

COMMERCIAL INLAND MARINE

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- **FORMS:**
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PROHIBIT

- **Any classification or exposure listed as prohibited in the underwriting guide**
 - **Aircraft, Drone, and Spacecraft** related exposures (i.e. Distribution, Installation/Service/Repair, Handling, Manufacturing or Sale of aircraft or spacecraft, to include all parts and components)
- **Airports** including aircraft hangers and to include all flight operation exposures
 - Acceptable only if the exposure is outside of secured areas of the airport. For example retail operations in a terminal building that are not in secured areas would be potentially acceptable subject to all of our Retail Underwriting Guidelines.
- **Amusement or Recreation:**
 - Amusement Devices (exceptions are noted in class code underwriting guidelines)
 - Amusement Parks, Carnivals, Circuses, Midway rides, Motorsports
 - Saddle animals for hire
- **Assisted Living, Group Homes, Halfway Houses, Nursing Homes, Rehab Facilities, Safe Houses, Social Services, Transition Housing**
- **ATV's** – Any exceptions are noted in class code underwriting guidelines or Farm/Ranch guidelines
- **Buildings or Structures:**
 - Built on a dock, pier, piling, stilt or wharf, but only property coverage is prohibited, liability is subject to class code guidelines
 - Deteriorating Condition, Condemned and/or with Unrepaired Damage – Prohibited for Property and Liability – See Vacant Building class code guidelines for exceptions
 - Electrical that is either aluminum, fuse based, knob and tube and/or pigtailed – prohibited for property and liability
 - Height exceeds 10 stories – prohibited for property and liability
 - Historic Register – prohibited for property only
 - Structural renovations (i.e. not structural such as new carpet/flooring, cleanup incidental refinishing, interior carpentry such as trim work, paint and punch lists) require Company approval
- **Chemicals and Agricultural Chemicals** to include all Handling, Manufacturing, Transportation or Storage
 - Incidental exposures related to building material or hardware stores, building maintenance, pool maintenance, farming/ranching are acceptable subject to class code underwriting guidelines
- **Construction Exposures:**
 - Construction within the 5 Borough's of NYC (Queens, Bronx, Brooklyn, Manhattan, Staten Island)
 - Blasting (to include implosion exposures)
 - Builders Risk
 - Demolition – Demolition of Buildings exceed 30 height of 30 feet
 - Moving buildings or structures
 - Road construction, bridge, subway or tunnel construction
 - Shoring up of building(s)
- **Correctional or Detention Facilities**
- **Cosmetics – Drugs – Herbal dietary – Skin or Scalp Products – Vitamins**
 - Products/Completed operations coverage is prohibited
 - Anything marketed as having a medicinal use is also prohibited for products/completed operations

- **Electrical Wiring** if any of the following present: aluminum, fuses, knob and tube and/or pigtailed
- **Energy or Fuels:**
 - Artificial fuels, butane, fuel oils, gasoline, liquefied petroleum gases with only these exceptions subject to class code underwriting guidelines:
 - Retail gas stations
 - Storage of fuel oils and/or gasoline up to total capacity of 75,000 gallons
 - Wholesale distribution of fuel oils and gasoline within a 50 mile radius
 - Nuclear
- **Environmental Cleanup, Remediation or Super-Fund exposures**
- **Explosives – Fireworks – Pyrotechnics**
 - Prohibits include all Handling, Manufacturing, Transportation or Storage (or any substance intended for use as an explosive, fireworks or pyrotechnic related) to also include:
 - Ammonium Nitrates
 - Ammunition (incidental retail exposures may be acceptable – see guidelines under sporting goods stores classification)
- **Governmental Entities**
 - Risks that provide products or services to a government entity require Company approval
- **Hospitals**
- **Marine, Ocean Marine and Offshore / Property on Docks, Piers, Pilings, Stilts or Wharves:**
 - All Marine Exposures related to cleaning, demolition/wrecking or repair
 - Barges
 - Ocean Marine - Navigation or work on any oceangoing vessel
 - Offshore
 - Submarine
- **Military Bases**
- **Mining – Open-Pit – Quarrying**
- **Motion Picture Production**
- **Property coverage unless office exposure only**, property coverage for terminal/warehouse facilities not available
 - Commercial Inland Marine not available
- **Railroad (including streetcars)** to include exposures related to Distribution, Installation/Service/Repair, Handling, Manufacturing or Sale
 - Exception: Side track agreements are acceptable
- **Security Services if armed.** Armed off-duty certified police officers acceptable.
- **Tower Exposures** if they exceed 72 feet in height
- **Utilities** – Public to include but not limited to power generation, water, sewage
- **Wind Coverage** unless all underwriting criteria has been met
- **Wood Stoves** used as primary or supplemental sources of heating

OVERVIEW OF COMMERCIAL INLAND MARINE

Available:

- Accounts Receivable Coverage
- Bailees Customers Goods Coverage
- Computer Equipment, Media and Data Coverage
- Contractors Equipment Coverage
 - Scheduled Equipment (Owned)
 - Unscheduled Equipment
 - Owned, Borrowed, Leased or Rented

- Items valued up to \$1,000
 - Unscheduled Equipment
 - Borrowed, Leased or Rented
 - Items valued at more than \$1,000
- Installation Floater Coverage
- Miscellaneous Articles Floater Coverage
- Valuable Papers and Records Coverage

Not Available:

- None of the inland marine coverage options listed above are available if the related class of business is prohibited for property and/or liability
- Commercial Inland Marine is not to be combined with a Farm and Ranch policy. All marine exposures are handled within the Farm and Ranch property forms on such policies.
- The following types of marine coverage are not available:
 - Builders Risk
 - Camera Floater
 - Farm Equipment and Machinery
 - Coverage may be available subject to guidelines under a Farm and Ranch policy with the support of the Farm Liability coverage line
 - Fine Arts
 - See optional Gold Pak Property Endorsement – U777A which offers a \$10,000 limit
 - Jewelers Block
 - Medical Equipment Floater
 - Motor Truck Cargo
 - Museum Floaters
 - Musical Instrument Floater
 - Ocean Marine
 - Prize Indemnification
 - Tool and Die Floater
 - Trip Transit

TIV Authority:

- Monoline CIM Policies - \$500,000
- Package Policies:
 - Add CIM values to Property Values and compare to this agency authority table:

Construction	Protection Class	Maximum Limit
All	1 - 8	\$1,000,000
All	9 - 10	\$500,000

GUIDELINES

ACCOUNTS RECEIVABLE COVERAGE

Eligible:

- **Monoline or Package:**
 - Available as long as the class of business is not prohibited for liability and/or property
- **Coverage Overview:**
 - Amounts due from customers that cannot be collected because account receivable records are damaged by an insured peril
 - Other reasonable expenses incurred to re-establish records such as money owed from ledgers, credit cards, payment records and similar documents.

Prohibit:

- Class of business/operation the marine coverage is related to is prohibited
- Exposures outside the continental United States. Hawaii is acceptable.
- Locations where property coverage is prohibited due to windstorm guideline restrictions
- Reporting forms

Submit:

- **Losses:**
 - More than 2 losses in 3 years and/or a single loss greater than \$5,000
- **Limits:**
 - Blanket limit ' Applicable at Your Premises' exceeds \$250,000

Mandatory:

- **Duplicate Records** must be created and maintained in a cabinet or vault
- **Theft Exclusion – PN764 is only mandatory if:**
 - No central station alarm
 - Prior theft loss in past 3 years
- **Wind and Hail Guidelines** that apply to building and/or contents apply to all inland marine coverage options as well.
 - Wind and hail deductible guidelines must be reviewed to determine whether a deductible will be applied or excluded to specific location(s) on the policy:
 - Windstorm or Hail Deductible – PN778
 - Wind or Hail Exclusion – PN760
 - Since Company guidelines vary by location Wind or Hail Deductible – PN778 allows you to schedule different deductibles by location. See Property Guidelines for state specific Wind and Hail Guidelines to determine which of these options are available at specific locations:
 - \$1,000 / \$2,500 / \$5,000 / \$10,000 / \$15,000 / \$20,000 / \$25,000 / \$50,000
 - If one of more locations is subject to a wind exclusion just specifically schedule those locations on the Wind or Hail Exclusion – PN760

Policy Issuance and Rating:

- **Class Code 150**
- **Forms:**
 - Manuscript changes to coverage forms are prohibited
 - How to complete Accounts Receivable Coverage Declarations – IMDEC0066A:

- Limits of Insurance:
 - A. Limit Applicable at Each Scheduled Location
 - B. Limit Applicable Away from Your Premises:
 - Limit is 10% of the total limit for 'A-Limit Applicable at Your Premises'
 - Scheduled Location:
 - Location address(es) and limit(s) of insurance for each individual location are to be listed here only for monoline CIM policies
 - If part of a package the locations are per the property declarations
 - Coinsurance:
 - 80%
 - Deductible:
 - \$500
 - Rate:
 - Indicate on form
 - Premium:
 - Indicate on form
- **Policy Prefixes:**
 - **Monoline:**
 - Policy prefix is IM
 - **Package:**
 - Policy prefix is PKG and applies when the Inland Marine is written with either General Liability and/or other non-marine property
- **Rating:**
 - Flat rate of \$0.75 per \$100 of insured values for all locations under 'A – Limit Applicable at Each Scheduled Location
 - **Minimum Premium:**
 - \$500 Monoline
 - \$250 Package (i.e. supported by GL and/or other Property)
 - Package credit is applied if policy is a package
 - Reporting form option not available

Inspection:

- Inspect only if requested to do so by the Company

BAILEES CUSTOMERS GOODS COVERAGE

Eligible:

- **Monoline or Package:**
 - Available as long as the class of business is not prohibited for liability and/or property
- **Acceptable Risks** (submit if not listed below and/or under Prohibit):
 - Appliance Repair Shops
 - Computer Repair Shops
 - Dry Cleaners and/or Laundries
 - Shoe Repair
 - Tailors
- **Coverage Overview:**
 - Provided for loss resulting from damage or destruction of the Bailor's property while under the Bailee's temporary care, custody or control
 - May include property on the Bailee's premises, in transit or while temporarily stored at another location
 - **Theft:**
 - Theft is only available if all locations have Central Station Burglar Alarms, and a warranty endorsement for the alarm is mandatory
 - Theft must be excluded if there have been any prior theft losses within the past 3 years, or if there is any location without a Central Station Burglar Alarm
 - See '[Policy Issuance and Rating](#)' for additional guidelines

Prohibit:

- Class of business/operation the marine coverage is related to is prohibited
- Exposures outside the continental United States. Hawaii is acceptable.
- Locations where property coverage is prohibited due to windstorm guideline restrictions
- Prohibited Risks:
 - Antique Shops
 - Art Restoration
 - Auto, Aircraft or Boat Repair Shops
 - Consignment Shops
 - Feed and/or Grain Operations
 - Flea Markets
 - Furriers
 - Jewelry Repair and/or Sales
 - Warehouses

Submit:

- **Losses:**
 - More than 2 losses in 3 years and/or a single loss greater than \$5,000
- **Limits:**
 - Limit Applicable at Each Scheduled Location exceeds \$250,000

Mandatory:

- **Theft Exclusion – PN764 is only mandatory if:**
 - No central station alarm
 - Prior theft loss in past 3 years
- **Wind and Hail Guidelines** that apply to building and/or contents apply to all inland marine coverage options as well.
 - Wind and hail deductible guidelines must be reviewed to determine whether a deductible will be applied or excluded to specific location(s) on the policy:
 - Windstorm or Hail Deductible – PN778
 - Wind or Hail Exclusion – PN760

- Since Company guidelines vary by location Wind or Hail Deductible – PN778 allows you to schedule different deductibles by location. See guidelines to determine which of these options are available at specific locations:
 - \$1,000 / \$2,500 / \$5,000 / \$10,000 / \$15,000 / \$20,000 / \$25,000 / \$50,000
- If one of more locations is subject to a wind exclusion just specifically schedule those locations on the Wind or Hail Exclusion – PN760

Policy Issuance and Rating:

- **Class Codes:**
 - 171 for Dryers & Cleaners, Laundry, Rug Cleaners
 - 172 for all Others
 - **Forms:**
 - Manuscript changes to coverage forms are prohibited
 - How to complete Bailees Customers Coverage Declarations - IMDEC0085:
 - **Limits of Insurance:**
 - **A. Limit Applicable at Each Scheduled Location**
 - Includes 'Property in Storage'
 - Submit if limit at each scheduled location exceeds \$250,000
 - **B. Limit Applicable Away from Your Premises**
 - Includes Transit
 - 10% of 'A – Property at Your Premises'
 - **C. All Covered Property in Any One Occurrence equals the total of all limits under A. and B.**
 - **Coinsurance:**
 - Not applicable
 - **Deductible:**
 - \$500
 - **Rate:**
 - Indicate on form
 - **Premium:**
 - Indicate on form
 - **Scheduled Locations**
 - Location address(es) and limit(s) of insurance for each individual location are to be listed here only for monoline CIM policies
 - If part of a package the locations are per the property declarations
- **Theft:**
 - Exclude theft by attaching PN764 - Theft Exclusion
 - Mandatory if a prior theft loss in past 3 years, and/or no Central Station Burglar Alarm at all locations
 - If theft is provided UIH9910 - Protective Safeguards – is mandatory
 - List symbol "P-5" in the schedule to trigger the warranty for a Central Station Burglar Alarm
- **Policy Prefixes:**
 - **Monoline:**
 - Policy prefix is IM
 - **Package:**
 - Policy prefix is PKG and applies when the Inland Marine is written with either General Liability and/or other non-marine property
 - **Rating:**
 - Flat rate of \$2.50 per \$100 of total insured values for all locations under 'A – Limit Applicable at Each Scheduled Location' if including theft
 - Flat rate of \$2.00 per \$100 of total insured values for all locations under 'A – Limit Applicable at Each Scheduled Location' if excluding theft
 - **Minimum Premium:**
 - \$500 Monoline

- \$250 Package (i.e. supported by GL and/or other Property)
- Package credit is applied if policy is a package

Inspection:

- Inspect only if requested to do so by the Company

COMPUTER EQUIPMENT, MEDIA AND DATA COVERAGE

Eligible:

- **Monoline or Package:**
 - Available as long as the class of business is not prohibited for liability and/or property
- **Coverage Overview:**
 - Provided for loss resulting from Direct Physical damage or destruction of “Computer Equipment”, “Media and Data” owned by you; and similar property of others in your care, custody, or control; subject to the terms and conditions of the policy
 - **Theft:**
 - Theft is only available if all locations have Central Station Burglar Alarms, and a warranty endorsement for the alarm is mandatory
 - Theft must be excluded if there have been any prior theft losses within the past 3 years
 - See [‘Policy Issuance and Rating’](#) for additional guidelines

Prohibit:

- Class of business/operation the marine coverage is related to is prohibited
- Exposures outside the continental United States. Hawaii is acceptable.
- Locations where property coverage is prohibited due to windstorm guideline restrictions

Submit:

- **Losses:**
 - More than 2 losses in 3 years and/or a single loss greater than \$5,000
- **Limits:**
 - Total of limit for Computer Equipment, Media/Data and Portable Computers for all locations exceed \$250,000
 - Portable Computer Limit exceeds \$25,000 for ‘any one loss’

Mandatory:

- Anti-virus program(s) in use
- Surge protectors
- **Theft Exclusion – PN764 is only mandatory if:**
 - No central station alarm
 - Prior theft loss in past 3 years
- **Wind and Hail Guidelines** that apply to building and/or contents apply to all inland marine coverage options as well.
 - Wind and hail deductible guidelines must be reviewed to determine whether a deductible will be applied or excluded to specific location(s) on the policy:
 - Windstorm or Hail Deductible – PN778
 - Wind or Hail Exclusion – PN760
 - Since Company guidelines vary by location Wind or Hail Deductible – PN778 allows you to schedule different deductibles by location. See guidelines to determine which of these options are available at specific locations:
 - \$1,000 / \$2,500 / \$5,000 / \$10,000 / \$15,000 / \$20,000 / \$25,000 / \$50,000
 - If one of more locations is subject to a wind exclusion just specifically schedule those locations on the Wind or Hail Exclusion – PN760

Policy Issuance and Rating:

- **Class Codes 225**
- **Forms:**
 - Manuscript changes to coverage forms are prohibited
 - How to complete Computer Systems Coverage Declaration - IMDEC0075A:
 - [Limits of Insurance:](#)

- Submit required if summation of limits for Computer Equipment, Media and Data (to also include portable computers) for all described premises exceeds \$250,000
 - Indicate individual locations and specify limits for:
 - **A – Premises Address – Computer Equipment**
 - Indicate limits by individual location
 - **A – Premises Address – Media and Data:**
 - Indicate limits by individual location
 - **B – Computer Equipment, Media or Data at Any One Unnamed Premises Except an Additionally Acquired Premises:**
 - Indicated as 'Included'
 - **C – Computer Equipment, Media or Data in Transit or Otherwise Away from Described Premises Except an Additionally Acquired Premises:**
 - Indicated as 'Included'
 - **D – Optional Coverage – Extra Expense (Limit of Insurance)**
 - Optional, submit if limit exceeds \$50,000
 - **Coinsurance:**
 - 80%
 - **Deductible:**
 - \$500
 - **Rate:**
 - Indicate on form
 - **Premium:**
 - Indicate on form
 - How to complete optional form IH7502 – Portable Computers Endorsement:
 - Limits of Insurance:
 - Limits for 'Portable Computers' are sub-limits under Coverage A and B; they do not increase the limits provided under Coverage A and B.
 - There are two sublimit options:
 - \$1,000 'Each Portable Computer' and \$10,000 'Any One Loss'. This option creates an automatic 1.50 mod to the \$1.00 base rate for IMDEC0075A so the final rate is \$1.50 per \$100 of insured values.
 - \$2,000 'Each Portable Computer' and \$25,000 'Any One Loss' This option creates an automatic 2.00 mod to the \$1.00 base rate for IMDEC0075A so the final rate is \$2.00 per \$100 of insured values.
 - **Portable Computers – Each Portable Computer:**
 - Maximum limit per Portable Computer is \$2,000
 - **Portable Computers – Any One Loss:**
 - Submit if limit exceeds \$25,000
 - **Theft:**
 - Exclude theft by attaching PN764 - Theft Exclusion
 - Mandatory if a prior theft loss in past 3 years, and/or no Central Station Burglar Alarm at all locations
 - If theft is provided UIH9910 - Protective Safeguards – is mandatory
 - List symbol "P-5" in the schedule to trigger the warranty for a Central Station Burglar Alarm
- **Policy Prefixes:**
 - **Monoline:**
 - Policy prefix is IM
 - **Package:**
 - Policy prefix is PKG and applies when the Inland Marine is written with either General Liability and/or other non-marine property
 - **Rating:**

- Computers, Data and/or Media (Not Portable Computers):
 - Computer, Data and/or Media (Not Portable) - \$1.00 per \$100 of insured values
 - If providing sublimits for Portable Computers the following debits are applied to the base rate for 'Not Portable' Computers:
 - 1.50 debit mod for a Limit of \$1,000 for 'Each Portable Computer' and \$10,000 for 'Any One loss' to portable computers
 - 2.00 debit mod for a Limit of \$2,000 for 'Each Portable Computer' and \$25,000 for 'Any One loss' to portable computers
 - **Minimum Premium:**
 - \$500 Monoline
 - \$250 Package (i.e. supported by GL and/or other Property)
 - Package credit is applied if policy is a package

Inspection:

- Inspect only if requested to do so by the Company

CONTRACTORS EQUIPMENT COVERAGE

Eligible:

- **Monoline or Package:**
 - Available as long as the class of business is not prohibited for liability and/or property
- **Coverage Overview:**
 - Mobile or portable machinery or equipment (including tools) you own and which is scheduled and similar property of others in your care, custody or control for over 90 days
 - Coverage is available for mobile equipment (including tools) used by contractors in construction or maintenance work
 - Theft coverage is available for scheduled or unscheduled Contractors Equipment – See additional guidelines under “Mandatory” below.

Prohibit:

- Class of business/operation the marine coverage is related to is prohibited
- Exposures outside the continental United States. Hawaii is acceptable.
- Locations where property coverage is prohibited due to windstorm guideline restrictions
- Prohibited Risks:
 - Asphalt Plants
 - ATVs
 - Batch Plants
 - Bridge and Tunnel Contractors
 - Canal Construction
 - Cranes
 - Drilling / Boring Equipment
 - Farm Machinery and Equipment (must be placed on a Farm and Ranch policy with the support of the Farm Liability line-of-coverage)
 - Logging and/or Lumbering Equipment
 - Sand and Gravel Operations
 - Trailers or semi-trailers that are used for travel on public roads, including any attached machinery or equipment
 - Waterborne Equipment

Submit:

- **Losses:**
 - More than 2 losses in 3 years and/or a single loss greater than \$5,000
- **Limits:**
 - Combined Total Limit for scheduled and unscheduled values at all locations on the policy exceeds \$250,000
 - Scheduled Equipment item is valued at more than \$50,000

Mandatory:

- Photo of all items valued over \$25,000
- If offering theft coverage (i.e. you are not attaching PN764 – Theft Exclusion) for scheduled and/or unscheduled Contractors Equipment the following are mandatory:
 - Property requires Protective Safeguards – UIH9910 endorsement, and depending on your exposure(s) the form must be completed as follows:
 - Jobsite exposure:
 - P-10 is to be indicated as the applicable protective safeguard, and to be described as “All scheduled and/or unscheduled equipment is required to be stored in a locked building and/or kept inside a locked and fenced yard”
 - Vehicle exposure
 - P-10 is to be indicated as the applicable protective safeguard, and to be described as “All scheduled and/or unscheduled equipment inside a vehicle requires the

vehicle have locked doors and windows completely rolled up”

- Theft Exclusion – PN764 is only mandatory if:
 - Insured is unable to comply with our protect safeguard(s) mandated per UIH9910 (see “Mandatory” guidelines above):
 - Jobsites – Stored in a locked building and/or kept inside a locked and fenced yard
 - Vehicles – Locked vehicle doors and windows completely rolled up
 - Prior theft loss in past 3 years
 - Insured uses subcontractors
- **Wind and Hail Guidelines** that apply to building and/or contents apply to all inland marine coverage options as well.
 - Wind and hail deductible guidelines must be reviewed to determine whether a deductible will be applied or excluded to specific location(s) on the policy:
 - Windstorm or Hail Deductible – PN778
 - Wind or Hail Exclusion – PN760
 - Since Company guidelines vary by location Wind or Hail Deductible – PN778 allows you to schedule different deductibles by location. See guidelines to determine which of these options are available at specific locations:
 - \$1,000 / \$2,500 / \$5,000 / \$10,000 / \$15,000 / \$20,000 / \$25,000 / \$50,000
 - If one of more locations is subject to a wind exclusion just specifically schedule those locations on the Wind or Hail Exclusion – PN760

Policy Issuance and Rating:

- **Class Codes:**
 - **210** – Scheduled (Owned)
 - **220** – Unscheduled
 - (Owned, Borrowed, Leased or Rented
 - Values per item up to \$1,000)
 - **230** – Unscheduled
 - (Borrowed, Leased or Rented
 - Values per item are more than \$1,000)
- Forms:
 - Manuscript changes to coverage forms are prohibited
 - How to complete Contractors Equipment Coverage Declarations - IMDEC0068:
 - **Limits of Insurance:**
 - **A. Scheduled Equipment – Owned:**
 - Submit if limit exceeds \$200,000
 - Applies to ‘owned’ items only, valued above \$1,000 per item
 - Schedules of Equipment are mandatory, and must include serial numbers and detailed descriptions of the equipment on form U244
 - **B. Unscheduled Equipment – Owned, Borrowed, Leased or Rented – Maximum Limit Per Item \$1,000:**
 - Submit if limit exceeds \$5,000
 - Applies to both ‘owned’ and ‘borrowed-leased-rented’ items valued at \$1,000 or less, blanket limit
 - Use this to cover tools and small equipment items
 - Non-reporting basis, items are not scheduled
 - **C. Unscheduled Equipment – Borrowed, Leased or Rented – Minimum Limit Per Item \$1,001:**
 - Submit if limit exceeds \$25,000
 - Once this blanket limit is increased it must remain at the higher limit for the balance of the policy term
 - Applies to ‘borrowed-leased-rented’ equipment valued at \$1,001 or more, blanket limit
 - Non-reporting basis, items are not scheduled

INSTALLATION COVERAGE

Eligible:

- **Monoline or Package:**
 - Available as long as the class of business is not prohibited for liability and/or property
- **Coverage Overview:**
 - Coverage is always on a blanket (i.e. annual) basis, even if the request is on a per project basis
 - Direct damage to property that is to be installed at the insured's job site
 - Provided while the property is being installed, waiting to be installed, in storage, and in transit

Prohibit:

- Class of business/operation the marine coverage is related to is prohibited
- Exposures outside the continental United States. Hawaii is acceptable.
- Locations where property coverage is prohibited due to windstorm guideline restrictions

Submit:

- **Losses:**
 - Any losses in the past 3 years
- **Limits:**
 - Limit requested exceeds \$250,000

Mandatory:

- Photo of all items valued over \$25,000
- **Scheduled Property requires UIH9910 - Protective Safeguards be applied**
 - P-10 is to be indicated as the applicable protective safeguard, and to be described as "All scheduled equipment is required to be stored in a locked building and/or kept inside a locked and fenced yard"
- **Theft Exclusion – PN764 is only mandatory if:**
 - No central station alarm
 - Prior theft loss in past 3 years
 - Insured uses subcontractors
 - **Theft Limitation Endorsement – U237** is available for all risks with an installation floater exposure but is not mandatory.
 - This form establishes a sub-limit for theft.
- Wind and Hail Guidelines that apply to building and/or contents apply to all inland marine coverage options as well.
 - Wind and hail deductible guidelines must be reviewed to determine whether a deductible will be applied or excluded to specific location(s) on the policy:
 - Windstorm or Hail Deductible – PN778
 - Wind or Hail Exclusion – PN760
 - Since Company guidelines vary by location Wind or Hail Deductible – PN778 allows you to schedule different deductibles by location. See guidelines to determine which of these options are available at specific locations:
 - \$1,000 / \$2,500 / \$5,000 / \$10,000 / \$15,000 / \$20,000 / \$25,000 / \$50,000
 - If one of more locations is subject to a wind exclusion just specifically schedule those locations on the Wind or Hail Exclusion – PN760

Policy Issuance and Rating:

- **Class Code 382:**
- **Forms:**
 - Manuscript changes to coverage forms are prohibited
 - How to complete Installation Coverage Declarations - IMDEC0073:
 - Blanket Basis (i.e. annual basis) is automatically provided, even if request is 'per project'

- **Covered Property Being Installed At:**
 - 'Insured's job sites'
- **Consisting Principally Of:**
 - 'Moveable property that is to be installed at a job site'
- **Limits of Insurance:**
 - **A. Any One Job Site**
 - Options are:
 - \$50,000
 - \$100,000
 - \$200,000
 - \$250,000
 - Limits above \$250,000 are a submit
 - **B. Any Location Other Than a Job Site**
 - Options are:
 - \$50,000
 - \$100,000
 - \$200,000
 - \$250,000
 - Limits above \$250,000 are a submit
- **Coinsurance**
 - 80%
- **Deductible:**
 - \$500
- **Rate:**
 - Indicate on form - see chart below
- **Premium:**
 - Premium = Insured's Total Annual Receipts/1000 x rate from table below, subject to the minimum premiums in table below
 - Subject credits and/or package mod credits are available but premium is still subject to the minimum premiums below:

Installation Floater Blanket Limit	Minimum Premium	Base Rate
\$50,000	\$300**	\$1.12
\$100,000	\$400**	\$1.16
\$200,000	\$600	\$2.40
\$250,000	\$800	\$3.30
Above \$250,000	Submit	Submit

- ** If the Installation Coverage is the only CIM coverage chosen it is subject to the \$500 Line-Of-Business Minimum Premium for Inland Marine

Submit if Premium above \$25,000

- Account Premium exceeds \$25,000

Minimum Earned Premium (MEP)

- Minimum Earned Premium percentages are limited to:
 - 25%, 50%, and 100%
- Midterm Changes:
 - MEP generated at policy inception is to remain unchanged for the balance of the policy term
- Only one MEP percentage can be applied to a policy as the MEP is a policy level attribute
 - On individual quotes EDGE selects the MEP Rule with the highest percentage value and applies it to the entire policy

- GA's may increase the system generated MEP to a higher percentage without Company approval
- GA's must get Company approval to lower the system generated MEP
- Policy Term MEP's:
 - Less than 3 months then the MEP = 100%
 - Less than 6 months then the MEP = 50%
 - If policy period is one year then the MEP = 25%
- Class Code MEP's:
 - OCP MEP = 100%
 - Texas only: Roofers class codes 98677 or 98678 MEP = 50%
- All other MEP's are 25%, regardless of the line-of-business. Examples:
 - Monoline CIM Policy MEP = 25%
 - Farm Policy MEP = 25%

Minimum Premium:

- Minimum Premiums are applied when rating a specific risk in EDGE.
- Types of Minimum Premium Rules:
 - Class code level,
 - Line-Of-Business (LOB)
 - Policy Level Minimum Premiums are no longer used.
- How Minimum Premium Rules are applied:
 - Only the single highest Minimum Premium rule is to be applied within the LOB, no matter how many Minimum Premium rules are triggered within an LOB
 - Rules for Minimum Premium are not applied if the "basis" is any of the following, but if premium is developed via endorsement or premium audit, then any applicable minimum premium rules will apply
 - If Any
 - Included
 - "0"
 - When the actual developed premium is under the applicable LOB Minimum Premium only the following coverage options are added over and above that Minimum Premium. All other coverage options are included in the gap between the actual Developed Premium and the applicable LOB Minimum Premium.
 - EPLI
 - EPLI SERP endorsement
 - HLGL or HL OCP
 - IDR
 - Liquor Liability
- Premium Audit considerations:
 - Do not adjust the "base rate" to back into a Minimum Premium figure, this could cause premium audit problems later on if the exposure basis increases
- Waiving Minimum Premiums requires Company approval

Policy Prefixes:

- **Monoline:**
 - Policy prefix is IM
- **Package:**

- Policy prefix is PKG and applies when the Inland Marine is written with either General Liability and/or other non-marine property

Inspection:

- Inspect only if requested to do so by the Company

MISCELLANEOUS ARTICLES COVERAGE

Eligible:

- **Monoline or Package:**
 - Available as long as the class of business is not prohibited for liability and/or property
- **Coverage Overview:**
 - Provided for property described in the declarations that you own, or is in your care, custody or control
 - Extends to wherever property is located
 - Provided for miscellaneous property of a 'floating' nature
- **Acceptable 'Articles' include:**
 - Equipment or Property used in conjunction with acceptable Contract Binding Authority classes of business

Prohibit:

- Class of business/operation the marine coverage is related to is prohibited
- Exposures outside the continental United States. Hawaii is acceptable.
- Locations where property coverage is prohibited due to windstorm guideline restrictions
- Articles that are:
 - Antennas and satellite dishes
 - Antiques
 - ATVs
 - Coin collections
 - Film
 - Fine arts
 - Furs
 - Household goods in storage
 - Jewelry
 - Mobile homes
 - Personal collections
 - Precious or semi-precious gems
 - Pyrotechnic equipment
 - Stamps
 - Trading cards
 - Trailers or semi-trailers that are used for travel on public roads, including any attached machinery or equipment

Submit:

- **Losses:**
 - More than 2 losses in 3 years and/or a single loss greater than \$5,000
- **Limits:**
 - Limit requested exceeds \$25,000 for any one article
 - Limit requested exceeds \$150,000 for the entire schedule

Mandatory:

- **Theft Exclusion – PN764 is only mandatory if:**
 - No central station alarm
 - Prior theft loss in past 3 years
 - Insured uses subcontractors
 - **Theft Limitation Endorsement – U237** is available for all risks with an installation floater exposure but is not mandatory. This form establishes a sub-limit for theft.

- **Wind and Hail Guidelines** that apply to building and/or contents apply to all inland marine coverage [options as well](#).
 - Wind and hail deductible guidelines must be reviewed to determine whether a deductible will be applied or excluded to specific location(s) on the policy:
 - Windstorm or Hail Deductible – PN778
 - Wind or Hail Exclusion – PN760
 - Since Company guidelines vary by location Wind or Hail Deductible – PN778 allows you to schedule different deductibles by location. See guidelines to determine which of these options are available at specific locations:
 - \$1,000 / \$2,500 / \$5,000 / \$10,000 / \$15,000 / \$20,000 / \$25,000 / \$50,000
 - If one of more locations is subject to a wind exclusion just specifically schedule those locations on the Wind or Hail Exclusion – PN760

Replacement Cost:

- Replacement cost is available for all risks that qualify for Miscellaneous Articles Coverage

Policy Issuance and Rating:

- **Class Code 798:**
- **Forms:**
 - Manuscript changes to coverage forms are prohibited
 - How to complete Miscellaneous Articles Coverage Declarations - IMDEC0079:
 - **Schedule of Covered Property:**
 - A complete schedule of articles with individual values and specific descriptions are required
 - **All Covered Property in Any One Occurrence:**
 - This is the total of the individually scheduled items
 - **Coinsurance:**
 - Not Applicable
 - **Deductible:**
 - \$500
 - **Rate:**
 - Indicate on form
 - **Premium:**
 - Indicate premium based on these pricing parameters:
 - \$2.50 per \$100 of declared value excluding theft
 - \$3.00 per \$100 of declared value including theft
 - **Minimum Premium:**
 - \$500 Monoline
 - \$250 Package (i.e. supported by GL and/or other Property)
 - Package credit is applied if policy is a package
- **Policy Prefixes:**
 - **Monoline:**
 - Policy prefix is IM
 - **Package:**
 - Policy prefix is PKG and applies when the Inland Marine is written with either General Liability and/or other non-marine property

Inspection:

- Inspect only if requested to do so by the Company

VALUABLE PAPERS AND RECORDS COVERAGE

Eligible:

- **Monoline or Package:**
 - Available as long as the class of business is not prohibited for liability and/or property
- **Coverage Overview:**
 - Covers the cost to reconstruct damaged or destroyed valuable papers and records
 - Usually is defined to include almost all forms of printed documents or records except data, data processing programs, media, money or securities

Prohibit:

- Class of business/operation the marine coverage is related to is prohibited
- Exposures outside the continental United States. Hawaii is acceptable.
- Locations where property coverage is prohibited due to windstorm guideline restrictions
- Library and/or Museum valuable papers and records

Submit:

- **Losses:**
 - More than 2 losses in 3 years and/or a single loss greater than \$5,000
- **Limits:**
 - Blanket Limit 'At Your Premises' exceeds \$250,000
 - 'Coverage Applicable Away From Your Premises' limit exceeds \$25,000

Mandatory:

- Documents must be stored in a fireproof cabinet, or a vault
- Duplicate records must be created and stored off site only if:
 - A. The total value of the 'Property at Your Premises' for Valuable Papers exceeds \$50,000
 - Property at Your Premises is the total of 'Specifically Described Property' and 'All Other Covered Property'
 - B. The records are not stored in a fireproof cabinet or vault
- **Theft Exclusion – PN764 is only mandatory if:**
 - No central station alarm
 - Prior theft loss in past 3 years
- **Wind and Hail Guidelines** that apply to building and/or contents apply to all inland marine coverage options as well.
 - Wind and hail deductible guidelines must be reviewed to determine whether a deductible will be applied or excluded to specific location(s) on the policy:
 - Windstorm or Hail Deductible – PN778
 - Wind or Hail Exclusion – PN760
 - Since Company guidelines vary by location Wind or Hail Deductible – PN778 allows you to schedule different deductibles by location. See guidelines to determine which of these options are available at specific locations:
 - \$1,000 / \$2,500 / \$5,000 / \$10,000 / \$15,000 / \$20,000 / \$25,000 / \$50,000
 - If one of more locations is subject to a wind exclusion just specifically schedule those locations on the Wind or Hail Exclusion – PN760

Replacement Cost:

- Appraisals are required to document value should a loss occur
- Replacement cost is available for all risks that qualify for Valuable Papers Coverage

Policy Issuance and Rating:

- **Class Code 530:**
- **Forms:**

- Manuscript changes to coverage forms are prohibited
- How to complete Valuable Papers / Records Coverage Declarations - IMDEC0067A:
 - **Limits of Insurance:**
 - **A – Limit Applicable at Each Scheduled Location:**
 - Submit if summation of limits for individual locations exceeds \$250,000
 - **B – Limit Applicable Away from Your Premises:**
 - Limit is 10% of the total limit for 'A – Limit Applicable at Your Each Scheduled Location'
 - **Scheduled Locations:**
 - Location address(es) and limit(s) of insurance for each individual location are to be listed here only for monoline CIM policies. If part of a package the locations are per the property declarations.
 - **Coinsurance:**
 - Not applicable
 - **Deductible:**
 - \$500
 - **Rate:**
 - Indicate on form – see Rating below
 - **Premium:**
 - Indicate on form
- **Policy Prefixes:**
 - **Monoline:**
 - Policy prefix is IM
 - **Package:**
 - Policy prefix is PKG and applies when the Inland Marine is written with either General Liability and/or other non-marine property
- **Rating:**
 - Flat rate of \$0.75 per \$100 of the total insured values for all locations under 'A – Limit Applicable at Each Scheduled Location
 - **Minimum Premiums:**
 - \$500 Monoline
 - \$250 Package (i.e. supported by GL and/or other Property)
 - Package credit is applied if policy is a package

Inspection:

- Inspect only if requested to do so by the Company

INLAND MARINE FORMS

- Only the following Coverage Forms and approved Colony Forms may be used to issue policies

COMMON FORMS – POLICY LEVEL

DCJ6550	COMMON POLICY DECLARATIONS
IL0017	COMMON POLICY CONDITIONS
IL0021	NUCLEAR ENERGY LIABILITY EXCLUSION ENDORSEMENT – BROAD FORM
ILP001	OFAC NOTICE
PRIVACYNOTICE	PRIVACY NOTICE
SIGCIC	SIGNATURE PAGE
SLBDATA	SURPLUS LINES BROKER DATA
U001	SCHEDULE OF FORMS AND ENDORSEMENTS
U002	MINIMUM POLICY PREMIUM
U094	SERVICE OF SUIT

COMMON FORMS – INLAND MARINE LINE OF BUSINESS

CM0001	COMMERCIAL INLAND MARINE CONDITIONS
PN774	WATER OR EARTH MOVEMENT EXCLUSION
U1611M	ABSOLUTE FUNGI OR BACTERIA EXCLUSION
U173	CANCELLATION (OR ATTACH THE STATE SPECIFIC FORM FOR AK, AR, CT, FL, IN, IA, KS, ME, MT, NM, NV, OK, PA, SC, VT, WA, WY)
U737IM	TOTAL POLLUTION EXCLUSION
U740	EXCLUSION – ASBESTOS
U741	EXCLUSION – BENZENE
U745	EXCLUSION – LEAD
U747	SILICA OR SILICA-RELATED DUST EXCLUSION
UIL0959	LIMITED EXCLUSION OF ACTS OF TERRORISM (OTHER THAN CERTIFIED ACTS OF TERRORISM) -- If UIL0959 is applied; Do Not Apply UIL0961
UIL0961	EXCLUSION OF CERTIFIED ACTS AND OTHER ACTS OF TERRORISM -- If UIL0961 is applied; Do Not Apply UIL0959

STATE SPECIFIC FORMS

CM0144	AL – ALABAMA CHANGES
U534	AK – ALASKA CHANGES – ATTORNEY’S FEES
AKNOTICE	AK – ALASKA POLICYHOLDER NOTICE
AKATTYFEE	AK – ALASKA POLICYHOLDER NOTICE ATTORNEY FEES
D2	CA – CALIFORNIA NOTICE
CAPRNOTICE	CA – CALIFORNIA NOTICE - PREMIUM REFUNDS
SIGCICFL	FL – POLICY JACKET AND SIGNATURE PAGES – Do Not Apply SIGCIC
IL0162	IL – ILLINOIS CHANGES – DEFENSE COSTS
LANOTICENOWD	LA – LOUISIANA NOTICE WITH WIND EXCLUDED – If LANOTICEWE is Applied; Do Not Apply LANOTICEWD

LANOTICEWD	LA – LOUISIANA NOTICE WITH WIND NOT EXCLUDED – <i>If LANOTICEWD is applied; Do Not Apply LANOTICENOWD</i>
IL0108	MA – MASSACHUSETTS TENANT RELOCATION EXPENSE
NCPROPNOTICE	NC – NOTICE TO NORTH CAROLINA POLICYHOLDERS – WIND NOT EXCLUDED – <i>Do Not Apply NC PROP NOTICE 1</i>
NOPROPNOTICE1	NC – NOTICE TO NORTH CAROLINA POLICYHOLDERS – WIND EXCLUDED – <i>Do Not Apply NC PROP NOTICE</i>
ND NOTICE	ND – NOTICE TO NORTH DAKOTA POLICYHOLDERS
U608	NY – NEW YORK CHANGES – CONDITIONS
IL0120	PA – PENNSYLVANIA CHANGES – DEFENSE COSTS
IL0910	PA – PENNSYLVANIA NOTICE
SIGCSIC	VA – POLICY JACKET AND SIGNATURE PAGES – <i>Do Not Apply SIGCIC</i>
TXNOTICE	TX – TEXAS POLICYHOLDER NOTICE
IL0114	WY – WYOMING CHANGES – DEFENSE COSTS

STATE CANCELLATION FORMS

UIL0231	AR – ARKANSAS CHANGES – CANCELLATION AND NON-RENEWAL
UIL0280	AK – ALASKA CHANGES – CANCELLATION AND NON-RENEWAL
UIL0260	CT – CONNETICUT CHANGES – CANCELLATION AND NON-RENEWAL
UIL0255	FL – FLORIDA CHANGES – CANCELLATION AND NON-RENEWAL
UIL0276	IA – IOWA CHANGES – CANCELLATION AND NON-RENEWAL
UIL0272	IN – INDIANA CHANGES – CANCELLATION AND NON-RENEWAL
UIL0261	KS – KANSAS CHANGES – CANCELLATION AND NON-RENEWAL
UIL0247	KS – KANSAS CHANGES – CANCELLATION AND NON-RENEWAL
UIL0247	ME – CANCELLATION AND NON-RENEWAL – MAINE
UIL0243	MT – MONTANA - CANCELLATION AND NON-RENEWAL
UIL0298	NM – NEW MEXICO CHANGES – CANCELLATION AND NON-RENEWAL
UIL0251	NV – NEVADA CHANGES – CANCELLATION AND NON-RENEWAL
UIL0246	PA – PENNSYLVANIA CHANGES – CANCELLATION AND NON-RENEWAL
UIL0249	SC – SOUTH CAROLINA CHANGES – CANCELLATION AND NON-RENEWAL
UIL0219	VT – VERMONT CHANGES – CANCELLATION AND NON-RENEWAL
UIL0146	WA – CANCELLATION AND NON-RENEWAL – WASHINGTON
UIL0252	WY – WYOMING CHANGES – CANCELLATION AND NON-RENEWAL

FORMS – ACCOUNTS RECEIVABLE

- Only the following Coverage Forms and approved Colony Forms may be used to issue policies.

MANDATORY FORMS:

CM0066	ACCOUNTS RECEIVABLE COVERAGE FORM
IMDEC0066A	ACCOUNTS RECEIVABLE COVERAGE DECLARATIONS

OPTIONAL FORMS:

U170	ACTUAL CASH VALUE
PN753	LOSS PAYABLE PROVISIONS
IL1201	POLICY CHANGES
UIH9910	PROTECTIVE SAFEGUARDS
PN779	THEFT LIMITATION – SECURED STORAGE
PN764	THEFT EXCLUSION <i>only mandatory if:</i> <ul style="list-style-type: none"> • No central station alarm • Prior theft loss in past 3 years
U239	VANDALISM EXCLUSION
PN760	WIND OR HAIL EXCLUSION
PN778	WINDSTORM OR HAIL DEDUCTIBLE

FORMS – BAILEES CUSTOMERS GOODS

- Only the following Coverage Forms and approved Colony Forms may be used to issue policies.

MANDATORY FORMS:

IH0085	BAILEES CUSTOMERS COVERAGE FORM
IMDEC0085	BAILEES CUSTOMERS COVERAGE FORM DECLARATIONS
U236	POLLUTANT CLEAN UP AND REMOVAL LIMITATION
U812	THEFT FROM UNATTENDED VEHICLE EXCLUSION

OPTIONAL FORMS:

U170	ACTUAL CASH VALUE
IH9919	ADDITIONAL COVERED PROPERTY
IH9920	ADDITIONAL PROPERTY NOT COVERED
PN753	LOSS PAYABLE PROVISIONS
IL1201	POLICY CHANGES
UIH9910	PROTECTIVE SAFEGUARDS
PN779	THEFT LIMITATION – SECURED STORAGE
PN764	THEFT EXCLUSION <i>only mandatory if:</i> <ul style="list-style-type: none"> • No central station alarm • Prior theft loss in past 3 years
U239	VANDALISM EXCLUSION
PN760	WIND OR HAIL EXCLUSION
PN778	WINDSTORM OR HAIL DEDUCTIBLE

FORMS – COMPUTER EQUIPMENT, MEDIA AND DATA

- Only the following Coverage Forms and approved Colony Forms may be used to issue policies.

MANDATORY FORMS:

IH0075	COMPUTER SYSTEMS COVERAGE FORM
IMDEC0075A	COMPUTER SYSTEMS COVERAGE DECLARATIONS
U238	VIRUS, HARMFUL CODE OR SIMILAR INSTRUCTION LIMITATION EXCLUSION
U812	THEFT FROM UNATTENDED VEHICLE EXCLUSION

OPTIONAL FORMS:

U170	ACTUAL CASH VALUE
IH9920	ADDITIONAL PROPERTY NOT COVERED
PN753	LOSS PAYABLE PROVISIONS
IL1201	POLICY CHANGES
IH7502	PORTABLE COMPUTERS
UIH9910	PROTECTIVE SAFEGUARDS
PN779	THEFT LIMITATION – SECURED STORAGE
PN764	THEFT EXCLUSION <i>only mandatory if:</i> <ul style="list-style-type: none"> • No central station alarm • Prior theft loss in past 3 years
U239	VANDALISM EXCLUSION
PN760	WIND OR HAIL EXCLUSION
PN778	WINDSTORM OR HAIL DEDUCTIBLE

FORMS – CONTRACTORS EQUIPMENT

- Only the following Coverage Forms and approved Colony Forms may be used to issue policies.

MANDATORY FORMS:

IMDEC0068	CONTRACTORS EQUIPMENT COVERAGE DECLARATIONS
IH0068	CONTRACTORS EQUIPMENT COVERAGE FORM
U812	THEFT FROM UNATTENDED VEHICLE EXCLUSION

OPTIONAL FORMS:

U170	ACTUAL CASH VALUE
IH9919	ADDITIONAL COVERED PROPERTY
IH9920	ADDITIONAL PROPERTY NOT COVERED
PN751	CONTRACTORS EQUIPMENT THEFT LIMITATION
U244	INLAND MARINE SCHEDULE
PN753	LOSS PAYABLE PROVISIONS
IL1201	POLICY CHANGES
UIH9910	PROTECTIVE SAFEGUARDS
U814	REPLACEMENT COST – CONTRACTORS EQUIPMENT
PN779	THEFT LIMITATION – SECURED STORAGE
PN764	THEFT EXCLUSION <i>only mandatory if:</i> <ul style="list-style-type: none"> • No central station alarm • Prior theft loss in past 3 years • Insured uses subcontractors
U239	VANDALISM EXCLUSION
PN760	WIND OR HAIL EXCLUSION
PN778	WINDSTORM OR HAIL DEDUCTIBLE

FORMS – INSTALLATION

- Only the following Coverage Forms and approved Colony Forms may be used to issue policies.

MANDATORY FORMS:

IH0073	INSTALLATION COVERAGE FORM
IMDEC0073	INSTALLATION COVERAGE DECLARATIONS
U236	POLLUTANT CLEAN UP AND REMOVAL LIMITATION
U812	THEFT FROM UNATTENDED VEHICLE EXCLUSION

OPTIONAL FORMS:

U170	ACTUAL CASH VALUE
PN753	LOSS PAYABLE PROVISIONS
IH9914	MORTGAGEHOLDERS
IL1201	POLICY CHANGES
UIH9910	PROTECTIVE SAFEGUARDS
IH9912	SEPARATE OR SUBCONTRACTORS COVERAGE
IH9913	SEPARATE OR SUBCONTRACTORS EXCLUSION
U237	THEFT LIMITATION
PN779	THEFT LIMITATION – SECURED STORAGE
PN764	THEFT EXCLUSION <i>only mandatory if:</i> <ul style="list-style-type: none"> • No central station alarm • Prior theft loss in past 3 years • Insured uses subcontractors
U239	VANDALISM EXCLUSION
PN760	WIND OR HAIL EXCLUSION
PN778	WINDSTORM OR HAIL DEDUCTIBLE

FORMS – MISCELLANEOUS ARTICLES

- Only the following Coverage Forms and approved Colony Forms may be used to issue policies.

MANDATORY FORMS:

IH0079	MISCELLANEOUS ARTICLES COVERAGE FORM
IMDEC0079	MISCELLANEOUS ARTICLES COVERAGE DECLARATIONS
UIH9910	PROTECTIVE SAFEGUARDS (mandatory when storing property at a location)
U812	THEFT FROM UNATTENDED VEHICLE EXCLUSION

OPTIONAL FORMS:

U170	ACTUAL CASH VALUE
IH9920	ADDITIONAL PROPERTY NOT COVERED
PN753	LOSS PAYABLE PROVISIONS
IL1201	POLICY CHANGES
UIH9910	PROTECTIVE SAFEGUARDS
U813	REPLACEMENT COST – MISCELLANEOUS ARTICLES
U237	THEFT LIMITATION
PN779	THEFT LIMITATION – SECURED STORAGE
PN764	THEFT EXCLUSION <i>only mandatory if:</i> <ul style="list-style-type: none"> • No central station alarm • Prior theft loss in past 3 years • Insured uses subcontractors
U239	VANDALISM EXCLUSION
PN760	WIND OR HAIL EXCLUSION
PN778	WINDSTORM OR HAIL DEDUCTIBLE

FORMS – VALUABLE PAPERS AND RECORDS

- Only the following Coverage Forms and approved Colony Forms may be used to issue policies.

MANDATORY FORMS:

CM0067	VALUABLE PAPERS AND RECORDS COVERAGE FORM
IMDEC0067A	VALUABLE PAPERS AND RECORDS COVERAGE DECLARATIONS

OPTIONAL FORMS:

U170	ACTUAL CASH VALUE
IH9920	ADDITIONAL PROPERTY NOT COVERED
CM6702	LIBRARIES
PN753	LOSS PAYABLE PROVISIONS
IL1201	POLICY CHANGES
UIH9910	PROTECTIVE SAFEGUARDS
U813	REPLACEMENT COST – MISCELLANEOUS ARTICLES
PN779	THEFT LIMITATION – SECURED STORAGE
PN764	THEFT EXCLUSION <i>only mandatory if:</i> <ul style="list-style-type: none"> • No central station alarm • Prior theft loss in past 3 years
U239	VANDALISM EXCLUSION
PN760	WIND OR HAIL EXCLUSION
PN778	WINDSTORM OR HAIL DEDUCTIBLE