

policy-form-library

COMMERCIAL LINES POLICY FORM LIBRARY

COVERAGE FORMS AND ENDORSEMENTS

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1. INTRODUCTION

This document catalogs the standard policy forms and endorsements available for commercial lines insurance products. These forms constitute the contractual basis for our insurance offerings and must be selected appropriately to provide proper coverage while maintaining compliance with regulatory requirements and underwriting guidelines.

Underwriters must use this form library in conjunction with: - Industry-Specific Risk Acceptance Criteria (UW-GUIDE-2025-C01) - Coverage Limitations by Business Class (UW-GUIDE-2025-C02) - Rating Factors and Considerations by Industry (UW-GUIDE-2025-C03) - Authority Levels and Referral Triggers (UW-GUIDE-2025-C04)

Note: All forms must be properly filed and approved in applicable jurisdictions before use. State-specific variations must be utilized where required. The Form Management System (FMS) should be consulted for the most current versions and approval status.

2. FORM NUMBERING SYSTEM

Our form numbering system follows a standardized convention to facilitate identification and tracking:

Format: ABC-XX-YY-ZZ (Edition Date)

Where: - **ABC** = Line of business code - CPP: Commercial Package Policy - CGL: Commercial General Liability - CAU: Commercial Auto - WCP: Workers' Compensation - UMB: Commercial Umbrella/Excess - SPL: Specialty Lines

- **XX** = Form type code
 - DEC: Declarations
 - COV: Coverage Form
 - END: Endorsement
 - APP: Application
 - NOT: Notice
- **YY** = Major category
 - 01: Basic/Standard
 - 02: Broad
 - 03: Special/Enhanced
 - 04-99: Specific coverages/exclusions/conditions
- **ZZ** = Subcategory/version
 - 00-99: Sequential numbering
- **Edition Date** = Month and year of form edition (MM/YY)

Example: CGL-COV-01-00 (11/24) represents Commercial General Liability, Coverage Form, Basic/Standard, Version 00, November 2024 edition.

Note: Legacy form numbers may not follow this convention. Refer to the Form Conversion Table in Appendix A for cross-references.

3. COMMERCIAL PROPERTY FORMS

3.1 POLICY DECLARATIONS AND COMMON FORMS

Form Number	Form Title	Description	Edition Date
CPP-DEC-01-00	Commercial Property Declarations	Schedule of covered locations and limits	11/24
CPP-COV-01-00	Building and Personal Property Coverage Form	Basic form for building, business personal property, and personal property of others	11/24
CPP-COV-02-00	Business Income (and Extra Expense) Coverage Form	Coverage for loss of business income and extra expense	11/24
CPP-COV-03-00	Causes of Loss - Basic Form	Coverage for basic named perils	11/24
CPP-COV-04-00	Causes of Loss - Broad Form	Coverage for broad named perils	11/24
CPP-COV-05-00	Causes of Loss - Special Form	All-risk coverage subject to exclusions	11/24

Form Number	Form Title	Description	Edition Date
CPP-COV-06-00	Business Income from Dependent Properties	Coverage for business income losses from dependent properties	11/24
CPP-COV-07-00	Extra Expense Coverage Form	Coverage for extra expenses without business income	11/24
CPP-COV-08-00	Legal Liability Coverage Form	Coverage for damage to property of others	11/24
CPP-COV-09-00	Commercial Property Conditions	Standard conditions applicable to all property coverages	11/24
CPP-COV-10-00	Common Policy Conditions	Conditions applicable to all coverage parts	11/24
CPP-NOT-01-00	Commercial Property Coverage Part Disclosure Notice	Required disclosures and notices	11/24

3.2 PROPERTY VALUATION AND LIMITS ENDORSEMENTS

Form Number	Form Title	Description	Edition Date
CPP-END-01-01	Replacement Cost Endorsement	Modifies valuation to replacement cost	11/24
CPP-END-01-02	Actual Cash Value Endorsement	Modifies valuation to actual cash value	11/24
CPP-END-01-03	Functional Replacement Cost Endorsement	Modifies valuation to functional replacement cost	11/24
CPP-END-01-04	Agreed Value Endorsement	Waives coinsurance requirement	11/24
CPP-END-01-05	Value Reporting Form	For fluctuating values	11/24
CPP-END-01-06	Peak Season Endorsement	Increases limits during specified period	11/24
CPP-END-01-07	Inflation Guard Endorsement	Automatically increases limits	11/24
CPP-END-01-08	Margin Clause Endorsement	Provides cushion above stated limits	11/24
CPP-END-01-09	Blanket Insurance Endorsement	Single limit across multiple locations/items	11/24
CPP-END-01-10	Coinurance Waiver Endorsement	Waives coinsurance requirement	11/24
CPP-END-01-11	Deductible Amendments	Modifies standard deductible provisions	11/24
CPP-END-01-12	Maximum Loss Deductible	Caps deductible amount in catastrophic loss	11/24

3.3 PROPERTY COVERAGE EXTENSION ENDORSEMENTS

Form Number	Form Title	Description	Edition Date
CPP-END-02-01	Ordinance or Law Coverage	Coverage for increased costs due to enforcement of ordinances/laws	11/24
CPP-END-02-02	Spoilage Coverage	Coverage for spoilage of perishable stock	11/24
CPP-END-02-03	Utility Services - Direct Damage	Coverage for damage from utility service interruption	11/24
CPP-END-02-04	Outdoor Property Coverage	Expands coverage for outdoor property	11/24
CPP-END-02-05	Valuable Papers and Records	Coverage for valuable papers and records	11/24
CPP-END-02-06	Accounts Receivable Coverage	Coverage for uncollectible accounts receivable	11/24
CPP-END-02-07	Electronic Data Processing Coverage	Enhanced coverage for computers and data	11/24
CPP-END-02-08	Signs Coverage	Coverage for signs attached/detached from buildings	11/24
CPP-END-02-09	Brands and Labels	Coverage for damaged branded merchandise	11/24
CPP-END-02-10	Newly Acquired Locations	Automatic coverage for new locations	11/24
CPP-END-02-11	Property in Transit	Coverage for property in transit	11/24
CPP-END-02-12	Business Income - Extended Period of Indemnity	Extends period of restoration for business income	11/24

3.4 PROPERTY EXCLUSION ENDORSEMENTS

Form Number	Form Title	Description	Edition Date
CPP-END-03-01	Flood Exclusion Endorsement	Excludes flood damage	11/24
CPP-END-03-02	Earth Movement Exclusion Endorsement	Excludes earth movement/earthquake	11/24
CPP-END-03-03	Wind/Hail Exclusion Endorsement	Excludes wind/hail damage	11/24
CPP-END-03-04	Water Damage Exclusion Endorsement	Excludes various water damage	11/24
CPP-END-03-05	Theft Exclusion Endorsement	Excludes theft coverage	11/24
CPP-END-03-06	Vacancy Restrictions Endorsement	Modifies coverage for vacant buildings	11/24
CPP-END-03-07	Computer Virus Exclusion Endorsement	Excludes damage from computer viruses	11/24

Form Number	Form Title	Description	Edition Date
CPP-END-03-08	Fungi/Mold Exclusion Endorsement	Excludes damage from fungi/mold	11/24
CPP-END-03-09	Pollution Exclusion Endorsement	Excludes damage from pollutants	11/24
CPP-END-03-10	Terrorism Exclusion Endorsement	Excludes terrorism damage	11/24
CPP-END-03-11	Communicable Disease Exclusion	Excludes losses related to communicable diseases	11/24
CPP-END-03-12	Wear and Tear Exclusion Enhancement	Strengthens wear and tear exclusion	11/24

3.5 PROPERTY CATASTROPHE COVERAGE ENDORSEMENTS

Form Number	Form Title	Description	Edition Date
CPP-END-04-01	Flood Coverage Endorsement	Provides limited flood coverage	11/24
CPP-END-04-02	Earthquake Coverage Endorsement	Provides earthquake coverage	11/24
CPP-END-04-03	Named Storm Coverage Endorsement	Coverage specific to named storms	11/24
CPP-END-04-04	Windstorm or Hail Coverage Endorsement	Coverage for windstorm/hail with special terms	11/24
CPP-END-04-05	Hurricane Deductible Endorsement	Special deductible for hurricane damage	11/24
CPP-END-04-06	Percentage Deductible Endorsement	Deductible as percentage of values	11/24
CPP-END-04-07	Calendar Year Deductible Endorsement	Aggregate deductible for catastrophe losses	11/24
CPP-END-04-08	Named Storm Definition Endorsement	Defines “named storm” for coverage purposes	11/24
CPP-END-04-09	Territorial Limitations Endorsement	Limits coverage to specified territories	11/24
CPP-END-04-10	Windstorm Protective Safeguards	Requires specific protective measures	11/24
CPP-END-04-11	Flood - Sub-limit by Location	Varies flood limits by location	11/24
CPP-END-04-12	Catastrophe Response Plan Requirement	Requires documented catastrophe plan	11/24

4. COMMERCIAL GENERAL LIABILITY FORMS

4.1 POLICY DECLARATIONS AND COVERAGE FORMS

Form Number	Form Title	Description	Edition Date
CGL-DEC-01-00	Commercial General Liability Declarations	Schedule of coverages and limits	11/24
CGL-COV-01-00	Commercial General Liability Coverage Form (Occurrence)	Standard occurrence-based coverage form	11/24
CGL-COV-02-00	Commercial General Liability Coverage Form (Claims Made)	Claims-made coverage form	11/24
CGL-COV-03-00	Owners and Contractors Protective Liability Coverage Form	Coverage for liability arising from independent contractors	11/24
CGL-COV-04-00	Products/Completed Operations Liability Coverage Form	Standalone products/completed operations coverage	11/24
CGL-COV-05-00	Liquor Liability Coverage Form	Coverage for liquor liability exposures	11/24
CGL-COV-06-00	Pollution Liability Coverage Form (Limited)	Limited pollution liability coverage	11/24
CGL-COV-07-00	Railroad Protective Liability Coverage Form	Coverage for railroad protective liability	11/24
CGL-COV-08-00	Electronic Data Liability Coverage Form	Coverage for electronic data liability	11/24
CGL-NOT-01-00	Commercial General Liability Disclosure Notice	Required disclosures and notices	11/24

4.2 LIABILITY COVERAGE EXTENSION ENDORSEMENTS

Form Number	Form Title	Description	Edition Date
CGL-END-01-01	Additional Insured - Owners, Lessees or Contractors	Extends insured status to specified parties	11/24
CGL-END-01-02	Additional Insured - Vendors	Extends insured status to vendors	11/24
CGL-END-01-03	Additional Insured - Managers or Lessors of Premises	Extends insured status to property managers/lessors	11/24
CGL-END-01-04	Additional Insured - State or Political Subdivisions	Extends insured status to government entities	11/24
CGL-END-01-05	Waiver of Transfer of Rights of Recovery	Waives subrogation rights	11/24
CGL-END-01-06	Primary and Noncontributory Endorsement	Makes coverage primary over other insurance	11/24
CGL-END-01-07	Notice of Occurrence	Modifies notice requirements	11/24

Form Number	Form Title	Description	Edition Date
CGL-END-01-08	Knowledge of Occurrence	Defines knowledge for notice requirements	11/24
CGL-END-01-09	Blanket Additional Insured Endorsement	Automatically includes required additional insureds	11/24
CGL-END-01-10	Per Project Aggregate Limits	Separate aggregate limits by project	11/24
CGL-END-01-11	Per Location Aggregate Limits	Separate aggregate limits by location	11/24
CGL-END-01-12	Extended Property Damage	Broadens property damage coverage	11/24

4.3 LIABILITY EXCLUSION ENDORSEMENTS

Form Number	Form Title	Description	Edition Date
CGL-END-02-01	Exclusion - Designated Operations	Excludes specified operations	11/24
CGL-END-02-02	Exclusion - Designated Products	Excludes specified products	11/24
CGL-END-02-03	Exclusion - Athletic or Sports Participants	Excludes injuries to athletic/sports participants	11/24
CGL-END-02-04	Exclusion - New Entities	Excludes newly formed/acquired entities	11/24
CGL-END-02-05	Exclusion - Coverage C Medical Payments	Excludes medical payments coverage	11/24
CGL-END-02-06	Exclusion - Contractual Liability	Modifies contractual liability coverage	11/24
CGL-END-02-07	Exclusion - Employment-Related Practices	Excludes employment-related claims	11/24
CGL-END-02-08	Exclusion - Access or Disclosure of Confidential Info	Excludes data breach liability	11/24
CGL-END-02-09	Exclusion - Construction Management Errors & Omissions	Excludes professional construction management	11/24
CGL-END-02-10	Exclusion - Communicable Disease	Excludes communicable disease liability	11/24
CGL-END-02-11	Exclusion - Subsidence	Excludes earth movement/subsidence claims	11/24
CGL-END-02-12	Exclusion - Cross Liability	Excludes claims between insureds	11/24

4.4 INDUSTRY-SPECIFIC LIABILITY ENDORSEMENTS

Form Number	Form Title	Description	Edition Date
CGL-END-03-01	Contractors Special Conditions	Special conditions for contractors	11/24
CGL-END-03-02	Manufacturers and Distributors Conditions	Special conditions for manufacturers	11/24
CGL-END-03-03	Restaurant/Tavern Endorsement	Special provisions for food service	11/24
CGL-END-03-04	Habitational Risks Endorsement	Special provisions for apartment/condo risks	11/24
CGL-END-03-05	Retailers Endorsement	Special provisions for retail operations	11/24
CGL-END-03-06	Office Risks Endorsement	Special provisions for office risks	11/24
CGL-END-03-07	Healthcare Facilities Endorsement	Special provisions for healthcare operations	11/24
CGL-END-03-08	Construction Project Management Endorsement	Special provisions for construction management	11/24
CGL-END-03-09	Real Estate Property Managers Endorsement	Special provisions for property managers	11/24
CGL-END-03-10	Service Providers Endorsement	Special provisions for service operations	11/24
CGL-END-03-11	Technology Companies Endorsement	Special provisions for technology operations	11/24
CGL-END-03-12	Special Events Endorsement	Special provisions for events	11/24

4.5 CLAIMS-MADE ENDORSEMENTS

Form Number	Form Title	Description	Edition Date
CGL-END-04-01	Extended Reporting Period Endorsement	Extends reporting period post-policy	11/24
CGL-END-04-02	Retroactive Date Endorsement	Establishes/modifies retroactive date	11/24
CGL-END-04-03	Prior Acts Exclusion Endorsement	Excludes prior acts before specified date	11/24
CGL-END-04-04	Claims-Made to Occurrence Conversion	Converts from claims-made to occurrence	11/24
CGL-END-04-05	Deductible Endorsement (Claims-Made)	Special deductible provisions for claims-made	11/24
CGL-END-04-06	Claims-Made Material Change Endorsement	Addresses material changes in exposure	11/24
CGL-END-04-07	Multiple Claims Endorsement	Addresses related/multiple claims	11/24
CGL-END-04-08	Known Circumstance Exclusion	Excludes known circumstances	11/24

Form Number	Form Title	Description	Edition Date
CGL-END-04-09	Supplemental Extended Reporting Period	Additional extended reporting options	11/24
CGL-END-04-10	Prior Insurance and Non-Cumulation	Addresses prior insurance and non-cumulation	11/24

5. COMMERCIAL AUTO FORMS

5.1 POLICY DECLARATIONS AND COVERAGE FORMS

Form Number	Form Title	Description	Edition Date
CAU-DEC-01-00	Business Auto Declarations	Schedule of coverages and limits	11/24
CAU-COV-01-00	Business Auto Coverage Form	Standard coverage form	11/24
CAU-COV-02-00	Garage Coverage Form	Coverage for garage operations	11/24
CAU-COV-03-00	Motor Carrier Coverage Form	Coverage for motor carriers	11/24
CAU-COV-04-00	Truckers Coverage Form	Coverage for trucking operations	11/24
CAU-COV-05-00	Business Auto Physical Damage Coverage Form	Standalone physical damage coverage	11/24
CAU-COV-06-00	Business Auto Conditions	Standard conditions applicable to auto coverages	11/24
CAU-NOT-01-00	Commercial Auto Coverage Part Disclosure Notice	Required disclosures and notices	11/24

5.2 AUTO LIABILITY ENDORSEMENTS

Form Number	Form Title	Description	Edition Date
CAU-END-01-01	Additional Insured Endorsement	Extends insured status to specified parties	11/24
CAU-END-01-02	Employee as Insured Endorsement	Extends coverage to employees using own autos	11/24
CAU-END-01-03	Fellow Employee Coverage	Covers fellow employee claims	11/24
CAU-END-01-04	Broadened Coverage - Businesses	Enhances coverage for business autos	11/24
CAU-END-01-05	Waiver of Transfer of Rights of Recovery	Waives subrogation rights	11/24

Form Number	Form Title	Description	Edition Date
CAU-END-01-06	Primary and Noncontributory Endorsement	Makes coverage primary over other insurance	11/24
CAU-END-01-07	Auto Loan/Lease Gap Coverage	Covers gap between value and loan balance	11/24
CAU-END-01-08	Auto Medical Payments Coverage	Provides medical payments coverage	11/24
CAU-END-01-09	Drive Other Car Coverage	Extends coverage to non-owned vehicles	11/24
CAU-END-01-10	Hired Autos Specified as Covered Autos	Specifies hired autos as covered autos	11/24
CAU-END-01-11	Individual Named Insured Endorsement	Extends coverage to individual named insured	11/24
CAU-END-01-12	Rental Reimbursement Coverage	Provides rental reimbursement coverage	11/24

5.3 AUTO EXCLUSION ENDORSEMENTS

Form Number	Form Title	Description	Edition Date
CAU-END-02-01	Exclusion - Specified Driver	Excludes specified drivers	11/24
CAU-END-02-02	Exclusion - Designated Operations	Excludes specified operations	11/24
CAU-END-02-03	Exclusion - Designated Vehicles	Excludes specified vehicles	11/24
CAU-END-02-04	Exclusion - Racing	Excludes racing activities	11/24
CAU-END-02-05	Exclusion - Hazardous Materials	Excludes hazardous materials transportation	11/24
CAU-END-02-06	Exclusion - Loading and Unloading	Excludes loading/unloading activities	11/24
CAU-END-02-07	Exclusion - Diminution in Value	Excludes diminution in value losses	11/24
CAU-END-02-08	Exclusion - Electronic Equipment	Excludes electronic equipment coverage	11/24
CAU-END-02-09	Exclusion - Radius of Operation	Excludes operations beyond specified radius	11/24
CAU-END-02-10	Exclusion - Punitive Damages	Excludes punitive damages	11/24
CAU-END-02-11	Exclusion - Bodily Injury to Family Members	Excludes family member bodily injury claims	11/24
CAU-END-02-12	Exclusion - Theft of Client's Property	Excludes theft of client property from vehicles	11/24

5.4 INDUSTRY-SPECIFIC AUTO ENDORSEMENTS

Form Number	Form Title	Description	Edition Date
CAU-END-03-01	Contractors Endorsement	Special provisions for contractors	11/24
CAU-END-03-02	Delivery Services Endorsement	Special provisions for delivery operations	11/24
CAU-END-03-03	Food Delivery Endorsement	Special provisions for food delivery	11/24
CAU-END-03-04	Emergency Vehicle Endorsement	Special provisions for emergency vehicles	11/24
CAU-END-03-05	Towing Operations Endorsement	Special provisions for towing operations	11/24
CAU-END-03-06	Furniture Movers Endorsement	Special provisions for furniture movers	11/24
CAU-END-03-07	Waste Haulers Endorsement	Special provisions for waste hauling	11/24
CAU-END-03-08	Mobile Equipment Endorsement	Special provisions for mobile equipment	11/24
CAU-END-03-09	Bus Operations Endorsement	Special provisions for bus operations	11/24
CAU-END-03-10	Retail Delivery Endorsement	Special provisions for retail delivery	11/24
CAU-END-03-11	Agriculture Operations Endorsement	Special provisions for agricultural vehicles	11/24
CAU-END-03-12	Snow Plow Operations Endorsement	Special provisions for snow plow operations	11/24

5.5 AUTO PHYSICAL DAMAGE ENDORSEMENTS

Form Number	Form Title	Description	Edition Date
CAU-END-04-01	Comprehensive Physical Damage Coverage	Provides comprehensive coverage	11/24
CAU-END-04-02	Specified Causes of Loss Coverage	Limited physical damage coverage	11/24
CAU-END-04-03	Collision Coverage	Provides collision coverage	11/24
CAU-END-04-04	Towing and Labor Coverage	Provides towing/labor coverage	11/24
CAU-END-04-05	Electronic Equipment Coverage	Covers electronic equipment	11/24
CAU-END-04-06	Customization Coverage	Covers vehicle customizations	11/24
CAU-END-04-07	Increased Limit for Electronic Equipment	Increases electronic equipment limits	11/24
CAU-END-04-08	Replacement Cost Coverage	Provides replacement cost valuation	11/24
CAU-END-04-09	Stated Amount Coverage	Values vehicle at stated amount	11/24
CAU-END-04-10	Agreed Value Coverage	Values vehicle at agreed value	11/24
CAU-END-04-11	Deductible Amendments	Modifies standard deductible provisions	11/24

Form Number	Form Title	Description	Edition Date
CAU-END-04-12	Diminishing Deductible	Reduces deductible based on loss-free period	11/24

6. WORKERS' COMPENSATION FORMS

6.1 POLICY DECLARATIONS AND COVERAGE FORMS

Form Number	Form Title	Description	Edition Date
WCP-DEC-01-00	Workers' Compensation Declarations	Schedule of coverages and states	11/24
WCP-COV-01-00	Workers' Compensation and Employers Liability Policy	Standard NCCI coverage form	11/24
WCP-COV-02-00	Information Page	Information page and classifications	11/24
WCP-COV-03-00	Extension of Information Page	Extension of information page	11/24
WCP-COV-04-00	Experience Rating Modification Factor	Documents experience modification	11/24
WCP-NOT-01-00	Endorsement Workers' Compensation Disclosure Notice	Required disclosures and notices	11/24

6.2 WORKERS' COMPENSATION COVERAGE ENDORSEMENTS

Form Number	Form Title	Description	Edition Date
WCP-END-01-01	Voluntary Compensation Endorsement	Provides voluntary compensation	11/24
WCP-END-01-02	Foreign Coverage Endorsement	Extends coverage for foreign operations	11/24
WCP-END-01-03	Maritime Coverage Endorsement	Extends coverage for maritime exposure	11/24
WCP-END-01-04	Federal Employers' Liability Act Coverage	Covers FELA exposures	11/24
WCP-END-01-05	All States Endorsement	Provides coverage in all states	11/24
WCP-END-01-06	Stop Gap Endorsement	Covers monopolistic fund states	11/24
WCP-END-01-07	Waiver of Our Right to Recover	Waives subrogation rights	11/24
WCP-END-01-08	Notice of Material Change Endorsement	Requires notice of material changes	11/24

Form Number	Form Title	Description	Edition Date
WCP-END-01-09	Alternate Employer Endorsement	Covers alternate employers	11/24
WCP-END-01-10	Joint Venture as Insured Endorsement	Covers joint venture operations	11/24
WCP-END-01-11	Partners, Officers and Others Exclusion	Excludes specified individuals	11/24
WCP-END-01-12	Voluntary Compensation and Employers Liability	Enhanced voluntary compensation	11/24

6.3 INDUSTRY-SPECIFIC WORKERS' COMPENSATION ENDORSEMENTS

Form Number	Form Title	Description	Edition Date
WCP-END-02-01	Construction Industry Premium Credit	Premium credit for construction industry	11/24
WCP-END-02-02	Aircraft Operation Exclusion	Excludes aircraft operations	11/24
WCP-END-02-03	Sole Proprietors, Partners, Officers Coverage	Coverage for owners/officers	11/24
WCP-END-02-04	Longshore and Harbor Workers' Compensation Act	Covers LHWCA exposures	11/24
WCP-END-02-05	Healthcare Patient Lifting Endorsement	Special provisions for patient lifting	11/24
WCP-END-02-06	Trucking/Transportation Special Provisions	Special provisions for trucking operations	11/24
WCP-END-02-07	Oil and Gas Well Operations Endorsement	Special provisions for oil/gas operations	11/24
WCP-END-02-08	Contracting Classification Premium Adjustment	Premium adjustment for contracting classes	11/24
WCP-END-02-09	Agricultural Operations Endorsement	Special provisions for agricultural operations	11/24
WCP-END-02-10	Temporary/Seasonal Employee Endorsement	Special provisions for temporary workers	11/24
WCP-END-02-11	Professional Employer Organization Endorsement	Special provisions for PEO arrangements	11/24
WCP-END-02-12	Telecommuting Employees Endorsement	Special provisions for remote workers	11/24

6.4 WORKERS' COMPENSATION PREMIUM ENDORSEMENTS

Form Number	Form Title	Description	Edition Date
WCP-END-03-01	Retrospective Rating Plan	Establishes retrospective rating plan	11/24
WCP-END-03-02	Deductible Endorsement	Establishes deductible program	11/24
WCP-END-03-03	Anniversary Rating Date Endorsement	Establishes anniversary rating date	11/24
WCP-END-03-04	Notification of Change in Ownership	Requires notification of ownership changes	11/24
WCP-END-03-05	Premium Discount Endorsement	Applies premium discount	11/24
WCP-END-03-06	Schedule Rating Endorsement	Applies schedule rating credits/debits	11/24
WCP-END-03-07	Audit Noncompliance Charge	Penalty for audit noncompliance	11/24
WCP-END-03-08	Terrorism Risk Insurance Program	TRIA premium and provisions	11/24
WCP-END-03-09	Catastrophe Premium Endorsement	Premium for catastrophe exposures	11/24
WCP-END-03-10	Expense Constant Endorsement	Applies expense constant	11/24
WCP-END-03-11	Minimum Premium Endorsement	Establishes minimum premium	11/24
WCP-END-03-12	Installment Payment Endorsement	Establishes installment payment plan	11/24

6.5 STATE-SPECIFIC WORKERS' COMPENSATION ENDORSEMENTS

Form Number	Form Title	Description	Edition Date
WCP-END-04-01	California Workers' Compensation Amendatory	California-specific provisions	11/24
WCP-END-04-02	New York Workers' Compensation Amendatory	New York-specific provisions	11/24
WCP-END-04-03	Texas Workers' Compensation Amendatory	Texas-specific provisions	11/24
WCP-END-04-04	Florida Workers' Compensation Amendatory	Florida-specific provisions	11/24
WCP-END-04-05	Pennsylvania Workers' Compensation Amendatory	Pennsylvania-specific provisions	11/24
WCP-END-04-06	New Jersey Workers' Compensation Amendatory	New Jersey-specific provisions	11/24
WCP-END-04-07	Illinois Workers' Compensation Amendatory	Illinois-specific provisions	11/24

Form Number	Form Title	Description	Edition Date
WCP-END-04-08	Massachusetts Workers' Compensation Amendatory	Massachusetts-specific provisions	11/24
WCP-END-04-09	North Dakota Notice of Non-Coverage	Notice for monopolistic state	11/24
WCP-END-04-10	Ohio Notice of Non-Coverage	Notice for monopolistic state	11/24
WCP-END-04-11	Washington Notice of Non-Coverage	Notice for monopolistic state	11/24
WCP-END-04-12	Wyoming Notice of Non-Coverage	Notice for monopolistic state	11/24

7. COMMERCIAL UMBRELLA/EXCESS FORMS

7.1 POLICY DECLARATIONS AND COVERAGE FORMS

Form Number	Form Title	Description	Edition Date
UMB-DEC-01-00	Commercial Umbrella Declarations	Schedule of coverages and limits	11/24
UMB-COV-01-00	Commercial Umbrella Coverage Form	Standard umbrella coverage form	11/24
UMB-COV-02-00	Commercial Excess Liability Coverage Form	Standard excess liability coverage form	11/24
UMB-COV-03-00	Follow Form Excess Liability Coverage Form	Coverage that follows underlying terms	11/24
UMB-COV-04-00	Umbrella Schedule of Underlying Insurance	Schedules required underlying policies	11/24
UMB-COV-05-00	Self-Insured Retention Endorsement	Establishes self-insured retention	11/24
UMB-NOT-01-00	Umbrella/Excess Liability Disclosure Notice	Required disclosures and notices	11/24

7.2 UMBRELLA/EXCESS COVERAGE ENDORSEMENTS

Form Number	Form Title	Description	Edition Date
UMB-END-01-01	Additional Insured Endorsement	Extends insured status to specified parties	11/24
UMB-END-01-02	Coverage Territory Endorsement	Modifies standard coverage territory	11/24
UMB-END-01-03	Crisis Response Coverage Endorsement	Provides crisis response coverage	11/24

Form Number	Form Title	Description	Edition Date
UMB-END-01-04	Drop Down Coverage Endorsement	Clarifies drop down provisions	11/24
UMB-END-01-05	Foreign Liability Follow Form Endorsement	Follows form for foreign liability	11/24
UMB-END-01-06	Lead Umbrella Coverage Provisions	Special provisions for lead umbrella	11/24
UMB-END-01-07	Products Withdrawal Coverage Endorsement	Covers product withdrawal expenses	11/24
UMB-END-01-08	Punitive Damages Coverage Endorsement	Provides punitive damages coverage	11/24
UMB-END-01-09	Sublimit of Insurance Endorsement	Establishes sublimits for specific coverages	11/24
UMB-END-01-10	Unimpaired Aggregate Limit Endorsement	Maintains separate aggregate limits	11/24
UMB-END-01-11	Waiver of Transfer of Rights of Recovery	Waives subrogation rights	11/24
UMB-END-01-12	Named Insured Amendatory Endorsement	Modifies named insured	11/24

7.3 UMBRELLA/EXCESS EXCLUSION ENDORSEMENTS

Form Number	Form Title	Description	Edition Date
UMB-END-02-01	Auto Exclusion Endorsement	Excludes auto liability	11/24
UMB-END-02-02	Employee Benefits Liability Exclusion	Excludes employee benefits liability	11/24
UMB-END-02-03	Employment Practices Liability Exclusion	Excludes employment practices claims	11/24
UMB-END-02-04	Known Loss Exclusion Endorsement	Excludes known losses	11/24
UMB-END-02-05	Lead Exclusion Endorsement	Excludes lead-related claims	11/24
UMB-END-02-06	Nuclear Energy Liability Exclusion	Excludes nuclear energy liability	11/24
UMB-END-02-07	Professional Liability Exclusion	Excludes professional liability	11/24
UMB-END-02-08	Residential Construction Exclusion	Excludes residential construction	11/24
UMB-END-02-09	Silica or Silica-Related Dust Exclusion	Excludes silica-related claims	11/24
UMB-END-02-10	Subsidence Exclusion Endorsement	Excludes earth movement/subsidence	11/24
UMB-END-02-11	Cross Liability Exclusion	Excludes claims between insureds	11/24
UMB-END-02-12	Communicable Disease Exclusion	Excludes communicable disease liability	11/24

7.4 INDUSTRY-SPECIFIC UMBRELLA/EXCESS ENDORSEMENTS

Form Number	Form Title	Description	Edition Date
UMB-END-03-01	Construction Operations Endorsement	Special provisions for construction	11/24
UMB-END-03-02	Manufacturing Operations Endorsement	Special provisions for manufacturing	11/24
UMB-END-03-03	Habitational Risks Endorsement	Special provisions for habitational risks	11/24
UMB-END-03-04	Restaurant/Hospitality Endorsement	Special provisions for hospitality	11/24
UMB-END-03-05	Retail Operations Endorsement	Special provisions for retail	11/24
UMB-END-03-06	Transportation Operations Endorsement	Special provisions for transportation	11/24
UMB-END-03-07	Public Entity Endorsement	Special provisions for public entities	11/24
UMB-END-03-08	Healthcare Operations Endorsement	Special provisions for healthcare	11/24
UMB-END-03-09	Real Estate Operations Endorsement	Special provisions for real estate	11/24
UMB-END-03-10	Technology Operations Endorsement	Special provisions for technology	11/24
UMB-END-03-11	Wholesale/Distribution Endorsement	Special provisions for wholesale	11/24
UMB-END-03-12	Large Account Customization Endorsement	Customized provisions for large accounts	11/24

8. INDUSTRY-SPECIFIC FORM LIBRARIES

8.1 CONSTRUCTION INDUSTRY FORM PACKAGE

Form Package	Description	Required Forms	Optional Forms	Edition Date
Construction - General Contractor	Forms for general contractors	CPP-COV-01-00, CPP-COV-05-00, CGL-COV-01-00, CAU-COV-01-00, WCP-COV-01-00	CPP-END-02-01, CGL-END-01-10, CGL-END-03-01, CAU-END-03-01, UMB-COV-01-00	11/24
Construction - Subcontractor	Forms for trade subcontractors	CPP-COV-01-00, CPP-COV-05-00, CGL-COV-01-00, CAU-COV-01-00, WCP-COV-01-00	CPP-END-02-01, CGL-END-01-01, CGL-END-03-01, WCP-END-02-08	11/24

Form Package	Description	Required Forms	Optional Forms	Edition Date
Construction - Residential	Forms for residential builders	CPP-COV-01-00, CPP-COV-05-00, CGL-COV-01-00, CAU-COV-01-00, WCP-COV-01-00	CPP-END-04-01, CGL-END-01-10, CGL-END-02-11, UMB-END-02-08	11/24
Construction - Commercial	Forms for commercial builders	CPP-COV-01-00, CPP-COV-05-00, CGL-COV-01-00, CAU-COV-01-00, WCP-COV-01-00	CPP-END-04-02, CGL-END-01-10, CGL-END-03-01, UMB-COV-01-00	11/24
Construction - Heavy/Civil	Forms for heavy/civil contractors	CPP-COV-01-00, CPP-COV-05-00, CGL-COV-01-00, CAU-COV-01-00, WCP-COV-01-00	CPP-END-04-02, CGL-END-01-10, CAU-END-03-01, WCP-END-02-08	11/24

8.2 RETAIL INDUSTRY FORM PACKAGE

Form Package	Description	Required Forms	Optional Forms	Edition Date
Retail - General Merchandise	Forms for general retailers	CPP-COV-01-00, CPP-COV-05-00, CGL-COV-01-00, WCP-COV-01-00	CPP-END-01-06, CGL-END-03-05, CAU-COV-01-00, UMB-COV-01-00	11/24
Retail - Clothing/Apparel	Forms for clothing retailers	CPP-COV-01-00, CPP-COV-05-00, CGL-COV-01-00, WCP-COV-01-00	CPP-END-01-06, CGL-END-03-05, CAU-COV-01-00	11/24
Retail - Electronics	Forms for electronics retailers	CPP-COV-01-00, CPP-COV-05-00, CGL-COV-01-00, WCP-COV-01-00	CPP-END-02-07, CGL-END-03-05, CAU-COV-01-00, UMB-COV-01-00	11/24
Retail - Grocery/Food	Forms for grocery stores	CPP-COV-01-00, CPP-COV-05-00, CGL-COV-01-00, WCP-COV-01-00	CPP-END-02-03, CGL-END-03-05, CAU-COV-01-00, UMB-COV-01-00	11/24
Retail - Hardware/Home	Forms for hardware stores	CPP-COV-01-00, CPP-COV-05-00, CGL-COV-01-00, WCP-COV-01-00	CPP-END-01-06, CGL-END-03-05, CAU-COV-01-00, UMB-COV-01-00	11/24

8.3 MANUFACTURING INDUSTRY FORM PACKAGE

Form Package	Description	Required Forms	Optional Forms	Edition Date
Manufacturing - Light	Forms for light manufacturing	CPP-COV-01-00, CPP-COV-05-00, CGL-COV-01-00, CAU-COV-01-00, WCP-COV-01-00	CPP-END-02-07, CGL-END-03-02, WCP-END-02-03, UMB-COV-01-00	11/24

Form Package	Description	Required Forms	Optional Forms	Edition Date
Manufacturing - Heavy	Forms for heavy manufacturing	CPP-COV-01-00, CPP-COV-05-00, CGL-COV-01-00, CAU-COV-01-00, WCP-COV-01-00	CPP-END-02-07, CGL-END-03-02, WCP-END-02-03, UMB-COV-01-00	11/24
Manufacturing - Food	Forms for food manufacturing	CPP-COV-01-00, CPP-COV-05-00, CGL-COV-01-00, CAU-COV-01-00, WCP-COV-01-00	CPP-END-02-03, CGL-END-03-02, WCP-END-02-03, UMB-COV-01-00	11/24
Manufacturing - Electronics	Forms for electronics manufacturing	CPP-COV-01-00, CPP-COV-05-00, CGL-COV-01-00, CAU-COV-01-00, WCP-COV-01-00	CPP-END-02-07, CGL-END-03-02, WCP-END-02-03, UMB-COV-01-00	11/24
Manufacturing - Textile	Forms for textile manufacturing	CPP-COV-01-00, CPP-COV-05-00, CGL-COV-01-00, CAU-COV-01-00, WCP-COV-01-00	CPP-END-02-07, CGL-END-03-02, WCP-END-02-03, UMB-COV-01-00	11/24

8.4 HOSPITALITY INDUSTRY FORM PACKAGE

Form Package	Description	Required Forms	Optional Forms	Edition Date
Hospitality - Hotels	Forms for hotels/motels	CPP-COV-01-00, CPP-COV-05-00, CGL-COV-01-00, WCP-COV-01-00	CPP-END-02-05, CGL-END-03-03, CGL-COV-05-00, UMB-COV-01-00	11/24
Hospitality - Restaurants	Forms for restaurants	CPP-COV-01-00, CPP-COV-05-00, CGL-COV-01-00, WCP-COV-01-00	CPP-END-02-03, CGL-END-03-03, CGL-COV-05-00, UMB-COV-01-00	11/24
Hospitality - Bars/Taverns	Forms for bars/taverns	CPP-COV-01-00, CPP-COV-05-00, CGL-COV-01-00, CGL-COV-05-00, WCP-COV-01-00	CPP-END-02-03, CGL-END-03-03, UMB-COV-01-00	11/24
Hospitality - Resorts	Forms for resorts	CPP-COV-01-00, CPP-COV-05-00, CGL-COV-01-00, WCP-COV-01-00	CPP-END-02-05, CGL-END-03-03, CGL-COV-05-00, UMB-COV-01-00	11/24
Hospitality - Conference Centers	Forms for conference centers	CPP-COV-01-00, CPP-COV-05-00, CGL-COV-01-00, WCP-COV-01-00	CPP-END-02-05, CGL-END-03-03, CGL-END-03-12, UMB-COV-01-00	11/24

V-01-00, WCP-COV-01-00 | CPP-END-02-01, CGL-END-03-04, UMB-COV-01-00 | 11/24 |