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ARTISANS PROGRAM

# WISCONSIN

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# INTRODUCTION

This manual contains rules, classifications, and rating information for writing policies that cover the property and liability exposures related to businesses.

# RULE 1 -- ELIGIBILITY

The Artisans Program Manual contains the rules, classifications, and rating information for writing liability, property, and other coverages for small to medium sized trade contractors. The following criteria applies in order to obtain coverage under this program:

- only firms with the equivalent of 10 or fewer total full and/or part-time employees, as defined by these rules
- maximum gross annual receipts of \$3,000,000 with a maximum annual payroll of \$500,000
- firms regularly involved on projects exceeding \$1,000,000 total construction cost are not eligible
- firms which rent or lease equipment to others are not eligible
- firms that are general contractors are not eligible
- buildings or business personal property occupying buildings that exceed an area of 15,000 square feet are not eligible
- firms involved in demolition or building moving activities are not eligible

# Definition of Payroll

Payroll means the total remuneration for services rendered by employees whether paid in money or substitutes for money. Do not include the payroll of individual insureds, co-partners, members of a limited liability company, or executive officers engaged in clerical operations or acting as a salesperson.

### Definition of Employee

- Full-Time -- Each owner, partner, active corporate officer, member of a limited liability corporation, and any person working 120 days or more in any one year.
- Part-Time -- Any person who works less than 120 days in any one year

### **Definition of Gross Annual Receipts**

Gross annual receipts means the gross revenue charged for the insured's operations in a year.

### **Definition of Total Construction Cost**

Total construction cost means the total cost of completing a single project, including materials and labor.

# **Definition of General Contractor**

A general contractor is one whose subcontracted costs exceeds 25% of the business' total payroll.

# **RULE 2 -- PROGRAM DESCRIPTION**

The following is a general description of the coverages provided by the Contractors Special Policy. The policy contains the complete conditions.

# 2.1 Coverage Form

# **AP-100 -- Contractors Special Policy**

Includes commercial liability coverage and provides optional property coverage against all physical losses, with certain exceptions, for property on premises, loss of income, and \$2,500 of business personal property off premises.

# 2.2 Coverage Descriptions -- Principal Coverages

# Liability

Coverage L - Bodily Injury, Property Damage Liability -- Pays on behalf of the insured for damages due to bodily injury or property damage caused by an occurrence to which the insurance applies. Bodily injury and property damage that arise out of the products and completed work hazard are not included under Coverage L.

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

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

Coverage O - Fire Legal Liability -- Pays for property damage to buildings or parts of buildings which are rented or loaned to an insured, if the damage is caused by a fire and the insured is legally liable for the fire damage.

Coverage P - Personal Injury Liability/Advertising Injury Liability -- Personal injury pays for injury other than bodily injury and includes such offenses as slander, libel, invasion of privacy, false arrest, detention, imprisonment, malicious prosecution, wrongful entry, and eviction. The offenses can result from oral or written publication of material.

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

# Property

Coverage A - Buildings -- Covers buildings and structures described on the declarations.

Coverage B - Business Personal Property -- Covers business personal property in the described building or in the open on or within 100 feet of the described premises, with an extension of coverage for \$2,500 of business personal property off premises.

Coverage C - Loss of Income -- Provides up to one year of earnings and extra expense coverage when the business is interrupted by a loss caused by a peril insured against.

# 2.3 Basic Limits

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

### Liability

Each Occurrence Limit	\$300,000/occurrence
Medical Payments Limit	\$5,000/person
Fire Legal Liability Limit	\$100,000/occurrence

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

A rule that addresses higher each occurrence limits is included in this manual.

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

### Property

- Coverage AFull replacement value of the insured buildingsCoverage BFull replacement value of the insured business personal property
- Coverage C Included Actual Loss Sustained within 12 months

# **RULE 3 – POLICY WRITING INSTRUCTIONS**

When property coverage is provided, all eligible buildings and business personal property under one ownership should be covered by the same policy. If the building and business personal property under one ownership are not covered by the same policy, refer to the company.

Personal Property -- Off Premises Coverage is included as an extension of coverage at a limit of \$2,500. An option to purchase higher limits is addressed by Rule 8.3.

# 3.1 Policy Format

An Artisans policy consists of the following components:

- Form AP-100
- Declarations Pages
- Endorsements

### 3.2 Endorsements

Information called for as entries on endorsements will be shown on the declarations.

### 3.3 Policy Term

Policies are written for a term of one year.

### 3.4 Cancellation

Coverage for liability cannot be canceled unless the entire policy is canceled.

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

### 3.5 Scheduled Buildings, Business Personal Property, and Loss of Income

A policy cannot be issued on a blanket basis. A limit must be shown on the declarations for each covered building, for the personal property at each location, and loss of income coverage at each location if loss of income is written subject to a dollar limit.

#### 3.6 Reserved For Future Use

### 3.7 Policy Restrictions and Increased Premiums

Policies may be issued with coverage restrictions or at increased premiums if the policy would not otherwise be issued.

# 3.8 Loss Payable Options

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

Attach form CP-132.

# 3.8.1 Loss Payable – Option 1

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

# 3.8.2 Lender's Loss Payable

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

This option can be used with coverage for personal or real property if the other party has an interest that can be established by a written contract or other documentary evidence. This option also gives the loss payee limited protection against acts of the insured that void coverage, similar to that provided for lenders under the standard mortgage provisions in the policy. Advance notice of cancellation or nonrenewal must be given to the loss payee.

# 3.8.3 Contract of Sale

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

# 3.9 Valuation

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

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

# 3.10 Condominium Unit-Owners

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

Attach form BP-350.

# **RULE 4 -- DEFINITIONS**

# 4.1 Fire Protection Classifications

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

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

**Unprotected** -- All other.

# 4.2 Building Construction Classifications

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

**Joisted Masonry** -- Buildings where the exterior walls are constructed of masonry materials such as adobe, brick, concrete, gypsum block, hollow concrete block, stone, tile, or similar materials, and where the floors and roof are combustible (disregarding floors resting directly on the ground).

**Non-combustible** -- Buildings where the exterior walls, floors, and roof are constructed of, and supported by, metal, asbestos, gypsum, or other non-combustible materials.

# 4.3 Sprinklered Property

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

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

# **RULE 5 -- INDIVIDUAL RISK PREMIUM MODIFICATIONS (IRPM)**

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

The total amount of credit or debit developed using the following table cannot exceed 25%.

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

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

# **RULE 6 -- DEDUCTIBLES**

**6.1** The rating information reflects a \$500 deductible that applies to all property coverages except Loss of Income and Fire Department Service Charge.

The policy can be issued with one of the following higher deductible amounts:

- \$ 1,000 \$ 2,500
- \$ 5,000

These deductible options also apply to all the optional property coverages except Accounts Receivable and those listed below.

No deductible applies to Accounts Receivable Coverage, when provided.

A \$250 deductible applies to the following optional coverages:

Employee Dishonesty Coverage Glass Coverage Money and Securities Coverage Outdoor Sign Coverage Valuable Papers and Records

Modify the property premium to reflect the deductible amount selected as described in the premium determination rule.

# **RULE 7 -- PREMIUM DEVELOPMENT**

# 7.1 Minimum Premium

Minimum Premium per policy is \$350.

# 7.2 Premium Determination

The rating information shown in this manual applies to policy terms of one year.

Liability Rating Information -- per employee

Property Rating Information -- per \$1,000 of insurance unless otherwise stated

# 7.2.1 Basic Premium -- Liability

Step 1 -- Determine the number of full and part-time employees.

**Step 2** -- Determine the applicable full and part-time per employee charge for the liability limit chosen.

**Step 3** -- Multiply the result of Step 2 by the number of full and part-time employees, and add the total full-time employee charges to the total part-time employee charges.

### 7.2.2 Basic Premium -- Building

**Step 1** -- For each covered building use the protection classification and construction classification to determine the appropriate rating information per \$1,000 of insurance.

**Step 2** -- Multiply the result of Step 1 by the deductible factor to determine the basic building premium.

### 7.2.3 Basic Premium -- Business Personal Property

Step 1 -- Select the property rate.

**Step 2** -- For the business personal property at each covered location, use the protection classification and construction classification to determine the appropriate rating information per \$1,000 of insurance.

**Step 3** -- If the business personal property is protected by a protective device or service, multiply the rating information determined in Step 2 by the appropriate protective device factor.

**Step 4** -- Multiply the result of Step 3 by the business personal property limit in thousands.

**Step 5** -- Multiply the result of Step 4 by any factors that are used to adjust the rating information for other premium modifications or coverage options that apply.

**Step 6** -- Multiply the result of Step 5 by the deductible factor from Table 2 -- Property Deductibles to determine the basic business personal property premium.

# 7.2.4 Additional Premium -- Property and Liability Coverage Options

Some of the rules in this manual that describe the property and liability coverage options require an adjustment to the rating information. Such adjustments are made in determining the basic building, business personal property, and liability premiums.

Other rules call for developing an additional premium for the applicable coverage.

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

# 7.2.5 Total Policy Premium

Any applicable individual risk premium modification factor (IRPM) is multiplied by the sum of all of the premiums to determine the total policy premium.

# **RULE 8 -- PROPERTY COVERAGE OPTIONS**

# 8.1 Actual Cash Value

Property can be covered on an actual cash value basis instead of on a replacement cost basis. The property should be insured for its full actual cash value.

# 8.2 Automatic Increase -- Coverages A and B

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

# 8.3 Personal Property -- Off Premises

When Coverage B applies to the policy, Personal Property -- Off Premises coverage is included at a limit of \$2,500. Higher limits are available.

# 8.4 Artisans Property Additional Coverage Endorsements

These endorsements may be added to any Artisans policy. A policy can include both an Artisans Property Additional Coverage Endorsement and an Artisans optional coverage that provides the same coverage.

The following is a general description of the coverages provided by these endorsements.

# 8.4.1 Artisans Property Additional Coverage Endorsement - 1

Coverage	Limit
Glass Accounts Receivable Computers Contractors' Equipment Rental Reimbursement Installation Floater Outdoor Signs Valuable Papers	Replacement Cost \$ 10,000 \$ 10,000 \$ 10,000 \$ 2,500 \$ 10,000 \$ 10,000 \$ 10,000 \$ 10,000

Contractors' Equipment valuation is replacement cost.

Use the Artisans property additional coverage endorsement rating information shown in this manual to determine the additional premium.

Attach endorsement AP 0309.

Limits for the coverages provided by endorsement AP 0309 can be increased. Use the rating information shown in this manual for the Artisans Additional Property Coverage higher limits.

# 8.4.2 Artisans Property Additional Coverage Endorsement - 2

### Coverage

Coverage

#### Limit

Limit

Glass	Replacement Cost
Accounts Receivable	\$ 10,000
Computers	\$ 10,000
Outdoor Signs	\$ 10,000
Valuable Papers	\$ 10,000

Use the Artisans property additional coverage endorsement rating information shown in this manual to determine the additional premium.

Attach endorsement AP-310.

### 8.4.3 Artisans Property Additional Coverage Endorsement - 3

0	
Glass	Replacement Cost
Accounts Receivable	\$ 5,000
Computers	\$ 5,000
Outdoor Signs	\$ 5,000
Valuable Papers	\$ 5,000

Use the Artisans property additional coverage endorsement rating information shown in this manual to determine the additional premium.

Attach endorsement AP-311.

### 8.5 Loss of Income – With 72 Hour Waiting Period

Losses under Coverage C -- Loss of Income are covered on an actual loss sustained basis, subject to a 72 hour waiting period, for a period of up to one year.

Attach endorsement AP 0611.

### 8.6 Ordinance or Law Extension

Limited coverage for increased costs resulting from the enforcement of any ordinance or law is provided under the building and business personal property coverage following a covered loss.

Additional coverage can be provided for loss to the undamaged portion of a building that results from the enforcement of an ordinance or law following a covered loss. This coverage does not apply to owner-occupied residential premises with one to four family dwellings.

Attach endorsement BP-321 and identify the covered buildings.

Increase the building limit as needed and use the building rating information for all covered perils. No adjustment to the rating information applies.

When the coverage described above applies, the policy can be further extended to provide additional coverage for other costs associated with the enforcement of an ordinance or law, including increased demolition and debris removal costs and/or increased cost of construction.

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Specify the additional limit for Demolition and Debris Removal and/or Increased Cost of Construction for the buildings identified on endorsement BP-321.

# 8.7 Water Backup and Overflow Coverage

Coverage for loss caused by water that backs up through sewers or drains can be added for property covered under Coverage A or Coverage B.

A maximum limit of \$20,000 is available.

Attach endorsement AP 0330 and identify the covered property.

To determine the additional premium, multiply the water damage limit of insurance by the rating information shown in this manual.

Multiply the additional premium by the deductible factor.

#### 8.8 Employee Dishonesty

Limits ranging from \$5,000 to \$50,000 can be provided for loss or damage to real property and business personal property, including money and securities, resulting from dishonest acts committed by the insured's employees.

Attach endorsement AP-308. Show the limit on the schedule.

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

When this coverage is provided for two or more locations, use the rating information shown in this manual to develop an additional location charge for each additional location based on the limit that applies.

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

### 8.9 Money and Securities

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

Attach endorsement AP-304. Show the inside the premises limit and outside the premises limit on the schedule.

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

#### 8.10 Theft Exclusion

Coverage for loss resulting from theft can be excluded.

Attach endorsement BP-348.

### 8.11 Accounts Receivable

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

Attach endorsement BP-320 and show the limit selected on the schedule.

To determine the additional premium, multiply the accounts receivable limit in thousands by the accounts receivable rate shown in this manual.

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

#### 8.12 Valuable Papers and Records

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

Attach endorsement BP-328; describe each covered premises and show the limit that applies. Show the deductible amount on the schedule.

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

#### 8.13 Computers

Coverage against physical loss, with certain exceptions, can be provided for computer hardware, software, and extra expense related to the loss of or damage to electronic data processing equipment. This option includes coverage for loss caused by mechanical breakdown, earthquake, flood, and water damage.

Attach endorsement BP-322 and complete the schedule; describe each covered premises and show the limits that apply.

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

Multiply the premium by the deductible factor.

### 8.14 Outdoor Signs

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

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

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

Attach endorsement AP-307 and complete the schedule.

# 8.15 Glass Coverage

Limited glass coverage is provided under form AP-100; coverage for the breakage of building glass that results from vandalism or from any other cause except one of the specified perils (other than vandalism) is limited to \$100 per pane and \$500 per occurrence. The special limits do not apply to glass building blocks.

Coverage against all physical losses, with certain exceptions, can be provided for glass. List the limit at each location/building.

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

Attach endorsement AP-305

# 8.16 Reserved For Future Use

# 8.17 Installation Floater

Coverage against physical loss, subject to certain exceptions and limitations, can be provided for materials, supplies, machinery, fixtures, equipment, and similar property which will become a permanent part of a construction, installation, or erection project. Coverage is provided for covered property at a job site, at a storage location, and while in transit.

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

Use the installation floater rating information shown in this manual to determine the additional premium. Select the rating information for the limit desired based on the job site limit. Multiply the additional premium by the deductible factor.

Attach endorsement AP 0662.

The Installation Floater automatically provides separate limits of up to \$5,000 per occurrence for property in transit and for property at a storage location.

Optional coverage for loss caused by testing may also be provided under the Installation Floater. Testing includes start-up; performance; stress; pressure; or overload testing of materials, supplies, machinery, fixtures, and equipment that will become a permanent part of a covered installation, construction, or erection project. Use the testing rating information shown in this manual. Multiply the rating information by the testing coverage limit in thousands and multiply the result by the applicable deductible factor.

### 8.18 Contractors' Equipment

Coverage against physical loss, subject to certain exceptions and limitations, can be provided for covered equipment involved in contracting, installation, erection, repair, or moving operations or projects. Coverage is provided for covered equipment at a job site, at a storage location, and while in transit. Coverage includes owned, leased, or rented equipment.

Coverage for contractors' equipment applies on an actual cash value basis, unless replacement cost is entry is made on the Contractors' Equipment Schedule.

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#### Blanket

Coverage may be provided on a blanket limit basis for all owned equipment. Individual equipment need not be identified and described on a schedule.

Attach endorsement AP 0659 and show the Blanket Limit on Contractors' Equipment Schedule, AP 0660. Also make an entry on the schedule, if applicable, to show that coverage applies on a replacement cost basis.

#### Scheduled

Coverage for owned equipment may be provided on a scheduled basis. Coverage may also be provided for leased and non-owned equipment in the care, custody, or control of the insured if scheduled. Each item of covered equipment must be scheduled and a limit must be shown for each item.

Attach endorsement AP 0659 and list each item of equipment on Contractors' Equipment Schedule, AP 0660. Also make an entry, if applicable, to show that an item is covered on a replacement cost basis.

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

Select the rating information for the limit desired for Blanket or Scheduled coverage. Multiply the rating information by the limit in thousands.

Multiply the additional premium by the applicable deductible factor.

### 8.19 Contractors' Tools

Coverage against physical loss, subject to certain exceptions and limitations, can be provided for contractors' tools. Coverage is provided on a blanket basis for owned, leased, or rented tools at a job site, at a storage location, or while in transit. Coverage for contractors' tools applies on an actual cash value basis, unless a replacement cost entry is made on Contractors' Tools schedule.

Attach endorsement AP 0661, describe the type of tools covered and show the limit on the schedule. Also make an entry, if applicable, to show that coverage applies on a replacement cost basis.

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

Select the rating information for the limit desired. Multiply the rating information by the limit in thousands.

Multiply the additional premium by the applicable deductible factor.

#### 8.20 Fungus And Related Perils Limitation

With respect to loss caused by fungus, wet and dry rot, bacteria, and other related perils, coverage for damage to property that is subject to the terms of form AP-100 is limited to no more than \$15,000 per policy on an annual aggregate basis.

When coverage for loss caused by fungus and related perils is limited to \$15,000 as described above, loss caused by fungus or related perils is otherwise excluded with respect to property covered under the terms of the AP-100. However, the fungus or related perils exclusion does not apply to loss that results

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from fire or lightning or to the coverage provided for collapse caused by hidden decay. A limited number of other exceptions also apply.

When coverage for loss caused by fungus and related perils is limited as described above, and the policy includes Coverage C -- Loss of Income, Coverage C is extended for an additional period of 30 days to cover loss arising out of fungus and related perils. The 30 days need not be consecutive.

Endorsement AP 0360 is mandatory on all policies.

# **RULE 9 -- LIABILITY COVERAGE OPTIONS**

#### 9.1 Higher Limits

#### 9.1.1 Higher Each Occurrence Limit

The basic Each Occurrence Limit, which applies to Coverages L, N, and P, is \$300,000. It can be increased to \$500,000 or \$1,000,000.

The basic Each Occurrence Limit, which applies to Coverage M, is \$5,000. It can be increased to \$10,000.

The basic Fire Legal Liability Limit, which applies to Coverage O, is \$100,000. The Fire Legal Liability Limit can be increased to \$250,000, or \$500,000, but cannot exceed the liability limit.

The rating information for increased limits is shown in this manual.

# 9.1.2 Aggregate Limits

The liability rates shown in the rate pages contemplate a General Aggregate Limit equal to twice the Each Occurrence Limit and an aggregate limit for the Products/Completed Work Hazard equal to twice the Each Occurrence Limit.

Additional premium is shown in the rating information pages.

# 9.2 Additional Insureds

The liability section of the Artisans policy may require modification in order to extend the insured's liability protection to other persons or entities. This can be accomplished by the use of additional insured endorsements.

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

# 9.2.1 Lessor of Premises

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

Use the rating information shown in this manual to determine the additional premium for each additional insured at each location.

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Attach endorsement AP 0232 and indicate the portion of the premises that is leased to the insured and the name of the lessor.

#### 9.2.2 Controlling Interest

The definition of insured can be amended to include the interests of controlling interests. Controlling interests are insured only for liability arising out of the described interest and the described premises and only while the named insured leases or occupies those premises. The extent of financial control and the premises involved must be described on the endorsement.

Attach endorsement GL-108 and identify the controlling interest.

### 9.2.3 State or Political Subdivisions

The definition of insured can be amended to include a state or political subdivision for the exposures describe below.

#### **Premises Permits**

The state or political subdivision is an additional insured only with respect to specific hazards for which it has issued a permit in connection with the premises owned by, rented to, or controlled by the named insured.

Attach endorsement GL-111 and identify the state or political subdivision.

#### Permits

The state or political subdivision is an additional insured only with respect to its liability caused either in whole or in part by work performed by the named insured or on the named insured's behalf and for which the state or political subdivision has issued a permit.

Attach endorsement AP 0342 and identify the state or political subdivision.

### 9.2.4 Mortgagee, Assignee, or Receiver

The definition of insured can be amended to include the interests of mortgagees, assignees, or receivers. The mortgagees, assignees, or receivers and the premises that the named insured owns, maintains, or uses must be described on the endorsement. These interests are insured for the liability arising out of those premises.

Attach endorsement GL-108 and identify the mortgagee, assignee, or receiver and the location of the premises.

### 9.2.5 Owner or Lessor of Leased Land

The definition of insured can be amended to include the owners or lessors of leased land.

Attach endorsement BP-307 and identify the lessor and the specific location of the land leased to the insured.

### 9.2.6 Co-owner of Insured Premises

The definition of insured can be amended to include the interests of co-owners. The ownership interest of the co-owners and the premises involved must be described on the endorsement. Co-owners are covered only for liability as a co-owner of the premises insured.

Attach endorsement GL-108 and identify the co-owner and the location of the premises.

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# 9.2.7 Engineers, Architects, or Surveyors

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

Engaged By the Named Insured -- Attach endorsement AP 0226.

**Not Engaged By the Named Insured** -- Attach endorsement AP 0339 and identify the additional insured in the endorsement schedule or on the declarations.

# 9.2.8 Lessor of Leased Equipment

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

### **Designated Person or Organization**

Use the rating information shown in this manual to determine the additional premium for each additional insured at each location.

Attach endorsement AP 0236 and identify the party from whom the equipment is being leased.

### 9.2.9 Grantor of Franchise

The definition of insured can be amended to include grantors of franchises. The additional insured's capacity must be indicated in the endorsement. The grantor of a franchise is an insured only with respect to its liability as a grantor of that franchise.

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

Attach endorsement BP-499 and identify the additional insured.

### 9.2.10 Owners, Lessees, or Contractors - Ongoing Operations

The definition of insured can be amended to include a project owner, lessee, or contractor on whose behalf the named insured is performing work as an additional insured.

# **Designated Person or Organization**

Endorsement AP 0338 provides coverage for the additional insured's liability caused in whole or in part by the named insured's acts or omissions or the acts or omissions of others acting on the named insured's behalf in connection with the named insured's ongoing work for the additional insured. The additional insured is not an insured with respect to the named insured's completed work exposure. Identify the additional insured and the location of covered operations.

# 9.2.11 Reserved For Future Use

# 9.2.12 Designated Person or Organization

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

Attach endorsement AP 0301 and identify the designated person or organization and the designated persons or organization's legal interest in the insured's activities, if applicable.

# 9.3 Property in the Care, Custody, or Control of Insured

This coverage pays property damage to property of others that is in the care, custody, or control of an insured. Limits up to \$10,000 can be chosen. The limit should be shown on the endorsement.

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

When the Care, Custody, or Control Exception is selected, the policy cannot be endorsed to include endorsement AP 0658, Voluntary Property Damage Coverage.

Attach endorsement GL-242.

# 9.4 XCU -- Explosion, Collapse, and Underground Property Damage Hazards Exclusion

For any classification with an XCU exposure (indicated in the classification section of the manual under XCU column) endorsement GL212 must be added. This policy does not provide coverage for XCU exposures and coverage is not available.

### 9.5 Non-owned/Hired Automobiles Coverage

Non-owned auto liability coverage and hired auto liability coverage can be provided as an extension of Coverage L.

Non-owned auto liability provides coverage for bodily injury or property damage caused by an auto the named insured does not own, lease, hire, or borrow, but is used in connection with the named insured's business. The non-owned auto must be used by someone other than the named insured.

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

Coverage included for the named insured when the named insured borrows an employee's auto for purposes related to the business.

Attach endorsement BP-605.

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

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# 9.6 Definition of Employee Redefined

The definition of employee can be amended to exclude leased workers. A leased worker is a person leased from a labor leasing firm to perform duties for the named insured.

Attach endorsement GL-895.

# 9.7 Reserved For Future Use

# 9.8 Personal and Advertising Injury Coverage Exclusions

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

Attach endorsement GL-905.

Modify the liability premium by applying the personal and advertising injury factor shown in this manual.

# 9.9 Contractual Liability Coverage Limitations

Coverage for liability assumed under a contract or agreement can be limited as described below.

# 9.9.1 Specific Contracts

Coverage for liability assumed under a contract or agreement can apply only to the following specific contracts:

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

Modify the liability premium by applying the contractual liability coverage limitation factor shown in this manual.

Attach endorsement GL-903.

# 9.9.2 Injury By Or On Behalf of Named Insured

When coverage for liability assumed under a contract or agreement applies to miscellaneous contracts relating to the insured's business, as well as to the types of contracts identified under Rule 9.9.1, the coverage for liability assumed under the miscellaneous contracts can be limited to bodily injury and property damage that is caused by the named insured or those acting on the named insured's behalf.

Refer to the company for any applicable rating information.

Attach endorsement AP 0303. Do not attach endorsement GL-903 if endorsement AP 0303 has been added to the policy.

# 9.10 Limitation of Coverage -- Designated Premises or Project

Liability coverage can be limited to only those premises, incidental operations, or projects shown in the schedule.

Attach endorsement BP-309 and complete the schedule.

# 9.11 Liability Exclusion -- Designated Premises or Operations

Liability coverage can be excluded for the premises or operations shown in the schedule. This exclusion also applies to the products manufactured or distributed from the designated premises and to the products and completed work hazard arising out of the designated operations.

Attach endorsement GL-210 and complete the schedule.

# 9.12 Cross Liability Exclusion

Coverage for bodily injury to an insured must be excluded.

Attach endorsement GL-899.

# 9.13 Punitive Damages Exclusion

Punitive, exemplary, and vindictive damages must be excluded.

Attach endorsement GL-5894.

# 9.14 Reserved For Future Use

# 9.15 Pesticide or Herbicide Applicator Coverage

When an artisans policy is issued to cover landscape gardening risks, the portion of the pollution exclusion that applies to pollutants that are brought on to a premises, site, or location in connection with an insured's work can be deleted. The insured's operations must meet all the standards of any statute, ordinance, regulation, or license requirements that may apply.

Attach endorsement GL-891 and describe the pesticide or herbicide applicator operations.

### 9.16 Lead Liability Exclusion

Bodily injury, property damage, personal injury, and advertising injury arising out of any form of lead must be excluded from this policy.

Attach endorsement GL-890.

### 9.17 Voluntary Property Damage Coverage

Subject to certain exceptions, coverage can be provided for damage to property of others that is in the possession of the named insured or that arises out of the named insured's work. Coverage applies regardless of legal liability.

An each occurrence limit and annual aggregate limit for Voluntary Property Damage Coverage applies. Use the rating information shown in this manual to determine the additional premium for the following limit options. Refer to the company for rating information for other limits.

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Each Occurrence Limit	/	Aggregate Limit
\$ 1,000	/	\$ 5,000
\$ 2,000	/	\$ 10,000
\$ 5,000	/	\$ 25,000

When the Voluntary Property Damage Coverage option is selected, the policy cannot be endorsed to include endorsement GL-242, Care, Custody, or Control Exception.

Attach endorsement AP 0658 and show the each occurrence and annual aggregate limits on the schedule.

#### 9.18 Reserved For Future Use

#### 9.19 Auto and Mobile Equipment Amendments

The policy must endorsed to indicate that a land motor vehicle subject to compulsory or financial responsibility laws or other motor vehicle insurance laws in the state where it is licensed or principally garaged is considered an auto, rather than mobile equipment.

Attach endorsement AP 0838.

# 9.20 Asbestos Exclusion

Coverage is excluded for injury or damage that arises out of asbestos, asbestos products, asbestos fibers, or asbestos dust.

Attach endorsement AP 0225.

#### 9.21 Silica Exclusion

Coverage is excluded for injury or damage that arises out of silica or silica dust.

Attach endorsement AP 0230.

# 9.22 Communicable Disease Exclusion

# Exclusion -- Communicable Disease -- Limited Products Excepted

Coverage is excluded for injury and damage arising out of the transmission of a communicable disease. The exclusion is subject to an exception for bodily injury or property damage arising out the transmission of disease by products intended for human or animal consumption or topical use.

Attach endorsement AP 0854.

#### 9.23 Pollution Exclusion Amendment

The AP-100 exclusion that addresses bodily injury and property damage arising out of the actual, alleged, or threatened discharge, dispersal, seepage, migration, release, or escape of pollutants is restated using this endorsement. This mandatory endorsement restates the Pollution Exclusion to apply to bodily injury and property damage arising out of the emission of pollutants and introduces additional exceptions that address a variety of exposures. The exposures that are the subjects of the additional exceptions include bodily injury and property damage arising out of:

#### Rules - 24

- the smoke, fumes, soot, or vapor from certain types of equipment that service a building;
- the discharge, etc. of pollutants for which the named insured may be held liable as the contractor at a site, premises, or location and the owner or lessee of that site, premises, or location has been added to the policy as an additional insured at that premises, site, or location.
- the escape of fuels, lubricants, or other fluids needed for the operation of mobile equipment; and
- the release of gases, vapors, or fumes from materials brought into a building where the insured, or a contractor or subcontractor working on the insured's behalf, is performing operations.

Attach endorsement AP 0858.

### 9.24 Wet Rot, Dry Rot, Bacteria, Fungi, or Protists Options

Refer to the company for any applicable rating information.

#### Exclusion -- Wet Rot, Dry Rot, Bacteria, Fungi, or Protists

Liability coverage is excluded for mold-related injury or damage that results from the ingestion of, inhalation of, or exposure to wet rot, dry rot, bacteria, fungi, or protists; clean-up costs or costs for testing; and costs due to claims by governmental authorities. Exceptions for bodily injury that results from a fungus cultivated or harvested for human consumption and that results from a foodborne or beverage-borne bacterium that causes illness commonly known as food poisoning are included.

Attach endorsement AP 0688.

# 9.25 Construction Defects Exclusions

### Exclusion -- Damage to Work Performed By You on Your Behalf

Liability coverage is excluded by deleting the exception for work done by subcontractors on the damage to your work exclusion.

Attach endorsement AP 0692.

# 9.26 Exterior Insulation and Finish Systems

Liability coverage is excluded for injury or damage that arises out of an exterior insulation and finish system (EIFS), as defined in the endorsement.

Attach endorsement AP 0690.

# **CLASSIFICATION TABLE**

	Stat		Rat	e Group	)S
Classification	Code	Liab	XCU	Prop	ERP
Air Conditioning and Heating - Systems and Equipment	10010	06		02	S
Appliances and Accessories - Installation and Servicing	10005	04		05	S
Awning - Installation, Service and Repair	10015	06		04	S
Cabinet Makers and Installers Carpentry Carpet or Rug Cleaners Caterers - Private Ceiling or Wall Installation - Metal	10025 10030 10035 10040 10045	03 03 05 03 05		02 02 05 06 02	C C S S C
Chimney Cleaning (Residential only) (Refer to Company) Cleaning Services - Residential or	10043	05		02	s
Office Communication Equipment	10055	05		01	S
Installation Computers - Repair or Service Concrete Construction Concrete - Cutters Concrete - Drillers	10057 10060 10065 10070 10075	04 01 05 04 04		04 05 01 01 01	S S C C C
Door, Window and Partition Installers Driveway, Parking Area, Yard or Sidewalk - Paving or Repairing	10090	04		01	S
(concrete or asphalt) Drywall or Wallboard Hanging and	10105	04		01	С
Taping	10110	05		01	С
Electric Work (no burglar or fire alarm contractors)	10120	04		04	С
Fence Erection Contractors Floor Covering (no ceramic tile) -	10125	05		01	С
Installation, Service and Repair Floor Waxing	10135 10137	04 03		01 04	S S
Furniture and Fixtures - Woodworking Furniture Refinishing	10140 10143	03 03		05 05	C S

	Stat		Ra	te Grouj	ps
Classification	Code	Liab	XCU	Prop	ERP
Garage or Overhead Door Installers - Metal	10150	04		01	S
Garage or Overhead Door Installers - Wood	10155	03		02	S
Glaziers Gutter Installation	10165 10167	04 03		03 01	S S
Heating and Air Conditioning - Systems and Equipment	10010	06		02	S
House Furnishings Installation - N.O.C.	10170	04		05	S
Inspectors/Appraisers - Land Insulation - Contractors Residential	10007	02		02	S
only Interior Decorators	10130 10175	05 04		03 05	C S
Landscape Gardening (no tree trimming) (Must add GL212) Locksmiths	10160 10185	02 05	XCU	04 04	S S
Marble, Terrazzo, Tile or Stone Work - Interior Masons	10190 10195	04 03		01 01	C C
Musical Instrument Repair - (Electronic or Nonelectronic)	10205	01		04	S
Office Machines, Office Appliances - Repair or Service	10060	01		05	S
Painting - Exterior (three stories or less) Painting - Interior Paperhanging Plaster or Stucco Work - Exterior Plaster or Stucco Work - Interior	10210 10215 10220 10225 10230	03 04 04 03 03		01 01 01 02 02	S S C C
Plumbing - Residential or Office (no installation of sprinkler systems) (must add GL212)	10235	07	U	04	С
Refrigeration Contractors	10237	06		04	С

	Stat		Rat	e Group	os
Classification	Code	Liab	XCU	Prop	ERP
Septic Tank and Lateral Installers (Refer to WRC) (Must add GL212)	10180	06	U	02	С
Siding Installers - Masonry and			0	•	C C
Stone Siding Installers - Aluminum and	10245	03		01	С
Vinyl Sign Painting or Lettering (no work	10250	03		01	С
above the first floor)	10252	03		01	S
Surveyors - Land	10253	02		02	S
Upholstery - Furniture	10145	03		05	S
Wallpapering	10220	04		01	S
Water Treatment (includes water softening)	10102	06		04	S
Waterproofing Contractors (GL212) Window Cleaner (three stories or	10103	07	U	04	С
less)	10050	04		01	S S
Window Decorating	10052	02		02	3

### WISCONSIN

#### ARTISANS PROGRAM PREMIUM ADJUSTMENTS

**Fire Protection** 

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

Deductible Credits \$

\$500	1.0
\$1,000	.95
\$2,500	.90
\$5,000	.85
\$10,000	.75

Individual Risk Premium Modification (Subject to Underwriting Approval)

Up to 500% Debit or 25% Credit

### WISCONSIN

# BASE LIABILITY COVERAGES

# Liability – Charge Per Employee – Limits Include \$5,000 Med Pay

Occurrence/	\$300,000/	\$500,000/	\$1,000,000/
Aggregate	\$600,000	\$1,000,000	\$2,000,000
Full Time	\$150	\$175	\$225
Part Time	\$75	\$90	\$115

# PROPERTY COVERAGES

#### Coverage A – Buildings and Coverage B – Business Personal Property (BPP)

	Cov A - Building	Cov B – BPP
Frame	-	
Protected	\$5.11/\$1,000	\$5.40/\$1,000
Partially Protected	\$6.28/\$1,000	\$6.26/\$1,000
Unprotected	\$7.29/\$1,000	\$7.07/\$1,000
Masonry/Joisted		
Protected	\$4.64/\$1,000	\$4.86/\$1,000
Partially Protected	\$5.54/\$1,000	\$5.52/\$1,000
Unprotected	\$6.32/\$1,000	\$6.15/\$1,000
Non-Combustible		
Protected	\$4.46/\$1,000	\$4.66/\$1,000
Partially Protected	\$5.26/\$1,000	\$5.24/\$1,000
Unprotected	\$5.95/\$1,000	\$5.81/\$1,000

# WISCONSIN

# OPTIONAL COVERAGES

<u>.</u>				
<u>RULE</u>	<u>COVE</u>	RAGE		RATE
8.2		atic Increase - Cove nual Increase	rages A and/or B	1.02 (Factor)
8.3	Persor	al Property – Off Pr	emise (Increased Limits)	
		Limit \$2,500 \$5,000 \$10,000 \$15,000 \$20,000 \$25,000 \$30,000 \$35,000 \$40,000 \$40,000 \$45,000 \$50,000 Each Additional	Premium Included \$116 \$147 \$184 \$215 \$252 \$283 \$320 \$351 \$388 \$418 I \$5,000 - \$34	
8.4	Artisa	ns Property Addition	al Coverage Endorsement	
	8.4.1	Artisans Property A First Location Each Additional Loc Increased Limits: Accounts Receival		\$277 \$54 \$2/\$1,000
		Computers Contractors Equip Rental Reimburser Installation Floater Outdoor Signs Valuable Papers a	ment ment	\$5/\$1,000 \$16/\$1,000 \$10/\$1,000 \$6.50/\$1,000 \$8/\$1,000 \$3/\$1,000
	8.4.2	Artisans Property / Each Location	Additional Coverage Endorsement 2	\$77
	8.4.3	Artisans Property / Each Location	Additional Coverage Endorsement 3	\$38

### WISCONSIN

8.6 Ordinance or Law Extension -Increased Building Loss – Value of Undamaged Portions

1.10 (Factor)

Ordinance or Law Extension Schedule – Increased Cost of Construction

Construction Type Frame	Fire Protection Class Protected Partially Protected	<b>Rate per \$1,000</b> 5.62 6.91
Joisted Masonry	Unprotected Protected Partially Protected Unprotected	8.02 5.10 6.09 6.95
Non-Combustible	Protected Partially Protected Unprotected	4.91 5.79 6.55

Ordinance or Law Extension Schedule – Increased Debris Removal -Demolition of Undamaged Portions

Construction Type Frame	Fire Protection Class Protected Partially Protected	<b>Rate per \$1,000</b> 5.62 6.91
Joisted Masonry	Unprotected Protected Partially Protected Unprotected	8.02 5.10 6.09 6.95
Non-Combustible	Protected Partially Protected Unprotected	4.91 5.79 6.55

# 8.7 Water Backup and Overflow Coverage

\$10/\$1,000

8.8 Employee Dishonesty

	Limit	Up to 5	<b>Premium – First Location</b> Employees Each Add'l Employee		nployee	Each Add'I Location		
	\$5,000 \$10,000 \$25,000 \$50,000	\$150		\$7 \$10 \$15 \$20		\$10 \$15 \$20 \$30		
8.9	Money a	and Securities						
	emises emises	\$1,000 \$1,000	\$1,500 \$1,500	\$2,000 \$2,000	\$2,500 \$2,500		\$5,000 \$5,000	\$10,000 \$10,000
		\$72	\$81	\$92	\$102	3	\$127	\$244

# WISCONSIN

Accounts Receivable	\$2/\$1,000
Valuable Papers and Records	\$3/\$1,000
Computers - Hardware and Software	\$5/\$1,000
Outdoor Signs	\$8/\$1,000
Glass Coverage	\$5/\$1,000
	Valuable Papers and Records Computers - Hardware and Software Outdoor Signs

# 8.17 Installation Floater Coverage

	Lin	Limit		
	Property at	Catastrophe		
	Each Job Site \$5,000	All Job Sites \$15,000	\$105	
	\$10,000	\$30,000	\$192	
	\$15,000	\$45,000	\$277	
	\$20,000	\$60,000	\$323	
	\$25,000	\$75,000	\$363	
	\$30,000 \$35,000	\$90,000 \$105,000	\$415 \$484	
	\$35,000 \$40,000	\$105,000 \$120,000	\$404 \$554	
	\$45,000	\$135,000	\$623	
	\$50,000	\$150,000	\$692	
	Testing Coverage			\$4.60/\$1,000
8.18	Contractors Equipment – E	Blanket		
	Actual Cash Value			\$15/\$1,000
	Replacement Cost	: (RC)		\$16/\$1,000
	Contractors Equipment - S	Scheduled		
	Actual Cash Value			\$12/\$1,000
	Replacement Cost	(RC)		\$13/\$1,000
8.19	Contractors Tools			
0.10	Actual Cash Value	(ACV)		\$15/\$1,000
	Replacement Cost			\$16/\$1,000

### **WISCONSIN**

#### LIABILITY OPTIONAL COVERAGES RULE COVERAGE RATE 9.1 Higher Limits - Coverage M Premium Limit \$10,000 \$15 Higher Limits – Coverage O Limit Premium \$250,000 \$150 \$500,000 \$275 9.2 Additional Insureds 9.2.1 Lessor of Premises (Per Insured, Per Location) \$8 9.2.2 \$25 Controlling Interest 9.2.3 State or Political Subdivisions **Premises Permits** \$25 Permits \$25 9.2.4 Mortgagee, Assignee, or Receiver \$25 9.2.5 Owner or Lessor Leased Land \$25 9.2.6 **Co-Owner of Insured Premises** \$25 9.2.7 Engineers, Architects, or Surveyors Engaged by the Named Insured \$25 Not Engaged by the Named Insured \$25 9.2.8 Lessor of Leased Equipment \$25 Designated Person or Organization \$25 9.2.9 Grantor of Franchise \$25 9.2.10 Owners, Lessees, or Contractors - Ongoing Operations \$25 9.2.11 Reserved for Future Use \$25 9.2.12 Designated Person or Organization

# WISCONSIN

9.3 Property in the Care, Custody, or Control of Insured

Premium
\$45
\$85
\$125
\$155
\$205
\$310

9.5 Non-owned/Hired Automobile Coverage

Limit	Premium
\$300,000	\$70
\$500,000	\$80
\$1,000,000	\$95

Personal and Advertising Injury Exclusion				.95 (Factor)
Contractual Liability Coverage Limitation				
9.9.1 Specific Contracts				.95 (Factor)
9.9.2 Injury By or On Beha	If of Named I	Insured		1.10 (Factor)
Reserved for Future Use				
Voluntary Property Damage Coverage				
Occurrence/ Aggregate	\$1,000/ \$5,000	\$2,000/ \$10,000	\$5,000/ \$25,000	
Premium Per Policy	\$45	\$85	\$185	
	Contractual Liability Coverage 9.9.1 Specific Contracts 9.9.2 Injury By or On Beha Reserved for Future Use Voluntary Property Damage Co Occurrence/ Aggregate	Contractual Liability Coverage Limitation 9.9.1 Specific Contracts 9.9.2 Injury By or On Behalf of Named Reserved for Future Use Voluntary Property Damage Coverage Occurrence/ \$1,000/ Aggregate \$5,000	Contractual Liability Coverage Limitation         9.9.1 Specific Contracts         9.9.2 Injury By or On Behalf of Named Insured         Reserved for Future Use         Voluntary Property Damage Coverage         Occurrence/ Aggregate       \$1,000/ \$5,000       \$2,000/ \$10,000	Contractual Liability Coverage Limitation         9.9.1 Specific Contracts         9.9.2 Injury By or On Behalf of Named Insured         Reserved for Future Use         Voluntary Property Damage Coverage         Occurrence/ Aggregate       \$1,000/ \$5,000       \$2,000/ \$10,000       \$5,000/ \$25,000

9.18 Reserved for Future Use