coverage for damages arising from the insured’s negligent act, error or omission in providing printing services. Coverage is excluded for criminal acts, infringement of copyright, trademark, service mark or trade name, reimbursement of costs of printing or printing materials, resulting from any publishing function or resulting from writing of materials for customers.

Liability Limit	\$300,000	\$500,000	\$1,000,000
Premium	84	105	132

The premium is not subject to modification for Package Modification, IRPM’s, etc.

Use Form CG FM 40, Printers Errors and Omissions Liability

O. PROFESSIONAL LIABILITY COVERAGE

Certain classes of business may be eligible for Professional Liability coverage. Fremont Insurance offers the following types of Professional coverage forms:

1. Barbers and Cosmetologists

COMMERCIAL PACKAGE POLICY

- 2. Church Counseling
- 3. Hearing Aid Stores
- 4. Morticians' Malpractice
- 5. Opticians and Optometrists
- 6. Veterinarians

The Professional Liability coverage forms are endorsements to the Commercial General Liability policy and are subject to the occurrence limit written under that policy. When calculating professional liability premiums, do not interpolate. If the General Liability occurrence limit for the insured is not shown on the premium table, use the full premium in the next highest limit category.

General Eligibility and Underwriting Guidelines

- . The insured must have three years of experience as a professional.
- . A completed Professional Liability application must be submitted for each individual to which coverage will apply.
- . The insured must be loss free for the previous three years and any past Professional Liability losses will need to be described.

Special Eligibility and Underwriting Guidelines

1. BARBERS AND COSMETOLOGISTS

Coverage applies to barbers, cosmetologists and manicurists, all of whom must be licensed. The following are ineligible:

- a. If sun lamps, tanning beds or other irradiating devices are available for use.
- b. Barber and beautician schools.
- c. Body massage (other than facial or scalp massage).
- d. Face lifting, plastic surgery or the removal of moles, warts or other growths.
- e. Electrolysis or hair removal by any method other than hot wax.
- f. Hair transplant services.
- g. Electrical, heat or steam baths or saunas.
- h. Exercising, slenderizing or weight reduction services.

General Liability Occurrence Limit

	\$100,000	\$300,000	\$500,000	\$1,000,000
Barbers				
1st full time barber	\$17	\$20	\$24	\$30
Each additional full time barber	\$13	\$15	\$17	\$25
Each part time barber \$9	\$10	\$12		\$20
Cosmetologists				
1st full time cosmetologist	\$50	\$57	\$64	\$70
Each additional full time cosmetologist or manicurist	\$38	\$43	\$48	\$52
East part time cosmetologist or manicurist \$30	\$34	\$38		\$41

Use Form CG 50 11, Barbers and Cosmetologists Professional Liability

*** 2. CHURCH COUNSELING**

Coverage is available for church ministers or other professional clergy for their duties as counselors. The following are ineligible:

- 1. The rendering of medical services or treatments, including the dispensing of drugs or medications.
- 2. Counseling activities with more than an incidental or infrequent exposure to counseling individuals other than church members or parishioners.

COMMERCIAL PACKAGE POLICY

Premium Development

General Liability Occurrence Limit

	\$300,000	\$500,000	\$1,000,000
Per Counselor	\$30	\$35	\$45

Use Form CG 50 12, Church Counseling Professional Liability

3. DOMESTICATED PET SERVICES PROFESSIONAL LIABILITY

The form provides professional liability for a pet groomer, sitter, trainer or boarder of “domesticated animals, birds or fish”. This includes dogs, cats, birds, fish and other animals fit for domestic life with humans. It does not include exotic animals.

Premium Development

General Liability Occurrence Limit

	\$100,000	\$300,000	\$500,000	\$1,000,000
Pet groomers and sitters	60	75	90	130
Trainers and Boarders – number of animals				
1-3	60	75	90	110
7-10	100	130	160	190
11-15	130	160	200	250
16+	(a)	(a)	(a)	(a)

Use Form FM 7010, Domesticated Pet Services Professional Liability Form

4. HEARING AID STORES

Coverage applies to insureds whose principal business is that of a hearing aid store. Hearing tests are allowable when they are incidental to the sale of hearing aids. The following are ineligible:

1. Risks with over \$500,000 gross receipts.
2. Risks that manufacture, package or attach private labels to any product.
3. Stores whose gross receipts from servicing hearing aids exceed 20% of total gross receipts.

Premium Development

General Liability Occurrence Limit

	\$100,000	\$300,000	\$500,000	\$1,000,000
Flat charge per location	\$50	\$60	\$70	\$80

Use Form CG 22 65, Optical and Hearing Aid Establishments

5. MORTICIANS' MALPRACTICE

Coverage applies to funeral directors, morticians and embalmers for professional malpractice or error in the handling of deceased human bodies, personal effects thereof and caskets or urns. The following are not eligible:

1. Insureds who are not licensed and certified as funeral directors or embalmers.
2. Risks which have been fined and/or convicted for violation of FTC regulations.
3. Risks that are involved in eye enucleation or organ removal.

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General Liability Occurrence Limit

Number of Bodies	\$100,000	\$300,000	\$500,000	\$1,000,000
0-100	\$40	\$50	\$60	\$70
101-300	\$62	\$80	\$98	\$116
301-600	\$96	\$122	\$140	\$158
600 +	\$138	\$160	\$200	\$230

Use Form CG 50 13, Morticians' Malpractice Coverage

6. OPTICIANS AND OPTOMETRISTS

Coverage is available for licensed opticians and optometrists for the prescription, preparation, fitting and demonstration of ophthalmic lenses. The following are ineligible:

1. Risks which prescribe drugs or perform surgery.
2. Risks which manufacture optical goods or lenses.
3. Risks if more than 25% of receipts are from the sale or repair of optical goods (other than eyeglasses and contact lenses), the grinding of lenses to prescription and the assembly of glasses.

General Liability Occurrence Limit

Opticians	\$100,000	\$300,000	\$500,000	\$1,000,000	
per \$1,000 receipts		\$1.10	\$1.30	\$1.50	\$1.70
Optometrists					
Each Optometrist		\$80	\$90	\$105	\$125
Each employed Optometrist		\$20	\$30	\$36	\$44

Use Form CG 22 65, Optical and Hearing Aid Establishments

7. VETERINARIANS

Coverage applies to veterinarians, veterinary hospitals and clinics for domestic animals, animal boarding and pet cemeteries. The following are ineligible:

1. Attack dog training or services
2. Humane societies or shelters
3. Medical research labs
4. Patrol dog services
5. Pet stores
6. Risks which specialize in race or show animals
7. Stables
8. Zoos

General Liability Occurrence Limit

	\$100,000	\$300,000	\$500,000	\$1,000,000
Each Veterinarian	\$80	\$90	\$95	\$105
Each employed veterinarian	\$25	\$35	\$40	\$45

Use Form CG 50 14, Veterinarians Professional Liability

P. STOPGAP EMPLOYERS LIABILITY – LIMITED FORM

Stopgap Employers Liability may be added to Commercial General Liability Coverage.

FREMONT INSURANCE COMPANY

COMMERCIAL PACKAGE POLICY

Limit of Liability

Annual Payroll	\$100,000		\$500,000		\$1,000,000	
	Industrial & Processing & Contractors	All Other Risks	Industrial & Processing & Contractors	All Other Risks	Industrial & Processing & Contractors	All Other Risks
\$0 - \$100,000	80	55	130	80	185	110
\$100,001 - \$250,000	130	105	210	160	285	210
\$250,001 - \$500,000	235	210	365	315	540	460
\$500,001 up	390	365	590	540	1055	980

The premium is not subject to modification for Package Modification, IRPM's, etc.

Use Form FM 70 50, Stopgap Employers Liability – Limited Form

Q. WATER WELL DRILLERS DELUXE LIABILITY AND INLAND MARINE ENHANCEMENT

This form is available to professional water well drillers. The policy is amended to provide the following coverages:

- | | | |
|--|----------------|-----------|
| 1. Flow Breakout Liability Coverages: | Per Occurrence | Aggregate |
| a. Flow Breakout Containment Cost Coverage | \$50,000 | \$100,000 |
| b. Flow Breakout Property Damage Coverage | \$50,000 | \$100,000 |
| c. Flow Breakout deductible | \$5,000 | |
2. Contractors' Equipment Loss of Earnings Coverage \$1,000 each day with \$500 deductible
\$100,000 each loss/\$100,000 aggregate

The premium for all locations is \$300 and is not subject to modification for Package Modification, IRPM's, etc.

Use Form CG 50 20 Water Well Drillers Deluxe Liability and Inland Marine Enhancement

R. WAIVERS OF SUBROGATION

Two forms are available. CG 2404, Waiver of Transfer of Rights of Recovery Against Others to Us, waives our rights of recovery against the person or organization listed in the schedule on the form for payments we make for injury or damage arising out of the insured's ongoing operations or the insured's work done under the contract and included in the "products-completed operations hazard". The premium is \$250 per person or organization.

CG FM 32, Blanket Waiver of Transfer of Rights of Recovery Against Others to Us provides that if the insured and another person or organization has agreed in writing in a contract or agreement that any right of recovery we may have against them will be waived. In this event, our right of recovery because of payments we make for injury or damage arising out of the insured's ongoing operations or the insured's work done under the contract and included in the "products-completed operations hazard" is waived. The premium is (a) rated. Consult your underwriter for the premium.

TERRORISM ENDORSEMENTS

A. BIOLOGICAL AND BIO-CHEMICAL EXCLUSION

Loss is excluded if caused by the actual, alleged, or threatened use of biological or bio-chemical agents or substances if used by persons, groups or entities to endanger human life, health, property or infrastructure to further political, religious, ideological or social objectives.

Use Form CE-1, Biological and Bio-Chemical Exclusion

*** B. TERRORISM COVERAGE**

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Coverage is included for certified acts of terrorism as defined in the Terrorism Risk Insurance Act. There is no additional charge for this coverage. If this Act is not renewed, extended or continued (or if it is renewed, extended or continued and it has a substantial revision stated in form CG 2187), all terrorism losses will be excluded.

Use Form CG 2170, Cap on Losses from Certified Acts of Terrorism
 Use Form CG 2187, Conditional Exclusion of Terrorism (Relating to Certified Acts of Terrorism)
 Use Form CG 2176, Exclusion of Punitive Damages Related to a Certified Act of Terrorism

*** 55. GARAGEKEEPERS INSURANCE
 ALL TERRITORIES**

GARAGEKEEPERS COLLISION										
Maximum Limit of Liability	Deductibles									
	\$250		\$500		\$1,000		\$2,500		\$5,000	
	Legal Liability	Direct (Primary)	Legal Liability	Direct (Primary)	Legal Liability	Direct (Primary)	Legal Liability	Direct (Primary)	Legal Liability	Direct (Primary)
\$6,000	56	76	45	61	36	49	31	42	25	34
7,500	65	88	52	70	42	57	36	48	29	40
9,000	74	100	59	80	48	65	41	55	33	45
12,000	95	128	76	102	62	83	52	70	43	58
15,000	113	152	90	122	73	99	62	84	51	68
18,000	133	179	106	143	86	116	73	98	60	81
22,500	156	210	125	168	101	137	86	116	70	95
30,000	201	271	161	217	131	176	111	149	90	122
37,500	236	318	189	254	153	207	130	175	106	143
45,000	266	359	213	287	173	233	146	197	120	162
60,000	334	451	267	361	217	293	184	248	150	203
75,000	402	542	322	434	261	352	221	298	181	244
90,000	461	622	369	498	300	404	254	342	207	280
120,000	576	777	461	622	374	505	317	427	259	350
150,000	692	934	554	747	450	607	381	514	311	420
180,000	799	1078	639	862	519	701	439	593	360	485
225,000	955	1288	764	1030	621	837	525	708	430	580
300,000	1215	1639	972	1311	790	1065	668	901	547	738
375,000	1473	1987	1178	1590	957	1292	810	1093	663	894
450,000	1727	2330	1382	1864	1123	1515	950	1282	777	1049
600,000	2229	3007	1783	2406	1449	1955	1226	1654	1003	1353
750,000	2724	3675	2179	2940	1771	2389	1498	2021	1226	1654
900,000	3189	4302	2551	3442	2073	2796	1754	2366	1435	1936
1,200,000	4055	5470	3244	4376	2636	3556	2230	3009	1825	2462
1,500,000	4862	6559	3890	5247	3160	4263	2674	3607	2188	2952
2,000,000	5548	7484	4438	5987	3606	4865	3051	4116	2497	3368
2,500,000	6045	8155	4836	6524	3929	5301	3325	4485	2720	3670
2,500,001 up	6546	8831	5237	7065	4255	5740	3600	4857	2946	3974

Direct Coverage (Excess) Multiply the Legal Liability premium for the desired deductible by 1.15

FREMONT INSURANCE COMPANY

COMMERCIAL PACKAGE POLICY

**55. GARAGEKEEPERS INSURANCE
ALL TERRITORIES**

GARAGEKEEPERS COMPREHENSIVE										
Maximum Limit of Liability	Deductibles									
	\$250		\$500		\$1,000		\$2,500		\$5,000	
	Legal Liability	Direct (Primary)	Legal Liability	Direct (Primary)	Legal Liability	Direct (Primary)	Legal Liability	Direct (Primary)	Legal Liability	Direct (Primary)
\$6,000	53	72	44	60	38	52	32	44	30	40
7,500	67	90	56	75	48	65	41	55	37	50
9,000	77	104	65	87	56	75	47	64	43	58
12,000	95	128	79	107	68	92	58	78	53	71
15,000	111	149	92	125	80	108	68	91	62	83
18,000	124	167	104	140	90	121	76	102	69	93
22,500	150	203	125	169	109	146	92	124	84	113
30,000	188	254	157	212	136	183	115	155	105	141
37,500	222	300	185	250	161	216	136	183	124	167
45,000	253	341	211	284	183	246	155	208	141	190
60,000	312	421	260	351	226	304	191	257	174	234
75,000	368	497	307	414	266	359	225	304	205	276
90,000	424	572	353	476	306	413	259	349	236	318
120,000	523	706	436	588	378	510	320	431	291	392
150,000	613	827	511	689	443	597	375	505	341	460
180,000	706	952	588	794	510	688	431	582	392	529
225,000	849	1145	707	954	613	827	519	700	472	636
300,000	1075	1450	896	1208	776	1047	657	886	597	806
375,000	1302	1757	1085	1464	941	1269	796	1074	724	976
450,000	1526	2058	1271	1715	1102	1487	932	1258	848	1144
600,00	1952	2633	1627	2195	1410	1902	1193	1609	1085	1463
750,000	2367	3193	1973	2661	1710	2306	1447	1951	1315	1774
900,000	2771	3739	2309	3116	2001	2700	1693	2285	1540	2077
1,200,000	3533	4766	2945	3972	2552	3442	2159	2913	1963	2648
1,500,000	4220	5693	3517	4744	3048	4111	2579	3479	2345	3163
2,000,000	4775	6442	3980	5369	3449	4653	2918	3937	2653	3579
2,500,000	5202	7017	4335	5848	3757	5068	3179	4288	2890	3899
2,500,001 up	5629	7593	4691	6328	4065	5484	3440	4640	3127	4219

Direct Coverage (Excess) Multiply the Legal Liability premium for the desired deductible by 1.15

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COMMERCIAL PACKAGE POLICY

PROHIBITED CLASSES

P = prohibited for Products/Completed Operations GL = prohibited for all liability

Adult Foster Care Facilities.....	GL
Airports (excluding individually owned hangars).....	GL
Alarm installation or monitoring	GL
Ambulance or rescue services	GL
Amusement centers, parks, carnivals, inc. devices.....	GL
Apartments.....	GL
Archery and shooting ranges (some archery exposures may be acceptable)	GL
Asbestos abatement	GL
Asphalt works or refining	GL
Athletic games, programs, teams.....	GL
* Automobile dismantling.....	GL
Bars and taverns	GL
Blacksmithing and foundries.....	P
* Boat repair and rental	P
Boiler installation, service and repair.....	GL
Bridge, highway, road or runway construction.....	GL
Chemical dealers or distributors	P
Chimney cleaning	GL
Contractors equipment rented to others	GL
Demolition or debris removal contractors	GL
Electroplating.....	GL
Employment agencies	GL
Farm machinery dealers.....	P
* Fire extinguisher or suppression equip. - inst., service or repair.....	P
Garbage collecting, works and dump operations	GL
Gas, fuel oil, kerosene dealers or distributors.....	GL
Governments and municipalities.....	GL
Guides and outfitters.....	GL
Guniting or shot-crete	GL
Health care facilities (with boarding)	GL
Heat treating contractors	P
Hunting preserves (not private hunting camps).....	GL
Importers	P
Ice and roller skating rinks	GL
Junk, scrap dealers.....	P
Logging or lumbering	GL
Machine shops (depending on products).....	P
Metal dealers and steel erection	GL
Metal extraction.....	GL
Mining	GL
Oil or gas drilling and field operations	GL
Pawn shops.....	P
Pesticide or herbicide application (other than incidental).....	GL
Pile driving.....	GL
Pipeline construction.....	GL
Plastics molding (depending on product).....	P
Process and power piping	GL
Quarries, and gravel digging	GL
Racing or race tracks.....	GL
Railroad operations.....	GL
Restaurants w/alcohol - 50% of receipts or more.....	GL
Riding academies	GL

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Sawmills	GL
Second hand stores (depending on products).....	P
Student housing	GL
Street cleaning	GL
Tank construction installation, removal or repair	GL
Tire re-treading.....	GL
Tool and die shops (depending on products)	P
Tree trimming	GL
Utility companies	GL
Water or sewer mains connection, construction	GL
Zoos.....	GL

FREMONT INSURANCE COMPANY

COMMERCIAL PACKAGE POLICY

INLAND MARINE

INTRODUCTION TO INLAND MARINE COVERAGE

* Commercial Inland Marine coverage is written by Fremont Insurance in accordance with forms published by the American Association of Insurance Services (AAIS). In addition, forms drafted by the Company may apply to some Inland Marine classes. Coverage is written on a named peril or "all-risk" basis with losses settled generally at actual cash value. The most often used forms are listed herein; however, forms not shown may be available.

UNDERWRITING GUIDELINES

- A. A completed ACORD application must accompany any submission.
- B. Inland Marine policies are intended to be written in conjunction with supporting coverage. If monoline Inland Marine coverage is requested, please consult an underwriter before binding any coverage.
- C. The risk should be loss free in the line of Inland Marine for the previous three years. In some cases, hard copy loss runs may be requested.
- D. Items valued at \$250 or more will be scheduled and a complete description, including I. D. or serial number, will be needed. The insured should take proper precautions to safeguard against damage and theft of insured items.

DEDUCTIBLES

The minimum deductible for Inland Marine coverage is generally \$250. The following premium modification factors will apply to filed classes in developing a final rate:

Deductible	Factor
\$250	1.00
\$500	.90
\$1,000	.85
\$2,500	.80

For modification factors on deductibles greater than \$2,500 refer to the Company.

CLASSES COMMONLY WRITTEN

Filed Classes

- Accounts Receivable
- Camera and Musical Instrument Dealers
- Mobile Equipment Dealers
- Musical Instruments
- Photographic Equipment
- Physicians and Dentists Equipment
- Signs
- Valuable Papers and Records

Non-filed Classes

- Bailee Customers – Dry Cleaners
- Miscellaneous Bailee - Processor
- Boat Dealers Coverage
- Builders' Risk
- Builders' Risk Rehab & Renovation
- Computer Coverage
- Contractors' Equipment
- Exhibition Floater
- Fine Arts
- Golf Course Coverage
- Installation Floater
- Owner's Cargo Coverage
- Scheduled Property Floater
- Transportation Coverage
- Trip Transit Coverage

FREMONT INSURANCE COMPANY

COMMERCIAL PACKAGE POLICY

* **RATING**

The majority of Inland Marine policies fall within the scope of the non-filed category and have no set rating structure. Due to the inherent nature of Inland Marine and the wide variances of exposures, a base rate per \$100 in coverage will be determined in many cases by the Underwriter based on the individual risk itself and Company guidelines. Guideline rates for many classes are available in our Next Gen software. Factors in determining a rate include loss experience, type of items to be insured, supporting coverage, management attitude and practices, protective safeguards in place and other factors.

LOSS COST MULTIPLIER

Apply the company's loss cost multiplier to AAIS loss costs any time it is necessary to convert a base loss cost to a rate. **Use a loss cost multiplier of 1.60.**

POLICYWRITING MINIMUM PREMIUM

The policywriting minimum premium shall be \$100.

TERRORISM ENDORSEMENTS

The terrorism exclusions and coverages applicable to the Commercial Property section of the policy apply to Inland Marine, also.

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COMMERCIAL PACKAGE POLICY

ACCOUNTS RECEIVABLE

COVERAGE

The coverage provided by Account Receivable Coverage IM 1000 is a consequential loss coverage. In case of loss, the policy will pay the outstanding balance due that cannot be collected because of damage to or the destruction of the records, including reasonable expenses necessary to reconstruct the accounts receivable records. Coverage is for risks of direct physical loss unless the loss is limited or caused by a peril that is excluded. See the form for exclusions.

Accounts Receivable Coverage IM 1000 is available on a non-reporting basis.

ELIGIBILITY

To be eligible, the insured must have had a credit operation for at least three years. We do not require a report.

COVERAGE AMOUNT

The coverage amount to be written must be at least 125% of the average accounts receivable during the past 12 months.

RATING

Premium base – The premium base is the amount of insurance determined by the rule above. Rates apply per \$100 of premium base.

Annual Rate for On Premises and Off Premises Coverage – The rate is 35% of the 80% coinsurance Group I loss cost for Personal Property at the location where the records are kept.

Credits On and Off Premises –

- 40% for UL Class A or SMNA 4 hour exposure label
- 30% for UL Class B or SMNA 2 hour exposure label
- 20% for UL Class C or SMNA 1 hour exposure label
- 10% for UL or SMNA ½ hour label
- 10% unlabeled safe or vault
- 10% fully enclosed metal container

- 25% if 51% to 89% of records are duplicated
- 50% if 90% or more of records are duplicated

20% if at least 51% of business is wholesaler, manufacturer or an insurance agent

FREMONT INSURANCE COMPANY

COMMERCIAL PACKAGE POLICY

BAILEE CUSTOMERS FLOATERS

DRY CLEANERS AND LAUNDRY FORM

Coverage

The Bailees Customers Floater Coverage – Dry Cleaners IM 7550 provides processing and storage coverage for Dry Cleaning and Laundry Operations. Coverage is for risks of direct physical loss unless the loss is limited or caused by a peril that is excluded.

Two limits of insurance may be written:

- Processing limit applies to property of others in the insured's care, custody and control for dry cleaning, laundering, dyeing, altering, repairing or other similar work upon the property.
- Storage limit applies to property of others which the insured stores.

Eligibility

This coverage is designed for dry cleaning and laundry risks which process and store property of others such as clothing, drapes and rugs.

Deductible

A minimum deductible of \$500 applies to this form.

Rating

This form is judgment-rated based on individual risk characteristics. All rating must be referred to the Company.

MISCELLANEOUS BAILEE – PROCESSOR FLOATER

Coverage

The Miscellaneous Bailee – Processor Floater IM 7501 provides coverage for property of others in the insured's care, custody and control for processing, such as finishing, repairing, restoring, adjusting or other similar work upon the property. This coverage does not apply to dry cleaning and laundry operations. See the Bailee Customers Floater Coverage – Dry Cleaners above for these risks.

Eligibility

This coverage is designed for other than dry cleaning and laundry risks which process and store property of others, such as clothing, drapes and rugs.

Deductible

A minimum deductible of \$500 applies to this form.

Rating

This form is judgment-rated based on individual risk characteristics. All rating must be referred to the Company.

Optional Endorsements

- Fur Garment Endorsement IM 7561
- Named Perils Endorsement IM 7512

FREMONT INSURANCE COMPANY

COMMERCIAL PACKAGE POLICY

BOAT DEALERS COVERAGE

COVERAGE

Boat Dealers Coverage Form IM FM 05 covers stock for sale consisting principally of private pleasure inboard motorboats, jet skis, sailboats, outboard motors, outboard motorboats, canoes, rowboats, boat trailers and accessories and supplies. These may be property of the insured, held on consignment or sold but not delivered. Similar property of others in the insured's care, custody or control for repair or storage is also covered.

Coverage applies for risks of direct physical loss unless the loss is limited or caused by a peril that is excluded.

ELIGIBILITY REQUIREMENTS

- The dealership must be well operated and financially sound.
- Buildings and grounds must be in good condition.
- Past loss history must be favorable.

INELIGIBILITY

- Property in the course of manufacture.
- Property rented or loaned to others whether or not there is an eventual purchase provision.
- Property leased, rented or sold, including property sold under a deferred payment sales agreement, after it has left the custody of carriers for hire.

COINSURANCE

An 80% coinsurance clause applies to all losses except to property in transit.

DEDUCTIBLE

A minimum deductible of \$500 applies to this form. Higher deductibles are available.

RATING

This form is judgment-rated based on individual risk characteristics. All rating must be referred to the Company.

OPTIONAL COVERAGES

- Employee's Tool Coverage may be increased.
- Property in Transit or Being Demonstrated Coverage may be increased.
- Property on Exhibit Coverage may be increased.
- Peak Season Coverage.
- False Pretense Coverage.

FREMONT INSURANCE COMPANY

COMMERCIAL PACKAGE POLICY

BUILDERS' RISK

COVERAGE

Builders' Risk Coverage provides insurance for a building or structure while in the course of construction, erection or fabrication. It also covers scaffolding, construction forms, temporary fencing and temporary structures at the jobsite. Coverage is provided for risks of direct physical loss unless the loss is limited or caused by a peril that is excluded. Refer to Builders' Risk Coverage Comprehensive Form IM 7050 for details.

ELIGIBILITY

The Company must be the intended carrier when the building project is complete and the occupancy must be an acceptable risk. Or, the Company must write the contractor as supporting business for the builders' risk policy.

DEDUCTIBLE

The base deductible is \$500. Other deductibles are available.

COVERAGE AMOUNT

Coverage is on a replacement cost basis with a 100% coinsurance clause. The amount of coverage should be equal to the full contract value of the project including reasonable profit and overhead expenses.

OPTIONAL COVERAGES

- **Rehabilitation and Renovation Endorsement** IM 7070. This extends coverage under the Builders' Risk Coverage Comprehensive Form to cover existing structures at the jobsite while in the course of rehabilitation or renovation. Coverage can be stated value or actual cash value.
- **Soft Cost, Extra Expense and Rental Income Endorsement** IM 7079. The form covers soft costs for advertising, design fees, professional fees, financing, lease administration, realty taxes, general administration, lease expenses, permit fees and additional insurance premiums to renew or extend insurance coverage. It also covers extra expense, extra expenses to reduce a loss and loss of rental income, arising out of a delay resulting from direct physical loss to a covered building or structure by a covered peril.

RATING

This is a judgment-rated class based on individual risk characteristics. All rating must be referred to the Company.

CAMERA AND MUSICAL INSTRUMENT DEALERS

COVERAGE

Camera and Musical Instrument Dealers Coverage IM 1050 covers stock and similar property of others in the insured's care, custody, or control for risks of direct physical loss unless the loss is limited or caused by a peril that is excluded.

The camera dealer's stock includes cameras, lenses, projection machines, movable sound equipment, and other photographic equipment pertaining to these items that are used in recording, projecting, reproducing, and operating motion pictures and film, including digital. It also includes items such as binoculars, telescopes and microscopes.

The musical instrument dealer's stock includes musical instruments, sheet music, music stands, cases, and other items pertaining to and used with musical instruments.

Four limits of coverage are available:

1. On premises coverage at each location.
2. Property away from premises in the custody of the insured or the insured's employees.
3. Property at premises not listed in the policy.
4. Property in transit.

INELIGIBILITY

Radios, television sets, record players, tape recorders, video cassette recorders, compact disc players, DVD players and recorders, digital audio players and recorders, and similar items are not considered musical instruments and not eligible for coverage.

COINSURANCE

On premises coverage at each location is subject to an 80% coinsurance clause. In the event of loss, only the property at the premises where the loss occurred is included in the coinsurance calculation. Coinsurance does not apply to property away from premises, to property at premises not listed in the policy or to property in transit.

DEDUCTIBLE

A minimum deductible of \$500 applies to this form. Higher deductibles are available.

RATING

This form is judgment-rated based on individual risk characteristics. All rating must be referred to the Company.

OPTIONAL COVERAGES

- Peak Season Coverage.
- Furniture, fixtures, office equipment and supplies coverage.
- Machinery, tools and their parts.
- Patterns, molds, models and dies.
- Tenant's improvements.
- Replacement Cost Coverage for furniture, fixtures, office equipment and supplies; machinery, tools and their parts; and patterns, molds, models and dies.

COMPUTER COVERAGE

COVERAGE

Computer Coverage IM 7201 is intended to insure computer components being used by the insured in an office, including laptops. The form covers risks of direct physical loss unless the loss is limited or caused by a peril that is excluded. Refer to the form for details.

The form provides the following coverage on a scheduled basis:

Hardware. This covers, but is not limited to:

1. mainframe and mid-range computers, network servers;
2. personal computers and workstations;
3. laptops, palmtops, notebook PC's, other portable computer devices and accessories, including multimedia projectors; and
4. peripheral data processing equipment including printers, keyboards, monitors and modems.

Software. This covers media, data records, programs and applications and proprietary programs.

Earnings and Extra Expense. This covers loss of net income that would have been earned or incurred, and continuing operating expenses plus extra expenses that would not have been incurred, if there had not been a covered loss.

Extra Expense only. This covers the extra expenses that are necessary during the "restoration period", to continue normal data processing operations, that would not have been incurred if there had been no direct physical loss or damage to property caused by a covered loss.

A separate amount of insurance applies to each of these coverages to be insured. Coverage is automatically provided for newly acquired property subject to policy limitations.

Mechanical breakdown, earthquake and flood coverage are included. Electrical disturbance and power supply disturbance are covered if the cause of such disturbance took place within 500 feet of the premises where the loss occurred.

ELIGIBILITY

Property owned by an insured or in the insured's care, custody or control may be covered.

Property rented to others is not eligible.

DEDUCTIBLE

A minimum deductible of \$500 applies. Deductibles of \$250, \$1,000, \$2,500, \$5,000 and \$10,000 are available.

OPTIONAL COVERAGES

- **Upgrade Value Endorsement IM 7213.** This form provides for replacement of hardware by equipment of greater ability and cost. Hardware is scheduled for its upgraded value.
- **Telecommunications Equipment IM 7228.** This extends the form to cover telephone components and equipment used for the transmission of communications, including telephone switchgear (including PBX systems), operating systems, related software, fax transmission equipment, video conferencing equipment and other related hardware (including computers dedicated to voice mail). A blanket limit covers all such equipment and software.

RATING

This is a judgment-rated class based on individual risk characteristics. All rating must be referred to the Company.

CONTRACTORS' EQUIPMENT

COVERAGE

Contractors' Equipment Coverage provides insurance for mobile construction equipment, but smaller equipment can be included. Schedules covering smaller equipment such as portable power saws, levels, mechanics tools, etc. can be covered under the Small Tools Endorsement IM 7015.

The Contractors' Equipment form covers risks of direct physical loss unless the loss is limited or caused by a peril that is excluded. Use Contractors' Equipment Coverage form IM 7001.

DEDUCTIBLE

The base deductible is \$500.

OPTIONAL COVERAGES

- **Equipment Rented or Leased From Others Endorsement IM 7012.** The form adds coverage for equipment the insured rents or leases from others.
- **Equipment Rented or Leased To Others Endorsement IM 7013.** The form adds coverage for equipment the insured rents or leases to others.
- **Rental Reimbursement Endorsement IM 7014.** The form provides reimbursement to rent similar equipment if covered equipment is inoperable due to a covered loss. There is a 72 hour waiting period, which can be reduced or eliminated.
- **Small Tools Endorsement IM 7015.** The form adds coverage for small mobile tools and equipment.

RATING

This is a judgment-rated class based on individual risk characteristics. All rating must be referred to the Company.

EXHIBITION FLOATER

COVERAGE

Exhibition Floater IM 7503 is designed to cover the insured's property and property of others in the insured's care, custody and control while on exhibit or display. Coverage is for risks of direct physical loss unless the loss is limited or caused by a peril that is excluded.

Coverage may be on a scheduled basis or on a blanket basis:

Scheduled Exhibitions

Property described on the schedule is covered while on exhibit or display during the dates indicated on the schedule and while at a premises listed on the schedule, or while in transit to and from the exhibit or display.

Blanket Exhibitions

Property described on the schedule is covered while on exhibit or display away from a premises that is owned, leased or operated by the insured or in transit to and from an exhibit or display. This allows coverage for all exhibitions attended by the insured.

ELIGIBILITY

Supporting coverage is usually required to provide this floater.

COINSURANCE

Coinsurance is usually required.

DEDUCTIBLE

The base deductible is \$500. Other deductibles are available.

RATING

This is a judgment-rated class based on individual risk characteristics. All rating must be referred to the Company.

FINE ARTS, MUSICAL INSTRUMENTS, ORGANS AND PHOTOGRAPHIC EQUIPMENT

COVERAGE

Coverage is available for collections of fine arts, for musical instruments or photographic equipment owned by businesses, educational institutions or groups. Coverage is provided for risks of direct physical loss unless the loss is limited or caused by a peril that is excluded. Refer to the forms for details of coverages and exclusions.

ELIGIBILITY

Coverage may be written for the following classes of property in accordance with these rules.

Fine Arts Floater – Private Collections IM 7400. This is for private collections of works of art or articles of rarity, historical value or artistic merit. This includes antiques, art glass windows, bric-a-brac, bronzes, etchings, manuscripts, marbles, paintings, pictures, porcelains, rare books, rare glass, statuary, tapestries and valuable rugs.

The collection must be owned by a business or educational institution. Stock belonging to a business is not eligible for this coverage. Collections that belong to private individuals are not eligible. They should be covered on a personal articles form attached to a Homeowners, Farmowners or other personal lines policy.

Musical Instruments Coverage IM 1250. This is for musical instruments and related equipment and sheet music owned by a band, business, educational institution, ensemble, musical group or orchestra. Instruments and related equipment owned by a professional musician are also eligible. Students or individual members of the musical organization may also be covered upon approval by the Commercial Underwriting Department.

Stock belonging to a musical instruments dealer or property that belongs to a manufacturer is not eligible for this coverage. Property that belongs to a private, non-professional individual should be covered on a personal articles form attached to a Homeowners, Farmowners or other personal lines policy.

Organs (not portable) IM 1250. This is for non-portable organs and related equipment, owned by religious institutions and other organizations. Portable organs should be insured under the Musical Instruments Coverage above.

Stock belonging to a musical instruments dealer or property that belongs to a manufacturer is not eligible for this coverage.

Photographic Equipment Coverage IM 1350. This is for cameras, lenses, projectors and related equipment and accessories. Film, microscopes, and telescopes used with photographic equipment are also eligible for this coverage. The property must be owned by a business or educational institution.

NOT ELIGIBLE

1. Aerial or radar cameras.
2. Coin or token operated devices.
3. Property belonging to dealers or manufacturers.
4. Studio-type television cameras and related equipment.

SCHEDULED COVERAGE

Each covered item must be scheduled on the policy, except those covered on a blanket basis. The schedule must contain a description of each item and show the coverage amount that applies.

BLANKET COVERAGE

A blanket coverage amount up to 10% of the total coverage amount may be used to cover miscellaneous property. All items covered under a blanket limit are subject to a 100% coinsurance clause. The 10% limit may be increased at the Company's option.

FREMONT INSURANCE COMPANY

COMMERCIAL PACKAGE POLICY

FINE ARTS, MUSICAL INSTRUMENTS, ORGANS AND PHOTOGRAPHIC EQUIPMENT (continued)

DEDUCTIBLE

A minimum deductible of \$500 applies. Higher deductibles are available.

RATING

The premium base for each class of property is the total coverage amount for all covered items. Any applicable credits or surcharges are applied in sequence and not added together. All rates are annual and apply per \$100 of premium base.

Fine Arts:

Fire premium (Step 1) – Multiply the 100% coinsurance Group I Personal Property rate times .90.

Loading (Step 2) – Add the following rates to the result of Step 1:

First \$10,000 \$.036

Next \$15,000 .024

Excess of \$25,000, refer to Company.

The above rates include transit, the off premises exposure and theft.

Earth Movement Coverage -- .93 per \$100 of coverage

Fine Arts Breakage Coverage – The premium base for this coverage is the total coverage amount for all covered items. Apply the following rates to the premium base and add the result to Step 2.

First \$25,000 \$.15

Excess of \$25,000, refer to Company.

Musical Instruments:

Base Rate (Step 1) – Apply the following rates to the premium base:

Individual/Professional First \$1,500 \$2.736

Over \$1,500 .594

Dance Band/Orchestra \$1.733

All other \$.638

Named Perils (Step 2) – If applicable, multiply the premiums developed in Step 1 by .90.

Organs (not portable):

Fire premium (Step 1) – Multiply the 80% coinsurance Group 1 Personal Property rate times .85.

Loading (Step 2) – Add the following rates to the result of Step 1:

First \$10,000 \$.229

Next \$40,000 \$.138

Over \$50,000 \$.069

Named Perils (Step 3) – If applicable, multiply the premiums developed in Steps 1 and 2 times .90.

The Package Modification Factor applies to this coverage.

Photographic Equipment:

Base Rate (Step 1) – Apply the following rates to the premium base:

Professional use, including individuals \$2.75

Named Perils (Step 2) – If applicable, multiply the premium developed in Step 1 by .90.

Deductible Debit/Credits – Apply the following debit or credit to the premiums developed above:

Deductible:	\$250	\$500	\$1,000
Fine Arts	+10%	Base	-15%
Musical Instruments	Base	-10%	-15%
Organs (not portable)	Base	-10%	-15%
Photographic Equipment	Base	-10%	-15%

COMMERCIAL PACKAGE POLICY

GOLF COURSE COVERAGE

COVERAGE

Golf Course Coverage IM 7300 is designed to cover the golf course, golf course property, driving range property and golf carts.

Coverage for fire or lightning, vehicle damage, vandalism or theft, civil commotion or riot, soot or volcanic action and falling aircraft damage applies to Golf Course coverage. Risks of direct physical loss, unless the loss is limited or caused by a peril that is excluded applies to Golf Course Property, Driving Range Property and Golf Carts.

Golf Course coverage covers fairways, greens, tees, sand traps and bunkers; practice putting greens; and trees, shrubs or plants that are planted along the fairways.

Golf Course Property covers in-ground sprinkler systems; permanently installed drying fans for greens; cups, flags and flag sticks at greens; ball washers, benches, water coolers, signs, markers and retaining walls at tees; paved cart paths, bridges, and fences adjacent to fairways; and portable out-houses.

Driving Range Property covers mats, tees and dividers; ball baskets and bag racks; yard markers; ball washing and ball dispensing equipment; and mobile equipment used to retrieve golf balls from the driving range.

Golf Carts covers golf carts; carts designed to deliver beverages and snacks to golfers on the golf course; utility carts designed for grounds keeping and other related golf course work; and electronic range finding equipment that is permanently installed on golf carts.

Golf Course Property and Golf Carts coverages apply to property owned by the insured or if property of others in the insured's care, custody and control.

Separate limits must be written on each of the four for the coverage to apply.

ELIGIBILITY

Well operated and financially sound public and private golf courses are eligible.

DEDUCTIBLE

The base deductible is \$500. Other deductibles are available.

RATING

This form is judgment-rated based on individual risk characteristics. All rating must be referred to the Company.

OPTIONAL COVERAGE

- Hail Coverage

INSTALLATION FLOATER

COVERAGE

Installation Floater Coverage IM 7100 covers property of the insured and property of others in the care, custody or control of the insured that will become a part of a building or other structure. Building materials, equipment, fixtures, machinery and supplies are covered by the form. Coverage is for risks of direct physical loss unless the loss is limited or caused by a peril that is excluded.

Installation coverage usually begins once ownership of the property is acquired by the insured and continues while the property is in storage awaiting transit to the installation site, while in transit and while at the jobsite awaiting installation.

Coverage usually ends when the owner or buyer accepts the property or when the property becomes a permanent part of the building or structure. Coverage will end 31 days after the project is complete, or the expiration of the policy, whichever occurs first.

ELIGIBILITY

The following are some of the types of risks that are generally eligible for coverage under the Installation Floater Coverage form. Other risks not listed below may be eligible.

- Air conditioning and heating equipment installation
- Appliance installation (residential or commercial)
- Communications equipment installation
- Floor covering installation
- Machinery or equipment installation
- Residential and commercial building remodeling

Installation Floater Coverage is usually written to cover the contractor or subcontractor or owner of the property.

EXCLUSIONS

Some of the exclusions include faulty workmanship, error in design or specifications, and flood at the installation site. Contractor tools and equipment are not covered.

DEDUCTIBLE

The base deductible is \$500 per occurrence. A deductible buyback of \$250 is available.

RATING

This form is judgment-rated based on individual risk characteristics. All rating must be referred to the Company.

MOBILE EQUIPMENT DEALERS

COVERAGE

Mobile Equipment Dealers Coverage IM 1150 covers the insured's stock and similar property of others in the insured's care, custody or control for risks of direct physical loss unless the loss is limited or caused by a peril that is excluded.

Covered stock consists of mobile equipment including, but not limited to, mobile agricultural, construction or materials handling equipment and their accessories and supplies.

Three limits of coverage are available:

1. Property on a premises listed on the schedule.
2. Property on a premises not listed on the schedule.
3. Property in transit.

INELIGIBILITY

Property that is being manufactured or is sold on an installment sales plan is not eligible for this coverage.

COINSURANCE

Coverage for property at each premises listed on the schedule is subject to an 80% coinsurance clause. In event of loss, only the value of property at the premises where the loss occurred is included in the coinsurance calculation. Coinsurance does not apply to property in transit.

DEDUCTIBLE

A minimum deductible of \$500 applies to this form. Higher deductibles are available.

RATING

This form is judgment-rated based on individual risk characteristics. All rating must be referred to the Company.

OPTIONAL COVERAGES

- Peak Season Coverage
- Furniture, fixtures, office equipment and supplies
- Machinery, tools and their parts
- Patterns, molds, models and dies
- Tenant's improvements
- Replacement Cost Coverage for furniture, fixtures, office equipment and supplies; machinery, tools and their parts; and patterns, molds, models and dies

PHYSICIANS AND DENTISTS EQUIPMENT

COVERAGE

The Physicians and Dentists Equipment Coverage form IM 1400 provides coverage for medical, surgical, or dental equipment, tools, supplies, scientific books, office furniture, fixtures and equipment and tenant's improvements. Coverage is provided for risks of direct physical loss unless the loss is limited or caused by a peril that is excluded.

ELIGIBILITY

Coverage may be written for persons in the medical or dental profession. Dealers, clinics, hospitals, medical schools and similar organizations are not eligible.

DEDUCTIBLES

Deductibles of \$250, \$500 and \$1,000 are available.

OPTIONAL ENDORSEMENTS

- Additional Property Coverages IM 1411 provides:
 - a. Office furniture, fixtures and equipment away from premises up to 30 days - \$1,000
 - b. Money and stamps - \$250
 - c. Personal effects - \$500
 - d. Reproduce records - \$500
 - e. Extra Expense - \$1,000
- Property Normally Carried by You IM 1412 amends IM 1400 so it only covers medical, surgical or dental equipment, tools, supplies and scientific books the insured normally carries with them and which are used in their medical profession.
- Artificially Generated Electric Current IM 1413 provides coverage for losses caused by artificially generated electric current caused by or resulting from an occurrence within 100' of the described premises and for electrical power supply disturbances including surges, blackouts or brownouts if the cause of the disturbance takes place within 100' of the described premises.

RATING

This form is judgment-rated based on individual risk characteristics. All rating must be referred to the Company.

SCHEDULED PROPERTY FLOATER COVERAGE

COVERAGE

The Scheduled Property Floater form IM 7500 only covers property that is described on the Schedule of Coverages. Coverage is provided for risks of direct physical loss unless the loss is limited or caused by a peril that is excluded. Named Perils Coverage IM 1251 is available.

ELIGIBILITY

This floater is limited to property that falls within the Nationwide Marine Definition that cannot be more specifically covered by another Inland Marine form.

DEDUCTIBLE

This floater is subject to a minimum deductible of \$500.

RATING

This form is judgment-rated based on individual risk characteristics. All rating must be referred to the Company.

COMMERCIAL PACKAGE POLICY

SIGNS

COVERAGE

The Sign Coverage form IM 1450 covers automatic, electric, fluorescent, LED, mechanical, neon and plasma signs, lamps and street clocks and data processing equipment used in connection with the signs. Coverage is provided for risks of direct physical loss unless the loss is limited or caused by a peril that is excluded.

ELIGIBILITY

Coverage may be written on automatic, electric, fluorescent, LED, mechanical, neon and plasma signs, lamps and street clocks and data processing equipment used with the signs.

A policy may be issued to a manufacturer or dealer that covers signs or street clocks which are sold or serviced under a maintenance contract. Each covered item must be scheduled in the policy. A premium is charged as if a separate policy were issued to each individual owner.

Billboards and fixed signs are not eligible even if they are illuminated by electric lighting.

A policy may not be issued to groups or combinations of individuals not under common ownership.

SCHEDULE REQUIREMENTS

All items must be scheduled and must show:

- a. The type of sign or item covered.
- b. Lettering, if any.
- c. Coverage amount of each item.
- d. Location of the item.

DEDUCTIBLE

The policy may be issued with or without a deductible. Deductibles of \$250, \$500 and \$1,000 are available.

RATING

Outside signs:

The premium base is the total coverage amount for all covered items. The rates are annual and apply per \$100 of premium base.

Base Rates (Step 1) –

No deductible	\$3.706
\$100 deductible	3.262
\$250 deductible	2.965
\$500 deductible	2.669
\$1,000 deductible	2.520

Inside Signs:

Inside sign factor (Step 2) – For signs located inside a building, multiply the above rates by .50.

Package Modification Factor (Step 3) – Multiply the rate determined above times the Package Modification Factor.

TRANSPORTATION

COVERAGE

Transit forms provide coverage for the insured's property while the property is being shipped. Coverage includes shipments from the insured and to the insured.

COVERAGE FORMS

There are three transit forms:

1. **Owner's Cargo.** The owner's form covers all cargo shipments during the policy term (usually annual) that are shipped on vehicles owned or leased and operated by the insured.

Owner's Cargo Coverage form IM 7251 provides coverage for risks of direct physical loss unless the loss is limited or caused by a peril that is excluded. It may be amended to provide named perils coverage by adding Named Perils Endorsement IM 7263. Refer to the form for details of coverage.

The Owner's Cargo Declarations should include scheduled limits for:

- a. Any one owned vehicle;
- b. Each terminal location; and
- c. Any one catastrophe.

We will need the location of the terminal if this coverage is needed.

Deductible

The minimum deductible is \$500. A deductible buyback of \$250 is available.

Rating

This form is judgment-rated based on individual risk characteristics. All rating must be referred to the Company.

2. **Transportation.** The transportation form covers all cargo shipments during the policy term (usually annual) that use one or more of the following modes of transportation:
 - a. Aircraft;
 - b. Owned Vehicle;
 - c. Carrier for hire (common or contract carrier); and
 - d. Railroad.

Coverage may be provided for property at a terminal while it is in the due course of transit. If coverage is needed, we will need the limit at each terminal and the location of each terminal.

The form does not provide coverage for a risk that operates as a trucker (someone whose business is hauling property of others). We do not insure truckers, as well.

Transportation Coverage form IM 7250 provides coverage for risks of direct physical loss unless the loss is limited or caused by a peril that is excluded. Refer to the form for details of coverage.

Deductible

The minimum deductible is \$500. A deductible buyback of \$250 is available.

Rating

This form is judgment-rated based on the mode of transportation, annual volume of shipments and loss experience. All rating must be referred to the Company.

3. **Trip Transit.** The trip transit form covers a specifically scheduled shipment via carriers for hire or via the insured's vehicles.

TRANSPORTATION (continued)

Trip Transit Coverage form IM 7252 provides coverage for risks of direct physical loss unless the loss is limited or caused by a peril that is excluded. Refer to the form for details of coverage.

The Trip Transit Declarations should include:

- a. A description of the shipment;
- b. The dates during which the items will be shipped; and
- c. The limit of coverage.

Deductible

The minimum deductible is \$500. A deductible buyback of \$250 is available.

Rating

This form is judgment-rated based on individual risk characteristics of the shipment. All rating must be referred to the Company.

COMMERCIAL PACKAGE POLICY

VALUABLE PAPERS AND RECORDS

COVERAGE

Valuable Papers and Records Coverage form IM 1550 covers valuable papers and records for risks of direct physical loss unless the loss is limited or caused by a peril that is excluded. Refer to the form for details of coverage.

ELIGIBILITY

Coverage may be written for any person or entity. More than one entity may be covered by the same policy, but the insured must hold a majority interest in each entity. The premium is the same as for a single entity.

BLANKET OR SCHEDULED COVERAGE OPTION

Scheduled Coverage. All property may be covered on a scheduled basis. Each item must be described and the coverage amount for each shown in the schedule.

Blanket Coverage. A single limit of coverage may apply to all covered property.

MULTIPLE LOCATIONS

A policy may be written with a single coverage amount applicable to all property at all of the insured's locations. Full information for each location must be given to the Company.

ADDITIONAL COVERAGE AMOUNTS

The coverage amount may be increased, additional locations added or new items scheduled at any time during the policy period. The additional premium is determined on a pro rata basis.

MODIFICATION OF COVERAGE

Deductible. Valuable Papers and Records Coverage is based on a \$250 deductible. Optional deductible amounts are available at a rate debit or credit.

Libraries. Valuable Papers and Records Coverage may be used to cover a library by attaching Exclusions for Library Coverage form IM 1561. This form includes additional exclusions for libraries.

Property Away from Your Premises. The policy may be extended to cover property away from the insured's premises.

RATING

The premium base is the coverage amount that applies to each location.

Fire premium (Step 1) – Multiply the 80% coinsurance Group I Personal Property rate times .85.

Schedule factor (Step 2) – Multiply the result of Step 1 by:

Scheduled coverage	1.125
Blanket coverage	1.35

Credits (Step 3) – Apply the following credits to the result of Step 2:

Labeled vaults, safes, cabinets or similar containers:

UL Class A or SMNA 4 hour exposure label	40%
UL Class B or SMNA 2 hour exposure label	30%
UL Class C or SMNA 1 hour exposure label	20%
UL or SMNA ½ hour label	10%

Unlabeled vaults, safes, cabinets or similar containers:

Safes with walls at least 2 inches thick	10%
Vaults where the inner and outer doors are separated by at least 12 " of air space	10%
Any other unlabeled vault, safe, cabinet or fully enclosed metal receptacle	10%

FREMONT INSURANCE COMPANY

COMMERCIAL PACKAGE POLICY

VALUABLE PAPERS AND RECORDS (continued)

Deductible (Step 4) – Multiply the result of Step 3 by the deductible factor:

Deductible	Factor
\$ 250	1.00
500	.90
1,000	.85

Premium Calculation (Step 5) – Determine the premiums for scheduled and blanket coverage by multiplying the result of Step 4 times the premium base.

Coverage Off Premises (Step 6) – The rate per \$100 of coverage is .912.

Deductible (Step 7) – Multiply the rate in Step 6 by the Deductible Factor in Step 4 above.

Premium Calculation (Step 8) – Multiply the result of Step 7 times the Off Premises premium base, which is the coverage amount in excess of the off premises coverage provided in the basic form.

Total Premium (Step 9) – Add the Off Premises premium from Step 8 to the On Premises premium from Step 5.

Final Premium (Step 10) – Multiply the result of Step 9 times the Package Modification Factor applicable to Inland Marine coverages on the policy. The result is the Final Premium for the coverage.

FREMONT INSURANCE COMPANY

COMMERCIAL PACKAGE POLICY

INTRODUCTION TO CRIME COVERAGE

Commercial Crime Coverage is written by Fremont Insurance in accordance with Division Three – Crime and Fidelity published by Insurance Services Office (ISO). Rules, rates and forms contained in Division Three are used subject to the exceptions contained herein. Manual revisions published by ISO will become effective when the Company announces the adoption of such revision. Any exception to published loss costs or rates will be announced as distributed by the Company.

UNDERWRITING GUIDELINES

- A. A complete ACORD crime application must accompany any account submission.
- B. The risk should be loss free in the line of crime for the previous 3 years.
- C. Crime coverage is intended to be part of a commercial package policy. Monoline crime coverage may not be available.
- D. A good risk management policy pertaining to crime losses should be in place, including the use of protective safeguards and devices when appropriate.
- E. Check with an Underwriter before binding any crime coverage where the exposure exceeds a limit of \$10,000.

CRIME COVERAGES WRITTEN

The eight Insuring Agreements in Commercial Crime Coverage Form (Loss Sustained Form) CR 00 21 are available. They are:

- 1. Employee Theft
- 2. Forgery Or Alteration
- 3. Inside The Premises – Theft Of Money And Securities
- 4. Inside The Premises – Robbery Or Safe Burglary Of Other Property
- 5. Outside The Premises
- 6. Computer Fraud
- 7. Funds Transfer Fraud
- 8. Money Orders And Counterfeit Money

LOSS COST MULTIPLIER

Apply the Company's loss cost multiplier any time it is necessary to convert a base loss cost to a rate. **Use a lost cost multiplier of 3.00.**

POLICYWRITING MINIMUM PREMIUM (Rule 9.)

The policywriting minimum premium shall be \$100.

* TERRORISM COVERAGE

The terrorism exclusions and coverages applicable to the Commercial Property section of the policy apply to Crime, also.

FREMONT INSURANCE COMPANY

COMMERCIAL PACKAGE POLICY

*

CGL Rating Deviations From ISO Manual

Class Code	Classification Description	Premises Operations Rates	Products /Completed Operations Rates
92478	Electrical Work Within Buildings	2.64	1.60
91560	Concrete Construction	7.95	3.4
95647	Heating or Combined Heating and A/C	3.86	5.36
91340	Carpentry-Construction of Residential Property	8.30	9.88
91580	Contractors	10.67	
98482	Plumbing – Commercial and Industrial	5.63	7.88
91436	Ceiling or Wall Installation Metal	7.55	7.77
92338	Drywall or Wallboard Installation	2.84	1.96

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SPECIAL PROGRAMS

AUTO REPAIR & SERVICE PROGRAM

Eligible Governing Classifications

The following General Liability classifications are eligible under our Auto Repair and Service Program:

- A. 10072 Automobile Quick Lubrication Services
- B. 10073 Automobile Repair or Service Shops
- C. 10367 Car Washes – Other than Self Service
- D. 18616 Tire Dealers - Retail

Ineligible Classifications

Auto Repair and Service Shops for high valued vehicles (\$125,000 or higher vehicles including: RVs, campers, watercraft, planes, race cars, etc.)

Auto Sales (new or used) (Incidental to the auto repair and service operations is eligible)

Leasing, or Rental Operations (Incidental to the auto repair and service operations is eligible)

Auto, Van or Truck Conversion Specialists

Body Shops or Paint Shops (May be acceptable, subject to underwriting approval; must be pre-inspected)

Dismantling or Salvage Operations

Farm or Contractors' Equipment Repair Specialists

Frame Straightening Shops

Gasoline and Fuel Sales (Unless incidental to auto repair and service operations)

Junk Yard Operations

L.P. Gas Dealers (Unless incidental to auto repair and service operations)

Motorcycle, Snowmobile, ATV and Other Recreational Vehicle Sales, Service or Repair Operations

Parking Garages, Barn or Open Lot Storage

Rental Operations for Tools or Work Bay Rental

Rustproofing, Undercoating, and Sealing Operations

Service or repair of vehicles greater than 20,000 lbs. Gross Vehicle Weight

Sun Roof Installation (Unless incidental to auto repair and service operations)

Wholesale Tire Dealers or Wholesale Tire Service Centers

Tire Retreading

Towing or Wrecker Service Operations (Incidental towing in conjunction with certain specialty shops may be accepted; example: transmission shops)

Trailer Sales (new or used), Leasing or Rental Operations

Trailer Hitch Installation

24-hour Operations or Part-time Operations

Welding Shops

Underwriting Ineligibility

Any risk that:

- A. Keeps guard dogs or other animals on premises for security
- B. Keeps firearms on the premises without proper licensing
- C. Services or repairs vehicles over 20,000 pounds gross vehicle weight
- D. Owns or operates race cars, or sponsors racing events
- E. Has solid fuel or oil burners
- F. Does gas tank repair or replacement (Incidental to the auto repair and service operations is eligible)

Requirements

Risk must have:

- A. Above average housekeeping and equipment
- B. Adequate number of properly charged and displayed fire extinguishers.
- C. Acceptable financial history with no derogatory transactions, e.g. liens, bankruptcy, etc.
- D. Positive attitude toward:
 - 1. Enforcing rules;
 - 2. Maintaining safety information

FREMONT INSURANCE COMPANY

COMMERCIAL PACKAGE POLICY

AUTO REPAIR & SERVICE PROGRAM - Continued

- 3. Providing copies of rules and information to employees; and
- 4. Safety
- E. Properly licensed drivers that meet company underwriting requirements
- F. Safety gear available where needed.
- G. Solid maintenance program
- H. Solvents and flammables:
 - 1. Stored in proper containers
 - 2. In bulk containers that are properly vented and grounded
 - 3. Stored away from welding and cutting areas
- I. Three years in business or equivalent experience
- J. Signed and completed applications – Insured’s signature may be secured at time coverage is requested and made available at company request
- K. Prior three years acceptable loss history (if applicable)

Applications and Forms

Complete submission in the Fremont quoting/binding/issuing system

Mandatory Coverages

- A. Building and/or Personal Property (Special Causes of Loss applies) – Refer to Commercial Fire section for details
- B. Commercial General Liability
- C. Non-Owned Auto Liability – to cover the insured’s off-premises test-driving exposure. Only applies for risks with no commercial auto policy. Otherwise, coverage must be provided under the Commercial Autopolicy

General Liability Classifications

The following General Liability classifications are the only ones eligible for Auto Service Risks coverages:

- A. 10072 Automobile Quick Lubrication Services (\$2,000 Property Damage Deductible*)
- B. 10073 Automobile Repair or Service Shops (\$500 Property Damage Deductible*)
- C. 10367 Car Washes – Other than Self Service (\$2,000 Property Damage Deductible*)
- D. 18616 Tire Dealers - Retail (\$500 Property Damage Deductible*)

The above classifications are eligible for this program, even though insureds may also engage in other types of operations that are normally acceptable for Fremont Insurance and for which additional General Liability classifications are required. Eligible classifications must constitute a majority of the total business activity (revenue) for the risk. *Minimum Property Damage Deductible applies.

Limits

When any of the above GL Class Codes are covered under this program, insureds may choose limits as high as the following:

- A. \$2,000,000 Each Occurrence Limit
 - B. \$4,000,000 General Aggregate Limit – Premises – Operations
 - C. \$4,000,000 Products-Completed Operations Aggregate Limit
- Other regular ISO GL Class Codes on the same policy will also be at the above limits

FREMONT INSURANCE COMPANY

COMMERCIAL PACKAGE POLICY

AUTO REPAIR & SERVICE PROGRAM - Continued

Property

Property for Auto Repair and Service Risks is written only with Special Causes of Loss

Auto Repair and Service Enhancement Endorsement (CP FM 40) is optional for Auto Repair and Service Risks. It provides the following:

SCHEDULE OF PROPERTY COVERED

LIMIT OF INSURANCE

1. Blanket Limit on the Following Coverages:

\$1,000,000

(Subject to a \$100,000 per item sublimit)

- Accounts Receivable On or Off Premises
- Additional Reward
- Arson Reward
- Business Income from Dependent Properties
- Business Personal Property at Exhibitions, Fairs, and Trade Shows
- Debris Removal – Additional Coverage
- EDP (Including Mechanical Breakdown & Disturbance)
 - Artificially Generated Electrical Current within 1,000 feet of Premises
 - Changes in or Extremes of Temperature or Humidity
- Fine Arts, Collectibles, and Memorabilia
- Fire Department Service Charge
- Fire Extinguisher Recharge
- Lock Replacement
- Outdoor Property:
 - Fences and Retaining Walls
 - Outdoor Signs not Attached to Buildings
 - Radio, TV, Satellite, and Other Antennas
 - Storage sheds
 - Trees, Shrubs, or Plants
- Personal Effects and Property of Others
- Property in Transit
- Property Off-premises
- Valuable Papers and Records On and Off Premises

2. Separate Limits on the Following Coverages:

- Business Income and Extra Expense (Including Payroll) \$250,000
- Business Income (Extended) 120 days Included
- Employees Tools and Clothing \$10,000
 - Per Tool \$2,500
- False Pretense Coverage – Stock w/in BPP Limit
- Inflation Guard Protection – Building(s) 5%
- Loss Data Preparation Costs \$5,000
- Motor Vehicle Damage to Leased Property \$5,000
- Newly Acquired or Constructed Buildings – 90 days \$1,000,000
- Newly Acquired Business Personal Property – 90 days \$500,000
- Ordinance or Law Coverage:
 - A. Undamaged Portion of the Building within the building limit
 - B. Demolition Cost Coverage \$100,000
 - C. Increased Cost of Construction Coverage \$100,000
- Pollutant Cleanup and Removal – Aggregate Limit Per Location \$50,000
- Premises Boundary Extended to 1,000 feet Included

FREMONT INSURANCE COMPANY

COMMERCIAL PACKAGE POLICY

AUTO REPAIR & SERVICE PROGRAM - Continued

Refrigerated Products	\$10,000
Salespersons Samples	\$10,000
Utility Services Direct Damage-Limit Per Location	\$50,000
Time Element-Limit Per Location	\$50,000
Water Back-up and Sump Overflow	\$25,000

SCHEDULE OF CRIME COVERED

LIMIT OF INSURANCE

1. Blanket Limit on the Following Coverages:

\$150,000

- Credit, Debit or Charge Card Forgery
- Employee Theft (Blanket)
- Extortion
- Forgery or Alteration
- Money Orders and Counterfeit Money
- Theft of Money and Securities-Inside and Outside the Premises

SCHEDULE OF LIABILITY COVERED

Additional Insured – Broad Form Vendors	Included
Additional Insured - By Contract, Agreement or Permit	Included
Aggregate Limit Per Location	Included
Blanket Additional Insured – Lessor of Leased Equipment	Included
Blanket Additional Insured – Managers or Lessors of Premises	Included
Blanket Waiver of Subrogation	Included
Knowledge of Occurrence	Included
Medical Payments Increased Limit	Included
Newly Acquired or Formed Organizations – 180 days	Included
Non-Owned Watercraft to 51 feet	Included
Personal Injury – Broad Form	Included
Supplementary Payments Increased Limits:	
1. Loss of Earnings	\$400

Optional Endorsements

Loss or Damage to Customers' Autos or Garagekeepers - Coverage is available for loss or damage to customers' autos left in the care of an auto service risk. The following coverage options are available:

A. Direct Primary Coverage option under (CA 9937) Garagekeepers Legal Liability provides coverage for loss or damage to customers' autos without regard to fault by the auto service risk or the availability of insurance to the owner of an auto left in the insured's care. This coverage is available with a limit per location or on an **Actual Loss Sustained (ALS) basis (CA FM 06)**.

B. Legal Liability Coverage option under (CA 9937) Garagekeepers Legal Liability provides coverage for loss or damage to customers' autos if the insured is found to be legally liable for the loss or damage

C. Mechanics Errors and Omissions Coverage (CG FM 62):

1. Provides property damage coverage for which the insured is legally liable resulting from:
 - a. An error or omission; or
 - b. A defect in material or in a product sold or installed by the insured
2. Limits:
 - a. \$10,000 Annual Aggregate per Location
 - b. \$25,000 Annual Policy Aggregate
3. Deductible – \$500 per occurrence
4. All mechanics must be certified

FREMONT INSURANCE COMPANY

COMMERCIAL PACKAGE POLICY

AUTO REPAIR & SERVICE PROGRAM - Continued

Optional Coverages (Refer to individual sections for details)

- A. Commercial Automobile
- B. Commercial Umbrella
- C. Crime
- D. Inland Marine
- E. Workers' Compensation

Premium Audit (The following are not subject to premium audit under this program)

- A. Commercial Auto
- B. Commercial General Liability
- C. Loss or Damage to Customers' Autos
- D. Workers Compensation (Premium audit to be completed on policies with a total estimated annual premium greater than \$4,000)

Premium Modifications

- A. Individual Risk Premium Modification (unless otherwise stated in Rating Section)
- B. Experience Rating
- C. Group Discount:
 - 10% AAA Approved Auto Repair Facilities
 - 5% Automotive Services Association of Michigan
 - 5% Affiliated Approved Auto Repair Facilities

PREFERRED AUTO REPAIR & SERVICE PROGRAM

Acceptability

The Fremont Preferred Auto Repair and Service Program is designed for the above average risk and offers broad and competitively priced coverage. When determining acceptability, all aspects of the applicant's operations will be considered. Factors we may consider when determining acceptability include, but are not limited to: the nature of the applicant's operations including incidental operations, driver experience, and any other factor that may affect the probability of a loss.

Eligibility Classifications

The following General Liability classifications are eligible under this Program:

- A. 10072 Automobile Quick Lubrication Services (\$2,000 Property Damage Deductible*)
- B. 10073 Automobile Repair or Service Shops (\$500 Property Damage Deductible*)
- C. 10367 Car Washes – Other than Self Service (\$2,000 Property Damage Deductible*)
- D. 18616 Tire Dealers – Retail (\$500 Property Damage Deductible*)

*Minimum Property Damage Deductible applies

Eligible Classes

- Air Conditioning Specialists
- Alternator Repair
- Auto Electronics Sales and Installation
- Auto Glass Replacement/Repairing/Tinting (sun roof installation limited to 20% of sales)
- Battery Shops
- Belt, Hose and Filter Replacement
- Body Shops or Paint Shops (subject to underwriting approval; must be pre-inspected)
- Brakes
- Car Washes (With full time attendant on premises during all business hours)
- Catalytic Converters
- Check Engine Light Diagnostics

FREMONT INSURANCE COMPANY

COMMERCIAL PACKAGE POLICY

PREFERRED AUTO REPAIR & SERVICE PROGRAM - Continued

Computer Diagnostics
Detail/Clean Up Shops
Diagnostic Shops
Electrical Repair
Engine Repair
Exhaust Systems
Front End Alignments
Fuel Injection Specialist Shops
Fuel Pump Replacement
Heater Specialists
Ignition/Starter Repair Shops
Light Mechanical Repair Shops (no air brakes or truck repair shops)
Lights
Muffler Shops
Odometer Repair
Quick Oil and Lubrication Shops
Radiator Flushing and Filling
Radiator Repair
Radio and Sound Specialty
Seat Cover/Upholstery Shops
Shock Absorber Shops
Speedometer Repair
Springs and Struts
Starting and Charging Systems
Tachometer Repair
Tire Rotation and Balancing
Transmission Shops
Tune Up Shops
Water Pump Repair
Wheel Alignment Shops

Classes to Refer to Underwriting for Eligibility

Auto Repair and Service Shops for high valued vehicles (\$125,000+).
Body Shops or Paint Shops (May be acceptable, subject to underwriting approval; must be pre-inspected).
Tire Dealers or Tire Service Centers (General tire sales and replacement is acceptable, if incidental).
Towing or Wrecker Service Operations (Towing must be incidental to the auto repair and service business.
As a rule towing operations are less than 10% of total receipts and occur within a fifty mile radius).

Ineligible Classes

Auto, Van or Truck Conversion Specialists
Dismantling or Salvage Operations
Farm or Contractors' Equipment Repair Specialists
Frame Straightening Shops
Gasoline and Fuel Sales (Unless incidental to auto repair and service operations)
Junk Yard Operations
L.P. Gas Dealers (Unless incidental to auto repair and service operations)
Motorcycle, Snowmobile, ATV and Other Recreational Vehicle Sales, Service and Repair Operations
Parking Garages, Barn or Open Lot Storage
Rental Operations for Tools or Work Bay Rental
Rustproofing, Undercoating, and Sealing Operations
Service or repair of vehicles greater than 20,000 lbs. Gross Vehicle Weight
Sun Roof Installation (Unless incidental to auto repair and service operations)

FREMONT INSURANCE COMPANY

COMMERCIAL PACKAGE POLICY

PREFERRED AUTO REPAIR & SERVICE PROGRAM - Continued

Tire Retreading
Trailer Sales (new or used), Leasing or Rental Operations
Trailer Hitch Installation
24 Hour Operations or Part Time Operations
Welding Shop

Underwriting Ineligibility

The Auto Repair and Service Program underwriting ineligibility for risks apply (Page SP-ARSP-1)

Underwriting Requirements

The Auto Repair and Service Program underwriting requirements A-K apply and also include:

- L.** Three years in business
- M.** Signed and completed applications – Insured’s signature may be secured at time coverage is requested and then forwarded to underwriting
- N.** Acceptable prior three year verifiable loss experience

Applications and Forms

Complete submission in the Fremont quoting/binding/issuing system

Mandatory Coverages

- A.** Building and/or Personal Property (Special Causes of Loss applies) – Refer to Commercial Fire section for details
- B.** Commercial General Liability
- C.** Non-Owned Auto Liability – to cover the insured’s off-premises test-driving exposure. It must be provided under the same Commercial Auto Policy insuring the owned commercial autos. For risks with no owned commercial autos, non-owned auto liability may be provided under the commercial package.

General Liability Classifications

The following General Liability classifications are the only ones eligible for the Preferred Auto Repair and Service Program:

- A.** 10072 Automobile Quick Lubrication Services (\$2,000 Property Damage Deductible*)
- B.** 10073 Automobile Repair or Service Shops (\$500 Property Damage Deductible*)
- C.** 10367 Car Washes – Other than Self Service (\$2,000 Property Damage Deductible*)
- D.** 18616 Tire Dealers - Retail (\$500 Property Damage Deductible*)

The above classifications are eligible for this program, even though insureds may also engage in other types of operations that are normally acceptable for Fremont Insurance and for which additional General Liability classifications are required. Eligible classifications must constitute a majority of the business activity for the risk. *Minimum Property Damage Deductible applies.

Limits

When any of the above GL Class Codes are covered under this program, insureds may choose limits as high as the following:

- A.** \$2,000,000 Each Occurrence Limit
 - B.** \$4,000,000 General Aggregate Limit – Premises – Operations
 - C.** \$4,000,000 Products-Completed Operations Aggregate Limit
- Other regular ISO GL Class Codes on the same policy will also be at the above limits

Property

Property for the Preferred Auto Repair and Service Program is written only with Special Causes of Loss

FREMONT INSURANCE COMPANY

COMMERCIAL PACKAGE POLICY

PREFERRED AUTO REPAIR & SERVICE PROGRAM - Continued

Auto Repair and Service Plus Enhancement Endorsement CP FM 41 is an optional endorsement and provides the following:

***SCHEDULE OF PROPERTY COVERED** **LIMIT OF INSURANCE**
1. Blanket Limit on the Following Coverages: **\$1,000,000**

- (Subject to a \$200,000 per item sublimit)**
- Accounts Receivable On or Off Premises
 - Additional Reward
 - Arson Reward
 - Business Income from Dependent Properties
 - Business Personal Property at Exhibitions, Fairs, and Trade Shows
 - Debris Removal – Additional Coverage
 - EDP (Including Mechanical Breakdown & Disturbance)
 - Artificially Generated Electrical Current within 1,000 feet of Premises
 - Changes in or Extremes of Temperature or Humidity
 - Fine Arts, Collectibles, and Memorabilia
 - Fire Department Service Charge
 - Fire Extinguisher Recharge
 - Lock Replacement
 - Outdoor Property:
 - Fences and Retaining Walls
 - Outdoor signs not Attached to Buildings
 - Radio, TV, Satellite, and Other Antennas
 - Storage sheds
 - Trees, Shrubs, or Plants
 - Personal Effects and Property of Others
 - Property in Transit
 - Property Off-premises
 - Valuable Papers and Records On and Off Premises

2. Separate Limits on the Following Coverages:

Business Income and Extra Expense (Including Payroll)	\$350,000
Business Income (Extended) 120 days	Included
Employees Tools and Clothing	\$25,000
Per Tool	\$5,000
False Pretense Coverage – Stock	w/in BPP Limit
Inflation Guard Protection – Building(s)	5%
Loss Data Preparation Costs	\$5,000
Motor Vehicle Damage to Leased Property	\$5,000
Newly Acquired or Constructed Buildings – 90 days	\$1,000,000
Newly Acquired Business Personal Property – 90 days	\$500,000
Ordinance or Law Coverage:	
A. Undamaged Portion of the Building	within the building limit
B. Demolition Cost Coverage	\$100,000
C. Increased Cost of Construction Coverage	\$100,000
Pollutant Cleanup and Removal – Aggregate Limit Per Location	\$125,000
Premises Boundary Extended to 1,000 feet	Included
Refrigerated Products	\$25,000
Salespersons Samples	\$25,000
Utility Services Direct Damage - Limit Per Location	\$150,000
Utility Services Time Element - Limit Per Location	\$150,000
Water Back-up and Sump Overflow	\$75,000

FREMONT INSURANCE COMPANY

COMMERCIAL PACKAGE POLICY

PREFERRED AUTO REPAIR & SERVICE PROGRAM - Continued

***SCHEDULE OF CRIME COVERED**

LIMIT OF INSURANCE

3. Blanket Limit on the Following Coverages:

\$250,000

- Credit, Debit or Charge Card Forgery
- Employee Theft
- Extortion
- Forgery or Alteration
- Money Orders and Counterfeit Money
- Theft of Money and Securities-Inside and Outside the Premises

SCHEDULE OF LIABILITY COVERED

Additional Insured – Broad Form Vendors	Included
Additional Insured - By Contract, Agreement or Permit	Included
Aggregate Limit Per Location	Included
Blanket Additional Insured – Lessor of Leased Equipment	Included
Blanket Additional Insured – Managers or Lessors of Premises	Included
Blanket Waiver of Subrogation	Included
Knowledge of Occurrence	Included
Medical Payments Increased Limit	Included
Newly Acquired or Formed Organizations – 180 days	Included
Non-Owned Watercraft to 51 feet	Included
Personal Injury – Broad Form	Included
Supplementary Payments Increased Limits:	
1. Loss of Earnings	\$400

Optional Endorsements

Loss or Damage to Customers' Autos – Coverage is available for loss or damage to customers' autos left in the care of an auto service risk. The following coverage options are available:

A. Direct Primary option under CA 99 37 Garagekeepers Legal Liability provides coverage for loss or damage to customers' autos without regard to fault by the auto service risk or the availability of insurance to the owner of an auto left in the insured's care. This coverage is available with a limit per location, or on an **Actual Loss Sustained basis (CA FM 06)**.

B. Legal Liability option under CA 99 37 Garagekeepers Legal Liability provides coverage for loss or damage to customers' autos if the insured is found to be legally liability for the loss or damage. This coverage is available with a limit per location.

C. Mechanics Errors and Omissions Coverage CG FM 62:

1. Provides property damage coverage for which the insured is legally liable resulting from:
 - a. An error or omission; or
 - b. A defect in material or in a product sold or installed by the insured.
2. Limits:
 - a. \$10,000 Annual Aggregate per Location
 - b. \$50,000 Annual Policy Aggregate
3. Deductible – \$500 per occurrence
4. All mechanics must be certified.

FREMONT INSURANCE COMPANY

COMMERCIAL PACKAGE POLICY

PREFERRED AUTO REPAIR & SERVICE PROGRAM - Continued

D. Customer Complaint Defense Reimbursement Coverage CG FM 63

Coverage provides reimbursement to the insured for reasonable costs and expenses incurred and paid defending a customer complaint suit. This is defense reimbursement coverage only.

E. Replacement, Repairs, Labor and Materials at Retail Cost and Labor and Materials CG FM 60

Provides reimbursement of retail cost to replace insured property, which was lost or damaged, or furnish replacement, repairs, labor and materials to repair covered property to which Loss or Damage to Customers' Autos applies. Replacement and Repairs coverage defaults to reimbursement of parts at actual cost to the insured when this package is not selected.

F. Preferred Auto Repair and Service Concierge Endorsement CG FM 65 is an optional endorsement and provides the following:

SCHEDULE OF COVERAGE

LIMIT OF INSURANCE

Loss or Damage to Customers' Autos	\$50,000
Mechanics Errors and Omissions	Included
Customer Complaint Defense Reimbursement Coverage	Included
Replacement and Repairs at Retail Cost	Included
Labor and Materials at Retail Cost	Included

G. Preferred Auto Repair And Service Towing Plus Endorsement IM 5000 and Schedule Of Coverages Preferred Auto Repair And Service Towing Plus Endorsement IM 5001

Primary services rendered include battery boost, extrication/winching, fuel delivery, lock out service, Tire servicing and towing
Rating: premiums are "a" rated by underwriting. Refer to rating table

Optional Coverages (Refer to individual sections for details)

- A. Commercial Automobile
- B. Commercial Umbrella
- C. Crime
- D. Inland Marine
- E. Workers' Compensation

Premium Audit (The following are not subject to premium audit under this program)

- A. Commercial Auto
- B. Commercial General Liability
- C. Loss or Damage to Customers' Autos
- D. Preferred Auto Repair and Service Concierge Endorsement
- E. Workers Compensation (Premium audit to be completed on policies with a total estimated annual premium greater than \$4,000)

Premium Modifications

- A. Individual Risk Premium Modification (unless otherwise stated in Rating Section)
- B. Experience Rating
- C. Group Discount:
 - 10% AAA Approved Auto Repair Facilities
 - 5% Automotive Services Association of Michigan
 - 5% Affiliated Approved Auto Repair Facilities

PREFERRED RELIGIOUS INSTITUTION PROGRAM (PRI)

Eligibility

The congregation to be insured must:

- Own a building designed for church purposes in which they conduct services at least weekly.
- Be a non-profit corporation or a non-profit association that has been in existence for at least three years.
- Have written Articles of Incorporation/Association or By-Laws.
- Be controlled by a congregation with voting privileges.
- Must be fiscally sound.
- Daycare or pre-school may be eligible; refer to Home Office for prior approval.

* Complete Religious Institution Supplemental Application (RIA-1)

Ineligibility

- A. Privately owned or closely/family held organizations are not permitted.
- B. Churches where sole authority rests with the pastor/minister/church leader.
- C. The worship services conducted must not include any activities that cause physical harm to persons or animals.
- D. Congregations that provide over-night housing/shelter are not eligible except for those participating in a program such as the Interfaith Hospitality Network where sheltering takes place for a maximum of one week at a time every two-three months.
- E. Congregations whose kitchen facilities have a deep fat fryer or equipment that allows for the build-up of grease laden vapors. (Unless protected with an automatic fire extinguishing system that is compliant with UL 300 and NFPA 96 standard. Refer to Home Office for prior approval.)
- F. Homeless Shelters or Missions
- G. Orphanages, Adoption or Foster Care Services
- H. Boarding Schools
- I. Regular door-to door evangelizing and solicitation.

Further Requirements

The following activities and operations may cause ineligibility or increased premium charges. If any of these exist, provide details to Underwriting to determine eligibility:

- A. Athletic/Recreational Facilities
- B. Cemetery
- C. Daycare
- D. Over Night Camps
- E. Rental or providing facilities or space to others
- F. Schools
- G. Transportation

Limits of Liability

For CPP policies written with GL Class Code 41650, Churches or Other Houses of Worship, insureds may choose to have their aggregate at two times their occurrence limit. We will write limits as high as the following:

\$2,000,000 Each Occurrence Limit

\$4,000,000 General Aggregate Limit – Premises/Operations

\$4,000,000 Products – Completed Operations Aggregate Limit

Note: Sexual Misconduct limit not to exceed CGL occurrence limit

FREMONT INSURANCE COMPANY

COMMERCIAL PACKAGE POLICY

PREFERRED RELIGIOUS INSTITUTION PROGRAM - Continued

Optional Endorsements

Religious Institution Property Enhancement (CP FM 07)

SCHEDULE OF PROPERTY COVERED	LIMIT OF INSURANCE
1. Accounts Receivable	\$25,000
2. Additional Reward	\$5,000
3. Arson Reward	\$5,000
4. Business Income and Extra Expense	\$25,000
5. EDP (Including Mechanical Breakdown and disturbance); Mechanical Breakdown and Disturbance Coverage subject to a minimum deductible of \$500	\$25,000
6. Elevator Collision	\$25,000
7. Employee Theft (Blanket)	\$10,000
8. Employees' Tools and Clothing	\$10,000/\$1,000 maximum per tool
9. Fine Arts	\$10,000
10. Fire Department Service Charge	\$5,000
11. Fire Extinguisher Recharge	\$1,000
12. Inflation Guard Protection – Building(s)	5%
13. Lock Replacement	\$1,000
14. Loss Data Preparation Costs	\$5,000
15. Money Orders and Counterfeit Paper Currency	\$5,000
16. Ordinance or Law Coverage A-Undamaged Portion of Building B-Demolition & C-Increased Cost of Construction	Included \$50,000 Combined Limit
17. Outdoor Property	\$5,000/\$1,000 per tree, shrub or plant
18. Personal Effects and Property of Others	\$15,000 per premises/\$5,000 per person
19. Personal Effects of Clergy	\$10,000 with \$100 deductible
20. Property Distance	1,000 feet
21. Property in Transit	\$10,000
22. Property Off-Premises	\$35,000
23. Signs	\$10,000
24. Spoilage Coverage	\$5,000
25. Inside the Premises – Theft of Money and Securities and Outside the Premises (Includes doubling of coverage 3 periods a year)	\$10,000 Inside the Premises \$10,000 Outside the Premises
26. Vacancy Provision Waiver for Clergy's Residence	Included
27. Valuable Papers and Records	\$25,000 On Premises \$25,000 Off-Premises and in transit
28. Water Back-Up and Sump Overflow	\$5,000

FREMONT INSURANCE COMPANY

COMMERCIAL PACKAGE POLICY

PREFERRED RELIGIOUS INSTITUTION PROGRAM - Continued

**Religious Institution Plus Property Enhancement (CP FM 08)
SCHEDULE OF PROPERTY COVERED**

**LIMIT OF INSURANCE
\$500,000**

1. Blanket Limit on the Following Coverages: (Subject to a sublimit of \$100,000 per item)	
a. Accounts Receivable On and Off Premises	
b. Business Personal Property of Officers	
c. EDP (including Mechanical Breakdown and Disturbance); Mechanical Breakdown and Disturbance Coverage subject to a minimum deductible of \$500)	
d. Employees' Tools and Clothing (\$2,000 maximum any one tool)	
e. Fine Arts and Statuary	
f. Fire Department Service Charge	
g. Fire Extinguisher and Fire Suppression Systems Recharge	
h. Lock Replacement	
i. Loss Data Preparation Costs	
j. Money and Securities - Inside and Outside the Premises	
k. Musical Instruments	
l. Personal Effects and Property of Clergy	
m. Personal Tools and Equipment of Others	
n. Property in Transit	
o. Property Off-premises	
p. Trailers Not Owned by You	
q. Valuable Papers and Records	
2. Additional Reward	\$15,000
3. Amended Loss Condition – Vacancy of Clergy Residence	Included
4. Appurtenant Structures and Business Personal Property, Fences, Pavilions, Park and Playground Equipment, Gravestones and Markers	\$20,000
5. Arson Reward	\$20,000
6. Built in Organs, Electronic Bell and Sound Systems and Loop Systems	Included in Building Limit
7. Business Income and Extra Expense (Including Payroll)	Actual Loss Sustained
8. Elevator Collision	\$25,000
9. Employee Theft including ERISA	\$25,000
10. Inflation Guard Protection – Buildings	5%
11. Medical Payments – Church Sponsored Athletics	\$5,000
12. Money Orders and Counterfeit Money	\$5,000
13. Newly Acquired or Constructed Buildings and Newly Acquired Business Personal Property	\$1,000,000 180 days
14. Ordinance or Law Coverage	Included Coverage A, \$100,000 Coverages B and C Combined

FREMONT INSURANCE COMPANY

COMMERCIAL PACKAGE POLICY

PREFERRED RELIGIOUS INSTITUTION PROGRAM - Continued

15. Outdoor Property	\$5,000 with \$1,000 max per Tree, Shrub, Plant or Lawn and \$2,500 wind maximum.
16. Outside Objects and Structures	\$20,000 with \$15,000 maximum any 1 category
17. Personal Effects and Property of Others	\$15,000 with \$5,000 maximum per person
18. Pollutant Clean-up and Removal	\$15,000 annual aggregate
19. Property Distance	1,000 feet
20. Spoilage Coverage	\$5,000 \$500 Deductible
21. Spoilage Coverage Off-premises	\$5,000
22. Stained Glass	Included in Building Limit
23. Utility Services Direct Damage	\$10,000 each location
24. Utility Services Time Element	\$10,000 each location
25. Water Back-up and Sump Overflow	\$25,000

Religious Institution Directors and Officers Liability Endorsement (CG FM 18)

1. Eligibility
 - a. Religious Institutions
 - b. The majority of Directors and Officers must be members of the named religious organization.
 - c. Other commercial operations must be 15% or less of the total area of the building(s).
 - d. The original builder, contractor, developer, or real estate representative cannot be acting as a director or officer.
2. Required Application – Religious Institution Directors and Officers Liability Application (RIDOA-1)
3. Limits up to \$2,000,000 each occurrence/\$2,000,000 aggregate. CGL \$500 default deductible applies.
Note: Directors and Officers limit not to exceed CGL occurrence limit
4. Underwriter approval required prior to binding.

Church Counseling Professional Liability Endorsement (CG 50 12) – Coverage is available for church ministers or other professional clergy for their duties as counselors. If this coverage is not written, (CG 21 57), Exclusion – Counseling Services will be added. The following are ineligible:

1. The rendering of medical services or treatments, including the dispensing of drugs or medications.
2. Counseling activities with more than an incidental or infrequent exposure to counseling individuals other than church members or parishioners.

These premiums are not subject to package modification, IRPM or other discounts.

Sexual Misconduct Limited Coverage Form (CG FM 15) – This form provides coverage for bodily injury liability on a claims-made basis if the bodily injury is caused by an occurrence involving sexual or physical misconduct, abuse or molestation. If this coverage is not added, (CG 21 46) Abuse or Molestation Exclusion will be added.

1. Religious institution – Supplemental Application (RIA-1) is required prior to binding.
2. Underwriter approval is required prior to binding.
3. Extended Reporting Periods
 - a. Basic Extended Reporting Period is included automatically at no charge.
 - b. Supplemental Extended Reporting Period of unlimited duration is available for an additional charge. See Special Program rating page SP-PRI -RATING-1.
4. A Retroactive Date on CG FM 15 must be entered. The retroactive date should not be moved forward at renewal. If underwriting approves a Retroactive Date prior to the date we first bound coverage, refer to SP-PRI-Rating- 2 for pricing. A Retroactive Date prior to the date we first bound coverage requires review and approval by underwriting.

COMMERCIAL PACKAGE POLICY

PREFERRED RELIGIOUS INSTITUTION PROGRAM - Continued

5. Special Rule for Sexual Misconduct Coverage on Cancelled and Reissued Policies: We will not agree to a Retroactive Date that is prior to the policy effective date of a reissued policy. Extended Reporting Period Elected Endorsement CG FM 17 is available for purchase on the cancelled policy and should be considered by the Insured. Refer to SP-PRI -RATING-1 for pricing. Subject to underwriting review and approval, if a policy is cancelled flat and rewritten with the same policy effective date, the Retroactive Date on CG FM 15 may remain the same as provided on the cancelled flat policy.

Accidental Death Indemnity Expense Coverage (FM 70 65) – This form pays upon the death of two or more “insured persons” engaged in a religious activity while on or off an insured premises.

Religious Expression Coverage (CG FM 41) - Coverage pays because of “religious expression injury” arising out of or resulting from a “religious expression occurrence” on a legal liability basis.

Catastrophic Incident Response (CP FM 09) – Business Income and Extra Expense along with Crisis Incident Counseling Expense are the two coverages afforded under this form. Loss must arise out of a “covered crisis incident” at a covered location. Limited off-premises crisis incident extra expense coverage is included.

FREMONT INSURANCE COMPANY

COMMERCIAL PACKAGE POLICY

PREFERRED RELIGIOUS INSTITUTION PROGRAM – Reserved for future use

FREMONT INSURANCE COMPANY

COMMERCIAL PACKAGE POLICY

PREFERRED CONTRACTORS - COMMERCIAL PACKAGE PROGRAM

Eligibility

This program is designed for experienced contractors with demonstrated expertise and a successful business operation in their trade. Eligible contractors include those with the following characteristics:

- Owned, managed, and operated their business for at least five continuous years.
- Owner licensed at least five continuous years if license is required for trade.
- Acceptable business financial score or favorable business financial reports.
- Commitment to continuing education in their trade.
- Maximum of 75 employees with average tenure greater than five years.
- Less than \$10,000,000 in annual gross receipts.
- Maximum total annual payroll of \$4,000,000.
- Cost of sub-contracted work less than 40% of total annual gross receipts.
- Michigan based business performing the majority of their work in Michigan.

Eligible Classifications

Classification Description	CGL Class Code
Air Conditioning Systems Or Equipment - Dealers Or Distributors And Installation, Servicing Or Repair	91111
Appliances And Accessories - Installation, Servicing Or Repair – Commercial	91150
Appliances And Accessories - Installation, Servicing Or Repair - Household	91155
Carpentry	91342
Carpentry – Interior	91341
Carpentry-Construction of Residential Property Not Exceeding Three Stories In Height	91340
Carpet, Rug, Furniture Or Upholstery Cleaning - On Customers Premises	91405
Ceiling or Wall Installation Metal	91436
Communication Equipment Installation – Industrial or Commercial	91551
Concrete Construction	91560
Door, Window or Assembled Millwork Installation	91746
Drilling- Water Only (See Underwriting Requirements)	92102
Driveway, Parking Area, Or Sidewalk – Paving Or Repaving	92215
Drywall or Wallboard Installation	92338
Electrical Apparatus – Install, Service, Repair (Including Satellite Dishes)	92451
Electrical Work – Within Buildings	92478
Excavation	94007
Fence Erection	94276
Floor Covering Installation – Not Ceramic Tile Or Stone	94569
Furniture or Fixtures – Installation In Offices Or Stores – Portable – Metal	95124
Grading of Land	95410
Gutter And Downspout Installation Or Repair	97653
Heating/Air --- No LPG	95647
Heating/Air --- incl. LPG	95648
House Furnishing Installation	96053
Janitorial Services	96816
Landscape Gardening	97047
Lawn Care Services	97050
Locksmiths	14913
Masonry	97447
Office Machines or Appliances – Installation, Inspection, Adjustment or Repair	98111
Painting – Exterior Or Interior (No Exterior Above 3 Stories)	98304
Painting-interior-buildings or structures	98305
Paperhanging	98344
Plastering or Stucco Work	98449
Plumbing – Commercial and Industrial	98482
Plumbing – Residential or Domestic	98483

FREMONT INSURANCE COMPANY

COMMERCIAL PACKAGE POLICY

PREFERRED CONTRACTORS - COMMERCIAL PACKAGE PROGRAM

Eligible Classifications

Refrigeration Equipment – Commercial – Sales Installation, Service and Repair	98636
Roofing – Residential – Three Stories and Under	98678
Septic Tank - Cleaning	98805
Septic Tank - Installation, Maintenance or Repair	98806
Sheet Metal Work - Outside	98884
Siding Installation (No Work Over 3 Stories)	98967
Tile, Stone Marble, Mosaic or Terrazzo Work – Interior	99746
Water Softening Equipment – Installation, Servicing or Repair	99948
Window Cleaning	99975

INELIGIBLE

- Chimney cleaning, wood stove installation service, or repair
- Insulation installation
- Exterior work more than three stories
- Commercial boiler and related work
- Tree trimming & removal
- Demolition
- Contractors engaged in rental or leasing of equipment to others
- Activities involving landfill operations
- Installation or repair of burglar alarms and fire alarms or sprinkler systems
- Lead paint removal
- Underground storage tank installation, removal or repair
- Occupancies with substantial woodworking, manufacturing or processing exposures
- Inland marine items regularly leased or rented to others
- Exposure to asbestos removal or installation (insured’s own employees or subcontractors)
- Loss frequency or severity problems
- Vacant buildings
- Nonstandard previous carriers
- Below-average maintenance, housekeeping, safety equipment and procedures; or Operations involved in Hydraulic Fracturing (Hydrofracking).

Automatic Contractors Enhancement Endorsements Included At No Additional Premium Charge

a. CP FM 11 Preferred Contractors Property Enhancement Endorsement.

- Business Income with Extra Expense – Actual Loss Sustained
- Electronic Data Processing Coverage \$10,000 per any one occurrence.
- Money And Securities \$2,500 inside premises / \$2,500 outside premises.
- Signs Attached To Buildings \$2,500
- Inflation Guard – Business Personal Property Limit increased 25% due to seasonal changes or large job.

b. IM FM 10 Contractors Inland Marine Enhancement Endorsement

- Accounts Receivable \$5,000
- Builders Risk Coverage \$5,000
- Builders Risk Soft Cost and Rental Income Coverage \$5,000
- Contractors Equipment Coverage \$5,000
- Installation Floater Coverage \$5,000

FREMONT INSURANCE COMPANY

COMMERCIAL PACKAGE POLICY

PREFERRED CONTRACTORS - COMMERCIAL PACKAGE PROGRAM

- c. CG FM 10 Commercial Contractors General Liability Enhancement Endorsement
 - Carbon Monoxide is not included in the definition of pollutants.
 - Property damage to personal property of others in your care custody and control \$2,500 each occurrence / \$5,000 policy term aggregate
 - Property damage to that particular part of real property you are performing operations on \$2,500 each occurrence / \$5,000 policy term aggregate.

Automatic Additional Insured Endorsement Included at No Additional Premium Charge

- CG FM 30 Blanket Additional Insured – For “Your Work” And Completed Operations, Including Waiver of Subrogation.

Preferred Contractors Program Minimum CPP Coverage Requirements

- Building and/or Business Personal Property Coverage
- Commercial General Liability Coverage

WATER WELL DRILLERS DELUXE LIABILITY AND INLAND MARINE ENHANCEMENT

This form is available to professional water well drillers. The policy is amended to provide the following coverages:

1.	Flow Breakout Liability Coverages:	Per Occurrence	Aggregate
	a. Flow Breakout Containment Cost Coverage	\$50,000	\$100,000
	b. Flow Breakout Property Damage Coverage	\$50,000	\$100,000
	c. Flow Breakout deductible	\$ 5,000	
2.	Contractors' Equipment Loss of Earnings Coverage		
	Limit is the smaller of the actual loss of earnings or the amounts shown below:		
	\$1,000 each day		
	\$100,000 each loss		
	\$100,000 for any 12-month period for all occurrences		
	\$500 deductible each occurrence		

The premium for all locations is \$300 and is not subject to modification for Package Modification, IRPM's, etc.

Use Form CG 50 20 Water Well Drillers Deluxe Liability and Inland Marine Enhancement

COMMERCIAL PACKAGE POLICY

PREFERRED CONTRACTORS - COMMERCIAL PACKAGE PROGRAM

SCOPE OF COVERAGE – CONTRACTORS ERRORS AND OMISSIONS

This Claims-Made form covers property damage to “your product”, “your work” or “impaired property” or “recall expense” resulting from the insured’s negligent act, error or omission while acting in the business capacity described in the Declarations.

UNDERWRITING

A. This endorsement is available when Commercial General Liability Coverage is written by the company under a Commercial Package Policy (CPP) for an eligible Preferred Contractor. Deluxe Contractor Program (DCP) policies are not eligible for this coverage.

- B. The following limits are available:
- \$300,000 Each Claim / \$600,000 Aggregate
 - \$500,000 Each Claim / \$1,000,000 Aggregate
 - \$1,000,000 Each Claim / \$2,000,000 Aggregate

Note: Commercial General Liability occurrence and aggregate limit must be equal to or higher than Contractors Errors & Omissions each claim and aggregate limit.

- C. Deductibles – consult eligibility table for minimum deductibles by classification
- \$1,000 Deductible for loss arising from each claim
 - \$2,000 Deductible for loss arising from each claim
 - \$5,000 Deductible for loss arising from each claim
 - \$10,000 Deductible for loss arising from each claim
- D. Supplemental Contractors Errors & Omissions Application required. CEOA-1 NextGen Generated.
- E. Underwriter approval required prior to binding.
- F. Basic sixty day Extended Reporting Period is included.
- G. Extended One Year Reporting Period is available for an additional premium.

FORMS

- Use Form FM 7063, Contractors’ Errors and Omissions Coverage Form
- Use Form FM 7062, Extended Reporting Period Elected

FREMONT INSURANCE COMPANY

COMMERCIAL PACKAGE POLICY

PREFERRED CONTRACTORS - COMMERCIAL PACKAGE PROGRAM

Eligibility Table - Contractors Errors & Omissions

Classification Description	CGL Class Code	Hazard Rating	Minimum Deductible
Air Conditioning Systems Or Equipment - Dealers Or Distributors And Installation, Servicing Or Repair	91111	B	\$1,000
Appliances And Accessories - Installation, Servicing Or Repair – Commercial	91150	C	\$2,000
Appliances And Accessories - Installation, Servicing Or Repair - Household	91155	B	\$1,000
Carpentry	91342	C	\$1,000
Carpentry-Construction of Residential Property Not Exceeding Three Stories in Height.	91340	C	\$1,000
Carpentry – Interior	91341	B	\$1,000
Carpet, Rug, Furniture Or Upholstery Cleaning - On Customers Premises	91405	B	\$1,000
Ceiling or Wall Installation Metal	91436	C	\$1,000
Communication Equipment Installation – Industrial or Commercial	91551	B	\$1,000
Concrete Construction	91560	C	\$2,000
Door, Window or Assembled Millwork Installation	91746	C	\$2,000
Drilling - Water Only (See Underwriting Requirements)	92102	C	\$2,000
Driveway, Parking Area, Or Sidewalk – Paving Or Repaving	92215	C	\$2,000
Drywall or Wallboard Installation	92338	C	\$1,000
Electrical Work – Within Buildings	92478	B	\$1,000
Excavation	94007	C	\$2,000
Fence Erection	94276	A	\$1,000
Floor Covering Installation – Not Ceramic Tile Or Stone	94569	B	\$1,000
Furniture or Fixtures – Installation In Offices Or Stores – Portable – Metal	95124	B	\$1,000
Grading of Land	95410	C	\$2,000
Gutter And Downspout Installation Or Repair	97653	B	\$1,000
Heating/Air --- No LPG	95647	C	\$1,000
Heating/Air – incl. LPG	95648	C	\$1,000
House Furnishing Installation	96053	A	\$1,000
Janitorial Services	96816	A	\$1,000
Landscape Gardening	97047	B	\$1,000
Lawn Care Services	97050	B	\$1,000
Locksmiths	14913	B	\$1,000
Masonry	97447	C	\$2,000
Office Machines or Appliances – Installation, Inspection, Adjustment or Repair	98111	B	\$1,000
Painting-interior-buildings or structures	98305	B	\$1,000
Paperhanging	98344	A	\$1,000

FREMONT INSURANCE COMPANY

COMMERCIAL PACKAGE POLICY

PREFERRED CONTRACTORS – COMMERCIAL PACKAGE PROGRAM - ERRORS & OMISSIONS

Eligibility Table - Contractors Errors & Omissions

Classification Description	CGL Class Code	Hazard Rating	Minimum Deductible
Plastering or Stucco Work	98449	A	\$1,000
Plumbing – Commercial and Industrial	98482	C	\$2,000
Plumbing – Residential or Domestic	98483	C	\$1,000
Refrigeration Equipment – Commercial – Sales Installation, Service and Repair	98636	C	\$2,000
Septic Tank - Cleaning	98805	B	\$1,000
Septic Tank - Installation, Maintenance or Repair	98806	C	\$2,000
Sheet Metal Work- Outside	98884	B	\$1,000
Tile, Stone Marble, Mosaic or Terrazzo Work – Interior	99746	B	\$1,000
Water Softening Equipment – Installation Servicing or Repair	99948	B	\$1,000
Window Cleaning	99975	B	\$1,000

FREMONT INSURANCE COMPANY

COMMERCIAL PACKAGE POLICY

PREFERRED HOTEL-MOTEL PROGRAM

ELIGIBILITY

A. The following General Liability classifications are eligible under the Hotel Program:

1. 45190 Hotels and Motels – with pools or beaches – less than four stories
2. 45191 Hotels and Motels – with pools or beaches – four stories or more
3. 45192 Hotels and Motels – without pools or beaches – less than four stories
4. 45193 Hotels and Motels – without pools or beaches – four stories or more
5. 64074 Hotels and Motels – (lessor’s risk only) – four stories or more
6. 64075 Hotels and Motels – (lessor’s risk only) – less than four stories

B. The following are not eligible for the Hotel program:

1. Apartment hotels.
2. Condominiums.
3. Bed and breakfasts.
4. Buildings converted to hotels or motels (unless newly renovated and repurposed for hotel use within the last 20 years).
5. Student occupancies.
6. Time share condominiums.
7. Risks with pools that are unfenced or unsecured, not lighted, or do not have clearly marked depths and “no diving” signs.
8. Risks with “waterpark” exposure.
9. Risks that offer rates on rooms for any time period less than 1 night.
10. Hotels and motels that allow long terms guests staying more than 15 consecutive nights, have permanent living quarters, or apartments.
11. Seasonal exposures that are unmonitored.
12. A risk with in-room solid fuel burning fireplaces or free-standing wood stoves.

UNDERWRITING GUIDELINES

1. Management must have an excellent attitude toward maintenance, preventing injury to people, and loss control.
2. The operation must have been in business 3 plus years, be profitable and have continuous insurance coverage since established (may be waived for select new construction exposures with experienced hotel ownership/management).
3. Housekeeping must be excellent.
4. Any past losses must have been accidental with action taken to prevent recurrence.
5. Applicants must have a progressive attitude about theft deterrents, including adequate locks, safes and lighting. Alarms may be required in some cases.
6. Precautions should be taken to prevent water damage to susceptible contents.
7. Swimming pools and hot tubs are a considerable liability exposure. We will determine final acceptance after our inspection. The following are required:
 - a. A chain link or similar sturdy fence at least 4' high must completely enclose an outdoor pool. Any gates and doors to pool area must automatically close and latch shut.
 - b. The pool enclosure must be kept locked at all times when the pool is not being used.

PREFERRED HOTEL-MOTEL PROGRAM - Continued

- c. The depth of water should be marked at each foot of depth and at least at every 20' on the horizontal and vertical surfaces of the pool walls. The numbers and letters should be at least 5" high and readable.
- d. A floating rope should be placed at the 4' depth to distinguish the shallow end from the deep end.
- e. Testing of water for PH and chlorine content and temperature should be done regularly.
- f. Rules should be posted containing:
 - (1) Hours during which the pool is open.
 - (2) Children under 12 must be accompanied by an adult.
 - (3) The pool should not be used unless 2 or more people are present within the enclosure.
 - (4) Warnings about health risks associated with the use of hot tubs and pools.
 - (5) No lifeguard present, if none provided.
 - (6) Use at your own risk.
 - (7) No running or horseplay.
 - (8) No diving headfirst or backwards into the water.
- 8. All guest rooms must have a fully operational smoke alarm.
- 9. Risks should have greater than or equal to 60% occupancy in the last 12 months (for seasonal exposures this rate of occupancy applies only during the 6 months of the year that include the risk's peak season).

PROGRAM DISCOUNTS

- A.** A Franchise Hotel Discount may apply if the risk has a franchise agreement making it a member of a national or regional franchise organization. A 10% discount applies. This discount is afforded based on additional considerations for the insured hotel following structured management plans, financial strength requirements, and other characteristics that lead to long term profitability.

The Franchise Hotel Discount applies only if the franchise organization provides management and/or operations manuals and the franchise organization has the right or duty to exercise control over the hotel's operations.

Examples of franchise hotels that qualify for this discount are Wyndham Hotels & Resorts, Hilton Hotels & Resorts, and Marriott International. Certain hotels, such as a Best Western, are not eligible for this discount as they are part of a membership organization and not a franchise.

- B.** Hotels that have earned a AAA Diamond rating are eligible for a discount based on their specific number of diamonds assigned. Such ratings are assigned based on the diligence of professional AAA inspectors that conduct in-person hotel evaluations. AAA Diamond Discounts are provided per each rating as follow:

- ❖ AAA 5 Diamond – 20%
- ❖ AAA 4 Diamond – 15%
- ❖ AAA 3 Diamond – 10%
- ❖ AAA 2 Diamond – 5%
- ❖ AAA 1 Diamond – 2%

AAA Diamond Discounts are provided in addition to any applicable premium modification factors or Franchise Discount.

ENHANCED COVERAGE

Items I. and J. under the Optional Endorsements section of this manual specify additional detail on property enhancement endorsements that can be included to provide enhanced property coverage. Enhanced property coverage applies, but is not limited to, outdoor signs, property in transit, fine arts, property off-premises, valuable papers, employee theft, business income and extra expense, ordinance or law, and accounts receivable. Various limits are included in both the Property and Property II endorsements. Use form CP FM 02 or CP FM 04 for enhanced property coverage.

Enhanced liability coverage is also available on hotel risks. Enhanced liability coverage applies, but is not limited to, non-owned watercraft, property damage legal liability, and voluntary property damage. Use form CG FM 01 for enhanced liability coverage.

SPECIAL PROGRAMS RATING

AUTO REPAIR & SERVICE PROGRAM RATING

Standard and Preferred Package Modification Factors

Type of Risk	Premium from CLM Division			
	Two	Three, Five, Eight, Property	Six Liability	Mono Line
Auto Repair and Service (Standard)	1.00	.63	.55	1.00
Auto Repair and Service (Preferred)	1.00	.58	.50	1.00

Auto Repair and Service Enhancement Endorsement CP FM 40 (Standard Program)

Rating: 10% of total property and liability premium subject to a \$225 minimum premium. Do not include premiums from other property enhancement endorsements, inland marine, cyber liability, employment practices and GKLL.

Auto Repair and Service Plus Enhancement Endorsement CP FM 41 (Preferred Program)

Rating: 16% of total property and liability premium subject to a \$350 minimum premium. (Do not include premiums from other property enhancement endorsements, inland marine, cyber liability, employment practices and GKLL.)

Mechanics Errors and Omissions Coverage CG FM 62 (Standard & Preferred Program)

Rating: charge 5% of general liability premises/operations & products completed operations premium subject to a \$50 minimum premium

Customer Complaint Defense Reimbursement Coverage CG FM 63 (Preferred Program)

Rating: 7% of premises/operations & products/completed operations premium subject to a \$100 minimum premium

Replacement, Repairs, Labor and Materials at Retail Cost and Labor and Materials CG FM 60 (Preferred Program)

Rating: 3% of premises/operations & products/completed operations premium subject to a \$35 minimum premium

Preferred Auto Repair and Service Concierge Endorsement CG FM 65 (Preferred Program)

Rating: 9% of premises/operations & products/completed operations premium subject to a \$225 minimum premium

Non-Owned Automobile Liability CG 50 02 - (Standard & Preferred)

Relativity factor of 3.00 applies to Non-Owned

FREMONT INSURANCE COMPANY

COMMERCIAL PACKAGE POLICY

AUTO REPAIR & SERVICE PROGRAM RATING

**Preferred Auto Repair And Service Towing Plus Endorsement IM 5000 And Schedule Of Coverages
Preferred Auto Repair And Service Towing Plus Endorsement IM 5001**

Maximum Actual Cash Value of any one Covered Property Item being Towed Transported or Serviced	PREMIUM (1 tow truck)	PREMIUM (2 to 4 tow trucks)	PREMIUM (5 or more tow trucks)
Up to \$75,000	\$100 guide (a)	\$275 guide (a)	Underwriter Determined
Between \$75,001 and \$150,000	\$175 guide (a)	\$525 guide (a)	Underwriter Determined
Between \$150,001 and \$250,000	\$300 guide (a)	\$900 guide (a)	Underwriter Determined
Greater than \$250,000	Underwriter Determined	Underwriter Determined	Underwriter Determined

FREMONT INSURANCE COMPANY

COMMERCIAL PACKAGE POLICY

AUTO REPAIR & SERVICE PROGRAM RATING

Garagekeepers Legal Liability CA 99 37 (Standard & Preferred Program)

ALL TERRITORIES

GARAGEKEEPERS COLLISION										
Maximum Limit of Liability	Deductibles									
	\$250		\$500		\$1,000		\$2,500		\$5,000	
	Legal Liability	Direct (Primary)	Legal Liability	Direct (Primary)	Legal Liability	Direct (Primary)	Legal Liability	Direct (Primary)	Legal Liability	Direct (Primary)
\$6,000	51	69	41	55	33	45	28	38	23	31
7,500	60	81	48	65	39	53	33	45	27	36
9,000	68	92	54	74	44	60	37	51	31	41
12,000	87	117	70	94	57	76	48	64	39	53
15,000	103	139	82	111	67	90	57	76	46	63
18,000	122	165	98	132	79	107	67	91	55	74
22,500	144	194	115	155	94	126	79	107	65	87
30,000	185	250	148	200	120	163	102	138	83	113
37,500	217	293	174	234	141	190	119	161	98	132
45,000	244	329	195	263	159	214	134	181	110	148
60,000	307	414	246	331	200	269	169	228	138	186
75,000	370	499	296	399	241	324	204	274	167	225
90,000	424	572	339	458	276	372	233	315	191	257
100,000	459	619	367	495	298	402	252	340	207	279
120,000	530	715	424	572	345	465	292	393	239	322
150,000	636	858	509	686	413	558	350	472	286	386
180,000	734	990	587	792	477	644	404	545	330	446
225,000	878	1184	702	947	571	770	483	651	395	533
300,000	1117	1507	894	1206	726	980	614	829	503	678
375,000	1354	1827	1083	1462	880	1188	745	1005	609	822
450,000	1587	2141	1270	1713	1032	1392	873	1178	714	963
500,000	1741	2349	1393	1879	1132	1527	958	1292	783	1057
600,000	2049	2764	1639	2211	1332	1797	1127	1520	922	1244
750,000	2504	3378	2003	2702	1628	2196	1377	1858	1127	1520
900,000	2931	3954	2345	3163	1905	2570	1612	2175	1319	1779
1,000,000	3196	4311	2557	3449	2077	2802	1758	2371	1438	1940
1,200,000	3727	5028	2982	4022	2423	3268	2050	2765	1677	2263
1,500,000	4469	6029	3575	4823	2905	3919	2458	3316	2011	2713
2,000,000	5100	6880	4080	5504	3315	4472	2805	3784	2295	3096
2,500,000	5557	7496	4446	5997	3612	4872	3056	4123	2501	3373
2,500,001 up	6017	8117	4814	6494	3911	5276	3309	4464	2708	3653

Direct Coverage (Excess) Multiply the Legal Liability premium for the desired deductible by 1.15

Actual Loss Sustained (ALS) Option Multiply developed GKLL premium by relativity factor of 1.15

FREMONT INSURANCE COMPANY

COMMERCIAL PACKAGE POLICY

ALL TERRITORIES

AUTO REPAIR & SERVICE PROGRAM RATING

GARAGEKEEPERS COMPREHENSIVE

Maximum Limit of Liability	Deductibles									
	\$250		\$500		\$1,000		\$2,500		\$5,000	
	Legal Liability	Direct (Primary)	Legal Liability	Direct (Primary)	Legal Liability	Direct (Primary)	Legal Liability	Direct (Primary)	Legal Liability	Direct (Primary)
\$6,000	53	72	44	60	38	52	32	44	30	40
7,500	61	83	51	69	44	60	37	51	34	46
9,000	71	96	59	80	51	70	43	59	40	54
12,000	87	118	73	98	63	85	53	72	49	66
15,000	103	139	86	116	74	100	63	85	57	77
18,000	114	154	95	128	83	111	70	94	64	86
22,500	139	187	116	156	100	135	85	114	77	104
30,000	174	234	145	195	125	169	106	143	97	130
37,500	205	277	171	231	148	200	125	169	114	154
45,000	234	316	195	263	169	228	143	193	130	176
60,000	288	389	240	324	208	281	176	238	160	216
75,000	339	458	283	382	245	331	207	280	189	255
90,000	392	528	326	440	283	382	239	323	218	294
100,000	421	568	351	473	304	410	257	347	234	316
120,000	482	650	401	542	348	469	294	397	268	361
150,000	565	762	471	635	408	551	345	466	314	424
180,000	651	878	542	731	470	634	398	536	362	488
225,000	783	1057	653	881	566	763	479	646	435	587
300,000	991	1337	826	1114	716	965	606	817	551	743
375,000	1202	1621	1001	1351	868	1171	734	991	668	901
450,000	1407	1897	1172	1581	1016	1370	860	1159	782	1054
500,000	1538	2075	1282	1729	1111	1498	940	1268	855	1053
600,000	1801	2429	1501	2024	1301	1754	1101	1484	1001	1350
750,000	2183	2944	1819	2453	1576	2126	1334	1799	1213	1636
900,000	2555	3447	2129	2873	1845	2490	1561	2107	1420	1915
1,000,000	2790	3764	2325	3137	2015	2718	1705	2300	1550	2091
1,200,000	3259	4397	2716	3664	2354	3175	1992	2687	1811	2443
1,500,000	3892	5250	3243	4375	2811	3791	2378	3208	2162	2917
2,000,000	4404	5941	3670	4951	3180	4291	2691	3631	2447	3301
2,500,000	4797	6471	3998	5393	3465	4674	2932	3955	2665	3595
2,500,001 up	5190	7002	4325	5835	3749	5057	3172	4279	2884	3890

Direct Coverage (Excess) Multiply the Legal Liability premium for the desired deductible by 1.15

Actual Loss Sustained (ALS) Option Multiply developed GKLL premium by relativity factor of 1.15

FREMONT INSURANCE COMPANY

COMMERCIAL PACKAGE POLICY

PREFERRED RELIGIOUS INSTITUTION (PRI) RATING

Religious Institution Property Enhancement CP FM 07

Premium: \$150 charge not subject to package modification factor or other discounts and credits.

Religious Institution Plus Property Enhancement CP FM 08

Premium: 10% of the total property premium minus enhancement endorsement premiums. Not subject to other discounts and credits. Minimum premium \$175.

Religious Institution Directors and Officers CG FM 18

These premiums are not subject to package modification, IRPM or other discounts.

\$300,000 / \$300,000	\$500,000 / \$500,000	\$1,000,000 / \$1,000,000	\$2,000,000 / \$2,000,000
\$128	\$155	\$183	\$216

Relativity Factor of 1.50 applies if greater than ten total directors & officers.

Relativity Factor of 1.90 applies if daycare operated

Deductible: Default \$500 CGL deductible applies unless different deductible selected. Deductible increases or decreases do not adjust D&O premiums.

Note: Directors and Officers limit cannot exceed CGL limit

Church Counseling Professional Liability Endorsement CG 50 12

These premiums are not subject to package modification, IRPM or other discounts

General Liability Occurrence Limit / Premiums Per Counselor			
\$300,000	\$500,000	\$1,000,000	\$1,000,000 +
\$30	\$35	\$45	Refer

Note: Church Counseling Professional Liability limit cannot exceed CGL limit

SEXUAL MISCONDUCT LIMITED COVERAGE FORM CG FM 15

These premiums are not subject to package modification, IRPM or other discounts.

Occurrence / Aggregate Limits	Premium Average Weekly Attendance < 351	Premium Average Weekly Attendance 351-600	Premium Average Weekly Attendance > 600
\$25,000 / \$25,000	\$70	\$100	\$142
\$50,000 / \$50,000	\$85	\$125	\$178
\$100,000 / \$100,000	\$104	\$150	\$213
\$300,000 / \$300,000	\$150	\$218	\$302
\$500,000 / \$500,000	\$175	\$255	\$362
\$1,000,000 / \$1,000,000	\$210	\$360	\$511

Relativity Factors: Church = 1.00 / Day Care = 2.50

Note: Rated separately for each Religious Institution, Church or Other House of Worship.

Sexual Misconduct Limit not to exceed CGL Limit.

Average Weekly Attendance: Total attendance for all primary services each week divided by 52 weeks.

Supplemental Extended Reporting Period of Unlimited Duration

Years Of Consecutive Claims Made CG FM 15 Coverage With Fremont	Relativity Factor x Most Recent Annual CG FM 15 Premium
One Year	1.00
Two Years	1.25
Three Years	1.50
Four Years	1.75
Five Years or More	2.00

FREMONT INSURANCE COMPANY

COMMERCIAL PACKAGE POLICY

PREFERRED RELIGIOUS INSTITUTION (PRI) RATING

Retroactive Date Adjustment / Prior Acts Coverage

Number Of Years Retroactive Effective Date Prior To Fremont Coverage Effective Date	Relativity Factor x Annual Sexual Misconduct Premium.
One Year	1.70
Two Years	2.00
Three Years	2.50

Note: This is one time charge made at the time the retroactive date adjustment is made.

ACCIDENTAL DEATH INDEMNITY EXPENSE COVERAGE FM 70 65

These premiums are not subject to package modification, IRPM or other discounts.

Each Person / Per Occurrence Limit	Premium
\$5,000 / \$25,000	\$213

RELIGIOUS EXPRESSION COVERAGE CG FM 41

These premiums are not subject to further package modification, IRPM or other discounts.

Coverage Limits	*Pricing
\$25,000 Each Claim / \$50,000 Aggregate Limit	12% of final Prem/Ops and Prod/Co premium
\$50,000 Each Claim / \$100,000 Aggregate Limit	18% of final Prem/Ops and Prod/Co premium
\$100,000 Each Claim / \$300,000 Aggregate Limit	22% of final Prem/Ops and Prod/Co premium

*Subject to \$125 minimum premium

CATASTROPHIC INCIDENT RESPONSE CP FM 09

These premiums are not subject to package modification, IRPM or other discounts.

Program	Crisis Incident Earnings and Extra Expense Limit	Crisis Incident Counseling Expense Limit	Premium Calculation	Minimum Premium
Religious Institutions	\$50,000	\$10,000	6% of Total Property Premium Minus Enhancement Endorsement Premiums	\$125
	\$100,000	\$20,000	9.6% of Total Property Premium Minus Enhancement Endorsement Premiums	\$200
	\$250,000	\$50,000	12.6% Total Property Premium Minus Enhancement Endorsement Premiums	\$263

FREMONT INSURANCE COMPANY

COMMERCIAL PACKAGE POLICY

PREFERRED CONTRACTORS (PC) RATING

CONTRACTORS ERRORS AND OMISSIONS FM 70 63

Minimum Premiums

Coverage Limit	Minimum Premium
\$300,000 / \$600,000	\$225
\$500,000 / \$1,000,000	\$325
\$1,000,000 / \$2,000,000	\$400

Premium Determination: Contractors E&O Rating Factor x Total Developed Premises/Operations & Products Completed Operations Premium (after discounts). Do not include CGL enhancement endorsement, EPLI or cyber liability premiums. Developed Contractors E&O premium not subject to discounts or other credits.

Coverage Limit	Hazard Rating A	Hazard Rating B	Hazard Rating C
\$300,000 / \$600,000	0.10	0.14	0.20
\$500,000 / \$1,000,000	0.125	0.175	0.250
\$1,000,000 / \$2,000,000	0.156	0.218	0.312

Deductible Credits

Deductible	Credit
\$1,000	1.00
\$2,000	.95
\$5,000	.90
\$10,000	.80

Extended Reporting Period Elected FM 70 62 – One Year

Premium charge is 75% of the annual Contractors Errors & Omissions premium for the policy term applicable to the extended reporting period.