



UTICA FIRST INSURANCE COMPANY

**CONVENIENCE
STORE
PROGRAM**

NEW YORK

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CONVENIENCE STORE PROGRAM**

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GUIDELINES

<u>RULE NO.</u>	<u>DESCRIPTION</u>
I.	YOUR BINDING AUTHORITY
II.	OUR GENERAL LINE LIMITS
III.	SPECIAL ELIGIBILITY REQUIREMENTS
IV.	APPLICATION, HANDLING AND PROCESSING REQUIREMENTS

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CONVENIENCE STORE RISKS

- I. Your Binding Authority on these risks, EXCEPT those set forth in Rule III – paragraph B, is as follows:
 - A. Property Coverage: \$600,000, including building, contents, and time element coverage, public protection class 1 through 9, any construction.
(We do not write Class 10.)
Any risk above \$600,000, you must call for prior approval.
 - B. Liability: Premises, operations and products:
\$1,000,000 single limit of liability as provided.
\$5,000 medical payments.
Any risk above these limits must be submitted for prior approval.
 - C. Liability: Non-owned auto/hired auto: (included in UFEE Endorsement)
\$1,000,000 single limit as provided.
 - D. Liquor Liability:
\$500,000 aggregate. (No consumption of Liquor on premises is allowed.)
 - E. Money Coverage:
Coverage up to the Business Personal Property limit is provided on Enhancement Endorsement UFEE.

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CONVENIENCE STORE RISKS

- II. Our General Line Limits are:
- A. Property Coverage: \$2,000,000 including building, contents, and time element coverages.
 - B. Liability: Premises, operations and products:
Additional limits over \$1,000,000 combined single limits, may be available.
Agents would need to call and/or submit for approval.
 - C. Liability: Non-owned auto/hired auto: \$1,000,000 single limit as provided.
 - D. Liquor Liability: up to \$1,000,000 aggregate.
 - E. Money Coverage: Money and Securities Coverage is provided under the UFEE endorsement at limits for inside coverage or outside coverage up to the Business Personal Property Limit of the policy.
 - F. Prior Losses:
 - 1. We will not accept any risk with more than one loss in prior three-year period.
 - 2. We will not accept any risk with loss in excess of \$10,000 in prior three-year period.
 - 3. We will not accept any risk that has a Loss with an open reserve.

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CONVENIENCE STORE RISKS

III. Special Eligibility Requirements:

A. Risks which we do write but which may not be bound (Submit)

(1) Convenience store risk with cooking, consisting of the use of fryers or grills. These types of risks must be inspected and approved by underwriting prior to binding and meet the following requirements:

- (a) Insured must have an approved automatic fire suppression system, properly installed and with regular service contract in place.
- (b) The hood and duct system must meet standards as established by National Fire Protection and including clearances from combustibles.

Note: Any recommendation that may be developed in this area would need to be complied with prior to any binding being authorized.

(2) Any risk with building built before 1970. Underwriter considerations will focus on upgrades to heating electrical, plumbing, roof, etc.

B. Risks which we do not write. (DO NOT SUBMIT)

- (1) Any risk with firearms on premises.
- (2) Any risk with guard dogs on premises.
- (3) Any risk with propane filling.
- (4) **Any risk in the five boroughs of New York City**

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IV. Application, Handling and Processing Requirements:

- A. Submit completed ACORD application along with signed fraud statement and completed convenience store supplement.

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Revised 4/97

LIQUOR LIABILITY GUIDELINES

1. Non-binding - Risk must be submitted with completed Liquor Liability Application, for inspection and Underwriter's approval.
2. Utica First must write General Liability. In no case can Liquor Liability limit exceed General Liability limit.
3. Liquor receipts must be less than 40% of total receipts.
4. Must have valid liquor license. If any violations for serving minors, Company will not accept. Other violations will be reviewed by Underwriter for acceptability.
5. Convenience Store management must have at least 5 years experience.
6. Any prior losses in the past 5 years would make risk ineligible for Liquor Liability Coverage.
7. Restaurants/Convenience Stores having dancing, entertainment, disc jockey, happy hours, special theme nights or off premises serving area, are not eligible.
8. Bar or cocktail lounge not open beyond the hours of the restaurant operation, if applicable.
9. Risks with absentee ownership (owner not working on premises on a daily basis).
10. All servers of alcoholic beverages must have completed industry approved or sponsored seminars, or courses on Dram Shop Liability, and evidence of completion must be submitted with application.

LIMITS

1. \$300,000 - \$1,000,000 - Convenience Stores

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INTRODUCTION

This Manual contains the Rules and Rates that apply to the Convenience Store Program.

The rules, rates, forms, and endorsements in effect for the Company apply in cases not provided for by this Manual.

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RULE 1 -- ELIGIBILITY

This manual contains the rules, classifications, rates, and premiums for writing property, liability, and other coverages for Convenience Stores as follows:

- Buildings (See also footnote on page Rules 14 for eligibility.)
- Building and Building Owners Business Personal Property
- Business Personal Property of Tenants

As referenced in this manual, a risk description of a "Convenience Store" will be:

Firms and individual stores involved primarily in the retail sale of grocery items (including goods found in traditional dairy products stores) and including those offering a delicatessen-type service as permitted, along with gasoline (or related product), full or self-service pump sales on premises, and car washes.

****Take Note – Risk must offer gasoline sales to be eligible for this program.**

The area must not exceed 8,000 square feet and, if the building is occupied by the insured, the insured's business must derive 75% or more of its gross annual sales from on-premises operations.

Car washes, auxiliary, or storage buildings occupied by the insured and that are incidental to the eligible classification and not exceeding 3,000 square feet in total area are also eligible for coverage under this program.

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RULE 2 -- PROGRAM DESCRIPTION

The following is a general description of the coverage provided by the Convenience Store Program. The actual policy would contain the complete conditions.

2.1 Form of Coverage

BP-200 -	AAIS Businessowners Special Policy - includes commercial liability coverage.
UFEE -	Mandatory Enhancement Endorsement
UA-504-B -	Mandatory Protective Safeguards Endorsement
UA-506 -	Mandatory Assault and Battery Exclusion Endorsement
CSTL -	Mandatory theft loss limitation of alcoholic beverages and/or tobacco products

2.2 Coverage Descriptions -- Principal Outline of Coverages

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

Coverage B - Business Personal Property -- Covers business personal property in the described building or in the open on or within 100 feet of the described premises. A \$5,000 limitation applies to theft of alcoholic beverages and/or tobacco products per endorsement CSTL.

Coverage C - Loss of Income -- Provides Earnings and Extra Expense Coverage when the business is necessarily interrupted by a loss caused by a peril insured against.

Coverage L - Bodily Injury, Property Damage Liability -- Pays on behalf of the insured for damages due to bodily injury or property damage caused by an occurrence.

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

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Coverage N - Products/Completed Work -- Covers bodily injury or property damage liability arising out of the Products or Completed Work Hazard.

Coverage O - Fire Legal Liability -- Covers property damage liability of an insured because of a fire loss to the building rented to the insured.

UFEE - Enhancement Endorsement -- 13 extensions of coverage (see form for complete description): Spoilage, Glass Ext., Sign Ext., Incidental Liability Ext., Employee Dishonesty, Vehicle Damage to Tenant Occupied Buildings, Accounts Receivable Ext., Money and Securities Ext., Fire Legal Ext., Non-owned Auto, Trees/Shrubs/Plants, Ext., Off-premises Power Int., and Lock Replacement Coverage.

MAX 1, 2 or 3 – Maximizer Endorsement -- see coverage forms for listing of coverages

2.3 Mandatory Coverage

The Businessowners policy on the Convenience Store must be written to provide coverage on all eligible business buildings and/or business personal property and business liability exposures.

2.4 Minimum Limits - Liability Coverage Section

Coverage L -- \$1,000,000/occurrence

Coverage M -- \$5,000/person

Coverage N -- \$1,000,000/occurrence

Coverage O -- \$100,000/occurrence

The liability rates shown in the State Rate Pages contemplate a general aggregate limit equal to twice the Coverage L occurrence limit and an aggregate limit for Products/Completed Work Hazard equal to the Coverage N occurrence limit.

The policy may be written subject to different aggregate limits at the premium surcharge shown in Rule 13.2.

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RULE 3 -- POLICYWRITING INSTRUCTION

Buildings and business personal property under one ownership should be covered by the same policy.

Coverages A and B must be written at full Replacement Value. The Declarations Page must indicate Replacement Cost Coverage.

The property rates shown in the State Rate Pages contemplate Coverage C written subject to a limit. The limit is the sum of:

- (1) 20% of the Coverage A limit
- (2) 100% of the Coverage B limit

Show the Coverage C limit on the Declarations Page.

3.1 Additional Interests -- Property Coverage Section

The policy may cover the interests of additional owners at no additional premium.

Attach Endorsement CP-131 or CP-132.

3.2 Additional Insureds -- Liability Coverage Section

The policy may be amended to include additional insureds.

See Rule 13.12 for listing of available endorsements.

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RULE 4 -- POLICY TERM

Policies may be written for a term of one year only.

4.1 Renewable Policies

The premium is determined using the rates in effect at the time of renewal.

Any newly applicable forms and endorsements are to be made part of the policy each renewal date.

RULE 5 -- POLICY MINIMUM PREMIUM

The annual policy minimum premium is \$500.

RULE 6 -- CANCELLATION

Mandatory coverages may not be cancelled unless the entire policy is cancelled.

The policy must be cancelled in accordance with the terms of the cancellation provisions that apply.

The return premium, if any, is computed on a pro-rata basis.

RULE 7 -- PROTECTION DEFINITIONS

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

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

Unprotected -- All other.

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RULE 8 -- 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, 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 and the 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.

Modified Fire Resistive -- Buildings where the exterior walls and the floors and roof are constructed of masonry or fire resistive material with a fire resistance rating of one hour or more but less than two hours. Rate as Fire Resistive.

Fire Resistive -- Buildings where the exterior walls and the floors and roof are constructed of masonry or fire resistive material with a fire resistance rating of not less than two hours. Rate as Fire Resistive.

Mixed Construction -- When a building is of mixed construction, average the rates of the two construction types with 1/3 or more of the total floor area.

Sprinklered -- A building is classified as sprinklered if the entire building contains an automatic sprinkler system.

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RULE 9 -- PREMIUM DETERMINATION

Annual premium and rates are shown in the State Rate Pages. Property rates shown are for \$1,000 of insurance unless otherwise stated.

RATING PROCEDURES

Determine the appropriate rate group from the Classification Rule 14.

1. Building/Business Personal Property

Multiply appropriate rate by the amount of insurance (in thousands).

Special Policy - BP-200

Coverage A: Determine the territory to select appropriate Building Rate and multiply by the amount of insurance (in thousands).

Coverage B: Add the Special Policy Personal Property charge to the Coverage B standard policy premium.

Add premium charge for UFEE (Enhancement Endorsement).

2. Liability

Multiply appropriate rate by the number of rating bases.

3. Add the results of 1. and 2. This is the basic premium.

Apply deductible credits or surcharges.

Apply premium modification factors, as appropriate.

Add premium charges for optional coverages.

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RULE 10 – DEDUCTIBLES

The basic policy premiums and rates reflect a \$250 all-perils deductible and applies to all property coverages. A \$250 loss occurrence deductible applies under Enhancement Endorsement, UFEE, except for, as shown on that endorsement, Employee Dishonesty and Money and Securities Coverages where a \$1,000 deductible applies, and Fire Legal Liability and Non-Owners Auto Coverage where no deductible applies.

The policy may be issued with a higher deductible at the premium credit shown on the State Rate Pages.

The deductible amount is shown on the Declarations Page - no endorsement is needed.

RULE 11 -- PREMIUM MODIFICATIONS

11.1 Protective Devices

The premium credits shown in the State Rate Pages will be allowed for the installation of the following approved and properly maintained alarm and/or sprinkler systems:

- Central Station Burglary and/or Fire Alarms
- Local Alarms -- Including smoke and/or gas detection
- Sprinkler Systems

Discount credits are applied consecutively.

Indicate protective devices on Declarations Page.

11.2 Other Premium Modifications

Other premium credits may be allowed.

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RULE 12 -- OPTIONAL COVERAGES - PROPERTY SECTION

12.3 Peak Season -- Coverage B

The policy provides an automatic increase of 25% for seasonal increases but applies only when Coverage B is written at 100% of the average monthly value. Coverage may be increased for specific periods. Prorate charge for the additional limit based on specified period.

Attach Endorsement CP-144.

12.4 Loss of Income -- Written Without a Limit

Loss of Income, Coverage C, may be written without a limit shown on the Declarations Page.

Increase the Coverage A and Coverage B rates by 5%.

12.8 Money and Securities

Money and securities may be covered for loss caused by theft, disappearance, or destruction.

Attach Endorsement BP-304.

Note: Coverage is provided under Enhancement Endorsement up to the Business Personal Property Limit.

12.9 Valuable Papers and Records

Coverage for valuable papers and records may be provided on an "all-risk" basis. The rate per \$1,000 of insurance is 70% of the applicable Coverage B rate.

Attach Endorsement BP-328.

12.10 Valuable Papers and Records -- Valuation

Coverage for valuable papers and records may be extended to include the cost of labor to copy or transcribe the valuable papers and records. Include this value when establishing the limit for Coverage B.

Attach Endorsement CP-174.

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12.11 Accounts Receivable

Coverage for accounts receivable may be provided on an "all-risk" basis. The rate per \$1,000 of insurance is 30% of the applicable Coverage B rate.

Attach Endorsement BP-320.

Note: \$10,000 is provided under Enhancement Endorsement.

12.12 Fine Arts

Coverage for articles of fine arts may be provided on an "all-risk" basis. The rate per \$1,000 of insurance is 100% of the applicable Coverage B rate.

Attach Endorsement BP-324.

12.13 Outdoor Signs

Coverage for outdoor signs may be provided on an "all-risk" basis at the additional premium charge shown in the State Rate Pages.

Attach Endorsement BP-326.

Note: \$2,000 is provided under Enhancement Endorsement.

12.4 Mini/Micro Computers

Coverage for mini/micro computers may be provided on an "all risk" basis. Refer to the Company for rates.

Attach Endorsement BP-322.

12.15 Glass

Coverage for exterior glass may be provided at the additional premium charge shown in the State Rate Pages.

Attach Glass Form GS-200/Schedule.

Note: \$1,000 is provided under Enhancement Endorsement.

12.17 Earthquake

Earthquake and volcanic eruption coverage may be provided for Coverages A, B, and C. Refer to the Company for rates.

Attach Endorsement BP-322.

12.18 Employee Dishonesty

Note: Coverage is provided under Enhancement Endorsement up to the Business Personal Property Limit.

Attach Endorsement BP-308.

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12.20 Systems Breakdown Coverage

This endorsement provides coverage for a variety of systems failures and may be used to provide coverage comparable to the typical Boiler and Machinery Policy. The form is subject to the coverage limits and deductible of the policy.

This endorsement is added to policy by default and only removed by endorsement request.

Attach Endorsement BP-001.

12.21 Utica First Enhancement Endorsement (UFE)

This endorsement provides a package of coverages. See form UFE for details.

Attach Endorsement UFE 9-97.

12.21.1 Optional Extended Spoilage Coverage

Coverage can be provided for \$5,000 of Spoilage/Refrigerated Food Products losses due to Off Premises Power Interruption/Disruption when the interruption/disruption of power occurs greater than 500 feet away from the insured's premises.

Attach Form CP-601EX. (Note: must be purchased in conjunction with the UFE Endorsement)

12.22 Maximizer Endorsement (MAX 1, MAX 2, MAX 3)

This endorsement provides a package of coverage. See form MAX 1CST for details.

Attach Endorsement MAX 1CST (1/2006).

12.23 Back-up of Sewers and Drains

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

Attach endorsement BP-330 and identify the covered property and show the limits on the schedule.

To determine the additional premium, multiply the selected Water Damage--Sewer and Drain Back-up limit by the rating information shown in this manual.

Multiply the additional premium by the deductible factor.

Attach Endorsement BP-330.

12.24 Ordinance or Law Extension – Increased Cost of Construction

Limited coverage for increased costs resulting from the enforcement of any ordinance or law is provided under the building and business personal property coverage following a covered loss. Additional coverage can be provided for loss to the undamaged portion of a building that results from the enforcement of an ordinance or law following a covered loss.

Attach endorsement BP-321 and identify the covered buildings.

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

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

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

To determine the additional premium, multiply each limit shown on endorsement BP-321 by the building rating information for all applicable perils. Multiply the result of the calculation by the ordinance or law extension factor shown in this manual.

Multiply the additional premium by the deductible factor.

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RULE 13 -- OPTIONAL COVERAGES - LIABILITY SECTION

13.1 Coverage L and M -- Increased Limits (Contact Company for Additional Amounts) See Below.

Basic Policy Limits Are: \$1,000,000 occurrence/\$2,000,000 aggregate for Coverage L
and \$5,000 per person for Coverage M.

Increased limits of Coverage L and M may be written. Contact Utica First for available limits and pricing.

Show limits on Declarations Page.

13.2 Aggregate Limits

The liability rates shown on the State Rate Pages contemplate a general aggregate limit equal to twice the Coverage L occurrence limit and an aggregate limit for Products/Completed Work Hazard equal to the Coverage N occurrence limit.

The policy may be written subject to higher annual aggregate limits.

Apply the surcharge shown below to the liability premium.

Aggregate/Occurrence Multiple	Surcharge
3	1.0%
4	2.0%
5	3.0%
6, 7	3.5%
8, 9	4.0%
10	5.0%

Show limits with aggregates on the Declarations Page.

13.2.1 Optional Increased Liability Limits

The liability limits may be increased for policies eligible for the Convenience Store Program to \$2,000,000 Occurrence and \$4,000,000 Aggregate. The liability rates shown in the Convenience Store Program Manual State Rate Pages contemplate a general aggregate limit equal to twice the Coverage L occurrence limit and an aggregate limit for Products/Completed Work Hazard equal to the Coverage N occurrence limit.

This option is not available for those policies where the total policy premium is greater than \$3,000.

This option cannot be used in combination with the increased aggregate surcharge shown in Rule 13.2.

Add additional premium charge of \$300. Show new limits on declarations page

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13.3 Fire Legal Liability - Increased Limit of Liability

The Coverage O limit of liability may be increased to \$250,000 or \$500,000 at the additional premium charge shown in the State Rate Pages. Exception: If any cooking, as defined, is involved in the risk, the amount of \$100,000 under UFEE, Enhancement Endorsement Form, would be the maximum.

Show limit on the Declarations Page.

Note: \$100,000 is provided under the Enhancement Endorsement.

13.4 Non-owned Automobiles

Coverage for non-owned automobiles may be provided by endorsement. Refer to the Company for rates.

Attach Endorsement GL-122.

Note: Coverage is provided under Enhancement Endorsement subject to limit shown.

13.6 Personal and Advertising Injury

Coverage may be provided for Personal and Advertising Injury. Refer to the Company for rates.

Attach Endorsement: BP-312 Advertising Injury, or
 BP-314 Personal injury, or
 BP-316 Personal and Advertising Injury.

13.11 Liquor Law Liability Coverage

Attach Endorsement UFLL-1.

For rates refer to Rating Section.

13.12 Additional Insureds

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

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

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13.12.1 Lessor Of Premises

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

Attach endorsement BP 0845 and indicate the portion of the premises that is leased to the insured and the name of the lessor in the endorsement Schedule.

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

13.12.2 Controlling Interest

The definition of insured can be amended to include a party who has financial control over the named insured or the described premises during the time that the named insured leases or occupies that premises. Liability due to new construction, demolition, and alterations done by or for the additional insured is excluded.

Attach endorsement BP 0702 and identify the described premises and the controlling interest in the endorsement Schedule.

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

13.12.3 State Or Political Subdivisions -- Premises Permits

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.

Attach endorsement BP 0704 and identify the State or Political Subdivision in the endorsement Schedule.

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

13.12.4 Mortgagee, Assignee, Or Receiver

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.

Attach endorsement BP 0703 and describe the premises and the Mortgagee, Assignee, or Receiver in the endorsement Schedule.

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

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13.12.5 Owner Or Lessor Of Leased Land

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.

Attach endorsement BP 0307 and describe the portion of land that is being leased to the insured and the party from whom it is being leased in the endorsement Schedule.

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

13.12.6 Co-owner Of The Insured Premises

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.

Attach endorsement BP 0701 and identify the insured premises and the co-owner of the insured premises in the endorsement Schedule.

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

13.12.7 Lessor Of Leased Equipment

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

Attach a separate copy of endorsement BP 0842 for each Lessor of Leased Equipment and identify the party from whom the equipment is being leased in the endorsement Schedule.

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

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

13.12.8 Grantor Of Franchise

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.

Attach endorsement BP 0499 and identify the grantor of the insured's franchise in the endorsement Schedule.

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

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13.12.9 Vendors

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.

Attach endorsement BP 0708 and identify the vendor and the vendor's products in the endorsement Schedule.

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

13.12.10 Concessionaires Trading Under The Insured's Name

The definition of insured can be amended to include concessionaires described in the endorsement. This endorsement is used to provide coverage for those concessions or activities in a department store that are owned and conducted by others, but which are operated in the department store's name. Coverage for concessionaires applies only under Coverage L for bodily injury or property damage arising out of the products and completed work hazard.

Attach endorsement BP 0709 and identify the applicable concessionaires in the endorsement Schedule.

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

13.12.11 Designated Person Or Organization

The definition of insured can be amended to include the person or organization that belongs to a class that is not otherwise addressed by any specific additional insured endorsement as an additional insured. Such person or organization is an additional insured only for that 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.

Endorsement -- Attach endorsement BP 0841 and identify the designated person or organization and the designated person's or organizations legal interest in the insured's activities, if applicable, in the endorsement Schedule.

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

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13.13 Employment Practices Liability Insurance (EPLI) & Identity Recovery Coverage (IRC) Endorsement

Coverage for Employment Practices Liability Insurance and Identity Recovery may be purchased at the discretion of the insured for the following limits:

\$1,000,000 EPLI Limit (\$10,000 ded) & \$15,000 IRC Limit *

\$500,000 EPLI Limit (\$10,000 ded) & \$15,000 IRC Limit *

\$250,000 EPLI Limit (\$10,000 ded) & \$15,000 IRC Limit *

\$100,000 EPLI Limit (\$10,000 ded) & \$15,000 IRC Limit

\$50,000 EPLI Limit (\$10,000 ded) & \$15,000 IRC Limit – not avail in NY

\$25,000 EPLI Limit (\$10,000 ded) & \$15,000 IRC Limit – not avail in NY

* limits of \$500,000 or \$1,000,000 for EPLI Covg. must be referred to underwriter for prior approval

This coverage is not available to any risk classified as an office or to any risk with more than 50 employees.

See Rates Rule 13.13 for pricing information.

13.13.1 Employment Practices Liability Insurance (EPLI) Extended Reporting Period (ERP) Option

The insured will have the right to purchase an extended reporting period for the Employment Practices Liability Insurance coverage either within a 60 day time window that starts the day of termination of a policy, or within 30 days from the date of mailing of the extended reporting period offer. In the circumstance where the policy was terminated due to non-payment of premium or fraud and the employment practices liability insurance has not been on the policy for one full year, no extended reporting period offer will be made available. In the event that the insured would like the Extended Reporting Period option in lieu of the automatic 60 day Extended Reporting Period included with the EPLI Coverage Form, see the table shown below for the length of the ERP option and the annual premium for this option.

STATE	ERP LENGTH (In Years)	ERP COST
CT	3 YEARS	200% of ERP/IRC Ann Prem
MA	1 YEAR	75% of ERP/IRC Ann Prem
NJ	1 YEAR	75% of ERP/IRC Ann Prem
NY	1 YEAR	75% of ERP/IRC Ann Prem
OH	1 YEAR	75% of ERP/IRC Ann Prem
PA	1 YEAR	75% of ERP/IRC Ann Prem
VA	2 YEARS	200% of ERP/IRC Ann Prem

**UTICA FIRST INSURANCE COMPANY
CONVENIENCE STORE PROGRAM**

NEW YORK

13.14 Cyber Liability Insurance

Coverage for Cyber Liability Insurance may be purchased at the discretion of the insured

See Rates Rule 13.14 for pricing information.

Attach forms NYCYBCOV, NYCYBSD, NYCYBERP.

13.14.1 Cyber Liability Insurance Extended Reporting Period

The insured will have the right to purchase an extended reporting period for the Cyber Liability Insurance coverage either within a 60 day time window that starts the day of termination of a policy, or within 30 days from the date of mailing of the extended reporting period offer. In the circumstance where the policy was terminated due to non-payment of premium or fraud and the cyber liability insurance has not been on the policy for one full year, no extended reporting period offer will be made available. In the event that the insured would like the Extended Reporting Period option in lieu of the automatic 60 day Extended Reporting Period included within the Cyber Liability Coverage Form, see the table shown below for the length of the ERP option and the annual premium for this option.

ERP LENGTH (In Years)	ERP COST
1 YEAR	95% of Cyber Liab Ann Prem
2 YEARS	190% of Cyber Liab Ann Prem
3 YEARS	285% of Cyber Liab Ann Prem

Attach form CYBERP.

UTICA FIRST INSURANCE COMPANY CONVENIENCE STORE PROGRAM

NEW YORK

RULE 14 -- CLASSIFICATIONS

The Classification table includes the rating group assignments for property rating, personal property coverage options and liability rating.

Class	Class Codes
Convenience Store	
No Cooking	
	Building
	Contents
	30000
	30044
With Cooking	
	Building
	Contents
	99100
	99109

*If a Lessor's Risk -- Where building coverage only is written on one policy, charge 50% of the liability rate.

Note: This is only permissible when the tenant exposure is Insured on another policy with the Utica First. Do not submit without underwriter approval.

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CONVENIENCE STORE PROGRAM**

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RULE 15 -- INDIVIDUAL RISK PREMIUM MODIFICATION

The Individual Risk Premium Modification Plan applies to all policies which develop an annual premium of \$3,500 or more before the application of modifications.

The modifications must be applied uniformly in a non-discriminatory manner for all eligible classes of risk and supporting documentation will be maintained in the underwriting file.

Rating Procedures

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

The total amount of credit or debit developed using the following table may not exceed 15%.

Expense reductions (that have been filed by companies as part of an Expense Reduction Plan and approved for use in New York) include only expenses that can be demonstrated.

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

The overall effect of this plan when used in conjunction with any other plan shall not, in the aggregate, provide for modification of rates in excess of 25%.

	<u>RISK VARIATIONS</u>	RANGE OF MODIFICATIONS		
		<u>CREDIT</u>	<u>DEBIT</u>	
(1)	Building design, suitability for present use - Superior - Adequate - Inadequate. Building structural features and protection features, suitability for present use – Superior - Adequate - Inadequate.	6%	to	6%
(2)	Building condition and maintenance including wiring, heating, plumbing, air conditioning, fire protection – Superior - Adequate - Inadequate. Response to recommendations regarding building condition and maintenance - Superior - Adequate – Inadequate.	8%	to	8%
(3)	Surrounding premises, outside storage, exposure to insured property - High - Average - Low.	4%	to	4%
(4)	Access to premises, absence of traffic congestion, access roads, parking, terrain - Superior – Adequate - Inadequate.	4%	to	4%

**UTICA FIRST INSURANCE COMPANY
CONVENIENCE STORE PROGRAM**

NEW YORK

	<u>RISK VARIATIONS</u>	<u>RANGE OF MODIFICATIONS</u>		
		<u>CREDIT</u>	<u>DEBIT</u>	
(5)	Operations, machinery, equipment, design, arrangement, suitability for present uses - Superior - Adequate - Inadequate. Protective safeguards for operations and hazards - Superior - Adequate - Inadequate.	6%	to	6%
(6)	Condition of premises, machinery, equipment and protective equipment – Superior - Adequate - Inadequate. Response to recommendations regarding operations and equipment – Superior – Adequate - Inadequate.	8%	to	8%
(7)	Storage practices, susceptibility to damage - Superior - Adequate - Inadequate.	5%	to	5%
(8)	Employee selection, training and supervision - Superior - Adequate - Inadequate.	5%	to	5%
(9)	Loss consciousness and cooperation of management, supervisory personnel, and other employees - Superior - Adequate - Inadequate. Emergency plans, procedures, training - Superior - Adequate - Inadequate.	5%	to	5%

**UTICA FIRST INSURANCE COMPANY
CONVENIENCE STORE PROGRAM**

NEW YORK

TERRITORIAL DEFINITIONS

<u>County City</u>	<u>Territory</u>
Albany County	
Albany	11
Cohoes	06
Balance of County	01
Allegany County	01
Bronx	17
Brooklyn (Kings)	17
Broome County	
Binghamton	06
Johnson City	06
Balance of County	01
Cattaraugus County	
Olean City	06
Balance of County	01
Cayuga County	
Auburn	06
Balance of County	01
Chautauqua County	
Jamestown	06
Balance of County	01
Chemung County	
Elmira	06
Balance of County	01
Chenango County	01

**UTICA FIRST INSURANCE COMPANY
CONVENIENCE STORE PROGRAM**

NEW YORK

TERRITORIAL DEFINITIONS

<u>County/City</u>	<u>Territory</u>
Clinton County	
Plattsburg	07
Balance of County	02
Columbia County	01
Cortland County	
Cortland	06
Balance of County	01
Delaware County	03
Dutchess County	
Poughkeepsie	06
Balance of County	01
Erie County	
Buffalo	15
Kenmore	06
Lackawanna	06
Tonawanda	06
West Seneca	06
Balance of County	02
Essex County	02
Franklin County	02
Fulton County	
Gloversville	07
Balance of County	02
Genesee County	
Batavia	07
Balance, of County	02

**UTICA FIRST INSURANCE COMPANY
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TERRITORIAL DEFINITIONS

<u>County/City</u>	<u>Territory</u>
Greene County	03
Hamilton County	02
Herkimer County	02
Jefferson County	
Watertown	07
Balance of County	02
Kings (Brooklyn)	17
Lewis County	02
Livingston County	01
Madison County	01
Manhattan	17
Monroe County	
Rochester	16
Balance of County	01
Montgomery County	
Amsterdam	07
Balance of County	02
Nassau County	
Baldwin	09
Freeport	09
Garden City	09
Hempstead	09
Lynbrook	09
Rockville Centre	09
Valley Stream	09
Woodmere	09

**UTICA FIRST INSURANCE COMPANY
CONVENIENCE STORE PROGRAM**

NEW YORK

TERRITORIAL DEFINITIONS

<u>County/City</u>	<u>Territory</u>
Nassau County (Cont.)	
Woodburgh	09
Balance of County	04
New York – See Bronx, Kings, Manhattan, Queens, Richmond	
Ellis Island	18
Governors Island	18
Hart Island	18
High Island	18
North Brother Island	18
South Brother Island	18
Niagara County	
Lockport	07
Niagara Falls	07
North Tonawanda	07
Balance of County	02
Oneida County	
Rome	07
Utica	14
Balance of County	02
Onondaga County	
Syracuse	13
Balance of County	02
Ontario County	01
Orange County	
Middletown	08
Newburgh	08
Balance of County	03
Orleans County	01

**UTICA FIRST INSURANCE COMPANY
CONVENIENCE STORE PROGRAM**

NEW YORK

TERRITORIAL DEFINITIONS

<u>County/City</u>	<u>Territory</u>
Oswego County	
Oswego	06
Balance of County	01
Otsego County	01
Putman County	02
Queens	17
Rensselaer County	
Troy	07
Balance of County	02
Richmond	18
Rockland County	03
St. Lawrence County	02
Saratoga County	
Saratoga Springs	07
Balance of County	02
Schenectady County	
Rotterdam	07
Schenectady	07
Balance of County	02
Schoharie County	01
Schuyler County	01
Seneca County	01
Staten Island (Richmond)	18

**UTICA FIRST INSURANCE COMPANY
CONVENIENCE STORE PROGRAM**

NEW YORK

TERRITORIAL DEFINITIONS

<u>County/City</u>	<u>Territory</u>
Steuben County	01
Suffolk County	19
Sullivan County	03
Tioga County	01
Tompkins County	01
Ulster County	
Kingston	08
Balance of County	03
Warren County	
Glens Falls	07
Balance of County	02
Washington County	02
Wayne County	01
Westchester County	
Eastchester	10
Mamaroneck	10
Mt. Vernon	12
New Rochelle	12
Peekskill	12
Port Chester	12
Rye	10
Scarsdale	10
White Plains	12
Yonkers	12

**UTICA FIRST INSURANCE COMPANY
CONVENIENCE STORE PROGRAM**

NEW YORK

TERRITORIAL DEFINITIONS

<u>County/City</u>	<u>Territory</u>
Westchester County (Cont.)	
All areas north of a line drawn from the north side of Tarrytown through Kensico Reservoir to the western extremity of Connecticut except Peekskill	20
Balance of County	05
Wyoming County	01
Yates County	01

**UTICA FIRST INSURANCE COMPANY
CONVENIENCE STORE PROGRAM**

NEW YORK

BUILDING AND BUSINESS PERSONAL PROPERTY RATES PER \$1,000

Territories 01,02,03 **\$250 Deductible**

Class			Joist		Mas	Fire
Code	Protected	Frame	Mas./	Non/Comb.	Non/Comb.	Resistive
30000	Bldg. (No Cooking)	13.22	10.50	8.58	4.12	3.35
99100	Bldg. (W. Cooking)	14.44	11.47	9.35	5.85	3.65
30044	*Conts. (No Cooking)	25.15	20.52	17.12	11.34	7.83
99109	*Conts. (W. Cooking)	27.34	22.41	18.71	12.39	8.57

*Plus the Special Policy charge for contents. Rate Group - 5

Partially Protected

30000	Bldg. (No Cooking)	19.32	15.21	12.31	7.73	4.75
99100	Bldg. (W. Cooking)	21.09	16.60	13.45	8.43	5.18
30044	*Conts. (No Cooking)	30.18	24.56	20.44	13.61	9.40
99109	*Conts. (W. Cooking)	32.98	26.83	22.33	14.86	10.27

*Plus the Special Policy charge for contents. Rate Group - 5

Territories 04 & 19 **\$250 Deductible**

Class			Joist		Mas	Fire
Code	Protected	Frame	Mas./	Non/Comb.	Non/Comb.	Resistive
30000	Bldg. (No Cooking)	18.53	14.72	12.02	5.77	4.69
99100	Bldg. (W. Cooking)	21.30	16.93	13.79	8.64	5.38
30044	*Conts. (No Cooking)	28.19	23.00	19.19	12.71	8.78
99109	*Conts. (W. Cooking)	32.26	26.45	22.07	14.61	10.07

*Plus the Special Policy charge for contents. Rate Group - 5

Partially Protected

30000	Bldg. (No Cooking)	27.07	21.30	17.25	10.83	6.64
99100	Bldg. (W. Cooking)	31.12	24.49	19.84	12.44	7.64
30044	*Conts. (No Cooking)	33.84	27.53	22.91	15.26	10.54
99109	*Conts. (W. Cooking)	38.91	31.66	26.35	17.53	12.11

*Plus the Special Policy charge for contents. Rate Group - 5

NOTE: Add flat charge of \$200 for UFEE

**UTICA FIRST INSURANCE COMPANY
CONVENIENCE STORE PROGRAM**

NEW YORK

BUILDING AND BUSINESS PERSONAL PROPERTY RATES PER \$1,000

Territories 05, 12 & 20 **\$250 Deductible**

Class			Joist	Mas	Fire	
Code	Protected	Frame	Mas./	Non/Comb.	Non/Comb.	Resistive
30000	Bldg. (No Cooking)	11.56	9.24	7.61	4.73	2.96
99100	Bldg. (W. Cooking)	13.28	10.62	8.74	5.44	3.41
30044	*Conts. (No Cooking)	23.91	19.52	16.33	10.78	7.45
99109	*Conts. (W. Cooking)	27.50	22.43	18.78	12.40	8.57

*Plus the Special Policy charge for contents. Rate Group - 5

Territories 06, 07, 08, 11, 13 & 14

30000	Bldg. (No Cooking)	11.34	9.06	7.46	4.63	2.91
99100	Bldg. (W. Cooking)	12.38	9.89	8.14	5.08	3.18
30044	*Conts. (No Cooking)	23.46	19.16	16.02	10.58	7.31
99109	*Conts. (W. Cooking)	25.64	20.91	17.51	11.56	7.98

*Plus the Special Policy charge for contents. Rate Group - 5

Territory 09

30000	Bldg. (No Cooking)	15.90	12.70	10.47	6.50	4.07
99100	Bldg. (W. Cooking)	18.26	14.60	12.02	7.49	4.69
30044	*Conts. (No Cooking)	26.30	21.47	17.96	11.86	8.19
99109	*Conts. (W. Cooking)	30.25	24.67	20.65	13.64	9.43

*Plus the Special Policy charge for contents. Rate Group - 5

NOTE: Add flat charge of \$200 for UFEE

**UTICA FIRST INSURANCE COMPANY
CONVENIENCE STORE PROGRAM**

NEW YORK

BUILDING AND BUSINESS PERSONAL PROPERTY RATES PER \$1,000

Territory 15

\$250 Deductible

Class			Joist		Mas	Fire
Code	Protected	Frame	Mas./	Non/Comb.	Non/Comb.	Resistive
30000	Bldg. (No Cooking)	12.10	9.65	7.93	4.94	3.08
99100	Bldg. (W. Cooking)	13.22	10.54	8.66	5.39	3.37
30044	*Conts. (No Cooking)	25.57	20.86	17.40	11.54	7.98
99109	*Conts. (W. Cooking)	27.95	22.77	19.02	12.60	8.73

*Plus the Special Policy charge for contents. Rate Group - 5

Territory 16

30000	Bldg. (No Cooking)	12.30	9.84	8.11	5.05	3.18
99100	Bldg. (W. Cooking)	13.43	10.75	8.86	5.52	3.47
30044	*Conts. (No Cooking)	25.56	20.87	17.46	11.51	7.96
99109	*Conts. (W. Cooking)	27.93	22.79	19.08	12.58	8.68

*Plus the Special Policy charge for contents. Rate Group - 5

NOTE: Add flat charge of \$200 for UFEE

**UTICA FIRST INSURANCE COMPANY
CONVENIENCE STORE PROGRAM**

NEW YORK

**SPECIAL POLICY PERSONAL PROPERTY CHARGE
Rate Page
Rate Group - 5**

Personal Property Limits	TERRITORY				
	Onondaga Co. & Balance of State	Monroe Co	Erie Co	Westchester Co	Nassau Co
1-10,000	216	279	319	342	341
10,001 - 20,000	223	286	328	351	350
20,001 - 30,000	228	293	334	358	357
30,001 - 40,000	235	303	343	367	366
40,001 - 50,000	242	311	348	373	372
50,001 - 60,000	248	319	356	382	381
60,001 - 70,000	255	328	364	389	388
70,001 - 80,000	260	334	371	398	397
80,001 - 90,000	267	344	379	405	404
90,001 - 100,000	274	351	384	411	410
100,001 - 110,000	281	360	392	420	419
110,001 - 120,000	286	367	399	427	426
120,001 - 130,000	292	376	407	436	435
130,001 - 140,000	298	384	414	443	442
140,001 - 150,000	306	3888	422	451	450
150,001 - 175,000	317	407	435	466	465
175,001 - 200,000	333	428	453	484	483
200,001 - 225,000	348	449	471	504	502
225,001 - 250,000	365	470	488	523	522
250,001 - 275,000	380	488	508	544	542
275,001 - 300,000	402	517	531	569	568
Each Additonal \$10,000	5	9	9	9	9

**UTICA FIRST INSURANCE COMPANY
CONVENIENCE STORE PROGRAM**

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LIABILITY RATES (\$1,000,000 LIMIT WITH \$5,000 MED PAY)

(Per 100 Square Feet of Public Access area)

Convenience Store Program

Territories	Convenience Store No Cooking	Convenience Store With Cooking
1 & 6	47.64	52.04
2 & 7	31.82	34.78
3 & 8	42.40	46.33
4 & 9	75.89	87.26
5 & 10	32.43	37.30
11	46.59	50.90
12	32.43	37.30
13	33.94	37.08
14	37.11	40.55
15	36.20	39.55
16	39.45	43.11
19	53.40	61.40
20	31.80	37.30

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RULE 8 SPRINKLERED PROPERTIES

Multiply the non-sprinklered building and business personal property rates by the following factors when the entire building is protected by a standard automatic sprinkler system.

	Frame	Mas./Joist	Non/Comb.	Masonry Non/Comb.	Fire Resistive
All Other	.300	.300	.300	.400	.550

RULE 10 DEDUCTIBLES

Multiply the Coverage A and Coverage B premiums by the following factors when higher deductibles are selected.

Deductible Applies to Coverages A & B		Deductible Applies Coverages A, B, & C	
Amount	Factor	Amount	Factor
\$ 500	.95	\$ 250	.98
1,000	.91	500	.93
3,000	.84	1,000	.89
5,000	.80	3,000	.82
10,000	.78	5,000	.78
		10,000	.76

Show deductible amount on the Declarations Page.

RULE 11 PROTECTIVE DEVICES

The following factors are applied to the Special Policy Personal Property Charge (Rate Groups 1-10), Burglary and Robbery or Theft Coverage premium charges.

Watchman - signals to Central Station or Police Station	.75
Watchman - other	.95
Burglar Alarm System - signals to Central Station	.80
Burglar Alarm System, other	.95

**UTICA FIRST INSURANCE COMPANY
CONVENIENCE STORE PROGRAM**

NEW YORK

RULE 12 OPTIONAL COVERAGES - PROPERTY SECTION

12.13 Outdoor Signs

Coverage for outdoor signs may be provided on an "all-risk" basis at the additional premium charge shown below:

\$20 per \$1,000 of insurance

Attach Endorsement BP-326.

12.15 Glass

Exterior building glass may be covered at the rate shown below. This applies to all building glass on grade/main level.

\$4 per linear foot

Attach Glass Form GS-200/Schedule

12.20 Systems Breakdown Coverage BP-001

The rate is 5.25% of the final premium after all applicable credits and modifications are taken.

12.21 Utica First Enhancement Endorsement (UFEE)

The cost for this endorsement is \$200

Attach Endorsement UFEE 9-97.

12.21.1 Optional Extended Spoilage Coverage

The cost for this optional coverage is \$ 75 per year

Attach Form CP-601EX. (Note: must be purchased in conjunction with the UFEE Endorsement).

12.23 Back-Up of Sewers and Drains*

\$9.27 per \$1,000 of insurance

*Company maximum is \$5,000

Attach Endorsement BP-330.

12.24 Ordinance of Law Factor

1.14

Attach Endorsement BP-321.

**UTICA FIRST INSURANCE COMPANY
CONVENIENCE STORE PROGRAM**

NEW YORK

RULE 13 OPTIONAL COVERAGES - LIABILITY SECTION

13.3 Fire Legal Liability - Increased Limit

The Coverage O limit of liability may be increased at the additional premium charge shown below.

Limit	Premium
\$250,000	\$150
\$500,000	\$300

Show limit on Declarations Page.

13.6 Personal and Advertising Injury

\$15 per policy.

Attach Endorsement BP-316

13.11 Liquor Legal Liability *

Total Liquor Receipts	Limit of Liability		
	300,000	500,000	1,000,000
Liquor Liability per Thousand of Alcohol Sales	\$4.877	\$5.653	\$6.492
Minimum Premium	\$300	\$350	\$400

Note: These premiums are not subject to any further credits.

* Liquor Receipts cannot exceed 40% of total receipts of business to be eligible for the coverage.

13.12 Additional Insureds

BP 0842	Lessor of Leased Equipment	2 1/2% of Total Premium(\$10 min prem p/AI)
BP 0845	Lessor Of Premises	2 1/2% of Total Premium(\$10 min prem p/AI)
BP 0307	Owner of Leased Land	\$5 per additional insured
BP 0499	Grantor of Franchise	\$5 per additional insured
BP 0701	Co-owner of the Premises	\$5 per additional insured
BP 0702	Controlling Interest	\$5 per additional insured
BP 0703	Mortgagee, Assignee, Receiver	\$5 per additional insured
BP 0704	State/Political Subdivisions	\$5 per additional insured
BP 0708	Vendors	\$5 per additional insured
BP 0709	Concessionaires	\$5 per additional insured
BP 0841	Designated Person or Org.	\$5 per additional insured

**UTICA FIRST INSURANCE COMPANY
CONVENIENCE STORE PROGRAM**

NEW YORK

RATES 13.13

**Employment Practices Liability Insurance (EPLI) & Identity Recovery Coverage (IRC)
Endorsement**

Coverage for Employment Practices Liability Insurance and Identity Recovery may be purchased at the discretion of the insured for the following limits for the specified price:

\$81.00 per employee base rate*-- \$1,000,000 EPLI Limit (\$10,000 ded) & \$15,000 IRC Limit **

\$69.43 per employee base rate*-- \$500,000 EPLI Limit (\$10,000 ded) & \$15,000 IRC Limit **

\$335 per policy* -- \$250,000 EPLI Limit (\$10,000 ded) & \$15,000 IRC Limit **

\$254 per policy* -- \$100,000 EPLI Limit (\$10,000 ded) & \$15,000 IRC Limit

\$213 per policy* -- \$50,000 EPLI Limit (\$10,000 ded) & \$15,000 IRC Limit – not avail in NY

\$173 per policy* -- \$25,000 EPLI Limit (\$10,000 ded) & \$15,000 IRC Limit – not avail in NY

* this base rate is subject to the below listed deductible modifiers.

** this base rate is subject to the below listed additional industry, prior acts, 3rd party coverage, claims made step, individual risk premium modifier, experience rating and deductible modifiers.

*** limits of \$500,000 or \$1,000,000 for EPLI Covg. must be referred to underwriter for prior approval

Deductible Factor (Standard Deductible is \$10,000): applied to all available EPLI limits

\$2,500	1.277
\$5,000	1.111
\$25,000	0.800

Industry Factor Modified Base Rate must be further modified using the industry factors shown:

SIC Code	Industry Description	Factor
Agriculture, forestry and fishing		
1	Agricul prod - crops	1.00
2	Agric prod - livestock	1.00
7	Agicul services	
	700 AGRICULTURAL SERVICES	1.00
	710 SOIL PREPARATION SERVICES	1.00
	711 Soil Preparation Services	1.00
	720 CROP SERVICES	1.00
	721 Crop Planting, Cultivating, and Protecting	1.00
	722 Crop Harvesting, Primarily by Machine	1.00
	723 Crop Preparation Services for Market, Except Cotton Ginning	1.00
	724 Cotton Ginning	1.00
	729 CROP SERVICES, GENERAL	1.00
	734 unknown	1.00
	735 unknown	1.00
	737 unknown	1.00
	738 unknown	1.00
	740 VETERINARY SERVICES	1.30
	741 Veterinary Services for Livestock	1.30
	742 Veterinary Services for Animal Specialties	1.30

**UTICA FIRST INSURANCE COMPANY
CONVENIENCE STORE PROGRAM**

NEW YORK

750	ANIMAL SERVICES, EXCEPT VETERI	1.00
751	Livestock Services, Except Veterinary	1.00
752	Animal Specialty Services, Except Veterinary	1.00
760	FARM LABOR AND MANAGEMENT SERV	1.00
761	Farm Labor Contractors and Crew Leaders	1.00
762	Farm Management Services	1.00
780	LANDSCAPE AND HORTICULTURAL SE	1.00
781	Landscape Counseling and Planning	1.00
782	Lawn and Garden Services	1.00
783	Ornamental Shrub and Tree Services	1.00
8	Forestry	1.15
9	Fishing, hunting	1.15
Mining		
10	Metal mining	1.10
12	Coal mining	1.10
13	Oil &gas extraction	1.20
14	Nonmetallic minerals	1.10
Construction		
15	Gen'l bldg Contractor	1.15
16	Heavy constr contractor	1.15
17	Special trade contractor	1.15
Manufacturing		
20	Food products	1.10
21	Tobacco mfg	1.20
22	Textile mill products	0.90
23	Apparel products	0.90
24	Lumber & wood products	0.90
25	Furniture	0.90
26	Paper products	0.90
27	Printing & publishing	1.10
28	Chemical products	1.10
29	Petroleum	1.10
30	Rubber & plastics	0.90
31	Leather products	0.90
32	Stone, clay, glass products	0.90
33	Primary metal industry	1.00
34	Fabricated metal	0.90

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35	Industrial machinery/equipment	0.90
36	Electrical/electronic equipment	1.00
37	Transportation equipment	1.00
38	Instruments	0.90
39	Misc mfg industries	1.00

Transportation, communication and utilities

40	Railroad	1.20
41	Local pass transit	1.10
42	Motor freight/ warehouse	1.20
43	US postal service	1.20
44	Water transportation	1.10
45	Air transportation	1.20
46	Pipelines x-gas	1.10
47	Transportation service	1.10
48	Communications	1.20
49	Elec, gas & sanit service	1.10

Wholesale trade

50	Durable goods	0.90
51	Non-durable goods	0.90

Retail Trade

52	Bldg materials	1.15
53	Gen'l merch stores	1.15
54	Food stores	1.25
55	Auto dealer/gas service	1.30
56	Apparel & accessories	1.15
57	Furniture equip stores	1.15
58	Eating & drinking places	1.25
59	Misc retail	1.15

Finance, Insurance and real estate

60	Depository Institutions	1.30
61	Nondepository Credit Institutions	1.30
62	Security, Comm Brokers & Serv	1.30
63	Ins Carriers	1.30
64	Ins agents, brokers & service	1.20

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65	Real Estate		
6500	REAL ESTATE	1.10	
6510	REAL ESTATE OPERATORS (EXCEPT	1.10	
6512	Operators of Nonresidential Buildings	1.10	
6513	Operators of Apartment Buildings	1.10	
6514	Operators of Dwellings Other Than Apartment Buildings	1.10	
6515	Operators of Residential Mobile Home Sites	1.10	
6517	Lessors of Railroad Property	1.20	
6519	Lessors of Real Property, NEC	1.20	
6530	REAL ESTATE AGENTS AND MANAGER	1.20	
6531	Real Estate Agents and Managers	1.20	
6540	TITLE ABSTRACT OFFICES	1.20	
6541	Title Abstract Offices	1.20	
6550	LAND SUBDIVIDERS AND DEVELOPER	1.20	
6552	Land Subdividers and Developers, Except Cemeteries	1.20	
6553	Cemetery Subdividers and Developers	1.20	
67	Holding & Other Inv Offices		1.20

Services Industries

70	Hotels, lodging places	1.25
72	Personal Service	1.00
73	Business Service	
7300	BUSINESS SERVICES	1.10
7310	ADVERTISING	1.10
7311	Advertising Agencies	1.10
7312	Outdoor Advertising Services	1.10
7313	Radio, Television, and Publishers' Advertising Representatives	1.10
7319	Advertising, NEC	1.10
7320	CONSUMER CREDIT REPORTING AGEN	1.10
7321	CREDIT REPORTING & COLLECTION	1.10
7322	Adjustment and Collection Services	1.10
7323	Credit Reporting Services	1.10
7330	MAILING, REPRODUCTION, COMMERC	1.10
7331	Direct Mail Advertising Services	1.10
7332	BLUEPRINTING & PHOTOCOPYING	1.00
7333	COMMERCIAL PHOTOGRAPHY/ART	1.00
7334	Photocopying and Duplicating Services	1.00
7335	Commercial Photography	1.00
7336	Commercial Art and Graphic Design	1.00
7338	Secretarial and Court Reporting	1.10
7339	STENO & DUPLICATING SERVICES	1.00
7340	SERVICES TO DWELLINGS AND OTHE	1.00
7341	WINDOW CLEANING	1.00
7342	Disinfecting and Pest Control Services	1.00
7349	Building Cleaning and Maintenance Services, NEC	1.00

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7350	MISCELLANEOUS EQUIPMENT RENTAL	1.00
7351	NEWS SYNDICATES	1.10
7352	Medical Equipment Rental and Leasing	1.10
7353	Heavy Construction Equipment Rental and Leasing	1.10
7359	Equipment Rental and Leasing, NEC	1.10
7360	PERSONNEL SUPPLY SERVICES	1.10
7361	Employment Agencies	1.10
7362	TEMPORARY AID SUPPLY SERVICES	1.10
7363	Help Supply Services	1.10
7369	PERSONNEL SUPPLY SERVICES	1.00
7370	COMPUTER PROGRAMMING, DATA PRO	1.10
7371	Computer Programming Services	1.10
7372	Prepackaged Software	1.10
7373	Computer Integrated Systems Design Computer Processing and Data Preparation and Processing Services	1.10
7375	Information Retrieval Services	1.10
7376	Computer Facilities Management Services	1.10
7377	Computer Rental and Leasing	1.10
7378	Computer Maintenance and Repair	1.10
7379	Computer Related Services, NEC	1.10
7380	MISCELLANEOUS BUSINESS SERVICE	1.10
7381	Detective, Guard, and Armored Car Services	1.10
7382	Security Systems Services	1.10
7383	News Syndicates	1.10
7384	Photofinishing Laboratories	1.00
7389	Business Services, NEC	1.10
7391	RESEARCH & DEVELOPMENTS LABS	1.10
7392	MANAGEMENT & PUBLIC RELATIONS	1.10
7393	DETECTIVE & PROTECTIVE SERVICE	1.10
7394	EQUIPMENT RENTAL/LEASING	1.10
7395	PHOTOFINISHING LABS	1.00
7396	TRADING STAMP SERVICES	1.00
7397	COMMERCIAL TESTING LABORATORIE	1.10
7399	BUSINESS SERVICES	1.10
75	Auto Repair, Service	1.30
76	Misc Repair Service	1.10
78	Motion Pictures	1.50
79	Amusement & Recreational	1.25
80	Health Service	1.30
81	Legal Service	1.50
82	Educational Service	1.30
83	Social Service	1.30
84	Museums, Art, Botanical	1.10

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86	Membership Organizations		
8600	MEMBERSHIP ORGANIZATIONS	1.00	
8610	BUSINESS ASSOCIATIONS	1.10	
8611	Business Associations	1.10	
8620	PROFESSIONAL MEMBERSHIP ORGANI	1.10	
8621	Professional Membership Organizations	1.10	
8630	LABOR UNIONS AND SIMILAR LABOR	1.10	
8631	Labor Unions and Similar Labor Organizations	1.10	
8640	CIVIC, SOCIAL, AND FRATERNAL A	1.00	
8641	Civic, Social, and Fraternal Associations	1.00	
8650	POLITICAL ORGANIZATIONS	1.10	
8651	Political Organizations	1.10	
8660	RELIGIOUS ORGANIZATIONS	1.00	
8661	Religious Organizations	1.00	
8690	MEMBERSHIP ORGANIZATIONS, NOT	1.00	
8699	Membership Organizations, NEC	1.00	
87	Engineering & Management	1.10	
88	Private Households	1.10	
89	Misc Service	1.10	
Public Administration			
91	Executive, Legislative	1.25	
92	Justice, Public Order & Safety	1.25	
93	Finance, Taxation	1.25	
94	Administration of Human Resources	1.25	
95	Environmental Quality	1.25	
96	Admin of Econom Programs	1.25	
97	Nat'l Security & Int'l affairs	1.25	
Nonclassifiable establishments			
99	Nonclassifiable Establishments (all classes other than those listed above)	1.10	

Prior Acts Factor: Modified Base Rate must be further modified using the factors shown:

> = to 3 years	1.0
2 years	0.925
1 year	0.85
No Prior Acts	0.75

Optional 3rd Party Coverage Factor Modified Base Rate must be further modified using the factors shown if 3rd Party Coverage requested:

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SIC Code	Additional Premium
0100 – 1499	
1810 – 3999	
5000 – 5199	<u>1.10</u>
7370 – 7379	
7800 – 7829	
1500 - 1799	
4000 – 4984	
5200 – 5999	
6000 - 6999	<u>1.20</u>
7000 – 7369	
7380 – 7699	
7830 – 8699	
8700 – 9999	

Claims-Made Step Factors The final EPL premium, whether including optional Third Party coverage or not, is subject to the following ISO claims-made step factors:

ISO's Claims-made Step Factors:	
Year In Claims-Made	Claims-Made Multipliers
1	.74
2	.87
3	.94
4	.96
5 or more	1.00

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Individual Risk Premium Modifier Factor Modified Base Rate must be further modified using the factors shown based on the responses in the EPL Application:

	Credit/Debit
Years in Business	
<1 Year	1.15
Within 1-3 Years	1.05
Within 3-5 Years	0.95
> 5 Years	0.90
Locations	
1 or 2 Locations	1.00
3 to 5 Locations	1.10
5 or more Locations	1.15
Financial Stability	
Bankruptcy or Negative Opinion - in past 5 years	1.15
Workforce Characteristics	
% Salary v Non-salaried – if more than 50% are salaried	1.10
Voluntary Termination History – if more than 35%	1.05
Involuntary Termination History – if more than 25%	1.10
Layoffs History – if any layoffs in past 12 months	1.10
Reductions or Merger next 12 months	1.10
% of Union Workers – if more than 50%	1.05
Employee Compensation Distribution – if more than 50% earn more than \$50,000	1.05

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Employee Handbook/Policies – if yes	0.95
If yes, Signed Handbook?	0.95
Employment Application – if no	1.05
Human Resource Dept – if yes	0.95
Written Performance Eval. – if yes	0.95
Post Legal Notices – if no	1.05
Discrim/Harass Grievance Policy – if yes	0.95
3rd Party Discrim/Harass Policy – if yes	0.95
Human Resources Training – if yes	0.95
Max Credit/Debit	0.85 1.15

Experienced Rating Factor Modified Base Rate must be further modified using the factors shown based on the responses in the EPL Application:

Loss Experience	
No Prior Claim – if no EPL claim in past 3 years	0.95
Prior Claim – if EPL claim in past 3 years	1.15
No Prior 3rd Party Claim – if no 3 rd party EPL claim in past 3 years	1.00
Prior 3rd Party Claim – if 3 rd party EPL claim in past 3 years	1.10
Max Credit/Debit	0.85 1.15

Total Maximum credits permissible between IRPM and Experience Rate Factors is +/- 25%.

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RATES 13.13.1

Employment Practices Liability Insurance (EPLI) Extended Reporting Period (ERP) Option

The insured will have the right to purchase an extended reporting period for the Employment Practices Liability Insurance coverage either within a 60 day time window that starts the day of termination of a policy, or within 30 days from the date of mailing of the extended reporting period offer. In the circumstance where the policy was terminated due to non-payment of premium or fraud and the employment practices liability insurance has not been on the policy for one full year, no extended reporting period offer will be made available. In the event that the insured would like the Extended Reporting Period option in lieu of the automatic 60 day Extended Reporting Period included with the EPLI Coverage Form, see the table shown below for the length of the ERP option and the annual premium for this option.

STATE	ERP LENGTH (In Years)	ERP COST
CT	3 YEARS	200% of ERP/IRC Ann Prem
MA	1 YEAR	75% of ERP/IRC Ann Prem
NJ	1 YEAR	75% of ERP/IRC Ann Prem
NY	1 YEAR	75% of ERP/IRC Ann Prem
OH	1 YEAR	75% of ERP/IRC Ann Prem
PA	1 YEAR	75% of ERP/IRC Ann Prem
VA	2 YEARS	200% of ERP/IRC Ann Prem

RATES 13.14

Cyber Liability Insurance

The rate is 5.0% of the final policy premium after all applicable credits and modifications are taken.

Attach Forms NYCYBCOV, NYCYBSD, NYCYBERP.

RATES 13.14.1

Cyber Liability Insurance Extended Reporting Period

The insured will have the right to purchase an extended reporting period for the Cyber Liability Insurance coverage either within a 60 day time window that starts the day of termination of a policy, or within 30 days from the date of mailing of the extended reporting period offer. In the circumstance where the policy was terminated due to non-payment of premium or fraud and the cyber liability insurance has not been on the policy for one full year, no extended reporting period offer will be made available. In the event that the insured would like the Extended Reporting Period option in lieu of the automatic 60 day Extended Reporting Period included within the Cyber Liability Coverage Form, see the table shown below for the length of the ERP option and the annual premium for this option.

ERP LENGTH (In Years)	ERP COST
1 YEAR	95% of Cyber Liab Ann Prem
2 YEARS	190% of Cyber Liab Ann Prem
3 YEARS	285% of Cyber Liab Ann Prem

Attach form CYBERP.

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LISTING OF FORMS AND ENDORSEMENTS

FORMS

BP-200 1-87 Businessowners Special Policy

MANDATORY ENDORSEMENTS

BP-5454	03-10	Amendatory Endorsement - New York
BP-5087	02-09	Amendatory Endorsements
BP-0620	1-99	Loss of Income 72 Hr. Waiting Period
BP-0663	12-99	Known Injury or Damage Amendment
BP-0838UF	10-06	Silica Exclusion
BP-0850UF	02-07	Virus or Bacteria Exclusion
BP-0856UF	09-09	Information Distribution and Recording Violations Exclusion
BP-0858UF	01-10	Communicable Disease Exclusion
CP-380	12-86	New York Amendment (Commercial Policies)
CP-382	10-87	New York - Amendatory Endorsement
GL-202	1-87	Exclusion – Athletic or Sports Participants Exclusion
GL-242	1.0	Care, Custody or Control Exclusion
GL-890LA	10-01	Lead/Asbestos Liability Exclusion
PRIV0401	04-01	Privacy Statement

OTHER ENDORSEMENTS

BP-001	9-97	System Breakdown Coverage
BP-302	1-87	Burglary and Robbery Coverage
BP-303	1.0	Burglary and Robbery Coverages
BP-304	1-87	Money and Securities Coverage
BP-305UF	1.0	Additional Insured – Lessor of Leased Equipment
BP-306	1-87	Theft Coverage
BP-307	1.0	Additional Insured – Owner or Lessor of Leased Land
BP-308	9-87	Employee Dishonesty Coverage
BP-312	1-87	Advertising Injury Liability Coverage
BP-314	1-87	Personal Injury Liability Coverage
BP-316	1-87	Personal and Advertising Injury Liability Coverage
BP-320	1-87	Accounts Receivable Coverage
BP-321	2.0	Ordinance or Law Extension
BP-322	1-87	Mini/Micro Computer Coverage
BP-324	1-87	Fine Arts Cover-age
BP-326	1-87	Outdoor Sign Coverage
BP-328	1-87	Valuable Papers and Records Coverage
BP-330	10-08	Water Damage Coverage – Back-Up of Sewers and Drains
BP-332	1-87	Earthquake Coverage
BP-336	1-87	Premium Payments
BP-338	1-87	Condominium Association
BP-346	1-87	Change Endorsement
BP-348	1-87	Theft Exclusion
BP-499UF	1.0	Additional Insured – Grantor of Franchise
BP0701	01 04	Additional Insured – Co-owner of the Premises
BP0702	01 04	Additional Insured – Controlling Interest
BP0703	01 04	Additional Insured – Mortgagee, Assignee, or Receiver
BP0704	01 04	Additional Insured – State or Political Subdivisions – Premises Permits
BP0708	01 04	Additional Insured – Vendors
BP0709	01 04	Additional Insured- Concessionaires Trading Under the Insured's Name
BP0841	10 05	Additional Insured – Designated Party

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LISTING OF FORMS AND ENDORSEMENTS

OTHER ENDORSEMENTS (cont.)

BP0842	10 05	Additional Insured – Lessor of Leased Equipment
BP0845	10 05	Additional Insured – Lessor of Premises
CP-95	1-86	Utility Interruption Perils
CP-131	1-83	Lender's Loss Payable
CP-132	1-83	Loss Payable Form
CP-144	1-83	Peak Season Increase
CP-174	1-83	Valuable Papers and Records Valuation
CP-601EX	1.0	Extended Spoilage Coverage
CSTL	7-95	Theft Loss Limitation
CYBERP	1-2016	Cyber Liability Supplemental Extended Reporting Period
GL-104	1-87	Contractual Liability Coverage (Written or Oral Contracts or Agreements)
GL-106	1-87	Contractual Liability Coverage (Written Contracts or Agreements)
GL-108	1.0	Additional Insureds
GL-111	1.0	Additional Insured – State or Political Subdivisons – Premises Permits
GL-122A	12-97	Non-Owned Auto Liability Coverage/Hired Auto Liability Coverage
GL-202	1-87	Exclusion - Athletic or Sports Participants
GL-224	1-87	Liability Coverage - Designated Premises
GL-242	1.0	Incidental Liability Coverage
GL-841	2.0	Additional Insured – Designated Party
GL-842	2.0	Additional Insured – Lessors
GL-843	2.0	Additional Insured - Vendors
GL-845	2.0	Additional Insured – Concessionaires Trading Under Your Name
GS-200	7-86	Glass Coverage
MAX 1CST	1/2006	Maximizer Endorsement
NYBOPEPL	08-11	Employment Practices Liability Insurance Coverage Endorsement – New York
NYBOPIRC	08-11	Identity Recovery Coverage
NYBOPSUP	08-11	Employment Practices Liability Insurance Supplemental Application – New York
NYCYBCOV	1-2016	Cyber Liability Insurance
NYCYBERP	1-2016	Availability Of Cyber Liability Extended Reporting Period Due To Termination Of Coverage
NYCYBSD	1-2016	Cyber Liability Insurance Supplemental Declarations
NYEPLADD	08-11	Employment Practices Liability Addendum To Declarations
NYEPLAPP	08-11	New York Businessowners Application For Employment Practices Liability
NYEPLDN	08-11	Employment Practices Liability Disclosure Notice – New York
NYEPLISD	08-11	Commercial Employment Practices Liability Insurance Coverage Supplemental Declarations – New York
NYEPLSUP	08-11	Employment Practices Liability Insurance New York Changes
UA-504-B	3-91	Protective Safeguard Endorsement
UA-505	1-91	Punitive Damages Exclusion
UA-506	4-89	Assault and Battery Exclusion
UA-508	1-91	Other Insurance Endorsement
UFEE	12-03	Enhancement Endorsement
UFLL-1	8-94	Liquor Law Liability