



# Businessowners Agent Manual



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## RULE 1 -- ELIGIBILITY & CLASSIFICATIONS

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

### 1.1 Office

**Buildings** -- Office buildings and office condominium buildings are eligible. Buildings must not exceed six stories in height and their total floor area must not exceed 100,000 square feet.

These buildings can include the following incidental occupancies:

- Apartments (no more than two units);
- Eligible retail or service occupancies which occupy less than 25,000 square feet in total floor area.
- Lessors Risk may not be more than 50% of the total area

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

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

### 1.2 Retail or Service

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

At least 75% of the annual gross sales must be derived from on-premises operations.

Lessors Risk may not be more than 50% of the total area of the building.

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

**Business Personal Property** -- The business personal property of eligible retail or service operations shown in the Eligibility Classification Table of this manual is eligible. The area of the retail or service operation must not exceed 25,000 square feet in total floor area. The annual gross sales must not exceed \$1,000,000 at any insured location.

At least 75% of the annual gross sales must be derived from on-premises operations.

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

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

### 1.2.1 Retail – Eligibility Classification Table

Antiques	Gift
Apartments – Incidental Liability Only	Greeting Cards & Stationary
Appliance & Electronic Sales	Grocery
Art Galleries	Hardware
Art & Craft Supplies	Health Food
Bakeries (no restaurant)	Hobby, Craft
Barber & Beauty Supplies	Ice Cream (no cooking)
Bath Accessories	Jewelry
Bicycle Sales	Kitchen Accessories
Books & Magazines (no adult book stores)	Lamps & Lighting Fixtures
Building/Premises – Lessor Non-Mfr	Liquor
Cameras	Mail Box or Packaging
Candy (no cooking)	Musical Instruments
China, Glassware, Pottery, & Ceramics	Office Supplies & Furniture
Clocks	Paint & Wallpaper
Clothing	Photographic Equipment
Coffee Shops	Picture Framing
Coin & Stamps	Plumbing Fixtures & Supplies (retail only)
Computers & Software (sales only, incidental service)	Record Stores
Cosmetics, Perfume	Religious Goods
Dairy Products (cheese, ice cream)	Retail- NOC
Delicatessens (no cooking)	Sewing Machines
Fabrics	Shoe
Florists	Souvenir Stores
Fruit or Vegetable	Sporting Goods & Athletic Equip (no firearm sales)
Furniture	Stationary or Paper Products
Garden or Lawn Supplies	Toys
	Trophy
	Vacuum Cleaners
	Wigs
	Window Coverings

### 1.2.2 Service – Eligibility Classification Table

Appliance Service/ Repair	Laundries (receiving only)
Art Studios	Locksmiths
Auctions on premises	Mailing & Addressing
Barber Shops	Musical Instrument Repair
Beauty Salons	Photography Studios
Bicycle Repair	Printers (No E & O)
Camera Repair	Shoe Repair
Copy & Duplicating	Tailors
Dressmakers	Taxidermists
Dry Cleaners (receiving only)	Television/Radio Service
DVD & Game Rental	Tuxedo Rental
Engravers	Watch, Clock, Jewelry Repair

### 1.3 Warehouses (BP 0735)

Self-storage warehouses which are used to store the property of others are eligible. No square footage restriction or requirement applies.

Building coverage may be written for self-storage warehouses which rent storage space to individual or commercial customers. Self-storage warehouses typically consist of separate storage units which may be individually accessed by each customer.

When self-storage warehouses are written, Coverage C - Loss of Income is extended to include the loss of Rental Income that results when space for rent or lease is not available due to direct physical loss that is the result of a covered peril.

Customer's Property Legal Liability coverage provides coverage for liability for damage to the property of the insured's customers while the property is at the insured's self-storage warehouse. Coverage is subject to a \$25,000 each occurrence limit.

Additional coverage for Liability Due to Lockout Sale, Removal, or Disposal of Property is also provided for acts or omissions related to denying customers access to their property or from the sale, removal, or disposal of a customer's property due to the insured's activities to reclaim the storage space when a customer's account is delinquent. Coverage is subject to a \$5,000 annual aggregate limit. The property deductible shown on the Declarations applies to this coverage.

The business personal property of customers who rent storage space in the warehouse is not eligible for coverage.

### 1.4 Miscellaneous Eligible Classifications

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

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

### 1.5 Ineligible Classifications

The following classifications are ineligible for coverage under this program:

- Adult Day Care/Assisted Living Facilities/Nursing Homes
- Automobile Businesses - dealers, repair, service, or salvage
- Bars/Taverns/Restaurants
- Churches
- Condominium Buildings (except for office or residential condominiums)
- Contractors (including general contractors)
- Convenience Stores
- Counselors
- Employment Agencies



- Farms
- Financial Institutions (except buildings leased to others)
- Funeral Homes
- Habitational (including rooming/boardings)
- Household Personal Property
- Inspection Services
- Lessors Risk
- Manufacturing
- Newspapers and Publishers
- Pawn Shops
- Pet Stores
- Places of Amusement (Arcades, Go Karts, Mini-Golf, etc.)
- Risks with Swimming Pools
- Risks with Solid Fuel
- Tanning or Exercise Facilities
- Vacant Buildings

## **RULE 2 -- PROGRAM DESCRIPTION**

A Businessowners Policy must provide coverage for all eligible buildings and business personal property owned by an insured, and for all of the insured's eligible business liability exposures.

The following is a general description of the coverages provided by the Businessowners Policies. The policies contain the complete terms and conditions.

**2.1 Coverage Forms** - Two Businessowners Policies are available. The policy cannot combine Coverage Forms, and must be either Standard or Special:

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

**BP 0200 -- Businessowners Special Policy** -- Provides coverage against risks of direct physical loss, with certain exceptions, for property. Also provides coverage for loss of income, and includes commercial liability coverage.

## 2.2 Coverage Descriptions -- Principal Coverages

**Coverage A -- Buildings** -- Covers buildings and structures described on the Declarations, including:

- completed additions;
- machinery and equipment that are a permanent part of the building;
- fixtures (indoor and outdoor);
- personal property that is used to maintain or service the premises;
- personal property of a landlord that is used to furnish apartments, rooms, or common areas;
- building glass; and
- if not covered elsewhere, additions, alterations, and repairs that are being made to the building, and materials, equipment, supplies, and temporary structures that are used in making additions, alterations, or repairs to the building.

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

- business personal property owned by the insured;
- business personal property leased to the insured and for which the insured is contractually obligated to provide coverage;
- the insured's interest in business personal property of others that is in the insured's care, custody, or control;
- the insured's use interest as a tenant in improvements to the described building; and
- exterior building glass owned by, or in the care, custody, or control of, the insured if no limit is shown on the Declarations for Coverage A.

**Coverage C -- Loss of Income** -- Covers Earnings and Extra Expense when the business is interrupted by loss caused by a peril insured against. Coverage is subject to a 72-hour waiting period.

**Coverage L -- Bodily Injury and Property Damage Liability** -- Pays on behalf of the insured for damages due to bodily injury or property damage caused by an occurrence to which the insurance applies. Bodily injury and property damage that arise out of the products and completed work hazard are also included under Coverage L.

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

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

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

## **2.3 Basic Limits**

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

Coverage A	Full replacement value of insured buildings
Coverage B	Full replacement value of insured business personal property
Coverage C	Actual Loss Sustained
Coverage L, P	\$300,000/each occurrence
Coverage M	\$5,000/each person
Coverage O	\$100,000/each occurrence

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

Rules that address higher Each Occurrence Limits for Coverages L, O, and P are shown in this manual.

## **2.4 Aggregate Limits**

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

## **RULE 3 – POLICY WRITING INSTRUCTIONS**

### **3.1 Policy Format**

A Businessowners Policy consists of the following components:

- Form BP 0100 or Form BP 0200;
- Declarations, any supplementary Declarations, or Schedules;
- State amendatory endorsement(s);
- Other required endorsements, if applicable;
- Optional endorsements, if applicable.

### **3.2 Endorsement Entries**

Information that must be shown as an entry on an endorsement will be shown on the Declarations.

### **3.3 Policy Term**

Policies are written for a term of one year.

### **3.4 Cancellation**

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

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

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

A Businessowners Policy cannot be issued on a blanket basis. The limit for each covered building, and the limit for personal property at each building and/or location will be shown on the Declarations. Loss of Income is written without a Limit, and will show 'actual loss sustained' in the limit of insurance field on the Declarations.

### **3.6 Policy Changes**

Changes can be made to policies after inception, including adding or deleting optional coverages.

### **3.7 Policy Restrictions or Increased Premiums**

Policies can be issued with coverage restrictions or at increased premiums if the policy would not otherwise be issued. Policies with property restrictions due to condition are only eligible for Standard Form.

### **3.8 Mortgagees and Loss Payable**

A party with a financial interest in covered property can be named in the policy as a mortgagee or a loss payee.

#### **3.8.1 Mortgagee**

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

#### **3.8.2 Loss Payable**

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

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

### **3.9 Valuation**

Unless otherwise indicated on the Declarations or in a form or endorsement attached to this policy, property losses are settled on a Replacement Cost basis. Refer to the Property Coverage Options rules for information regarding loss settlement on an Actual Cash Value (ACV) basis.

### **3.10 Condominium Unit-Owners (BP 0350)**

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

### **3.11 Refer-to-company if any of the following conditions exist:**

- "Refer to company" is shown in the manual for a specific rule;
- An exposure has no applicable rate;
- An exposure has no applicable classification.

## **RULE 4 -- DEFINITIONS**

### **4.1 Fire Protection Classifications**

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

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

**Unprotected** -- All other.

## 4.2 Building Construction Classifications

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

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

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

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

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

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

- If more than 1/3 of the total exterior wall area is of combustible materials, the applicable construction type is frame.
- If 2/3 or more of the total exterior wall area and 2/3 or more of the floor and roof area is of non-combustible materials, the applicable construction type is non-combustible.
- If 2/3 or more of the total wall area is of masonry or fire resistive materials, the construction type is:
  - Fire resistive or modified fire resistive, when 2/3 or more of the total floor and roof area is of masonry or fire resistive materials.
  - Masonry non-combustible, when 2/3 or more of the total floor and roof area is of non-combustible materials.
  - Joisted masonry, when more than 1/3 of the total floor and roof area is of combustible materials.

## **RULE 5 -- PREMIUM MODIFICATIONS - Protective Devices or Services**

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

### **5.1 Burglar Alarm System (Central Station)**

Burglar alarm credits do not apply when coverage is provided by form BP 0100.

### **5.2 Sprinkler System**

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 6 -- DEDUCTIBLES - Flat Deductible – All Perils**

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

Unless otherwise indicated, the rating information shown in this manual reflects a \$500 deductible amount.

The following deductible options are available for all coverages except the coverages listed below:

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

Only the standard \$500 deductible applies to the coverage options listed below:

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

**Deductible Factors** -- The deductible factors shown in the table below are used in developing the building and business personal property premiums.

Deductible	Factors
\$500	1.00
\$1,000	.95
\$2,500	.90
\$5,000	.90

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

## **RULE 7 -- PREMIUM DEVELOPMENT**

### **7.1 Premiums**

Premiums for coverages are rounded to the nearest whole dollar.

### **7.2 Annual Rating Information**

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

### **7.3 Minimum Premiums**

BP100 Businessowner Standard Policy	- \$250.00
BP200 Businessowner Special Policy	- \$350.00

### **7.4 Multiple Occupancies**

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

#### **Building**

- Determine the percentage of total floor area that applies to each occupancy in the building. (Floor areas do not include basement areas not open to the public.)
- Classify a building occupied solely by apartment and office occupancies as an apartment if the office occupancies are 15% or less of the total floor area. If the total floor area of the office occupancies is more than 15%, classify the building as an office.
- Classify a building occupied by apartment and office occupancies, as well as eligible retail or service occupancies, as the occupancy with the largest floor area. If none of the occupancies are predominant, use the rating information of the highest rated occupancy.
- Classify a building occupied solely by eligible retail or service occupancies as the occupancy with the largest floor area. If none of the occupancies are predominant, use the rating information of the highest rated occupancy.



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

### **Business Personal Property**

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

## **7.5 Premium Determination**

The Businessowner's Policy is rated using the web based Point-of-Sale system, BriteCore.

Unless otherwise noted, the premium for Building and Business Personal Property coverages are calculated using separate Building and Business Personal Property limits.

### **7.5.1 Premium -- Building**

The Building limit of insurance is divided by \$1,000 and multiplied by the rate per coverage to determine the policy premium for each building.

### **7.5.2 Premium -- Business Personal Property**

The Business Personal Property limit is divided by \$1,000 and multiplied by the rate per coverage to determine the premium for Personal Property in each building.

### **7.5.3 Premium - LIABILITY**

The premium for risks under a Service Classification is based on total receipts. All other classes are rated using total area.

### **7.5.4 Additional Premium -- Off Premises Operations**

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

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

### **7.5.5 Additional Premium -- Property and Liability Coverage Options**

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

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

Use the web based rating program, BriteCore, to determine any applicable additional premiums for the coverage options selected.

#### **7.5.6 Total Policy Premium**

The sum of the following factors are used to determine the total policy premium:

- premium for each covered Building;
- premium for Business Personal Property at each covered building/location;
- premium for Liability for each covered operation;
- additional premium for off-premises operations;
- additional premium for Equipment Breakdown;
- additional premium for any applicable property and liability coverage options.

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

### **8.1 Crime Coverages (BP 0100 Only)**

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

#### **8.1.1 Burglary And Robbery Coverage -- Option 1 (BP 0302)**

Coverage can be provided for loss to Business Personal Property (other than money and securities) resulting from burglary and from robbery.

#### **8.1.2 Burglary And Robbery Coverage -- Option 2**

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

The terms of this optional coverage are included in form BP 0100.

The coverage under Option 1 and 2 above is subject to a deductible amount of \$500. Do not apply the deductible factor.

#### **8.1.3 Theft Coverage (BP 0306)**

Coverage can be provided for loss to Business Personal Property (other than money and securities) resulting from theft.

### **8.2 Computer Coverage (BP 0322)**

Used with BP 0100 Only. Coverage for risks of direct physical loss that are not excluded can be provided for computers used in the operation of the insured business. This option includes coverage for loss caused by mechanical breakdown, earthquake, flood, and water damage.

### **8.3 Theft Exclusion (BP 0348)**

Used with BP 0100 Only. Coverage for loss resulting from theft can be excluded under form BP 0200.

### **8.4 Accounts Receivable**

Limited coverage for accounts receivable is provided in forms BP 0100 and BP 0200. Coverage applies to sums that cannot be collected from customers because the records were damaged or destroyed, the cost to reconstruct damaged or destroyed records, increased collection costs, and interest on loans used to offset losses prior to receipt of insurance proceeds.

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

The limit for On-Premises coverage can be increased up to a limit of \$50,000. The limit for loss away from the described premises equals 50% of the On-Premises limit.

## **8.5 Actual Cash Value**

Building property and/or business personal property can be covered on an actual cash value basis instead of on a replacement cost basis by making the appropriate entry on the Declarations. The property must be insured for its full actual cash value when this option applies.

## **8.6 Automatic Increase -- Coverages A and/or B**

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

## **8.7 Water Backup and Overflow Coverage (BP 0330)**

Coverage up to \$20,000 can be provided for direct physical loss caused by water that backs up through sewers or drains for property covered under Coverage A or Coverage B.

## **8.8 Condominium Loss Assessment (BP 0319)**

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

## **8.9 Employee Dishonesty**

Coverage can be provided for loss or damage to business personal property (including money and securities) resulting from dishonest acts committed by the insured's employees. The minimum limit that applies to this coverage is \$5,000 and the maximum limit available is \$50,000. Premium is based on the number of employees and the number of locations.

This coverage is subject to a deductible amount of \$500. The deductible factor does not apply.

## **8.10 Fine Arts (BP 0324)**

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

**Premium Determination** -- Multiply the Business Personal Property rate for the location where the property is usually kept by the rate per \$1,000.

### **8.11 Forgery Coverage**

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

Coverage is included at a \$2,500 limit, unless a higher limit is shown on the Declarations.

### **8.12 Installation Floater Coverage (BP 0716)**

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

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

The Catastrophe Limit of Insurance applies whenever property at more than one location (either more than one job site, more than one storage location, or any combination of job sites and storage locations) is damaged in a single occurrence. The limit is equal to the total amount of Installation Floater coverage.

#### **8.12.1 Property in Transit or Storage**

A \$5,000 coverage limit is automatically provided under the Installation Floater coverage for Property in Transit and for Property at a Storage Location.

#### **8.12.2 Optional Testing Coverage**

This coverage is not available.

### **8.13 Installation Tools and Equipment (BP 0715)**

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

Replacement Cost is not available for this coverage. The deductible factor applies for this premium.

### **8.14 Limited Fungus and Related Perils Coverage**

A \$15,000 Aggregate Limit for direct physical damage caused by fungus or related perils is included. No additional limits are available.

### **8.15 Money and Securities**

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

This coverage is subject to a deductible amount of \$500. The deductible factor does not apply.

The terms of this coverage are included in the Optional Property Coverages section of coverage form BP 0200. The limit applies to Inside Premises and Outside Premises.

**Endorsement** -- Attach endorsement BP 0304 to add Money and Securities Coverage to BP 0100. The limit applies to Inside Premises and Outside Premises.

#### **8.16 Ordinance or Law Extension**

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

Additional coverage can be provided for:

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

##### **8.16.1 Increased Building Loss -- Value of Undamaged Portions (BP 0321)**

The premium for this coverage is 20% of the building premium.

Identify the premises and building number to which this coverage applies on the Declarations. The deductible factor applies for this premium.

##### **8.16.2 Increased Debris Removal - Demolition of Undamaged Portions (BP 0321)**

Identify the covered property, and indicate the Increased Debris Removal - Demolition of Undamaged Portions limit on the Declarations.

##### **8.16.3 Increased Cost of Construction (BP 0321)**

Identify the covered property, and indicate the Increased Cost of Construction limit on the Declarations.

#### **8.17 Outdoor Signs**

Limited coverage is included in forms BP 0100 and BP 0200 for loss or damage to signs that are not attached to buildings, up to a limit of \$1,000 per sign, \$2,500 aggregate limit for loss caused by a covered peril.

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

This coverage is subject to a deductible amount of \$500. Do not apply the deductible factor.

The terms of the Outdoor Signs coverage are included in the Optional Property Coverages section of coverage forms BP 0100 and BP 0200.

#### **8.18 Property Additional Coverage Endorsement (PACE) (MW-BP 0351)**

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

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

<b><u>Coverage</u></b>	<b><u>Limits</u></b>
Accounts Receivable	
At the described premises	\$ 20,000
Away from the described premises	\$ 5,000
Business Personal Property - Off Premises	\$ 15,000
Employee Dishonesty	\$ 10,000
Forgery	\$ 5,000
Outdoor Signs	\$ 10,000
Personal Effects	\$ 5,000
Valuable Papers and Records	
At the described premises	\$ 15,000
Away from the described premises	\$ 5,000

#### **8.19 Seasonal Increase -- Coverage B (MW BP 0323)**

When Coverage B is written at 100% of the average monthly value of business personal property, the policy provides an automatic increase of 25% of the Coverage B limit for seasonal increases in value. If the 100% minimum average value is not met, or if more than a 25% increase is needed, the Coverage B limit can be increased for seasonal changes in value. The period for which limits are increased cannot extend beyond the policy expiration date.

The period options available are 3, 6 or 9 months.

#### **8.20 Spoilage (BP 0327)**

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

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

The minimum limit that applies to this coverage is \$1,000. The coverage provided by this option does not apply to loss of income which results from loss to perishable stock.

#### **8.21 Utility Service Disruption Coverage**

Coverage can be provided for property damage or loss of income resulting from the disruption of an off-premises public utility service caused by a peril insured against.

Off-premises public utility services include: electricity, steam, or gas supply (with or without coverage for damage to overhead transmission lines); water supply; and communications supply (with or without coverage for damage to overhead transmission lines).

##### **8.21.1 Property Damage (BP 0661)**

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

- the off-premises public utility service or services for which coverage will apply; and
- whether coverage with or without transmission lines applies.

The applicable Utility Service Disruption limits must be indicated on the Declarations, and cannot exceed the limit for either Coverage A, Buildings, or Coverage B, Business Personal Property.

**Endorsement** -- Attach endorsement BP 0661 and indicate the covered property, the utility service(s), and the limit(s) on the Declarations.

#### **8.21.2 Time Element (BP 0662)**

A limit must be selected for this coverage.

The following information must be shown in the endorsement Schedule or on the Declarations for each location where coverage applies:

The information that follows must be shown on the endorsement:

- the off-premises public utility service or services for which coverage will apply; and
- whether coverage with or without transmission lines applies.

The applicable Utility Service Disruption limits must be shown on the Declarations.

**Endorsement** -- Attach endorsement BP 0662 and indicate the utility service(s) and the limit(s) the Declarations.

### **8.22 Valuable Papers and Records**

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

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

The limits for On-Premises coverage can be increased. The limit for loss away from the described premises equals 50% of the On-Premises limit.

### **8.23 Functional Replacement Cost Valuation - Buildings (BP 0345)**

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



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

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

The rate factor is .25 of the Building premium.

Describe the covered building and show the limit that applies on a functional replacement cost valuation basis in the endorsement Schedule or on the Declarations.

## **8.24 Equipment Breakdown (BP 0650)**

Equipment Breakdown is automatically added to all policies as an optional coverage and applies to all locations described on the policy Declarations. Coverage is subject to the policy limits for Coverage A and/or B, as provided.

Eligible Risks – All risks eligible for this Businessowners Policy.

The following extensions of coverage are included:

**Data Restoration** – Coverage is provided for the reasonable and necessary extra costs to research, replace and restore lost data records and propriety programs.

This additional coverage is subject to a limit of \$25,000.

**Expediting Expenses** - Coverage is provided for any reasonable extra costs spent to expedite the permanent repair or replacement of covered equipment.

This additional coverage is subject to a limit of \$25,000.

**Pollutants** - Coverage is provided for any costs to repair or replace covered property that has been contaminated by a pollutant, and the cost to clean up or dispose of contaminated property.

All loss or damage due to Pollutants, including loss due to Spoilage or Loss of Income, is subject to a limit of \$25,000.

**Spoilage** – Coverage is provided for loss to the insured's perishable stock when an accident results in spoilage or contamination due to the release of refrigerant.

This additional coverage is subject to a limit of \$25,000.

**Loss of Income** – Coverage C is extended to include loss due to the interruption of business activities as a result of an accident to covered equipment.

**Utility Service Interruption** – Coverage C is extended to include loss of earnings or extra expense occurred due to an accident to Utility owned covered equipment, which provides the premises with electric power, gas or water, communications, waste disposal, or air conditioning, refrigeration, heating, compressed air or steam.

**Deductible** – Minimum available \$500. The deductible follows the Property deductible.

**Premium** - \$40 per Policy

## 8.25 Fire Department Service Charges in Excess of \$2,500

For increased limits refer to rate pages.

## 8.26 WAUSAU BOP – PLUS (MW-BP PLUS)

This is a policy level endorsement consisting of the following coverages:

<u>Property Coverage</u>	<u>Limit(s)</u>
Accounts Receivable.....	\$25,000 at the described premises. \$15,000 away from the described premises
Arson Or Theft Reward.....	\$5,000
Business Personal Property.....	covered within 1,000 ft.
Business Personal Property – Off Premise.....	\$25,000
Coverage C – Loss Of Income.....	12 month Actual Loss Sustained, No Waiting Period
Debris Removal.....	\$25,000
Employee Dishonesty.....	\$10,000
Fine Arts.....	\$10,000
Forgery.....	\$10,000
Increased Costs – Ordinance Or Law.....	\$30,000
Lock And Key Replacement.....	\$5,000
Money And Securities.....	\$10,000 Inside Premises “limit” \$10,000 Outside Premises “limit”
Outdoor Signs.....	\$10,000
Personal Effects.....	\$10,000
Pollutant Clean Up And Removal.....	\$25,000
Recharge Of Fire Extinguishing Equipment.....	Actual Loss Sustained
Salesperson’s Samples.....	\$10,000
Trees, Shrubs, And Plants.....	\$5,000 per item; \$25,000 total
Valuable Papers And Records.....	\$20,000 at the described premises. \$15,000 away from the described premises.
Water Backup And Overflow Coverage.....	\$10,000
<u>Liability Coverage</u>	<u>Limit(s)</u>
Newly Acquired Organizations.....	180 Day coverage

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

### **9.1 Additional Insureds**

The liability section of the Businessowners Policy may require modification in order to extend the insured's liability protection to other persons or entities. This can be accomplished through the use of Additional Insured endorsements.

Coverage for additional insureds is subject to all of the exclusions and conditions found in the liability section of the Businessowners Policy to which the additional insured endorsement is attached. Each endorsement may contain additional limitations.

#### **9.1.1 Co-owner of the Insured Premises (BP 0701)**

The definition of insured can be amended to include the interests of co-owners of the insured premises for liability arising out of the premises. The co-owners of the premises and the designated premises must be described on the endorsement.

#### **9.1.2 Designated Person or Organization (BP 0841)**

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

#### **9.1.3 Grantor of Franchise (BP 0499)**

The definition of insured can be amended to include a person or organization that grants the insured a franchise for liability arising out of the person's or organization's capacity as grantor.

#### **9.1.4 Lessor of Leased Equipment (BP 0842)**

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.

#### **9.1.5 Lessor of Premises (BP 0845)**

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.

**9.1.6 Mortgagee, Assignee, or Receiver (BP 0703)**

The definition of insured can be amended to include the interests of mortgagees, assignees, or receivers for liability arising out of the premises that the named insured owns, maintains, or uses. Liability due to new construction, demolition, and alterations done by or for the additional insured is excluded.

**9.1.7 Owner or Lessor of Leased Land (BP 0307)**

The definition of insured can be amended to include the owners or lessors of land that is leased to the named insured. Liability due to new construction, demolition, and alterations done by or for the additional insured is excluded.

**9.1.8 State or Political Subdivisions -- Premises Permits (BP 0704)**

**Underwriting approval required**

The definition of insured can be amended to include a state or political subdivision that has issued a permit to the named insured but only with respect to the hazards described in the endorsement, as they pertain to premises owned or rented by the insured.

**9.1.9 Vendors (BP 0708)**

The definition of insured can be amended to include a vendor of the named insured's products. Limited products liability coverage is provided for such vendors. However, that vendor is not an insured for any injury or damage arising out of that vendor's sole negligence.

**9.2 Asbestos Exclusion (BP 0839)**

The liability section of the Businessowners Policies must be endorsed to exclude injury or damage that arises out of asbestos, asbestos products, asbestos fibers, or asbestos dust.

**9.3 Cross Liability Exclusion -- Injury to Certain Insureds (BP 0868)**

Coverage for bodily injury to, and personal and advertising injury sustained by, certain described insureds must be excluded.

**9.4 Exclusion -- Abuse or Molestation (BP 0736)**

Coverage must be excluded for injury or damage due to the actual or threatened abuse or molestation of any person while in the care, custody, or control of an insured.

**9.5 Exclusion - Fungus and Related Perils (BP 0676)**

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

**9.6 Total Pollution Exclusion -- With Exceptions for Building Equipment And Hostile Fire (BP 0749)**

The pollution exclusion must be expanded to exclude coverage for all bodily injury and property damage liability and clean-up costs that result from pollutants except for bodily injury or property damage arising out of the heat, smoke, or fumes of a hostile fire and smoke, fumes, soot, or vapor from building equipment.

**9.7 Punitive Damages Exclusion (BP 5722)**

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

**9.8 Silica Exclusion (BP 0838)**

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

**9.9 Exclusion - Communicable Disease - Limited Products Excepted (BP 0859)**

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

**9.10 Expanded Coverage for Property Damage to Rented Premises (BP 0730)**

**Underwriting approval required**

Forms BP 0100 and BP 0200 include Coverage O, which provides fire legal liability coverage for buildings rented by or loaned to the named insured. The basic limit for Coverage O is \$100,000. Forms BP 0100 and BP 0200 also provide up to \$50,000 in coverage for property damage to "short-term rented premises" and the contents of such premises. "Short-term rented premises" are premises which are rented to an insured for a period of seven or fewer successive days. The limit that applies to property damage to "short-term rented premises" does not apply to damages covered under Coverage O.

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

The expanded coverage for property damage to rented premises can be provided at limits up to \$1,000,000, per occurrence, at the same limit as the General Liability Each Occurrence limit on the policy. The limit that applies to the expanded property damage coverage for rented premises is also subject to the policy's General Aggregate Limit and Products/Completed Work Hazard Aggregate Limit. Expanded coverage for property damage is generally available for up to 60 days.

## **9.11 Higher Commercial Liability Limits**

### **9.11.1 Higher Each Occurrence Limit**

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

Coverage	Rate Factor
\$ 300,000	1.00
\$ 500,000	1.10
\$ 1,000,000	1.20

### **9.11.2 Higher Fire Legal Liability Limit**

The basic Fire Legal Liability Limit can be increased from \$100,000 up to \$1,000,000, provided that it does not exceed the Each Occurrence limit.

### **9.11.3 Higher Medical Payment Limit**

The basic Medical Payment Limit can be increased from \$5,000 to \$10,000.

## **9.12 Liability Exclusion -- Designated Premises or Operations (BP 0720)**

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

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

## **9.13 Limitation of Coverage -- Designated Premises or Project (BP 0309)**

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

## **9.14 Liquor Liability Amendments**

### **9.14.1 Expanded Liquor Liability Exclusion (BP 0742)**

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

### **9.14.2 Expanded Liquor Liability Exclusion -- With Exception For Scheduled Activities (BP 0743)**

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

## **9.15 Non-owned/Hired Automobiles**

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

### **9.15.1 Non-owned Auto Liability Coverage/Hired Auto Liability Coverage (BP 0333)**

Non-owned auto liability provides coverage for bodily injury or property damage caused

by an auto that the named insured does not own, lease, hire, or borrow, but which is used in connection with the named insured's business. Use of a non-owned auto by the named insured is not covered.

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

#### **9.15.2 Expanded Non-owned Auto Liability Coverage/Hired Auto Liability Coverage (BP 0605)**

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

#### **9.16 Barbers' and Hairstylists' Liability Coverage (BP 0721)**

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

### **RULE 10 -- INDIVIDUAL RISK PREMIUM MODIFICATIONS**

#### **Underwriting approval required**

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

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

The credit or debit developed under this rule applies to the total policy premium after all other rating procedures have been completed.

<u>RISK VARIATIONS</u>	<b>RANGE OF MODIFICATIONS</b>		
	<u>CREDIT</u>		<u>DEBIT</u>
(1) Care and condition of equipment and premises	-10%	to	+10%
(2) Compliance with recommendations with respect to loss control	-10%	to	+10%
(3) Dispersion or concentration of risk	-10%	to	+10%
(4) Location: accessibility, congestion, and exposures	-10%	to	+10%
(5) Miscellaneous protective features or hazards not reflected in rates	-10%	to	+10%
(6) Protective devices not otherwise reflected in rates	-10%	to	+10%
(7) Storage practices and hazardous operations	-10%	to	+10%
(8) Superior or inferior structural features	-10%	to	+10%
(9) Underwriting attributes not reflected in rates	-10%	to	+10%

**STANDARD PROPERTY**

Rate per \$1,000

**RETAIL**

Class	Building	BPP
Antiques	1.80	3.70
Appliances	1.80	3.70
Art Gallery	1.80	3.70
Arts & Crafts	1.80	3.70
Bakery	1.80	3.70
Barber/Beauty Supplies	1.80	3.70
Bath	1.80	3.70
Bicycle	1.80	3.70
Books	1.80	3.70
Camera	1.80	3.70
Candy	1.80	3.70
China	1.80	3.70
Clock	1.80	3.70
Clothing	1.80	3.70
Coffee	1.80	3.70
Coins	1.80	3.70
Computer	1.80	3.70
Cosmetics	1.80	3.70
Dairy	1.80	3.70
Delicatessen	1.80	3.70
Fabrics	1.80	3.70
Florists	1.80	3.70
Fruit	1.80	3.70
Furniture	1.80	3.70
Garden	1.80	3.70
Gift	1.80	3.70
Greeting Cards	1.80	3.70
Grocery	1.80	3.70
Hardware	1.80	3.70

Class	Building	BPP
Health Food	1.80	3.70
Hobby Craft	1.80	3.70
Ice Cream	1.80	3.70
Jewelry	1.80	3.70
Kitchen Accessories	1.80	3.70
Lamp & Lighting	1.80	3.70
Liquor	1.80	3.70
Mail Box	1.80	3.70
Musical Instruments	1.80	3.70
Office Supplies	1.80	3.70
Paint & Wallpaper	1.80	3.70
Photographic	1.80	3.70
Picture Framing	1.80	3.70
Plumbing Fixtures	1.80	3.70
Record/Music	1.80	3.70
Religious	1.80	3.70
Retail NOC	1.80	3.70
Sewing Machines	1.80	3.70
Shoe	1.80	3.70
Souvenir	1.80	3.70
Sporting Goods & Athletic	1.80	3.70
Stationary/Paper	1.80	3.70
Toys	1.80	3.70
Trophy	1.80	3.70
Vacuum Cleaners	1.80	3.70
Wigs	1.80	3.70
Window Coverings	1.80	3.70

**Rates- 1**

Mutual of Wausau Insurance Corporation

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03/2019



**STANDARD PROPERTY  
OFFICE**

Rate per \$1,000

Class	Building	BPP
Office	1.25	2.00
Medical Office	1.50	2.25

**STANDARD PROPERTY  
WAREHOUSES**

Class	Building	BPP
Warehouses	3.25	5.00
Mini/Self-Storage	1.60	2.80

**STANDARD PROPERTY  
SERVICE**

Class	Building	BPP
Appliance Service/Repair	1.50	3.70
Art Studios	1.50	2.00
Auctions on premises	1.50	3.70
Barber Shops	1.50	2.00
Beauty Shops	1.50	2.00
Bicycle Repair	1.50	3.70
Camera Repair	1.50	3.70
Copy & Duplicating	1.50	2.00
Dressmakers	1.50	3.70
Dry Cleaners (receiving only)	1.50	3.70
DVD & Game Rental	1.50	3.70
Engravers	1.50	3.70
Laundries (receiving only)	1.50	3.70

Class	Building	BPP
Locksmiths	1.50	3.70
Mailing & Addressing	1.50	2.00
Musical Instrument Repair	1.50	3.70
Photography Studios	1.50	2.00
Printers (No E & O)	1.50	3.70
Service NOC	1.50	3.70
Shoe Repair	1.50	3.70
Tailors	1.50	3.70
Taxidermists	1.50	3.70
Television / Radio Repair	1.50	3.70
Tuxedo Rental	1.50	3.70
Watch, Clock, Jewelry Repair	1.50	3.70

**SPECIAL PROPERTY  
RETAIL**

Rate per \$1,000

Class	Building	BPP
Antiques	2.10	4.00
Appliances	2.10	4.00
Art Gallery	2.10	4.00
Arts & Crafts	2.10	4.00
Athletic	2.10	4.00
Bakery	2.10	4.00
Barber/Beauty Supplies	2.10	4.00
Bath	2.10	4.00
Bicycle	2.10	4.00
Books	2.10	4.00
Camera	2.10	4.00
Candy	2.10	4.00
China	2.10	4.00
Clock	2.10	4.00
Clothing	2.10	4.00
Coffee	2.10	4.00
Coins	2.10	4.00
Computer	2.10	4.00
Cosmetics	2.10	4.00
Dairy	2.10	4.00
Delicatessen	2.10	4.00
Fabrics	2.10	4.00
Florists	2.10	4.00
Fruit	2.10	4.00
Furniture	2.10	4.00
Garden	2.10	4.00
Gift	2.10	4.00
Greeting Cards	2.10	4.00
Grocery	2.10	4.00

Class	Building	BPP
Hardware	2.10	4.00
Health Food	2.10	4.00
Hobby Craft	2.10	4.00
Ice Cream	2.10	4.00
Jewelry	2.10	4.00
Kitchen Accessories	2.10	4.00
Lamp & Lighting	2.10	4.00
Liquor	2.10	4.00
Mail Box	2.10	4.00
Musical Instruments	2.10	4.00
Office Supplies	2.10	4.00
Paint & Wallpaper	2.10	4.00
Photographic	2.10	4.00
Picture Framing	2.10	4.00
Plumbing Fixtures	2.10	4.00
Record/Music	2.10	4.00
Religious	2.10	4.00
Retail NOC	2.10	4.00
Sewing Machines	2.10	4.00
Shoe	2.10	4.00
Souvenir	2.10	4.00
Sporting Goods & Athletic	2.10	4.00
Stationary/Paper	2.10	4.00
Toys	2.10	4.00
Trophy	2.10	4.00
Vacuum Cleaners	2.10	4.00
Wigs	2.10	4.00
Window Coverings	2.10	4.00

**SPECIAL PROPERTY  
OFFICE**

Rate per \$1,000

Class	Building	BPP
Office	1.50	2.50
Medical Office	1.75	2.75

**SPECIAL PROPERTY  
WAREHOUSES**

Class	Building	BPP
Warehouses	4.00	5.25
Mini/Self-Storage	2.00	3.00

**SPECIAL PROPERTY  
SERVICE**

Class	Building	BPP
Appliance Service/Repair	1.80	4.00
Art Studios	1.80	3.00
Auctions on premises	1.80	4.00
Barber Shops	1.80	3.00
Beauty Shops	1.80	3.00
Bicycle Repair	1.80	4.00
Camera Repair	1.80	4.00
Copy & Duplicating	1.80	3.00
Dressmakers	1.80	4.00
Dry Cleaners (receiving only)	1.80	4.00
DVD & Game Rental	1.80	4.00
Engravers	1.80	4.00
Laundries (receiving only)	1.80	4.00

Class	Building	BPP
Locksmiths	1.80	4.00
Mailing & Addressing	1.80	3.00
Musical Instrument Repair	1.80	4.00
Photography Studios	1.80	3.00
Printers (No E & O)	1.80	4.00
Service NOC	1.80	4.00
Shoe Repair	1.80	4.00
Tailors	1.80	4.00
Taxidermists	1.80	4.00
Television / Radio Repair	1.80	4.00
Tuxedo Rental	1.80	4.00
Watch, Clock, Jewelry Repair	1.80	4.00

## OPTIONS

### **4 Definitions**

#### **4.1 Fire Protection Classifications**

Protected	1.000
Partially Protected	1.427
Unprotected	1.620

#### **4.2 Building Construction Classifications**

Frame	1.000
Joisted Masonry	.825
Non-combustible	.750
Masonry Non-combustible	.506
Fire Resistive	.294

### **5 Premium Modifications - Protective Devices**

5.1	Central Station Alarm	
	Signal to central or police station	.90

5.2	Sprinkler Systems	.90
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### **6 Deductibles - Flat Deductible**

Deductible	Factor
\$ 500	1.00
\$1,000	.95
\$2,500	.90
\$5,000	.85

### **7 PREMIUM DEVELOPMENT**

#### **7.5.4 Additional Premium – Liability Off-Premises Operations – Rate Per \$1,000 of Payroll**

##### Liability Rate Group\*

Limits:	L	M	H
\$ 300,000	\$ 3.74	\$ 14.41	\$ 35.08
\$ 500,000	4.24	16.22	39.91
\$ 1,000,000	4.98	18.75	46.57

\*Liability Rate Group is found in Rule 7.5.4

## 8 PROPERTY COVERAGE OPTIONS

### 8.1.1 Burglary and Robbery Coverage -- Option 1 (BP 0302)

Limits:	Premium Without Central Station Alarm	Premium With Central Station Alarm
\$5,000	\$45	\$41
\$10,000	\$50	\$45
\$15,000	\$55	\$50
\$20,000	\$60	\$54

### 8.1.2 Burglary and Robbery Coverage -- Option 2

Limits:	Premium Without Central Station Alarm	Premium With Central Station Alarm
\$1,000	\$ 30	\$ 27
\$2,500	75	68
\$5,000	150	135

### 8.1.3 Theft Coverage (BP 0306)

Limits:	Premium
\$ 5,000	\$45
\$ 10,000	\$50
\$ 15,000	\$55
\$ 20,000	\$60

### 8.2 Computer Coverage (BP 0100 only)

Building Construction Type:	
Fire Resistive and Masonry Non-combustible	\$ 3.51 per \$1,000
Non-combustible and Joisted Masonry	4.38 per \$1,000
Frame	5.26 per \$1,000

### 8.4 Accounts Receivable

\$2 per \$1,000

### 8.6 Automatic Increase – Coverage A & B

Percent of Annual Increase – 4%	\$8.00
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### 8.7 Water Backup and Overflow Coverage

\$10 per \$1,000

## 8.8 Condominium Loss Assessment

Limits:	BP 0100	BP 0200
\$1,000	\$ 3.41	\$ 5.14
\$5,000	5.98	8.55
\$10,000	7.71	10.26
Each Additional \$5,000	.65	1.28

## 8.9 Employee Dishonesty

Limits:	Single Location Up to 5 employees	Single Location Each Additional Employee	Each Additional Location
\$5,000	\$ 40.00	\$ 7.01	\$ 8.95
\$10,000	61.00	9.66	13.43
\$25,000	108.00	14.92	17.90
\$50,000	165.00	21.06	26.85

## 8.10 Fine Arts

\$6 per \$1,000

## 8.11 Forgery Coverage

Limits:	Single Location Up to 5 employees	Single Location Each Additional Employee	Each Additional Location
\$5,000	\$ 14.00	\$ 2.80	\$ 3.58
\$10,000	23.50	3.86	5.37
\$25,000	44.00	5.97	7.17
\$50,000	69.00	8.43	10.74

## 8.12 Installation Floater Coverage

Limits:	Premium
\$5,000	\$ 50
10,000	75
15,000	100
20,000	125
25,000	155
30,000	185
35,000	215
40,000	245
45,000	275
50,000	305

## 8.13 Installation Tools and Equipment

\$15 per \$1,000

## 8.15 Money & Securities

Limits:	Premium
\$ 1,000 Inside / \$ 1,000 Outside	\$15
\$ 2,500 Inside / \$ 2,500 Outside	\$30
\$ 5,000 Inside / \$ 5,000 Outside	\$50
\$10,000 Inside / \$10,000 Outside	\$75

Rates- 7

**8.16 Ordinance or Law Extension**

**8.16.1 Increased Building Loss – Value of Undamaged Portions**

20% of Coverage A Buildings Premium

**8.16.2 Increased Debris Removal – Demolition of Undamaged Portions**

\$5 per \$1,000

**8.16.3 Increased Cost of Construction**

\$5 per \$1,000

**8.17 Outdoor Signs**

\$8 per \$1,000

**8.18 Property Additional Coverage Endorsement (PACE)**

\$50 per Location

**8.19 Seasonal Increase – Coverage B**

3 months	\$1.11 per \$1,000
6 months	\$1.85 per \$1,000
9 months	\$2.78 per \$1,000

**8.20 Spoilage**

Power Disruption Only	\$ 5.50 per \$1,000
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Breakdown and Contamination Only

With service agreement	\$ 10.20 per \$1,000
Without service agreement	\$ 16.50 per \$1,000

Power Disruption, Breakdown, and Contamination

With service agreement	\$ 16.00 per \$1,000
Without service agreement	\$ 20.00 per \$1,000

## 8.21 Utility Service Disruption Coverage

### 8.21.1 Property Damage – Table is Rate Per \$1,000

Utility	BP 0100/BP 0200 Building & Business Personal Property	BP 0200 Special Building	BP 0200 Special Personal Property
Electricity, Steam, or Gas Supply	\$ .51	\$ .09	\$ .39
Electricity, Steam, or Gas Supply including Overhead Transmission Lines	.38	.09	.39
Communication Supply	.51	.09	.39
Communication Supply including Overhead Transmission Lines	.41	.09	.39
Water Supply	.38	.09	.39

### 8.21.2 Time Element – Table is Rate Per \$1,000

Utility	BP 0100	BP 0200
Power, Electricity, Steam or Gas Supply	\$ .52	\$ .73
Power, Electricity, Steam or Gas Supply including Overhead Transmission Lines	.40	1.28
Communication Supply	.52	.92
Communication Supply including Overhead Transmission Lines	.43	1.31
Water Supply	.40	.66

## 8.22 Valuable Papers and Records

\$3.00 per \$1,000

## 8.23 Functional Replacement Cost Valuation – Building (BP 0345)

Factor .25 of the building premium

## 8.24 Equipment Breakdown

\$40 flat



**8.25 Fire Department Service Charges Increased Limits**

\$20 per \$1,000

**8.26 WAUSAU BOP – PLUS (MW-BP PLUS)**

\$150 flat

**9 LIABILITY COVERAGE OPTIONS**

**9.1.6 Additional Insured – Lessor of Leased Equipment**

\$25 Per additional insured

**9.1.7 Additional Insured – Lessor of Leased Premises**

\$25 Per additional insured

**9.10 Expanded Coverage for Property Damage to Rented Premises (BP 0730)**

Limits	Premium
\$ 300,000	\$ 50
\$ 500,000	\$ 75
\$1,000,000	\$125

**9.11 Higher Commercial Liability Limits**

**9.11.1 Higher Each Occurrence Limit – Coverage L**

Limits:	Factor
\$ 300,000	1.00
\$ 500,000	1.10
\$1,000,000	1.20

**9.11.2 Higher Fire Legal Liability Limit – Coverage O**

\$ .60 per \$1,000

**9.11.3 Higher Medical Payment Limit – Coverage M**

Limit:	Premium
\$ 10,000	\$ 15

**9.15 Non-owned/Hired Automobile Liability Coverage**

**9.15.1 Non-owned Auto Liability Coverage/Hired Auto Liability Coverage**

Limits:	Premium
\$ 300,000	\$ 23
\$ 500,000	\$ 26
\$1,000,000	\$ 31

#### **9.15.2 Expanded Non-owned Auto Liability Coverage/Hired Auto Liability Coverage**

Limits:	Premium
\$ 300,000	\$ 46
\$ 500,000	\$ 54
\$1,000,000	\$ 62

#### **9.16 Barbers' and Hairstylists' Liability Coverage**

Limits:	Premium
\$ 300,000	\$147 per Barber/Hairstylist
\$ 500,000	\$165 per Barber/Hairstylist
\$1,000,000	\$200 per Barber/Hairstylist