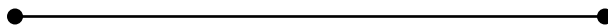




Earning Your Business Every Day



Contractors Package



*New York
Agents Guide*



MERCHANTS ADVANTAGE PLUS®
CONTRACTORS PACKAGE POLICY
MERCHANTS PREFERRED INSURANCE COMPANY

New York (31)

ELIGIBILITY

Refer to Company Guidelines for eligibility details.



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BASIC POLICY

MERCHANTS ADVANTAGE PLUS® CONTRACTORS PACKAGE POLICY consists of the following mandatory coverage parts and Basic Policy Limits:

GENERAL LIABILITY

CG 00 01 COMMERCIAL GENERAL LIABILITY COVERAGE FORM

NEW YORK – MERCHANTS ADVANTAGE PLUS® CONTRACTORS LIABILITY COVERAGE ENDORSEMENT – MU 92 15

BASIC POLICY LIMITS:

GENERAL AGGREGATE	\$600,000
EACH OCCURRENCE	\$300,000
PRODUCTS-COMPLETED OPERATIONS AGGREGATE	\$600,000
PERSONAL & ADVERTISING INJURY LIABILITY	\$300,000
DAMAGE TO RENTED PREMISES (EACH OCCURRENCE)	\$500,000
MEDICAL EXPENSE (ANY ONE PERSON)	\$5,000

INLAND MARINE

IH 00 68 CONTRACTORS EQUIPMENT COVERAGE FORM

BASIC POLICY LIMITS:

UNSCHEDULED TOOLS AND EQUIPMENT	\$3,000
EQUIPMENT LEASED OR RENTED FROM OTHERS	\$50,000

IH 00 73 INSTALLATION COVERAGE FORM

BASIC POLICY LIMITS:

A. PROPERTY AT THE JOB SITE	\$10,000
B. PROPERTY WHILE HELD AT ANY TEMPORARY STORAGE LOCATION	\$5,000
C. PROPERTY IN TRANSIT	\$5,000
D. ALL COVERED PROPERTY INCLUDED IN A, B, AND C COMBINED IN ANY ONE OCCURRENCE	SUM OF A, B, AND C

REFER TO POLICY FOR COMPLETE POLICY COVERAGE DETAILS

If any discrepancies between coverage descriptions in this manual and actual policy forms exist, policy form wording prevails.



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DIVISION NINE – MULTIPLE LINE

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INSTRUCTION PAGE

NEW 2020-01

EFFECTIVE

03/01/2020 New Business and 05/01/2020 Renewals

COUNTRYWIDE REVISIONS

RULES

MLCP-MU-2005-RU-001

NEW YORK REVISIONS

RULES

MLCP-NY-2016-RU-001



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DIVISION NINE – MULTIPLE LINE

NEW YORK (31)

EXCEPTION PAGE

RULE 5 POLICY WRITING MINIMUM PREMIUM

Paragraphs **A.** and **B.** are deleted and replaced by the following:

A. Coverage Part Minimum Premium

Individual Coverage Part Minimum Premiums do not apply.

B. Package Policy Minimum Premium

Regardless of the number of Coverage Parts included in the Commercial Package Policy, the Policy Writing Minimum Premium is \$500.

The following Cancellation Provisions are added

The entire policy must be cancelled if any mandatory coverages are cancelled.
All cancelled policies or other evidence of cancellation must be sent to the Company.

All requests for policy cancellation and non-payment cancellations are computed pro rata and rounded to the next higher whole dollar. However, if policy cancellation is made at the request of the insured or for reasons of non-payment of premium the Company will retain a policy minimum of \$150.00.

RULE 7 PACKAGE MODIFICATION FACTORS

Paragraph **A.** and **B.** are deleted and replaced by the following:

A. Eligibility

To be eligible for Package Modification Factors, a Commercial Package Policy must include two or more Coverage Parts.

B. Application

Package Modifications apply only to the following:

General Liability - General Liability Class rates only
Fire and Allied Lines - Building and Business Personal Property rates only
Inland Marine - Scheduled Equipment rates only

Paragraph **D.** is added:

D. Package Modification Factors

The following Independent package mods apply to Merchants Advantage Plus® Contractors Package Program:

PACKAGE MODIFICATION FACTOR		
TYPE OF POLICY	PROPERTY	LIABILITY
Contractors	1.00	1.00



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DIVISION NINE – MULTIPLE LINE

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EXCEPTION PAGE

RULE 8 PREMIUM DEVELOPMENT

Paragraph **A.2** is deleted and replaced with the following:

- A. 2.a** If eligible (see Rules **7.A.** and **7.B.**), apply the appropriate Package Modification Factor(s) to the applicable individual Coverage Part rates or charges, to develop the premiums for the exposures covered.

Multiply the following rates by the Package Modification Factor:

General Liability - General Liability Class rates only
Fire and Allied Lines - Building and Business Personal Property rates only
Inland Marine - Scheduled Equipment rates only

- b.** If eligible, apply the appropriate Account Credit Factor to the applicable individual Coverage Part rates or charges, to develop the premiums for the exposures covered.

Multiply the following rates by the Account Credit Factor:

General Liability - General Liability Class rates only
Fire and Allied Lines - Building and Business Personal Property rates only
Inland Marine - Scheduled Equipment rates only

- c.** Apply the appropriate Tier Factor to the applicable individual Coverage Part rates or charges, to develop the premiums for the exposures covered.

Multiply the following rates by the Tier Factor:

General Liability - General Liability Class rates only
Fire and Allied Lines - Building and Business Personal Property rates only
Inland Marine - Scheduled Equipment rates only

- d.** If eligible, apply the appropriate Schedule Factor to the applicable individual Coverage Part rates or charges, to develop the premiums for the exposures covered.

Multiply the following rates by the Schedule Factor:

General Liability - General Liability Class rates only

- e.** If eligible, apply the appropriate IRPM Factor to the applicable individual Coverage Part rates or charges, to develop the premiums for the exposures covered.

Multiply the following rates by the IRPM Factor:

Fire and Allied Lines - Building and Business Personal Property rates only

- f.** If eligible, reduce the applicable premiums by the Expense Reduction Percentage to develop the premiums for the exposures covered.

Adjust the following rates by the Expense Reduction percentage:

General Liability - General Liability Class rates only
Fire and Allied Lines - Building and Business Personal Property rates only
Inland Marine - Scheduled Equipment rates only



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EXCEPTION PAGE

Paragraph **A.3.** and **A.4.** are deleted and replaced by the following:

A.3. Coverage Part Premium Development

Compute each Coverage Part total premium by adding together the individual premiums.
Individual Coverage Part Minimum Premiums do not apply.

A.4. Package Policy Premium Development

Compute the Package Policy premium by adding together the total premiums of each Coverage Part and by applying the Commercial Package Policy Writing Minimum Premium if applicable.

Paragraphs **D.** and **E.** are added:

D. Account Credit

An Account Credit is available if other commercial insurance is written for the same insured.

Apply an Account Credit to the applicable Merchants Advantage Plus® Contractors Package Policy premium if there is a supporting Commercial Auto, Workers Compensation or Umbrella policy written as of inception. The Account Credit will apply for a period of one year and eligibility will be determined annually.

- Account Credit ▪ 0.925



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DIVISION NINE – MULTIPLE LINE

NEW YORK (31)

EXCEPTION PAGE

RULE 9 CONDITIONALLY MANDATORY FORMS

NOTICE – OFFER OF TERRORISM COVERAGE – NOTICE – DISCLOSURE OF PREMIUM MU 90 14

This form is attached to all policies that contain the Property Coverage Part

NOTICE – OFFER OF TERRORISM COVERAGE – NOTICE – DISCLOSURE OF PREMIUM MU 90 15

This form is attached to all policies that do not contain the Property Coverage Part



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DIVISION SIX – GENERAL LIABILITY

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INSTRUCTION PAGE

NEW 2024-02

EFFECTIVE

02/01/2024 New Business and Renewals

COUNTRYWIDE REVISIONS

RULES

GL-MU-2017-RU-001

LOSS COSTS

N/A

FORMS

GL-MU-2017-FO-001

NEW YORK REVISIONS

RULES

GL-NY-2022-RU-001

LOSS COSTS

GL-NY-2023-LC-002

FORMS

GL-NY-2013-FO-001



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EXCEPTION PAGE

RULE A1 TERRORISM PREMIUM DETERMINATION

The following is added to **Rule A1**:

Certified Acts of Terrorism Coverage is included at no charge

RULE 1 COMPANY RATES/ISO LOSS COSTS

The following Paragraph is added:

D.4. Application of Loss Cost Multiplier

The Loss Cost Multiplier is applied to the base ISO Loss Costs prior to the application of any other rating procedures.

RULE 8 POLICY WRITING MINIMUM PREMIUM

Policy writing minimum is replaced by the following:

Individual Coverage Part Minimum Premiums do not apply.
Refer to Division Nine – Multiple Line Rules for Policy Writing Minimum Premium.

RULE 9 ADDITIONAL PREMIUM CHANGES

Paragraphs **A. and B.** are deleted and replaced by the following:

A. Calculation of Premium

1. Prorate all changes requiring additional premium.
2. In computing the additional premium for:
 - a. Any changes made to a location included at policy inception, use the rates and rules in effect on the effective date of the policy. If the changes are made after an anniversary date of the policy, use the rates and rules in effect on that anniversary date.
 - b. Locations, which are added after policy inception (including all coverages, options and Causes of Loss at that location), use the rates and rules in effect as of the effective date of the policy. If the location was added after an anniversary date of the policy, use the rates and rules in effect on that anniversary date.
 - c. Any changes made to a location which was added after the policy inception, use the rates and rules in effect as of the inception date of the policy. If the change was made after an anniversary date of the policy, use the rates and rules in effect on that anniversary date.

The Minimum Premium will be recalculated after each change and premium will be charged only if it exceeds the filed Minimum Premium.

B. Waiver of Premium

1. **Non-Auditable Transactions**
Waive additional premiums of \$15 or less. This waiver applies only to that portion of the premium due on the effective date of the policy change.
2. **Auditable Transactions**
Waive additional premiums of \$25 or less for all transactions that result from a premium audit.



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EXCEPTION PAGE

RULE 10 RETURN PREMIUM CHANGES

Paragraph B. is deleted and replaced by the following:

B. Waiver of Premium

Waive return premiums of \$15 or less. Grant any return premium due if requested by the insured. This waiver only applies to that portion of the premium due on the effective date of the policy change. This waiver also applies to transactions resulting from a premium audit.

RULE 11 POLICY CANCELLATIONS

Paragraph C. Retention of Policy Writing Minimum Premium is deleted.

RULE 14 MINIMUM PREMIUMS

Paragraph B. is deleted and replaced by the following:

B. Determination

1. For each classification, determine the increased limits table assignments for both Premises/Operations and Products/Completed Operations from the state company rates/ISO Loss Costs. Based on this assignment, determine the appropriate Minimum Premium from the table found in B.2. below.
2. Minimum Premiums apply as follows:

SUBLINE	INCREASED LIMIT TABLE ASSIGNMENT	MINIMUM PREMIUM
Premises/Operations	1	\$75
	2	\$100
	3	\$150
Products/Completed Operations	A	\$75
	B	\$150
	C	\$200



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RULE 15 DEDUCTIBLES

Rule **15 B. Application** is replaced by the following:

A mandatory \$0 Bodily Injury and \$250 per claim Property Damage Deductible applies to the following classifications.

- 98304 Painting – exterior – buildings or structures – three stories or less in height
- 98305 Painting – interior – buildings or structures
- 99003 Sign Painting or lettering – inside of buildings
- 99004 Sign painting or lettering – on buildings or structures.

No premium adjustment is associated with these mandatory deductibles.

For all other classes, a \$0 Deductible applies for both premises/operations and products/completed operations coverages for Bodily Injury, Property Damage or Bodily Injury and Property Damage combined.

Rule **15 C.** and **D.** do not apply.



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RULE 16 ADDITIONAL INTERESTS

Rule **16 A. No Additional Charge** and Rule **16 B. Additional Charge** paragraphs **A.1., A.3., A.4., A.9., and A.12.a.** are deleted from Paragraph **A.** and added to Paragraph **B.** as **B.12., B.13., B.14., B.15., and B.16.**

Proprietary endorsements are added to Rule **16.B** with paragraphs **B.17., B.18., and B.19.**

B. Additional Charge

A \$20 premium charge, per each additional insured added, applies to the following:

- B.12.** CG 20 07 Additional Insured - Engineers, Architects or Surveyors
- B.13.** CG 20 27 Additional Insured - Co-Owner of Insured Premises
- B.14.** CG 20 05 Additional Insured - Controlling Interests Endorsement
- B.15.** CG 20 18 Additional Insured - Mortgagee, Assignee or Receiver
- B.16.** CG 20 13 Additional Insured - State or Governmental Agency or Subdivision or Political Subdivision
Permits or Authorizations Relating To Premises

A \$50 premium charge, per each additional insured added, applies to the following:

- B.1.** CG 20 03 Additional Insured - Concessionaires Trading Under Your Name
- B.2.** CG 20 29 Additional Insured - Grantor of Franchise
- B.3.** CG 20 28 Additional Insured - Lessor of Leased Equipment
CG 20 34 Additional Insured – Lessor of Leased Equipment – Automatic Status When Required in
Lease Agreement With You
- B.4.** CG 20 10 Additional Insured - Owners, Lessees or Contractors – Scheduled Person or
Organization

NOTE: If **CG 20 33** or **CG 20 38** are included on the policy, **CG 20 10** can be added at no additional charge.

- B.5.** CG 20 11 Additional Insured - Managers or Lessors of Premises
- B.6.** CG 20 15 Additional Insured - Vendors
- B.7.** CG 20 26 Additional Insured - Designated Person or Organization
- B.8.** CG 20 32 Additional Insured - Engineers, Architects or Surveyors Not Engaged by the Named
Insured
- B.10.** CG 20 37 Additional Insured - Owners, Lessees or Contractors – Completed Operations

NOTE: If **MU 90 64** is included on the policy, **CG 20 37** can be added at no additional charge.



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An annual \$50 premium applies when the following is added:

- B.17. MU 90 64** Blanket Additional Insured Owners, Lessee or Contractors Completed Operations

A \$250 premium charge applies to the following:

- B.9. CG 20 33** Additional Insured - Owners, Lessees or Contractors – Automatic Status When Required in Construction Agreement with You
- B.11. CG 20 38** Additional Insured - Owners, Lessees or Contractors – Automatic Status for Other Parties When Required in Written Construction Agreement with You

A premium charge of 15% of the unmodified General Liability Class Premium per each additional insured applies to the following:

- B.18. MU 92 01** Additional Insured - Owners Lessees or Contractors – Reference to Specific ISO Forms Required By Contract - Ongoing Operations

A premium charge of 10% of the unmodified General Liability Class Premium per each additional insured applies to the following:

- B.19. MU 92 03** Additional Insured – Owners, Lessees or Contractors – Reference to Specific ISO Forms Required By Contract – Completed Operations

C. Primary and Noncontributory

The following endorsement is automatically included in the New York – Merchants Advantage Plus® Contractors Liability Coverage Endorsement – **MU 92 15**, at no additional charge:

CG 20 01 Primary and Noncontributory – Other Insurance Condition Endorsement

NOTE:

This premium is not subject to further modification by the application of any other factors, including but not limited to: Company Deviations, Tier Factors, Package Modifications, Account Credit Factors, IRPM or Schedule Rating Factors, or Expense Modifications.

NOTE:

Additional interest charges are outside of and not included in the minimum premium determination



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RULE 22 DESCRIPTION OF COMMERCIAL GENERAL LIABILITY COVERAGE

The following are added:

C. Mandatory and/or Conditionally Mandatory Endorsements

4.a. NEW YORK – MERCHANTS ADVANTAGE PLUS® CONTRACTORS LIABILITY COVERAGE ENDORSEMENT – MU 92 15

This Form is mandatory when **CG 00 01 COMMERCIAL GENERAL LIABILITY COVERAGE FORM** is attached to the policy. Coverages included in New York – Merchants Advantage Plus® Contractors Liability Coverage Endorsement – **MU 92 15** are not available on an individual basis.

4.b. EXCLUSIONS - ROOFING OPERATIONS - MU 81 19

This Form excludes coverage for "bodily injury" or "property damage" including "property damage" included in the "products completed operations hazard" caused, in whole or in part, by any Roofing Operations.

Roofing Operations as used in this exclusion is defined as repair or replacement or recovering of more than 35% of the entire roof of the structure.

Also excluded is "property damage" to any building or structure or its contents arising out of roofing work conducted by you or on your behalf resulting solely from rain, snow, sleet, hail, ice, wind or any other weather related conditions.

Please refer to the Form for complete coverage details and exclusions.

This Form will apply to the Commercial General Liability Coverage Form **CG 00 01**.

Eligibility

This exclusion will automatically attach to all policies with the exception of risks identified as a General Contractor or Homebuilder..

Premium

There is no premium charge associated with this Endorsement.

4.c. SPECIFIED ROOFING EXCLUSIONS – EXCLUSION OF HOT APPLICATION ROOFING OPERATIONS – MU 67 20

This Form excludes coverage for "bodily injury" or "property damage", "personal injury", or advertising injury arising out of hot application roofing operations.

Please refer to the Form for complete coverage details and exclusions.

This Form will apply to the Commercial General Liability Coverage Form **CG 00 01**.

Eligibility

This exclusion will automatically attach to all policies.

Premium

There is no premium charge associated with this Form.



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EXCEPTION PAGE

4.d. SNOW OR ICE OPERATIONS – EXCLUSION - MU 89 76

This Form excludes coverage for “bodily injury” or “property damage” arising out of “snow or ice operations” that are performed for others by the insured or by any contractors or subcontractors working on the insureds behalf, at premises not owned by or leased to the Named Insured, whether the claim or “suit” is brought against the Named Insured or any additional insured. This exclusion applies regardless of the method in which the “snow or ice operations” are performed, whether mechanical, by hand or by any other means.

Please refer to the Form for complete coverage details and exclusions.

This Form will apply to the Commercial General Liability Coverage Form **CG 00 01**.

Eligibility

This exclusion will automatically attach to any policy that does not carry either of the following classifications :

M0002 Snow and Ice Removal - Contractor - 100% Residential Only

M0003 Snow and Ice Removal - Contractor - Light Commercial Including Residential

Premium

There is no premium charge associated with this Form.

4.e. COMMERCIAL SNOW OR ICE TREATMENT, REMOVAL OR PLOWING EXCLUSION – MU 92 07

This Form excludes coverage for “bodily injury” or “property damage” arising out of any snow or ice treatment, removal or plowing by hand, vehicle or equipment from the driveway, walkway or parking lot of any “commercial property”. “Commercial property” means any and all parts of any premises **other than** premises owned or leased by the named insured, and one through four family single structure dwelling.

Please refer to the Form for complete coverage details and exclusions.

This Form will apply to the Commercial General Liability Coverage Form **CG 00 01**.

Eligibility

This exclusion will automatically attach to any policy that carries the following classification
M0002 Snow and Ice Removal - Contractor - 100% Residential Only

Premium

There is no premium charge associated with this Form.

4.f. ASBESTOS EXCLUSION – MU 79 33

Eligibility

This exclusion will automatically attach to all policies.

Premium

There is no premium charge associated with this Form.

4.g. EXCLUSION – OPERATIONS COVERED BY A CONSOLIDATED (WRAP-UP) INSURANCE PROGRAM MU 93 62

Eligibility

This exclusion will automatically attach to all policies

Premium

There is no premium charge associated with this form.



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EXCEPTION PAGE

Waiver of Transfer of Rights to Recovery Against Others to Us – CG 24 04

Blanket Waiver of Subrogation **CG 24 04** is included with the attachment of Merchants Advantage Plus® Contractors Liability Coverage Endorsement **MU 91 15**.

There is no premium charge for this endorsement.

Coverage is only available by the addition of Merchants Advantage Plus® Contractors Liability Coverage Endorsement **MU 91 15**.



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EXCEPTION PAGE

RULE 23 COMPANY RATES OR ISO LOSS COSTS

The last paragraph of Rule 23 D.1 is deleted and replaced by the following:

D. Increased Limits

1. For Medical Payments, the limit may be optionally increased to \$10,000. For medical payments above \$10,000, refer to Rule 23.D.3.a below.

The following is added to Rule 23 D:

- 3.a. Factors to increase medical payments limit from \$5,000 to \$15,000 are found in the following table. The procedures to determine the additional charge for an increased medical payment limit of \$15,000 are identical to those outlined in Rule 23: Paragraph 2 (for increased limits of \$10,000).

CLASSIFICATION GROUP	FACTOR
Contractors	1.005

Table 23.D.3.a. \$15,000 Limit Medical Payments Factors

6. Damage to Rented Premises (Each Occurrence)

\$500,000 limits are included in the basic policy. For increased limits above \$500,000 apply the following rate \$1.50 per \$1,000 in excess of \$500,000

With the exception of \$300,000 limits, the Premises Rented to You Limit – cannot be more than the Each Occurrence Limit.

The following is added:

H. Classification Table Pages are amended to include the following proprietary classes:

RETAIL M0001

For contracting risks where the retail exposure is not included in a classification listed on the policy Retail Class is available to address the Retail exposure. The exposure basis is Retail Receipts.

LIMIT	RATE PER \$1,000 OF RETAIL RECEIPTS
\$300,000 / \$600,000	0.558
\$500,000 / \$1,000,000	0.628
\$1,000,000 / \$2,000,000	0.715
\$2,000,000 / \$4,000,000	0.850

Multiply the annual retail receipts by the rate per thousand for the applicable policy liability limits.



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EXCEPTION PAGE

SNOW AND ICE REMOVAL – CONTRACTOR - RESIDENTIAL M0002

The exposure basis is Number of Plows.

LIMIT	ISO GL TERRITORY	
	1, 7, 16	ALL OTHER
\$300,000 / \$600,000	\$485	\$325
\$500,000 / \$1,000,000	\$565	\$375
\$1,000,000 / \$2,000,000	\$675	\$450
\$2,000,000 / \$4,000,000	\$785	\$525

SNOW AND ICE REMOVAL – CONTRACTOR – LIGHT COMMERCIAL M0003

The exposure basis is Number of Plows.

LIMIT	ISO GL TERRITORY	
	1, 7, 16	ALL OTHER
\$300,000 / \$600,000	\$1,460	\$970
\$500,000 / \$1,000,000	\$1,690	\$1,125
\$1,000,000 / \$2,000,000	\$2,020	\$1,350
\$2,000,000 / \$4,000,000	\$2,355	\$1,570

Rating

Applicable to the following classes:

SNOW AND ICE REMOVAL – CONTRACTOR – RESIDENTIAL M0002
SNOW AND ICE REMOVAL – CONTRACTOR – LIGHT COMMERCIAL M0003

1. Obtain the rate per plow from the appropriate table based on the applicable policy General Liability limit and ISO GL Territory
2. Determine the Number of Plows*
3. Multiply the rate determined in step 1 by the Number of Plows determined in step 2

*Only include plows attached to power units in determining the Number of Plows for rating purposes.

General Liability Classification Table Pages Notes are amended:

For all Classes, refer to Merchants Risk Appetite Guide for Classification notes and eligibility descriptions.



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RULE 24 BASES OF PREMIUM

The additional wording added to Paragraph **E.2.m.** is deleted and replaced by the following:

For premium computation purposes, the annual individual payroll for executive officers, individual insureds or co-partners is:

For territories 1, 3, 7, 9, 10 and 16	\$24,800
For all other territories	\$19,800

RULE 27 MANUFACTURING AND PROCESSING RISKS - CLASSIFICATION ASSIGNMENT AND PREMIUM COMPUTATION PROCEDURES DOES NOT APPLY

RULE 29 MERCANTILE RISKS – CLASSIFICATION ASSIGNMENT AND PREMIUM COMPUTATION PROCEDURES DOES NOT APPLY



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RULE 35 PREMIUM DETERMINATION

The following rule is added:

K. General Liability Loss Cost Multipliers

CLASS GROUP	ISO GL TERRITORY				
	1, 3, 7, 10, 16	5, 8, 14, 17, 18, 20, 21, 22, 24	9	12	2, 4, 6, 23
91405	1.598	1.086	1.470	1.265	1.112
91155	2.033	1.383	1.871	1.611	1.415
99948	2.179	1.482	2.004	1.726	1.516
13590, 94276, 96816	2.614	1.778	2.405	2.071	1.820
94569	2.978	2.025	2.739	2.358	2.072
97050, 98805	3.050	2.074	2.806	2.416	2.123
91746	3.195	2.173	2.940	2.531	2.224
91340, 92215, 95647, 95648, 96408, 96409, 96410	3.341	2.272	3.073	2.646	2.325
91111, 92478, 99969	3.486	2.370	3.207	2.761	2.426
95410, 98344	3.631	2.469	3.341	2.876	2.527
94007	3.776	2.568	2.667	2.991	2.628
98884	3.922	2.667	3.608	3.106	2.730
99004	4.648	3.161	4.276	3.681	3.235
91342, 98305, 98967	5.519	3.753	5.078	4.371	3.842
97447, 97650, 99003	5.810	3.951	5.345	4.601	4.044
92338	11.620	7.902	10.90	9.203	8.087
98304, 99746	3.137	2.133	2.886	2.485	2.184
All Other	2.905	1.975	2.673	2.301	2.022



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EXCEPTION PAGE

RULE 36 DESCRIPTION OF ADDITIONAL OPTIONAL ENDORSEMENT

Unless stated otherwise, there is no charge for Rule 36 endorsements

C. Exclusion Endorsements

7. Is deleted and replaced with the following:

At the insured's request, Coverage B Personal and Advertising Injury may be excluded by attaching Exclusion – Personal and Advertising Injury Endorsement **CG 21 38**.

Apply a 2% credit to the Premises/Operations premium whenever **CG 21 38** is attached.

11. Is deleted and replaced with the following:

At the insureds request, coverage for Damage to Premises Rented To You may be deleted from the Commercial General Liability Coverage Part by attaching Exclusion – Damage to Premises Rented To You Endorsement **CG 21 45**.

Apply a 2% credit to the Premises/Operations premium whenever **CG 21 45** is attached.

The following is added:

E.9.a. Electronic Data Liability - CG 04 37

This optional Endorsement provides coverage for liability for damage to electronic data. The loss must be the result of "physical injury to tangible property". Please refer to the Form for complete coverage details and exclusions.

This Form will apply to the Commercial General Liability Coverage Form **CG 00 01**.

Rating

Obtain the rate:

Based on the Electronic Data Liability Limit selected from the table.

Rate X (Sum of payroll or sales for all classes with a payroll or sales exposure basis listed on the policy / \$1,000)

If the resulting premium falls below the minimum Premium for the Electronic Data Liability Limit selected, the minimum premium applies.

Available limits and premium charges

The rates are shown below and will be applied to the exposure base for the appropriate Premises/Operations classification for the risk.

LIMIT OPTIONS	RATE PER 1,000 OF EXPOSURE BASE	MINIMUM PREMIUM
\$25,000	\$1.90	\$130
50,000	\$2.25	\$150
75,000	\$2.60	\$170
100,000	\$2.95	\$190
250,000	\$3.75	\$300
500,000	\$4.50	\$450
1,000,000	\$4.90	\$640



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NOTE

The Electronic Data Liability Limit cannot exceed the General Liability Each Occurrence Limit.

This Endorsement will not increase the Limits of Insurance provided in the policy.

This premium is not subject to further modification by the application of any other factors, including but not limited to: Company Deviations, Tier Factors, Package Modifications, Account Credit Factors, IRPM or Schedule Rating Factors, or Expense Modifications.

F.2. Designated Construction Project(s) General Aggregate Limit Endorsement CG 25 03

The following pricing rule applies to this optional endorsement:

\$100 per Scheduled Project

NOTE

If MU 92 17 is included on the policy, CG 25 03 can be added at no additional charge.

NOTE

This premium is not subject to further modification by the application of any other factors, including but not limited to: Company Deviations, Tier Factors, Package Modifications, Account Credit Factors, IRPM or Schedule Rating Factors, or Expense Modifications.

The following is added:

F.4. Per Project General Aggregate Limit MU 92 17

This endorsement allows for a separate Per "Project" General Aggregate Limit to apply to each "project" when required by a written contract, agreement or permit.

The following pricing rule applies to this optional endorsement:

This optional endorsement may be attached to the policy for an annual premium charge of \$250

NOTE

This premium is not subject to further modification by the application of any other factors, including but not limited to: Company Deviations, Tier Factors, Package Modifications, Account Credit Factors, IRPM or Schedule Rating Factors, or Expense Modifications.



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The following rule is added:

H. Contractors Errors and Omissions Coverage – MU 91 15

Stand-alone coverage part that provides liability coverage for consequential financial damages incurred by a third party from the failure or alleged failure of an insured's work. Includes protection for claims resulting from wrongful acts or alleged wrongful acts by or on behalf of the insured. This is *claims-made coverage*.

Eligibility

Available for new business and renewals only. Cannot be added as an endorsement. For select Contracting Classes only.

If more than one eligible class is on the policy, the highest Contractors E&O hazard rate applies.

Refer to underwriting guidelines for eligibility.

Rules

Retroactive Date – any Contractors error or omission first committed prior to the Retroactive Date is not covered, even if a claim is first received and recorded during the policy period or any applicable Extended Reporting Period. The retroactive date cannot be changed.

Pricing

Limits, Deductible Options and Premium:

LOW HAZARD CLASSES (See Classification page)

		Charge this % of General Liability Class Premium						
E&O LIMIT		DEDUCTIBLE	GL LIMIT OF LIABILITY					
PER CLAIM	AGGREGATE	PER CLAIM	100,000	300,000	500,000	1,000,000	2,000,000	MINIMUM PREMIUM
\$10,000	\$50,000	\$1,000	11.3%	9.0%	8.2%	7.6%	6.9%	\$100
\$25,000	\$75,000	\$1,500	13.4%	10.8%	9.8%	9.0%	8.2%	\$150
\$50,000	\$100,000	\$2,500	14.4%	11.5%	10.5%	9.6%	8.8%	\$200
\$100,000	\$100,000	\$5,000	15.0%	12.0%	11.0%	10.1%	9.2%	\$300

HIGH HAZARD CLASSES (See Classification Page)

		Charge this % of General Liability Class Premium						
E&O LIMIT		DEDUCTIBLE	GL LIMIT OF LIABILITY					
PER CLAIM	AGGREGATE	PER CLAIM	100,000	300,000	500,000	1,000,000	2,000,000	MINIMUM PREMIUM
\$10,000	\$50,000	\$1,000	18.9%	15.1%	13.8%	12.6%	11.5%	\$150
\$25,000	\$75,000	\$1,500	22.5%	18.0%	16.4%	15.0%	13.7%	\$200
\$50,000	\$100,000	\$2,500	24.0%	19.2%	17.5%	16.1%	14.6%	\$250
\$100,000	\$100,000	\$5,000	25.1%	20.1%	18.3%	16.8%	15.3%	\$350

- The premium calculation for Contractors E & O Coverage is a percentage of the unmodified General Liability Class Premium, subject to a minimum premium.
- Do not apply any rate modification to Contractors E & O coverage premium.
- Low Hazard and High Hazard classifications are outlined in the published underwriting guidelines.

NOTE

This premium is not subject to further modification by the application of any other factors, including but not limited to: Company Deviations, Tier Factors, Package Modifications, Account Credit Factors, IRPM or Schedule Rating Factors, or Expense Modifications.



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Claims – Made multipliers

Claims-made rates are calculated by applying a claims-made multiplier to the appropriate mature claims-made rate. The base company rates or ISO loss costs are on a mature claims-made basis. Mature claims-made rates are defined as 5 or more years in the claims-made program.

Claims-made multipliers vary by the appropriate year in claims-made. These claims-made multipliers assume a Retroactive Date coincident with the effective date of the insured's first claims-made policy in an uninterrupted claims-made program and that the date is not advanced upon renewal.

YEARS IN CLAIMS-MADE	MULTIPLIER
1st	0.74
2nd	0.87
3rd	0.94
4th	0.96
5 th or More	1.00

MU 91 16 – NEW YORK REGULATION 121

Mandatory attachment to all new business and renewals. Informs the insured of the nature of claims-made coverage and the importance of, and availability of, extended reporting periods.

MU 91 21 – AVAILABILITY OF THE OPTIONAL EXTENDED REPORTING PERIOD

This notice will be sent to eligible policyholders within 30 days of coverage termination.

MU 91 17 - OPTIONAL EXTENDED REPORTING PERIOD

This optional endorsement extends the claims reporting period to thirty six (36) months after termination date. This endorsement cannot be altered once in effect. Premium is fully earned at inception.

PREMIUM - MU 91 17 OPTIONAL EXTENDED REPORTING PERIOD

75% of the last full annual premium determined for Contractors Errors and Omissions coverage

MU 91 22 - CONTRACTORS ERRORS AND OMISSIONS COVERAGE SUPPLEMENTAL DECLARATIONS



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CONTRACTORS ERRORS AND OMISSIONS CLASSES

Air Conditioning Systems or Equipment - dealers or distributors and installation, servicing or repair	91111	High
Appliances and Accessories installation, servicing or repair - commercial	91150	High
Appliances and Accessories - installation, servicing or repair - household	91155	Low
Cable Installation in Conduits or Subways	91302	High
Carpentry - construction of residential property not exceeding three stories in height	91340	High
Carpentry - interior	91341	High
Carpentry - NOC	91342	High
Carpet, Rug, Furniture or Upholstery Cleaning - on customers' premises	91405	Low
Ceiling or Wall Installation - metal	91436	Low
Communication Equipment Installation - commercial	91551	High
Computer Service or Repair	91555	High
Concrete Construction	91560	High
Conduit Construction for Cables or Wires	91577	High
Door, Window or Assembled Millwork - installation, service or repair - metal	91746	Low
Drilling - water	92102	High
Driveway, Parking Area or Sidewalk - paving or repaving	92215	High
Drywall or Wallboard Installation	92338	Low
Electrical Apparatus - installation, servicing or repair - NOC	92451	High
Electrical Work - within buildings	92478	High
Excavation NOC	94007	High
Fence Erection Contractors	94276	Low
Floor Covering Installation - not ceramic tile or stone	94569	Low
Furniture or Fixtures - installation in offices or stores - portable - metal or wood	95124	Low
Grading of Land	95410	High
Handyperson	95625	High
Heating or Combined Heating and Air Conditioning Systems or Equipment - dealers or distributors and installation, servicing or repair - no liquefied petroleum gas (LPG) equipment sales or work	95647	High
Heating or Combined Heating and Air Conditioning Systems or Equipment - dealers or distributors and installation, servicing or repair - liquefied petroleum gas (LPG) equipment sales or work	95648	High
House Furnishings Installation	96053	Low



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CONTRACTORS ERRORS AND OMISSIONS CLASSES

Insulation Work - mineral	96410	High
Interior Decorators	96611	Low
Janitorial Services	96816	Low
Landscape Gardening	97047	High
Lawn Care Services	97050	High
Masonry	97447	High
Metal Erection - decorative or artistic	97650	Low
Office Machines or Appliances - installation, inspection, adjustment or repair	98111	Low
Painting - exterior - buildings or structures - three stories or less in height	98304	Low
Painting - interior - buildings or structures	98305	Low
Paperhanging	98344	Low
Piano Tuning	98405	Low
Plastering or Stucco Work	98449	High
Plumbing - commercial	98482	High
Plumbing - residential or domestic	98483	High
Refrigeration Systems or Equipment – dealers and distributors and installation, servicing or repair – commercial	98636	High
Septic Tank Systems - cleaning	98805	Low
Septic Tank Systems - installation, servicing or repair	98806	Low
Sheet Metal Work - outside	98884	High
Siding Installation	98967	High
Sign Painting or Lettering - inside of buildings	99003	Low
Sign Painting or Lettering - on buildings or structures	99004	High
Snow and Ice Removal - contractor - 100% Residential Only	M0002	High
Snow and Ice Removal - contractor - Light Commercial including Residential	M0003	High
Solar Energy Contractors	99080	High
Surveyors - land - not engaged in actual construction	99471	Low
Swimming Pools Servicing	99505	High
Swimming Pools - installation, servicing or repair - above ground	99506	High
Swimming Pools - installation, servicing or repair - below ground	99507	High
Tile, Stone, Marble, Mosaic or Terrazzo Work - interior construction	99746	Low
Upholstering	99826	Low
Water Softening Equipment - installation, servicing or repair	99948	Low
Window Cleaning	99975	High
Glass Dealers and Glaziers	13590	High



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The following is added:

I. Hired Auto and Non-Owned Auto Liability - MU 92 45

Hired Auto and Non-Owned Auto Liability is available for when the insured does not have a separate Commercial Auto policy.

Eligibility

Commercial General Liability Coverage Form **CG 00 01** must be attached to the policy.
Hired and Non-Owned Auto Liability Limit cannot be greater than the Occurrence Limit.

Available Limits And Premium Charges

LIMIT	PREMIUM
\$300,000 / \$600,000	\$ 70.00
\$500,000 / \$1,000,000	\$ 80.00
\$1,000,000 / \$2,000,000	\$ 90.00

NOTE

This premium is not subject to further modification by the application of any other factors, including but not limited to: Company Deviations, Tier Factors, Package Modifications, Account Credit Factors, IRPM or Schedule Rating Factors, or Expense Modifications.

The following is added:

J. Short Term Pollution Coverage For Contractors - Short Term Pollution Coverage Form - MU 84 25

This optional Endorsement provides limited short-term pollution coverage for contractors for Bodily Injury or Property Damage. Please refer to the Form for complete coverage details and exclusions.

Premium

To determine the premium charge for this Endorsement refer to the Premises/Operations Occurrence Limit as shown on the Declarations Page of the policy and charge the annual premium from the table below that applies:

OCCURRENCE LIMIT	ANNUAL PREMIUM
\$100,000	\$50.00
\$300,000	\$75.00
\$500,000	\$100.00
\$1,000,000	\$150.00
\$2,000,000	\$175.00

NOTE

This Endorsement will not increase the Limits of Insurance provided in the policy.

This premium is not subject to further modification by the application of any other factors, including but not limited to: Company Deviations, Tier Factors, Package Modifications, Account Credit Factors, IRPM or Schedule Rating Factors, or Expense Modifications.



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The following is added:

**K. New York - Septic Systems Design and Inspection Professional Liability Coverage
Endorsement – MU 92 08**

This optional endorsement provides Errors and Omissions coverage for contractors who perform septic tank installation, service or repair. Please refer to the form for complete coverage details and exclusions.

Charge the annual premium from the table below for the applicable limit of insurance.

The Septic Systems Design and Inspection Errors & Omissions Limit cannot exceed the Commercial General Liability Occurrence Limit on the policy.

Eligibility

Commercial General Liability **CG 00 01** must be attached to the policy.

The risk must have one or both GL Classifications:

98805 Septic Tank Systems – cleaning

98806 – Septic Tanks Systems – installation, service or repair.

Premium

LIMITS		NUMBER OF INSPECTORS			
Each Wrongful Act Limit	Aggregate Limit	1-3 Inspectors	4-6 Inspectors	7-10 Inspectors	10+ Inspectors
\$10,000	\$20,000	\$85	\$95	\$105	\$120
\$25,000	\$50,000	\$100	\$110	\$125	\$145
\$40,000	\$80,000	\$140	\$150	\$175	\$195
\$60,000	\$100,000	\$175	\$185	\$210	\$235
\$100,000	\$100,000	\$225	\$235	\$250	\$270
\$100,000	\$200,000	\$275	\$285	\$300	\$325

NOTE

This endorsement will not increase the Limits of Insurance provided in the policy.

This premium is not subject to further modification by the application of any other factors, including but not limited to: Company Deviations, Tier Factors, Package Modifications, Account Credit Factors, IRPM or Schedule Rating Factors, or Expense Modifications.

Minimum Premium

This Coverage Part is not subject to a minimum premium. This coverage may be added or removed midterm, at inception or at policy anniversary. This premium is not subject to audit.

The following is added:

L. Wavier of Transfer of Rights of Recovery Against Others to Us – CG 24 04

There is no premium charge for this endorsement.



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RULE 43 EMPLOYEE BENEFITS LIABILITY COVERAGE FORM – NEW YORK – MU 91 88

Available Limits and Premium Charges

Available only on new business or renewal. Cannot be added as an endorsement.

The premiums are shown below. The premiums shall not be modified, with the following exception:

The premium, including the Minimum Premium, for coverage periods of less than one year, in order to reach a common expiration date

LIMITS AND PREMIUM CHARGE		
EACH EMPLOYEE	AGGREGATE	PREMIUM
300,000	300,000	\$300
500,000	500,000	\$420
1,000,000	1,000,000	\$540

Employee benefits liability is a claims made coverage part. Wrongful acts or errors that occurred prior to the retroactive date shown on the schedule are not covered. Once in effect, a retroactive date may not be changed. Employee benefits liability coverage can only be written when CG0001 is on the policy. Monoline EBL policies are not allowed.

A \$1,000 each employee deductible applies

NOTE

This premium is not subject to further modification by the application of any other factors, including but not limited to: Company Deviations, Tier Factors, Package Modifications, Account Credit Factors, IRPM or Schedule Rating Factors, or Expense Modifications.



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Claims-made multipliers

Claims made premiums are calculated by applying a claims-made multiplier to the appropriate mature claims-made premium. The company premium shown above is on a mature claims-made basis. Mature claims-made premiums are defined as 5 or more years in the claims-made program. Claims-made multipliers vary by the appropriate year in claims-made. These claims-made multipliers assume a retroactive date coincident with the effective date of the insured's first claims-made policy in an uninterrupted claims-made program. The retroactive date should be considered as the insured's entry into claims-made for the purposes of determining the appropriate year in claims-made.

Multiply the premium determined above by the retroactive date aging factor from the table below. The factor is based on the number of years by which the retroactive date precedes the effective date of the current policy period; rounding up to the next highest number.

YEARS IN CLAIMS-MADE	CLAIMS-MADE MULTIPLIER
1 st	0.74
2 nd	0.87
3 rd	0.94
4 th	0.96
5 th or more	1.00

MU 77 07 – EMPLOYEE BENEFITS LIABILITY COVERAGE PART DECLARATIONS

MU 91 88 – COVERAGE FORM –EMPLOYEE BENEFITS LIABILITY – NEW YORK

MU 91 97 – NOTICE OF REGULATION 121

Mandatory form on all NY EBL policies, new and renewal

MU 91 90 –NOTICE OF AVAILABILITY

This notice will be sent to eligible policyholders within 30 days of coverage termination.

MU 91 89 – SUPPLEMENTAL EXTENDED REPORTING PERIOD

Optional premium bearing endorsement requested by insured that extends the claims reporting period for one year. Allows for the reporting of claims that occurred BEFORE the termination date but not PRIOR TO the retroactive date shown on the DECLARATIONS. The Supplemental Extended Reporting Period is for a term of one year past termination date. The premium for a Supplemental Extended Reporting Period is 75% of the expiring/terminated EBL annual premium.



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RULE 45 LIQUOR LEGAL LIABILITY COVERAGE DOES NOT APPLY

RULE 46 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY INSURANCE AND PRINCIPALS PROTECTIVE LIABILITY INSURANCE DOES NOT APPLY

RULE 47 POLLUTION LIABILITY COVERAGE DOES NOT APPLY

RULE 48 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE DOES NOT APPLY

RULE 49 RAILROAD PROTECTIVE LIABILITY DOES NOT APPLY

RULE 50 SPORTS PARTICIPANTS DOES NOT APPLY

RULE 53 UNDERGROUND STORAGE TANK (UST) DOES NOT APPLY

The following is added:

M. DESIGNATED ENTITY – NOTICE OF CANCELLATION PROVIDED BY US MU 93 14

OPTIONAL ENDORSEMENT

For use when additional insureds request 30 day notice of cancellation language (all reasons other than non-pay).



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DIVISION ELEVEN – EMPLOYMENT RELATED PRACTICE LIABILITY

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INSTRUCTION PAGE

NEW 2020-01

EFFECTIVE

03/01/2020 New Business and 05/01/2020 Renewals



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DIVISION ELEVEN – EMPLOYMENT RELATED PRACTICE LIABILITY

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EXCEPTION PAGE

EMPLOYMENT PRACTICES LIABILITY COVERAGE – MU 82 27

ISO's Division Eleven – Employment-Related Practices Liability is deleted in its entirety and replaced by the following:

This Coverage, **MU 82 27**, provides coverage for injuries to "employees" due to "wrongful employment acts", which includes demotion, wrongful termination, wrongful denial of opportunities, including wrongful hiring and supervision, "retaliation", coercion, harassment and other types of work-related discrimination, libel, humiliation and similar acts. Coverage is provided for the entity, owner, partners, full-time, part-time, seasonal and temporary workers. (See the specific Coverage form for exact descriptions, coverages and limitations.)

This coverage is provided on a claims-made basis.

Defense Costs are included within the Annual Aggregate Limit of Liability.

COMMERCIAL EMPLOYMENT PRACTICES LIABILITY INSURANCE COVERAGE PART SUPPLEMENTAL DECLARATIONS MU 88 49

NOTICE TO NEW YORK INSUREDS EMPLOYMENT PRACTICES LIABILITY POLICYHOLDER NOTICE – ADDENDUM TO DECLARATIONS – NEW YORK REGULATION 121 – ONE YEAR TAIL OPTION MU 86 63

This notice is an addendum to the Supplemental Declarations of the Employment Practices Liability Coverage Part, which describes some of the major features of the coverage. This notice shall be attached to and shall become part of the Employment Practices Liability Coverage Part.

ELIGIBILITY

Commercial General Liability Coverage Form **CG 00 01** must be attached to the policy.

New York – Merchants Advantage Plus® Contractors Liability Coverage Endorsement – **MU 92 15** must be attached to the policy

Employment Practices Liability Coverage is automatically included in the New York – Merchants Advantage Plus® Contractors Liability Coverage Endorsement – **MU 92 15** endorsement, at limits of \$100,000 by the attachment of Employment Practices Liability Coverage – **MU 82 27**.

INELIGIBLE

1. Any risk with General Liability Coverage on a location located in the State of Vermont
2. When increased limits have been selected:
 - There have been EPL claims against the insured or any executive, officer or owner in the past five years
 - The insured has filed for bankruptcy in the past seven years

ELIGIBILITY FOR INCREASED LIMITS

To be eligible, the risk **must meet all** of the eligibility criteria:

1. Risks that are in an eligible class
Eligible Classes:
 - All classes of business in the Merchants Advantage Plus® Contractors Package Program
2. Risks must be located in an eligible state



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EMPLOYMENT PRACTICES LIABILITY COVERAGE – MU 82 27 (CONT'D)

REQUIRED APPLICATIONS

- All new business submissions with request for limits of \$250,000 and above require a signed Employment Practices Liability Application **MU 90 60**
- All renewals with limits of \$250,000 and above require EPLI Renewal Application **MU 90 70**
- Request for Prior Retro Date

COVERAGE OPTIONS

ANNUAL AGGREGATE LIMIT OF LIABILITY	DEDUCTIBLE	PREMIUM AS A % OF GENERAL LIABILITY CLASS PREMIUM
\$100,000	\$5,000	2.0%
\$100,000	\$10,000	Included
\$250,000	\$5,000	6.0%
\$250,000	\$10,000	3.7%
\$250,000	\$25,000	2.6%
\$500,000	\$5,000	9.2%
\$500,000	\$10,000	6.5%
\$500,000	\$25,000	5.3%
\$1,000,000	\$5,000	13.4%
\$1,000,000	\$10,000	10.3%
\$1,000,000	\$25,000	9.0%

The Employment Practices Liability Limit cannot exceed the Commercial General Liability Occurrence Limit on the policy.

NOTE

This premium is not subject to further modification by the application of any other factors, including but not limited to: Company Deviations, Tier Factors, Package Modifications, Account Credit Factors, IRPM or Schedule Rating Factors, or Expense Modifications.

MINIMUM PREMIUM

This Coverage Part is not subject to a minimum premium. EPLI premium is not subject to premium audit.



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EMPLOYMENT PRACTICES LIABILITY COVERAGE – MU 82 27 (CONT'D)

CLAIMS – MADE MULTIPLIERS

Claims-made rates are calculated by applying a claims-made multiplier to the appropriate mature claims-made rate. The base company rates or ISO loss costs are on a mature claims-made basis. Mature claims-made rates are defined as 5 or more years in the claims-made program.

Claims-made multipliers vary by the appropriate year in claims-made. These claims-made multipliers assume a Retroactive Date coincident with the effective date of the insured's first claims-made policy in an uninterrupted claims-made program. The Retroactive Date cannot be changed.

YEARS IN CLAIMS-MADE	CLAIMS-MADE MULTIPLIERS
1	0.74
2	0.87
3	0.94
4	0.96
5 or more	1.00

The Claims-Made Multiplier Premium Credit is calculated as follows:

For policies with the included \$100,000 Employment Practices Liability Coverage Limit and \$10,000 Deductible:

General Liability Class Premium X .044 X (1-Claims-Made Multiplier)

For policies with any other Employment Practices Liability Coverage Limit and/or Deductible:

[(General Liability Class Premium X 0.044) + Employment Practices Liability Coverage Increase Rate] X (1-Claims-Made Multiplier)

New York Changes – Amendatory Endorsement **MU 86 69** is included with the attachment of New York – Merchants Advantage Plus® Contractors Liability Coverage Endorsement **MU 92 15** and Employment Practices Liability Coverage **MU 82 27**.

There is no premium for this endorsement.



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ADDITIONAL RULE PAGE

THIRD PARTY COVERAGE ENDORSEMENT – MU 86 55

This optional endorsement extends the coverage provided by the Employment Practices Liability Coverage Part to include coverage for allegations of “wrongful employment acts” brought by customers, clients or vendors. (See the specific endorsement for exact descriptions, coverages and limitations.)

ELIGIBILITY

The Employment Practices Liability Coverage Part **MU 82 27** must be attached to the policy.

THIRD PARTY COVERAGE PREMIUM

This coverage is not subject to a minimum premium. This coverage may be added midterm, at inception or at policy anniversary.

The additional premium for this coverage is calculated as follows: $(0.15 \times 0.044 \times \text{Full Annual General Liability Class Premium} \times \text{Claims-Made Multiplier}) + (0.15 \times \text{Full Annual Increased Employment Practices Liability or Deductible Combination Premium})$.

NOTE

This premium is not subject to further modification by the application of any other factors, including but not limited to: Company Deviations, Tier Factors, Package Modifications, Account Credit Factors, IRPM or Schedule Rating Factors, or Expense Modifications.

EMPLOYMENT PRACTICES LIABILITY OPTIONAL ENDORSEMENT – EXTENDED REPORTING PERIOD

NEW YORK – NOTICE TO INSURED – EMPLOYMENT PRACTICES LIABILITY AVAILABILITY OF THE OPTIONAL EXTENDED REPORTING PERIOD MU 88 52

This notice will be sent to eligible policyholders within 30 days of coverage termination.



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ADDITIONAL RULE PAGE

EXTENDED REPORTING PERIOD ENDORSEMENT – MU 84 52

- A. If the circumstances related to the termination, renewal or replacement of the Employment Practices Liability coverage specified in **Section VI. Conditions, Paragraph F. Extended Reporting Period** are met, an Extended Reporting Period will be provided. Under the Extended Reporting Period, a “claim” first made during the Extended Reporting Period will be deemed to have been made on the last day of the policy period. The “claim” must be for damages because of a “wrongful employment act” arising out of an employment-related practice, which commenced before the end of the policy period, but not before the applicable “retroactive date”.
- B. An “Automatic Extended Reporting Period” is provided at no additional charge. This period begins with the end of the policy period and lasts for sixty (60) days.

The “Automatic Extended Reporting Period” does not apply to “claims” that are covered under subsequent insurance purchased, or to “claims” that would be covered but for the exhaustion of the amount of insurance applicable to such “claims”.

The “Automatic Extended Reporting Period” does not reinstate or increase the limits under the policy.

- C. A Supplemental Extended Reporting Period lasting for one (1) year is available by attaching the Extended Reporting Period Elected endorsement, **MU 84 52** for an additional charge. The “Named Insured” must request this endorsement in writing within:
1. Sixty (60) days after the end of the policy period or the effective date of cancellation, whichever comes first; or
 2. Thirty (30) days after the date of mailing or delivery of advice concerning the availability and importance of purchasing a Supplemental Extended Reporting Period.
- D. The premium to be charged for the Extended Reporting Period Endorsement is $(0.033 \times \text{the Annual General Liability Class Premium} \times \text{Claims-Made Multiplier}) + (0.75 \times \text{the Annual Premium for any Increased Employment Practices Liability Limit or Deductible combination})$ and will be fully earned when the Endorsement takes effect.



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INSTRUCTION PAGE

NEW 2020-01

EFFECTIVE

03/01/2020 New Business and 05/01/2020 Renewals

COUNTRYWIDE REVISIONS

RULES

Division Five – Fire and Allied Lines Rules are deleted and replaced with the Proprietary Rules as contained in this manual.

LOSS COSTS

Division Five – Fire and Allied Lines Loss Costs are deleted and replaced with the Proprietary Rates as contained in this manual.

FORMS

CF-MU-2017-FO-001

NEW YORK REVISIONS

RULES

Division Five – Fire and Allied Lines Rules are deleted and replaced with the Proprietary Rules as contained in this manual

LOSS COSTS

Division Five – Fire and Allied Lines Loss Costs are deleted and replaced with the Proprietary Rates as contained in this manual

FORMS

CF-NY-2018-FO-001



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RULE 1 APPLICATION OF THIS MANUAL

This manual contains the rules and rates of the Merchants Advantage Plus® Contractors Package Program applicable to Division Five – Fire and Allied Lines. The rules and rates in this manual may not be amended except as specifically permitted herein.

RULE 2 POLICY TERM

The Policy may be written from inception until expiration (unless cancelled). Each renewal premium shall be computed according to the current rules, rates and forms. Coverage may be renewed annually using a Renewal Declaration Page (e.g., renewal certificate). (All premiums and rates contained in this manual are annual.)

RULE 3 MANDATORY COVERAGE

MERCHANTS ADVANTAGE PLUS® NY CONTRACTORS PROPERTY COVERAGE ENDORSEMENT – MU 91 99

This coverage form will be automatically included on all eligible risks in the Merchants Advantage Plus® Contractors Package Program.

ELIGIBILITY

This coverage provided automatically for policies within the Merchants Advantage Plus® Contractors Package Program that carry Building or Business Personal Property coverage. Building and Personal Property Coverage Form **CP 00 10** must be attached to the policy. Causes of Loss – Special Form **CP 10 30** must be attached to the policy.

PREMIUM

There is no premium charge for this endorsement.

NOTE: Coverages included in New York – Merchants Advantage Plus® Contractors Property Coverage Endorsement – **MU 91 99** are not available on an individual basis. Coverages included in this endorsement that are amendable are found in the **COVERAGE AND OPTIONS** section of this manual.

RULE 4 ROUNDING RULE

Round rates to two decimal places. When a third decimal place is 5 or more, round to the next higher number, e.g., .125 = .13

Round the premium for each coverage or exposure for which a separate premium is calculated to the nearest whole dollar, e.g., \$100.50 = \$101.00 while \$100.49 = \$100.00. Charge a premium of at least \$1.00 whenever a separate premium is calculated.



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RULE 5 PREMIUM CHARGES

Additional Premiums

Prorate all changes requiring additional premium (including flat premium charges). Apply the rules and rates in effect on the inception date of the policy in computing the additional premium.

Waiver of Premium

Waive return premium of \$15 or less. Grant any return premium due if requested by the insured. This waiver only applies to that portion of the premium due on the effective date of the policy change. This waiver also applies to transactions resulting from a premium audit.

RULE 6 MANDATORY COVERAGE CONDITIONS AND PROVISIONS

The Property Coverage Part of the Merchants Advantage Plus® Contractors Package is Optional and cannot be written on a stand-alone basis.

The Property Coverage Part of the Merchants Advantage Plus® Contractors Package policy contains coverages which are mandatory and may not be deleted unless the entire Property Coverage Part is deleted.

If all Building and Personal property coverage is removed from the policy, the entire Property Coverage Part must be deleted.

RULE 7 POLICY CHANGES AND ENDORSEMENTS

Buildings and business personal property

May be added or deleted
If all Building and Business Personal Property are deleted,
the entire Property Coverage part must be deleted
Limits may be increased or decreased

Optional coverages

May be added or deleted
Limits may be increased or decreased

RULE 8 FACTORS AND MULTIPLIERS

Whenever applicable, factors or multipliers are to be applied consecutively and not added together.



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RULE 9 CONSTRUCTION TYPES

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 ironclad or stucco on wood. Light metal buildings must also be rated as frame.

Joisted Masonry

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

Non-Combustible

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

Masonry Non-Combustible

Buildings where the exterior walls are constructed of masonry materials such as adobe, brick, concrete, gypsum block, hollow concrete block, stone, tile or similar materials, with the floors and roof of metal or other non-combustible materials.

Modified Fire Resistive and Fire Resistive

Buildings where the exterior walls, floors, and roof are constructed of masonry or other fire resistive materials, with a fire resistive rating of one hour or more.

Mixed Construction

When a building is of mixed construction, determine the applicable construction type as follows:

1. If 2/3 or more of the total wall area is of masonry or fire resistive materials, the construction type is:
 - a. Fire Resistive or Modified Fire Resistive, when 2/3 or more of the total floor and roof area is of masonry or fire resistive materials.
 - b. Masonry Non-Combustible, when 2/3 or more of the total floor and roof area is of non-combustible materials.
 - c. Joisted Masonry, when more than 1/3 of the total floor and roof area is of combustible materials.
2. If 2/3 or more of the total wall area and 2/3 or more of the floor and roof area is of non-combustible materials, the applicable Construction Type is Non-Combustible.
3. If more than 1/3 of the total wall area is of combustible materials, the applicable Construction Type is Frame.



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RULE 10 FIRE PROTECTION

Protection Class is determined from the company manual. The Protection Class Manual includes National Fire Board recognized classes of protection.

RULE 11 TERRITORIES

Merchants Advantage Plus® Contractors Package Program utilizes ISO Businessowner Rating Territories for all property coverage.

The following list contains various cities, towns, boroughs and villages in this state together with their counties and territory code assignments. For any cities or towns not specifically named, the territory codes are shown by county at the end of this listing.



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TERRITORIES

City and County	Territory Code	City and County	Territory Code	City and County	Territory Code
A		Brooklyn, Bronx (Borough), Kings Zip Codes		11235.....	028
Albany, Albany	002	11201	028	11236.....	028
B		11202	028	11237.....	027
Bronx (See New York City)		11203	028	11238.....	028
Brooklyn (See New York City)		11204	028	11239.....	027
Buffalo, Erie	008	11205	028	11240.....	028
C		11206	027	11241.....	028
Columbia, Herkimer	015	11207	027	11242.....	028
D		11208	027	11243.....	027
Danube, Herkimer	015	11209	027	11244.....	028
E		11210	028	11245.....	028
Ellis Island, New York	011	11211	028	11247.....	028
F		11212	028	11248.....	027
Frankfort, Herkimer	015	11213	028	11249.....	028
G		11214	027	11251.....	028
German Flats, Herkimer.....	015	11215	028	11252.....	027
Governor's Island, New York	011	11216	028	11254.....	028
H		11217	027	11255.....	028
Hart Island, New York	011	11218	028	11256.....	027
Herkimer, Herkimer	015	11219	028	Manhattan (Borough), New York Zip Codes	
High Island, New York	011	11220	028	10001.....	030
L		11221	027	10002.....	031
Litchfield, Herkimer	015	11222	027	10003.....	031
Little Falls, Herkimer	015	11223	030	10004.....	031
M		11224	030	10005.....	031
Mount Vernon, Westchester	003	11225	028	10006.....	031
N		11226	028	10007.....	031
New Rochelle, Westchester	003	11227	027	10009.....	031
		11228	027	10010.....	027
		11229	028	10011.....	030
		11230	028	10012.....	031
		11231	029	10013.....	031
		11232	028	10014.....	031
		11233	027	10016.....	027
		11234	028	10017.....	027
				10018.....	030
				10019.....	030



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Zip Code County	Territory Code	City and County	Territory Code	City and County	Territory Code
Manhattan (Borough), New York		10099	031	10158.....	027
Zip Codes (Continued)		10101	030	10159.....	027
10020	030	10102	030	10160.....	027
10021	027	10103	027	10161.....	031
10022	027	10104	030	10162.....	027
10023	030	10105	030	10163.....	027
10024	030	10106	030	10164.....	027
10025	030	10107	030	10165.....	027
10026	030	10108	030	10166.....	027
10027	030	10109	030	10167.....	027
10028	027	10110	027	10168.....	027
10029	031	10111	027	10169.....	027
10030	030	10112	030	10170.....	027
10031	030	10113	030	10171.....	027
10032	030	10114	030	10172.....	027
10033	030	10115	030	10173.....	027
10034	030	10116	030	10174.....	027
10035	030	10117	030	10175.....	027
10036	030	10118	027	10176.....	027
10037	030	10119	030	10177.....	027
10038	031	10120	030	10178.....	027
10039	030	10121	030	10179.....	027
10040	030	10122	030	10184.....	031
10041	031	10123	030	10185.....	030
10043	031	10124	030	10196.....	031
10044	027	10125	030	10197.....	031
10045	031	10126	027	10199.....	030
10046	031	10128	027	10203.....	031
10047	031	10129	030	10211.....	031
10048	031	10130	027	10212.....	031
10055	027	10131	027	10213.....	031
10060	030	10132	030	10242.....	031
10069	030	10133	030	10249.....	031
10072	030	10138	030	10256.....	031
10079	031	10149	030	10257.....	031
10080	031	10150	027	10258.....	031
10081	031	10151	027	10259.....	031
10082	030	10152	027	10260.....	031
10087	027	10153	027	10261.....	031
10090	031	10154	027	10265.....	031
10094	031	10155	027	10268.....	031
10095	030	10156	030	10269.....	031
10096	031	10157	030	10270.....	031
10098	030				



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City and County	Territory Code	City and County	Territory Code	City and County	Territory Code
10271	031	11372	032	11691	036
10272	031	11373	032	11692	036
10273	031	11374	032	11693	036
10274	031	11375	032	11694	035
10275	031	11377	032	11695	035
10276	031	11378	032	11697	035
10277	031	11379	032		
10278	031	11380	032		
10279	031	11381	032		
10280	031	11385	032		
10281	031	11386	032		
10282	031	11390	032		
10285	031	11405	033		
10286	031	11411	033		
10292	031	11412	033		
		11413	036		
		11414	032		
		11415	032		
		11416	032		
		11417	032		
		11418	032		
		11419	033		
		11420	036		
		11421	032		
		11422	036		
		11423	033		
		11424	033		
		11425	033		
		11426	033		
		11427	033		
		11428	033		
		11429	033		
		11430	036		
		11431	033		
		11432	033		
		11433	033		
		11434	036		
		11435	033		
		11436	036		
		11439	033		
		11451	033		
		11484	036		
		11499	036		
Queens (Borough), Queens Zip Codes					
11101	027				
11102	027				
11103	027				
11104	027				
11105	027				
11106	027				
11351	032				
11352	032				
11354	032				
11355	033				
11356	032				
11357	032				
11358	033				
11359	033				
11360	033				
11361	033				
11362	032				
11363	032				
11364	033				
11365	033				
11366	033				
11367	033				
11368	032				
11369	032				
11370	032				
11371	032				



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 TERRITORIES

City and County	Territory Code	City and County	Territory Code	City and County	Territory Code
N		County		J	
Staten Island, Richmond		A		Jefferson.....	017
a) American Dock Stores		Albany.....	021	K	
and Piers.....	020	Allegheny.....	019	Kings (See New York City)	
b) Remainder.....	011	B		L	
North Brothers Island,		Bronx (See New York City)		Lewis.....	017
New York.....	011	Broome.....	019	Livingston.....	019
P		C		M	
Peekskill, Westchester.....	003	Cattaraugus.....	019	Madison.....	019
Port Chester Village,		Cayuga.....	019	Monroe.....	019
Westchester.....	003	Chautauqua.....	019	Montgomery.....	015
R		Chemung.....	019	N	
Rochester, Monroe.....	006	Chenango.....	019	Nassau.....	007
S		Clinton.....	017	New York (See New York City)	
Schuyler, Herkimer.....	015	Columbia.....	021	Niagara.....	014
Schenectady, Schenectady.....	002	Cortland.....	019	O	
Stark, Herkimer.....	015	D		Oneida.....	015
South Brother Island,		Delaware.....	013	Onondaga.....	015
New York.....	011	Dutchess.....	021	Ontario.....	019
Syracuse, Onondaga.....	004	E		Orange.....	013
T		Erie.....	014	Orleans.....	019
Troy, Rensselaer.....	002	Essex.....	017	Oswego.....	019
U		F		Otsego.....	019
Utica, Oneida.....	005	Franklin.....	017	P	
W		Fulton.....	017	Putnam.....	038
Warren, Herkimer.....	015	G		Q	
White Plains, Westchester.....	003	Genesee.....	019	Queens (See New York City)	
Winfield, Herkimer.....	015	Greene.....	013	H	
Y		H		Hamilton.....	017
Yonkers, Westchester.....	003	Herkimer.....	017		



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The following list contains various cities, towns, boroughs and villages in this state together with their counties and territory code assignments. For any cities or towns not specifically named, the territory codes are shown by county at the end of this listing.

City and County	Territory Code
R	
Rensselaer	021
Richmond	011
Rockland	039
S	
Saint Lawrence	017
Saratoga	017
Schenectady	021
Schoharie	019
Schuyler	019
Seneca	019
Steuben	019
Suffolk	016
Sullivan	013
T	
Tioga	019
Tompkins	019
U	
Ulster	013
W	
Warren	017
Washington	021
Wayne	019

City and County	Territory Code
Westchester	
(a) All areas south of a line drawn from the north side of North Tarrytown through Kensico Reservoir of the western extremity of Connecticut excluding Mt. Vernon, New Rochelle, Port Chester Village, White Plains and Yonkers	
009	
(b) All areas north of a line drawn from the north side of North Tarrytown through Kensico Reservoir of the western extremity of Connecticut excluding Peekskill	
038	
Wyoming	
013	
Y	
Yates	019



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RULE 12 BUILDING & BUSINESS PERSONAL PROPERTY

1. Building Coverage and/or Business Personal Property coverage is mandatory for the Property Coverage Part to be written
 - Determine the occupancy class (Office, Storage/Retail, Shop)
 - Single occupancy buildings will be rated with the corresponding occupancy class
 - Multiple occupancy buildings will be rated with the highest applicable occupancy class
 - Buildings with any shop occupancy will be rated as shop
 - Buildings with office and storage/retail occupancy will be rated as storage/retail
2. Determine the ISO Businessowners rating territory applicable to the location of the property to be insured
3. Determine the protection class
4. Determine the construction of the building
5. Obtain the base rate for each coverage from the applicable State Rate Page using the Business Classification, Protection Class and Construction type
6. Determine if any modifications apply to the Building and Business Personal Property rates
 - Coinsurance
 - Actual Cash Value Factor
 - Age of Building Factor
 - Amount of Insurance Factor
 - Business Income Period of Restoration Factor
 - Property Deductible Factor
 - Protective Safeguards Factor(s)
 - Single Occupancy Credit
 - Windstorm Protective Device Factor (NY Building rate only)
 - Windstorm or Hail Deductible Factor
7. If applicable, adjust the base rates for Building and Business Personal Property by the applicable modifications
8. Multiply the adjusted rates by the amount of insurance, per \$1,000, to develop the Building & Business Personal Property premiums
9. Multiply by any of the following premium modification factors, if applicable:
 - Package Modification
 - Account Credit
 - Tier
 - IRPM
 - Expense Reduction

RULE 13 OPTIONAL COVERAGE PREMIUMS

Refer to the Coverage & Options Rating Instructions in this section

RULE 14 TOTAL PREMIUM

Develop the total premium by adding the following:

- Building Premium
- Business Personal Property Premium
- Optional Coverage Premiums

Add any applicable State Fees to develop the Total Policy Premium



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RULE 15 COVERAGE & OPTIONS

ACCOUNTS RECEIVABLE

Extends the insurance provided by the Building and Personal Property Coverage Form to cover loss resulting from damage to your accounts receivable records resulting from a Covered Cause of Loss, at the described premises or while they are away from the described premises.

- Coverage is automatically included for \$25,000 On Premises / \$10,000 Off Premises at no additional premium when New York – Merchants Advantage Plus® Contractors Property Coverage Endorsement **MU 91 99** is attached to the policy.
- Options are available to increase the On Premises Limit only
- Property deductible applies

Rating

Obtain the rate:

Rate X (limit / \$1,000 of On Premises coverage in excess of \$25,000)

LIMIT	RATE PER \$1,000
\$25,000 On Premises / \$10,000 Off Premises	Included
Excess of \$25,000 on premises	\$1.50

NOTE: This premium is not subject to further modification by the application of any other factors, including but not limited to: Company Deviations, Tier Factors, Package Modifications, Account Credit Factors, IRPM or Schedule Rating Factors, or Expense Modifications.

ACTUAL CASH VALUE

An Actual Cash Value option is available as a loss settlement provision.

- Applies to building and/or Business Personal Property coverage

Obtain the optional Actual Cash Value Factor and apply to the Building and/or Business Personal Property rate

- ACV Factor ▪ 1.100

ADDITIONAL INSURED – BUILDING OWNER – CP 12 19

This optional endorsement adds the building owner identified in the endorsement is a Named Insured, but only with respect to the coverage provided under the Property Coverage Part for direct physical loss or damage to the building(s) described in the Schedule

Rating

A \$20 premium charge applies



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AGE OF BUILDING FACTOR

The age of the building is the actual date of construction.

Apply a factor to the Building and Business Personal Property rates based on the actual or effective age of the building.

AGE	FACTOR
0 – 10 years	0.900
11 – 15 years	0.950
16 – 50 years	1.000
Over 50	1.100

BUILDING

Coverage is available for buildings and structures including:

- Completed additions;
- Fixtures, including outdoor fixtures;
- Permanently installed machinery and equipment;
- Personal property owned by the insured that is used to service the building or structure or premises;
- If not covered by other insurance:
 - a. Additions under construction, alterations and repairs to the building or structures
 - b. Materials, equipment, supplies and temporary structures, with limitations, used for making additions, alterations or repairs to the buildings or structures.

Occupancy Class Codes

- 132035 Office: Contractors
- 132034 Shop – Workshop in connection with Contracting operation
- 132033 Storage/Retail Building – in connection with a Contractors occupancy

Rates

All Territories



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BUSINESS INCOME (AND EXTRA EXPENSE) – ACTUAL LOSS SUSTAINED COVERAGE MU 89 88

Business Income (and Extra Expense) – Actual Loss Sustained coverage is included when New York – Merchants Advantage Plus® Contractors Property Coverage Endorsement **MU 91 99** is attached to the policy.

There is no premium charge for this endorsement.

Coverage is only available by the addition of New York – Merchants Advantage Plus® Contractors Property Coverage Endorsement **MU 91 99**.

BUSINESS INCOME ACTUAL LOSS SUSTAINED AMENDATORY ENDORSEMENT MU 90 56

Business Income Actual Loss Sustained **MU 90 56** is included when Business Income (and Extra Expense) – Actual Loss Sustained Coverage **MU 89 88** is attached to the policy.

The endorsement modifies insurance provided under Business Income (and Extra Expense) – Actual Loss Sustained Coverage **MU 89 88** by the addition of Departmental Managers to the list of employees whose payroll expenses are excepted from “Ordinary Payroll”.

There is no premium charge for this endorsement.

BUSINESS INCOME CHANGES - BEGINNING OF THE PERIOD OF RESTORATION - 24 HOURS - MU 90 84

This optional endorsement amends the Period of Restoration applicable to insurance provided under **MU 89 88** Business Income (and Extra Expense) Coverage Form – Actual Loss Sustained to 24 Hours.

A factor of 1.05 applies to the Building and Business Personal Property Rate

BUSINESS INCOME CHANGES - BEGINNING OF THE PERIOD OF RESTORATION - 48 HOURS - MU 90 85

This optional endorsement amends the Period of Restoration applicable to insurance provided under **MU 89 88** Business Income (and Extra Expense) Coverage Form – Actual Loss Sustained to 24 Hours.

A factor of 1.025 applies to the Building and Business Personal Property Rate



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BUSINESS PERSONAL PROPERTY

Coverage is available for Business Personal Property in or on buildings at the described premises, including property in the open, in vehicles, or within 1,000 feet of the described premises.

- Replacement Cost or Actual Cash Value Options are available

Occupancy Class Codes

- 132035 Office: Contractors
- 132034 Shop – Workshop in connection with Contracting operation
- 132033 Storage/Retail Building – in connection with a Contractors occupancy

Rates

All Territories

BUSINESS PERSONAL PROPERTY TEMPORARILY IN PORTABLE STORAGE UNITS

Extends the insurance that applies to Your Business Personal Property to apply to such property while temporarily stored in a portable storage unit (including a detached trailer) located within 1,000 feet of the building or structure described in the Declarations or within 1,000 feet of the premises described in the Declarations, whichever distance is greater.

- Automatically included for \$10,000 at no additional premium when New York – Merchants Advantage Plus® Contractors Property Coverage Endorsement **MU 91 99** is attached to the policy.
- Option to increase
- Property deductible applies

Rating

Obtain the rate:

Rate X (limit / \$1,000 of Business Personal Property Temporarily in Portable Storage Units coverage in excess of \$10,000)

LIMIT	RATE PER \$1,000
\$10,000	Included
Excess of \$10,000	\$15.00

NOTE: This premium is not subject to further modification by the application of any other factors, including but not limited to: Company Deviations, Tier Factors, Package Modifications, Account Credit Factors, IRPM or Schedule Rating Factors, or Expense Modifications.

COINSURANCE

A Coinsurance factor is available as a loss settlement provision,

- **Applies to Building and/or Business Personal Property coverage**

Obtain the Coinsurance Factor and apply to the Building and/or Business Personal Property rate

COINSURANCE %	FACTOR
80%	1.00
90%	0.95
100%	0.90



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COMMUNICATION EQUIPMENT- MU 92 04

Provides coverage loss of or damage to Communication Equipment used in your business from any of the Covered Causes of Loss. Communication Equipment includes, but is not limited to, cellular / mobile telephones, pagers, and personal digital assistants (PDAs).

- Automatically included for \$1,000 at no additional premium when New York – Merchants Advantage Plus® Contractors Property Coverage Endorsement **MU 91 99** is attached to the policy
- \$100 Deductible
- Option to increase
- Coverage is only available by the additional of New York – Merchants Advantage Plus® Contractors Property Coverage Endorsement **MU 91 99**

Rating

Obtain the rate and multiply by the limit per \$1,000 of Communication Equipment coverage in excess of \$1,000.

LIMIT	RATE PER \$1,000
\$1,000	Included
Excess of \$1,000	\$10.00

NOTE: This premium is not subject to further modification by the application of any other factors, including but not limited to: Company Deviations, Tier Factors, Package Modifications, Account Credit Factors, IRPM or Schedule Rating Factors, or Expense Modifications.

DEBRIS REMOVAL

Provides coverage for the expense to remove debris of Covered Property and other debris that is on the described premises, when such debris is caused by or results from a Covered Cause of Loss.

- Automatically includes up to 25% of direct physical loss plus \$25,000 at no additional premium when New York – Merchants Advantage Plus® Contractors Property Coverage Endorsement **MU 91 99** is attached to the policy.
- Property deductible applies
- Option to increase the additional amount per location

Rating

Obtain the rate:

Rate X (limit / \$1,000 of Debris Removal coverage in excess of \$25,000)

LIMIT	RATE PER \$1,000
\$25,000	Included
Excess of \$25,000	\$2.50

NOTE: This premium is not subject to further modification by the application of any other factors, including but not limited to: Company Deviations, Tier Factors, Package Modifications, Account Credit Factors, IRPM or Schedule Rating Factors, or Expense Modifications.



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EARTHQUAKE

Coverage is available for loss or damage created by earthquake (including volcanic eruption). Earthquake or volcanic eruption that begins prior to the inception of coverage is excluded.

- 2% Deductible Applies

Rating

Obtain the rate below based on the building construction. Multiply the rate by the Building and Business Personal Property total limit of insurance per \$1,000, to develop the additional premium for each building.

BUILDING	RATE PER \$1,000
Frame	0.280
Masonry	1.060
Other	0.760

CP 10 40 ▪ Earthquake and Volcanic Eruption Endorsement

ELECTRONIC DATA PROCESSING EQUIPMENT, DATA AND MEDIA COVERAGE

Extends the insurance provided by the Building and Personal Property Coverage Form to apply to loss of or damage to electronic data processing equipment, data and media at the described premises caused by or resulting from a Covered Cause of Loss. This extension also includes coverage for extra expense caused by the Covered Cause of Loss to this electronic data processing equipment. The Covered Cause of Loss includes damaged caused by a virus.

- Automatically included at no additional premium when New York – Merchants Advantage Plus® Contractors Property Coverage Endorsement **MU 91 99** is attached to the policy:
 - Electronic Data Processing Equipment - \$50,000
 - Data and Media Combined - \$10,000
 - Extra Expense - \$10,000
- Option to increase the Electronic Data Processing Equipment limit in excess of \$50,000
- Property deductible applies

Rating

Obtain the rate:

Rate X (limit / \$1,000 of Electronic Data Processing Equipment in excess of \$50,000)

LIMIT	RATE PER \$1,000
\$50,000	Included
Excess of \$50,000	\$5.00

NOTE: This premium is not subject to further modification by the application of any other factors, including but not limited to: Company Deviations, Tier Factors, Package Modifications, Account Credit Factors, IRPM or Schedule Rating Factors, or Expense Modifications.



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EMPLOYEE THEFT

Extends the insurance provided by the Business and Personal Property Coverage form to apply to loss of or loss from damage to "money", "securities" and property other than "money" and "securities" caused by Employee Theft.

- Automatically included for \$50,000 at no additional premium when New York – Merchants Advantage Plus® Contractors Property Coverage Endorsement **MU 91 99** is attached to the policy
- ERISA Extension is included
- \$500 Deductible
- Options to increase

Obtain the annual premium for 1 to 5 Employees based on the limit per occurrence; add the premium for each additional employee over 5; use the total employees at all locations.

LIMIT PER OCCURRENCE	1 TO 5 EMPLOYEES	EACH ADDITIONAL EMPLOYEE
\$ 50,000	Included	Included
\$ 100,000	\$ 360.00	\$ 50.00
\$ 150,000	\$ 440.00	\$ 55.00
\$ 200,000	\$ 520.00	\$ 60.00

NOTE: This premium is not subject to further modification by the application of any other factors, including but not limited to: Company Deviations, Tier Factors, Package Modifications, Account Credit Factors, IRPM or Schedule Rating Factors, or Expense Modifications.

EQUIPMENT BREAKDOWN COVERAGE MU 89 36

Equipment Breakdown Coverage is included when New York – Merchants Advantage Plus® Contractors Property Coverage Endorsement **MU 91 99** is attached to the policy.

There is no premium charge for this endorsement.

Coverage is only available by the addition of New York – Merchants Advantage Plus® Contractors Property coverage Endorsement **MU 91 99**



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FORGERY OR ALTERATION

Extends the insurance provided by the Building and Personal Property Coverage Form to apply to loss resulting directly from "forgery" or alteration of checks, drafts, promissory notes, or similar written promises, orders or directions to pay a sum certain in "money" that are made or drawn by or drawn upon you; or made or drawn by one acting as your agent, or that are purported to have been so made or drawn.

- Automatically included for \$10,000 at no additional premium when New York – Merchants Advantage Plus® Contractors Property Coverage Endorsement **MU 91 99** is attached to the policy:
- \$500 deductible applies
- Options to increase

Rating

Obtain the rate and multiply by the limit per \$1,000 of Forgery or Alteration coverage in excess of \$10,000.

LIMIT	RATE PER \$1,000
\$10,000	Included
Excess of \$10,000	\$2.50

NOTE: This premium is not subject to further modification by the application of any other factors, including but not limited to: Company Deviations, Tier Factors, Package Modifications, Account Credit Factors, IRPM or Schedule Rating Factors, or Expense Modifications.

IDENTITY RECOVERY COVERAGE MU 84 48

Identity Recovery Coverage is included when New York – Merchants Advantage Plus® Contractors Property Coverage Endorsement **MU 91 99** is attached to the policy.

There is no premium charge for this endorsement.

Coverage is only available by the addition of New York – Merchants Advantage Plus® Contractors Property Coverage Endorsement **MU 91 99**.

INFLATION GUARD

This included coverage automatically increases the amount of building insurance by a 5%. The percentage applies proportionally for each day of the policy. It is intended to assist the insured in maintaining adequate property limits in times of inflation. The inflation guard applies to all buildings scheduled on the policy.

- On Anniversary the building limit displayed on the Declarations Page will increase by 5%.



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MONEY AND SECURITIES THEFT

Extends the insurance provided by the Building and Personal Property Coverage Form to apply to loss of your "money" and "securities" or "money" and "securities" held by you, caused by theft, disappearance or destruction. This extension applies only while the "money" and "securities" are inside a building or structure at the described premises or while outside the premises in the custody or control of a messenger.

- Automatically included for \$10,000 Inside the Premises / \$10,000 Outside the Premises at no additional premium when New York – Merchants Advantage Plus® Contractors Property Coverage Endorsement **MU 91 99** is attached to the policy
- \$500 Deductible
- Options to Increase the Inside the Premises limit only

Rating

Obtain the rate and multiply by the limit per \$1,000 of Inside the Premises coverage in excess of \$10,000.

LIMIT	RATE PER \$1,000
\$10,000 Inside the Premises / \$10,000 Outside the Premises	Included
Excess of \$10,000 Inside the Premises	\$5.00

NOTE: This premium is not subject to further modification by the application of any other factors, including but not limited to: Company Deviations, Tier Factors, Package Modifications, Account Credit Factors, IRPM or Schedule Rating Factors, or Expense Modifications.

OUTDOOR PROPERTY

Extends the insurance provided by the Building and Personal Property Coverage Form to apply to a loss to your outdoor fences, radio and television antennas, satellite dishes, trees, shrubs and plants (other than stock of trees, shrubs or plants), including debris removal expense, caused by or resulting from any of the covered Causes of Loss.

- Automatically included for \$20,000 at no additional premium when New York – Merchants Advantage Plus® Contractors Property Coverage Endorsement **MU 91 99** is attached to the policy
- Subject to a \$250 maximum for any one tree, shrub or bush
- Property deductible applies

Rating

Obtain the rate:

Rate X (limit / \$1,000 of Outdoor Property coverage in excess of \$20,000)

LIMIT	RATE PER \$1,000
\$20,000	Included
Excess of \$20,000	\$20.00

NOTE: This premium is not subject to further modification by the application of any other factors, including but not limited to: Company Deviations, Tier Factors, Package Modifications, Account Credit Factors, IRPM or Schedule Rating Factors, or Expense Modifications.



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OUTDOOR SIGNS

Extends the insurance provided by the Building and Personal Property Coverage Form to apply to your outdoor signs, whether or not attached to buildings that are within 1,000 feet of the described premises and are damaged by a Covered Cause of Loss.

- Automatically included for \$10,000 at no additional premium when New York – Merchants Advantage Plus® Contractors Property Coverage Endorsement **MU 91 99** is attached to the policy
- Property Deductible applies
- Option to increase

Rating

Obtain the rate:

Rate X (limit / \$1,000 of Outdoor Sign coverage in excess of \$10,000)

LIMIT	RATE PER \$1,000
\$10,000	Included
Excess of \$10,000	\$20.00

NOTE: This premium is not subject to further modification by the application of any other factors, including but not limited to: Company Deviations, Tier Factors, Package Modifications, Account Credit Factors, IRPM or Schedule Rating Factors, or Expense Modifications.

PEAK SEASON LIMIT OF INSURANCE

- This optional form increases for specified periods the limit of insurance for personal property to take care of seasonal increases in values.
- Available if a limit for Business Personal Property is shown on the policy declarations.
- Periods up to and including 6 months may be written.
- Property deductible applies.

To determine the premium for Peak Season coverage, obtain the Business Personal Property rate and apply it to the Peak Season Limit of Insurance following the Building & Business Personal Property rating rules outlined in this manual, pro-rated for the time period selected.

CP 12 30 ▪ Peak Season Limit of Insurance



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PROPERTY DEDUCTIBLE

The property deductible is the amount that will be deducted from the total damage incurred before determining the insurance company's liability for loss.

- The deductible must be the same for all Buildings and Business Personal Property at each location
- \$500 Basic Deductible

OPTIONS AVAILABLE

DEDUCTIBLE	FACTOR
\$250	1.080
\$500	1.000
\$1,000	0.950
\$2,500	0.880
\$5,000	0.840

Apply the deductible factor to the Building and Business Personal Property rates for each building.

PROTECTIVE SAFEGUARDS

A credit may be available for specific protective devices that are fully functional. The company must be notified if the devices or services are discontinued or out of service.

The protective safeguards to which this endorsement applies are identified by the following symbols:

"P-1" Automatic Sprinkler System, including related supervisory services.

Automatic Sprinkler System means:

- a. Any automatic fire protective or extinguishing system, including connected:
 - 1) Sprinklers and discharge nozzles;
 - 2) Ducts, pipes, valves and fittings;
 - 3) Tanks, their component parts and supports; and
 - 4) Pumps and private fire protection mains.
- b. When supplied from an automatic fire protective system:
 - 1) Non-automatic fire protective systems; and
 - 2) Hydrants, standpipes and outlets.

"P-1" credits are available where the entire building is sprinklered.

"P-2" Automatic Fire Alarm, protecting the entire building, that is:

- a. Connected to a central station; or
- b. Reporting to a public or private fire alarm station.

"P-3" Security Service, with a recording system or watch clock, making hourly rounds covering the entire building, when the premises are not in actual operation.



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PROTECTIVE SAFEGUARDS (CONTD.)

Obtain the appropriate factor and apply to the Building and Business Personal Property rates for each building with the protection.

DEVICE	FACTOR
"P-1" Automatic Sprinkler System	0.850
"P-2" Automatic Fire Alarm Central Station and/or Direct to Fire Alarm Station	0.970
"P-3" Security Service	0.950

Maximum credit available is 15%

CP 04 11 ▪ Protective Safeguards

Burglary and Robbery Protective Safeguards

A credit may be available for specific protective devices that are fully functional. The company must be notified if the devices or services are discontinued or out of service.

The protective safeguards to which this endorsement applies are identified by the following symbols:

"BR-1" Automatic Burglary Alarm, protecting the entire building, that signals to:

- a. An outside central station; or
- b. A police station.

"BR-2" Automatic Burglary Alarm, protecting the entire building, that has a loud sounding gong or siren on the outside of the building.

"BR-3" Security Service, with a recording system or watch clock, making hourly rounds covering the entire building, when the premises are not in actual operation.

Obtain the appropriate factor and apply to the Building and Business Personal Property rates for each building with the protection.

DEVICE	FACTOR
BR-1 Automatic Burglary Alarm Central Station or Direct to Police	0.970
BR-2 Automatic Local Burglary Alarm	0.980
BR-3 Security Service	0.950

Maximum credit available is 5%

CP 12 11 ▪ Burglary and Robbery Protective Safeguards



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REPLACEMENT COST

This optional coverage is selected by appropriate entry in the Declarations. Replacement Cost Coverage covers the actual cost of repairs or replacement without deduction for depreciation, subject to limitations stated in the policy.

There is no premium associated with this option

SINGLE OCCUPANCY CREDIT

Apply a Single Occupancy Credit to the Building and Business Personal Property rates if the insured is the only occupant of the building.

- Single Occupancy Credit ▪ 0.850

SCHEDULED BUILDING PROPERTY TENANT'S POLICY

This optional endorsement allows coverage for Building Glass and/or Other Building Property to be scheduled provided that:

1. The insured is a tenant of the building shown in the Schedule;
2. The insured has a contractual responsibility to insure such property, or a contractual responsibility to pay for loss or damage to such property; and
3. The policy does not include Building coverage.
4. The policy includes Business Personal Property coverage.

Under this endorsement, building property means the building glass, building fixtures and permanently installed machinery and equipment described in the Schedule, which are part of the building shown in the schedule.

1. The Business Personal Property Causes of Loss Form applies
2. The Business Personal Property Deductible applies

To determine the annual premium for this endorsement, obtain the Building Rate and apply it to the sum of the "Building Glass" and "Other Building Property" limit following the Building & Business Personal Property rating rules outlined in this manual.

CP 14 01 ▪ Scheduled Building Property Tenant's policy



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UNSCHEDULED BUILDING PROPERTY TENANT'S POLICY

This optional endorsement allows coverage for unscheduled building property provided that:

1. The insured is a tenant of the building shown in the Schedule;
2. The insured has a contractual responsibility to insure such property, or a contractual responsibility to pay for loss or damage to such property; and
3. The policy does not include Building coverage.
4. The policy includes Business Personal Property coverage.

Under this endorsement, if a limit of insurance is shown in the Schedule for Building Glass, building property means building glass that is part of the building shown in the Schedule. If a limit of insurance is shown in the Schedule for Building Property Other Than Glass, building property means building fixtures and permanently installed machinery and equipment that are part of the building shown in the schedule.

1. The Business Personal Property Causes of Loss Form applies
2. The Business Personal Property Deductible applies

To determine the annual premium for this endorsement, obtain the Building Rate and apply it to the sum of the "Building Glass" and "Other Building Property" limit following the Building & Business Personal Property rating rules outlined in this manual.

CP 14 02 ▪ Unscheduled Building Property Tenant's policy

UTILITY SERVICE – TIME ELEMENT - MU 91 83

This optional endorsement extends coverage for Business Income and/or Extra Expense to apply to a "suspension" of "operations" at the described premises caused by an interruption in utility service to that premises. The interruption in utility service must result from direct physical loss or damage by a covered cause of loss to water supply or waste water removal property, communication or power supply property either including or not including overhead transmission lines, as indicated in the Schedule.

- The waiting period follows the Business Income Time Period Deductible

Rating

Obtain the rate:

Rate X limit / \$1,000 of Utility Service – Time Element coverage X the Business Income Time Period
Deductible factor

Rate = \$1.00 per \$1,000 of Utility Service – Time Element coverage

NOTE: This premium is not subject to further modification by the application of any other factors, including but not limited to: Company Deviations, Tier Factors, Package Modifications, Account Credit Factors, IRPM or Schedule Rating Factors, or Expense Modifications.



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VALUABLE PAPERS AND RECORDS

Extends the insurance that applies to Your Business Personal Property to apply to the cost to research, replace or restore the lost information on lost or damaged “valuable papers and records”, for which duplicates do not exist.

- Automatically included for \$25,000 On Premises / \$10,000 Off Premises at no additional premium when New York – Merchants Advantage Plus® Contractors Property Coverage Endorsement **MU 91 99** is attached to the policy
- Options are available to increase the On Premises Limit only
- Property Deductible Applies

Rating

Obtain the rate:

Rate X (limit / \$1,000 of On Premises coverage in excess of \$25,000)

LIMIT	RATE PER \$1,000
\$25,000 On Premises / \$10,000 Off Premises	Included
Excess of \$25,000 On Premises	\$8.50

NOTE: This premium is not subject to further modification by the application of any other factors, including but not limited to: Company Deviations, Tier Factors, Package Modifications, Account Credit Factors, IRPM or Schedule Rating Factors, or Expense Modifications.

WINDSTORM PROTECTIVE DEVICE

Provides for a rate reduction to Building coverage if all exterior wall openings are protected with hurricane resistant laminated glass windows and hurricane resistant doors that are properly installed in accordance with the manufacturer's specifications.

The windows and doors must be found to effectively withstand external pressure and windborne debris from a storm with sustained wind speed of at least 110 miles per hour or a storm surge of 8 feet above normal. The insured is required to make arrangements with others to close and secure all windows and doors as necessary in the insured's absence.

Apply this factor to the Building rate only.

PROTECTIVE DEVICE	FACTOR
Windstorm	0.90

CP 12 06 ▪ New York Changes – Windstorm Protective Device



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WINDSTORM OR HAIL DEDUCTIBLE

An optional Windstorm or Hail Deductible is available at the discretion of the policyholder and the factor is based on the combined limits of insurance for building and business personal property. Deductibles may vary by location, but all covered property at one location must be written using the same deductible.

LIMITS OF INSURANCE	WINDSTORM OR HAIL DEDUCTIBLE PERCENTAGE		
	1%	2%	5%
Up to \$500,000	0.985	0.980	0.974
\$500,001 to \$1,000,000	0.981	0.976	0.970
\$1,000,001 to \$2,500,000	0.976	0.971	0.964
\$2,500,001 to \$5,000,000	0.972	0.967	0.959
Over \$5,000,000	0.966	0.961	0.953

Apply the deductible factor to the Building and Business Personal Property rate for each location. All property at one location must have the same windstorm / hail deductible.

CP 03 21 • Windstorm Or Hail Percentage Deductibles

POLICYHOLDER NOTICE TO NEW YORK INSURED – WINDSTORM OR HAIL DEDUCTIBLE MU 92 42

This notice serves the purpose of notifying the insured that an optional windstorm or hail deductible has been selected and explains the calculation of the deductible. The notice will be attached when **CP 03 21** Windstorm or Hail Percentage Deductibles is included on the policy.



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INSTRUCTION PAGE

NEW 2020-01

EFFECTIVE DATES

03/01/2020 New Business and 05/01/2020 Renewals

COUNTRYWIDE REVISIONS

RULES

N/A

FORMS

CM-MU-2009-FO-001

LOSS COSTS

N/A

NEW YORK REVISIONS

RULES

N/A

FORMS

CM-NY-2015-FO-001

LOSS COSTS

N/A

Division Eight – Inland Marine Rules and Rates do not apply.

Division Eight – Inland Marine Forms apply for select forms used with Merchants Advantage Plus®
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ADDITIONAL PREMIUM CHANGES

- A. Calculation of Premium
 - 1. Prorate all changes requiring additional premium.
 - 2. In computing the additional premium for
 - a. Any changes made to a coverage included at policy inception, use the rates and rules in effect on the effective date of the policy. If the changes are made after an anniversary date of the policy, use the rates and rules in effect on that anniversary date.
 - b. Coverages, which are added after policy inception (including all coverages, options and Causes of Loss), use the rates and rules in effect as of the effective date of the policy. If the coverage was added after an anniversary date of the policy, use the rates and rules in effect on that anniversary date.
 - c. Any changes made to a coverage which was added after the policy inception, use the rates and rules in effect as of the effective date of the policy. If the change was made after an anniversary date of the policy, use the rates and rules in effect on that anniversary date.
- B. Waiver of Premium
 - 1. Non-Auditable Transactions
Waive additional premiums of \$15 or less. This waiver applies only to that portion of the premium due on the effective date of the policy change.
 - 2. Auditable Transactions
Waive additional premiums of \$25 or less for all transactions that result from a premium audit.

RETURN PREMIUM CHANGES

Paragraph B. is deleted and replaced by the following

- B. Waiver of Premium
Waive return premium of \$15 or less. Grant any return premium due if requested by the insured. This waiver only applies to that portion of the premium due on the effective date of the policy change. This waiver also applies to transactions resulting from a premium audit.



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The following mandatory Inland Marine coverages are included in the **MERCHANTS ADVANTAGE PLUS® CONTRACTORS PACKAGE POLICY**:

IH 00 68 CONTRACTORS EQUIPMENT COVERAGE FORM

BASIC POLICY LIMITS:

UNSCHEDULED TOOLS AND EQUIPMENT	\$3,000
EQUIPMENT LEASED OR RENTED FROM OTHERS	\$50,000

IH 00 73 INSTALLATION COVERAGE FORM

BASIC POLICY LIMITS:

A. PROPERTY AT THE JOB SITE	\$10,000
B. PROPERTY WHILE HELD AT ANY TEMPORARY STORAGE LOCATION	\$5,000
C. PROPERTY IN TRANSIT	\$5,000
D. ALL COVERED PROPERTY INCLUDED IN A, B, AND C COMBINED IN ANY ONE OCCURRENCE	SUM OF A, B, AND C

Premium

An annual premium of \$25 applies.
This premium is within the policy minimum premium.

NOTE:

This premium is not subject to further modification by the application of any other factors, including but not limited to: Company Deviations, Tier Factors, Package Modifications, Account Credit Factors, IRPM or Schedule Rating Factors, or Expense Modifications.

The entire policy must be cancelled if any mandatory coverages are cancelled.



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CONTRACTORS EQUIPMENT COVERAGE FORM – IH 00 68

Coverage for machinery and tools used by many types of contractors can be provided for on a scheduled and/or unscheduled basis.

Valuation

Replacement Cost Valuation is available. Replacement Cost applies to covered property not more than ten years old as of the expiration of the Policy, based on the manufacturer's model year. There is no premium charge for this option.

UNSCHEDULED TOOLS AND EQUIPMENT

Coverage is provided for miscellaneous, low-valued items not specifically scheduled on the policy to be covered on an unscheduled basis.

- Automatically included for \$3,000
- A maximum \$3,000 per item limit applies
- Co-insurance does not apply
- Coverage is subject to a \$500 deductible. No other deductible options are available.
- Higher Limits – Refer to Company

This rate is to be determined based upon the type of Miscellaneous Tools or Equipment and their usage.

LIMIT	RATE PER \$100
\$3,000	Included

LIMITS AVAILABLE	WEB DEFAULT RATE PER \$100 (IN EXCESS OF \$3,000)	LIMITS AVAILABLE	WEB DEFAULT RATE PER \$100 (IN EXCESS OF \$3,000)
\$5,000	\$2.32	\$100,000	\$0.96
\$10,000	\$2.00	\$125,000	\$0.90
\$20,000	\$1.66	\$150,000	\$0.83
\$30,000	\$1.45	\$175,000	\$0.78
\$40,000	\$1.31	\$200,000	\$0.72
\$50,000	\$1.21	\$225,000	\$0.68
\$75,000	\$1.06	\$250,000	\$0.64



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SCHEDULED TOOLS AND EQUIPMENT

- Optional coverage
- 80% Co-insurance applies - 90% and 100% options are available
- Coverage is subject to a \$500 deductible - Deductible options are available

The rate is to be determined based upon the type of Scheduled Tools or Equipment and its usage. The following ranges are to be used based upon the Total Limit being requested. The Deductible Factor will be applied separately so it should not be reflected in the determination of the rate to be used.

RATE PER \$100 OF TOTAL LIMIT	
AMOUNT OF INSURANCE	RATE
\$1 to \$100,000	\$1.15
\$100,001 to \$250,000	\$0.84
\$250,001 to \$500,000	\$0.70
\$500,001 to \$1,000,000	\$0.62
\$1,000,001 to \$5,000,000	\$0.51
\$5,000,001 and above	Refer to Company

Deductible

A \$500 base Deductible applies to all coverages except Down the Hole Coverage

The following deductible options are available for Scheduled Equipment only. The deductible applies to the entire schedule.

If a different Deductible option is chosen for Scheduled Equipment, apply the Factor shown in the Table below.

DEDUCTIBLE	FACTOR
\$250	1.10
\$500	1.00
\$1,000	0.90
\$2,500	0.80
\$5,000	0.75

Co-Insurance

- Applies to Scheduled Tools and Equipment only.
- An 80% Co-Insurance applies.

If a different Co-insurance option is chosen, apply the Factor shown in the Table below.

CO-INSURANCE PERCENTAGE	FACTOR
80%	1.00
90%	0.95
100%	0.90



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ADDITIONAL COVERAGES

Under the Contractors Equipment Coverage Form, the Limits of Insurance for the following Additional Coverages are separate from, and will not reduce, the limit of insurance shown in the declarations as applicable to the Covered Property.

EMPLOYEE TOOLS AND CLOTHING

Coverage for Employee Tools and Equipment are included for up to \$5,000 per occurrence, but not more than \$1,000 per Employee. The per occurrence limit can be increased.

- Co-insurance does not apply
- Coverage is subject to a \$500 deductible. No other deductible options are available.
- Higher Limits – Refer to Company

LIMIT	RATE PER \$100
\$5,000	Included

LIMITS AVAILABLE	WEB DEFAULT RATE PER \$100 (IN EXCESS OF \$5,000)	LIMITS AVAILABLE	WEB DEFAULT RATE PER \$100 (IN EXCESS OF \$5,000)
\$10,000	\$2.00	\$40,000	\$1.31
\$15,000	\$1.83	\$45,000	\$1.26
\$20,000	\$1.66	\$50,000	\$1.21
\$25,000	\$1.54	\$75,000	\$1.06
\$30,000	\$1.45	\$100,000	\$0.96
\$35,000	\$1.37		



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FUEL, ACCESSORIES AND SPARE PARTS

Coverage for Fuel, Accessories and Spare Parts is included for up to \$10,000 per occurrence.

This limit for Fuel, Accessories and Spare Parts can be increased.

- Co-insurance does not apply
- Coverage is subject to a \$500 deductible. No other deductible options are available.
- Higher Limits – Refer to Company

LIMIT	RATE PER \$100
\$10,000	Included

LIMITS AVAILABLE	WEB DEFAULT RATE PER \$100 (IN EXCESS OF \$10,000)	LIMITS AVAILABLE	WEB DEFAULT RATE PER \$100 (IN EXCESS OF \$10,000)
\$15,000	\$2.00	\$40,000	\$1.43
\$20,000	\$1.81	\$45,000	\$1.37
\$25,000	\$1.68	\$50,000	\$1.32
\$30,000	\$1.58	\$75,000	\$1.15
\$35,000	\$1.50	\$100,000	\$1.04

RENTAL REIMBURSEMENT

Coverage for actual rental expenses for renting equipment are included for up to \$10,000 per occurrence, but not more than \$500 per day. A 72-hour waiting period applies. Refer to form for complete details. The per occurrence limit can be increased.

- Co-insurance does not apply
- Higher Limits – Refer to Company

LIMIT	RATE PER \$100
\$10,000	Included

LIMITS AVAILABLE	WEB DEFAULT RATE PER \$100 (IN EXCESS OF \$10,000)	LIMITS AVAILABLE	WEB DEFAULT RATE PER \$100 (IN EXCESS OF \$10,000)
\$15,000	\$1.25	\$35,000	\$0.93
\$20,000	\$1.13	\$45,000	\$0.86
\$25,000	\$1.05	\$50,000	\$0.83
\$30,000	\$0.99		



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TRAILERS AND CONTENTS

Coverage for loss or damage to owned, leased or rented office and construction trailers and their contents that is caused by or results from a Covered Cause of Loss is included for up to \$25,000. However, this Additional Coverage does not include coverage for contractors tools. The Trailers and Contents limit can be increased.

- Co-insurance does not apply
- Coverage is subject to a \$500 deductible. No other deductible options are available.
- Higher Limits – Refer to Company

LIMIT	RATE PER \$100
\$25,000	Included

LIMITS AVAILABLE	WEB DEFAULT RATE PER \$100 (IN EXCESS OF \$25,000)	LIMITS AVAILABLE	WEB DEFAULT RATE PER \$100 (IN EXCESS OF \$25,000)
\$30,000	\$2.38	\$100,000	\$1.58
\$40,000	\$2.16	\$125,000	\$1.48
\$50,000	\$2.00	\$150,000	\$1.36
\$75,000	\$1.74		

EQUIPMENT LEASED OR RENTED FROM OTHERS

Coverage for loss or damage to contractors equipment that you lease or rent from others under a written agreement and are held legally liable for is included for up to \$50,000. The Equipment Leased or Rented From Others limit can be increased.

- Co-insurance does not apply
- Coverage is subject to a \$500 deductible. No other deductible options are available.
- Higher Limits – Refer to Company

LIMIT	RATE PER \$100
\$50,000	Included

LIMITS AVAILABLE	WEB DEFAULT RATE PER \$100 (IN EXCESS OF \$50,000)	LIMITS AVAILABLE	WEB DEFAULT RATE PER \$100 (IN EXCESS OF \$50,000)
\$75,000	\$2.21	\$175,000	\$1.62
\$100,000	\$2.00	\$200,000	\$1.49
\$125,000	\$1.88	\$225,000	\$1.43
\$150,000	\$1.73	\$250,000	\$1.34



EXCEPTION PAGE

OPTIONAL COVERAGES

DOWN THE HOLE ENDORSEMENT – MU 86 67

This Endorsement provides coverage for equipment that is lost underground during installation, repair, or removal at a jobsite. Coverage applies only if the equipment cannot be retrieved after the insured has exercised all reasonable means to attempt to retrieve the equipment from a water well.

- This Endorsement provides \$10,000 covered for underground equipment and \$5,000 coverage for retrieval expense.
- These coverages are subject to a \$250 Deductible. No other deductible options are available.
- This Endorsement is only available when Scheduled Tools and Equipment coverage is being written.

An annual premium of \$250 applies to Down the Hole Endorsement

ANNUAL PREMIUM	
\$10,000 Underground Equipment / \$5,000 Retrieval Expense	\$250

EQUIPMENT BORROWED FROM OTHERS

Coverage for loss or damage to contractors equipment that you borrow from others and that is in your care, custody or control is available. A minimum limit of \$50,000 applies. Coverage is available up to \$100,000 limits.

- Co-insurance does not apply
- Coverage is subject to a \$500 deductible. No other deductible options are available.
- Higher Limits – Refer to Company

LIMITS AVAILABLE	WEB DEFAULT RATE PER \$100	LIMITS AVAILABLE	WEB DEFAULT RATE PER \$100
\$50,000	\$2.00	\$175,000	\$1.28
\$75,000	\$1.74	\$200,000	\$1.18
\$100,000	\$1.58	\$225,000	\$1.12
\$125,000	\$1.48	\$250,000	\$1.05
\$150,000	\$1.36		

NOTE:

This premium is not subject to further modification by the application of any other factors, including but not limited to: Company Deviations, Tier Factors, Package Modifications, Account Credit Factors, IRPM or Schedule Rating Factors, or Expense Modifications.



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MANDATORY ENDORSEMENTS

Theft From an Unattended Vehicle Exclusion - IH 99 23

Excludes loss or damage caused by or resulting from theft from any unattended vehicle unless at the time of theft its windows, doors and compartments were closed and locked and there are visible signs that the theft was the result of forced entry. There is no premium charge associated with this endorsement.

Weight of Load Exclusion - IH 68 08

The Weight of Load Exclusion excludes loss or damage resulting from the weight of a load when it exceeds the designed capacity of the manufacturer's stated load or lift capacity of the equipment. It is included on all policies with IH 00 68 Contractors Equipment Coverage Form attached. There is no premium charge associated with this endorsement.

MINIMUM PREMIUM

Individual Coverage Part Minimum Premiums do not apply.

Any corresponding Endorsements are not subject to a minimum premium.

Refer to Division Nine – Multiple Line Rules for Policy Writing Minimum Premium.

Coverages that are not mandatory may be added or removed midterm, at inception or at policy anniversary. These premiums are not subject to premium audit.

NOTE

With the exception of Scheduled Tools and Equipment, these premiums are not subject to further modification by the application of any other factors, including but not limited to Company Deviations, Tier Factors, Package Modifications, Account Credit Factors, IRPM or Schedule Rating Factors, or Expense Modifications.



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CONTRACTORS EQUIPMENT COVERAGE FORM – IH 00 68

PREMIUM

Rating Algorithms

Scheduled Tools and Equipment

Rate * Deductible Factor * Co-insurance Factor * Package Modification Factor * Account Credit Factor * Tier Factor * Expense Reduction Factor (Limit/100)

Unscheduled Tools and Equipment

Rate * (Limit/100)

Employee Tools and Clothing

Rate * (Limit/100)

Fuel, Accessories and Spare Parts

Rate * (Limit/100)

Equipment Leased or Rented From Others

Rate * (Limit/100)

Rental Reimbursement

Rate * (Limit/100)

Trailers and Contents

Rate * (Limit/100)

Equipment Leased or Rented From Others

Rate * (Limit/100)

Down The Hole Rental Reimbursement

An annual premium of \$250 applies.

NOTE

With the exception of Scheduled Tools and Equipment, these premiums are not subject to further modification by the application of any other factors, including but not limited to Company Deviations, Tier Factors, Package Modifications, Account Credit Factors, IRPM or Schedule Rating Factors, or Expense Modifications.



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INSTALLATION COVERAGE FORM – IH 00 73

This Coverage Form provides coverage for property intended for installation in buildings being renovated, remodeled or upgraded.

The following coverages are included under the Installation Coverage Form

A. Property At The Job Site

- Automatically included for \$10,000
- Coverage can be increased.
- Co-insurance does not apply
- Coverage is subject to a \$500 deductible. No other deductible options are available.
- Higher Limits – Refer to Company

LIMIT	RATE PER \$100
\$10,000	Included

LIMITS AVAILABLE	WEB DEFAULT RATE PER \$100 (IN EXCESS OF \$10,000)	LIMITS AVAILABLE	WEB DEFAULT RATE PER \$100 (IN EXCESS OF \$10,000)
\$15,000	\$0.48	\$200,000	\$0.19
\$20,000	\$0.43	\$225,000	\$0.18
\$25,000	\$0.40	\$250,000	\$0.17
\$50,000	\$0.32	\$300,000	\$0.15
\$75,000	\$0.27	\$350,000	\$0.14
\$100,000	\$0.25	\$400,000	\$0.14
\$125,000	\$0.23	\$450,000	\$0.13
\$150,000	\$0.21	\$500,000	\$0.13
\$175,000	\$0.20		



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B. Property While Held At Any Temporary Storage Location

- Automatically included for \$5,000
- Coverage can be increased.
- Co-insurance does not apply
- Coverage is subject to a \$500 deductible. No other deductible options are available.
- Higher Limits – Refer to Company

LIMIT	RATE PER \$100
\$5,000	Included

LIMITS AVAILABLE	WEB DEFAULT RATE PER \$100 (IN EXCESS OF \$5,000)	LIMITS AVAILABLE	WEB DEFAULT RATE PER \$100 (IN EXCESS OF \$5,000)
\$10,000	\$0.40	\$175,000	\$0.16
\$15,000	\$0.37	\$200,000	\$0.14
\$20,000	\$0.33	\$225,000	\$0.14
\$25,000	\$0.31	\$250,000	\$0.13
\$50,000	\$0.24	\$300,000	\$0.12
\$75,000	\$0.21	\$350,000	\$0.11
\$100,000	\$0.19	\$400,000	\$0.11
\$125,000	\$0.18	\$450,000	\$0.10
\$150,000	\$0.17	\$500,000	\$0.10



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C. Property In Transit

- Automatically included for \$5,000
- Coverage can be increased.
- Co-insurance does not apply
- A deductible does not apply to covered property in transit.
- Higher Limits – Refer to Company

LIMIT	RATE PER \$100
\$5,000	Included

LIMITS AVAILABLE	WEB DEFAULT RATE PER \$100 (IN EXCESS OF \$5,000)	LIMITS AVAILABLE	WEB DEFAULT RATE PER \$100 (IN EXCESS OF \$5,000)
\$7,500	\$0.46	\$150,000	\$0.17
\$10,000	\$0.40	\$175,000	\$0.16
\$15,000	\$0.37	\$200,000	\$0.14
\$20,000	\$0.33	\$250,000	\$0.13
\$25,000	\$0.31	\$300,000	\$0.12
\$50,000	\$0.24	\$350,000	\$0.11
\$75,000	\$0.21	\$400,000	\$0.11
\$100,000	\$0.19	\$450,000	\$0.10
\$125,000	\$0.18	\$500,000	\$0.10

D. All Covered Property Included in A, B. and C. Combined in Any One Occurrence

- Automatically included for the sum of A., B. and C.

Valuation

Replacement Cost



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CONDITIONALLY MANDATORY FORMS

INLAND MARINE – LOSS PAYABLE PROVISIONS – MU 77 29

This form is mandatory when Loss Payees are identified on the policy as being applicable to Inland Marine coverage. There is no premium charge for this endorsement.



New York Cyber Insurance Appendix

NOTICE:

INFORMATION FOUND IN THIS CYBER INSURANCE APPENDIX IS APPLICABLE TO **NEW YORK** POLICIES. PLEASE REFER TO THE CYBER LIABILITY APPENDIX ALL STATES EX. NY FOR OTHERS STATES' INFORMATION. CYBER LIABILITY INSURANCE IS NOT AVAILABLE IN **RI** OR **VT**.

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A. Coverage Summary

Cyber Insurance may be added to a MAP - Auto Repair, MAP – Businessowners, MAP – Contractors, or Commercial Package policy to cover liability and first party costs arising from a privacy breach or security breach. Section I – Cyber Liability Coverages is written on a claims-made basis, meaning that coverage applies only to claims made during the policy period resulting from acts or events that occur on or after the retroactive date. Section II – First Party Breach Event Coverages provides certain first party coverages, as described below.

Payment of defense costs will not reduce the Cyber Insurance limits of liability.

Cyber Insurance includes the following insuring agreements:

Cyber Insurance Coverages:

Multimedia Liability – Duty to defend coverage for third party claims alleging copyright/trademark infringement, libel, slander, plagiarism and personal injury resulting from dissemination of media material. Covers both electronic and non-electronic media material.

Security and Privacy Liability – Duty to defend coverage for third party claims alleging liability resulting from a privacy breach or security breach, including the failure to safeguard electronic or non-electronic confidential information, or the failure to prevent virus attacks, denial of service attacks or the transmission of malicious code from the Insured's computer system to the computer system of a third party.

Privacy Regulatory Liability – Duty to defend coverage for regulatory compensatory awards resulting from privacy regulatory proceedings/investigations brought by federal, state, or local governmental agencies, such as proceedings/investigations alleging HIPAA violations. Defense only; there is no coverage for fines, penalties or sanctions imposed by law.

PCI DSS Liability – Duty to defend coverage for monetary assessments imposed by banks or credit card companies due to non-compliance with the Payment Card Industry Data Security Standard (PCI DSS) or payment card company rules.

First Party Breach Event Coverages:

Privacy Breach Response Costs, Notification Expenses, and Support and Credit Monitoring Expense Coverage – Coverage for reasonable mitigation costs and expenses incurred as a result of a privacy breach, security breach or adverse media report, including legal expenses, public relations expenses, advertising and IT forensic expenses, postage, and the cost to provide call centers, credit monitoring and identity theft assistance.

Network Asset Protection – Coverage for amounts incurred to recover and/or replace electronic data that is compromised, damaged, lost, erased or corrupted due to (1) accidental damage or destruction of electronic media or computer hardware, (2) administrative or operational mistakes in the handling of electronic data, or (3) computer crime/attacks including malicious code and denial of service attacks. Coverage also extends to business income loss and interruption expenses incurred as a result of a total or partial interruption of the Insured's computer system directly caused by any of the above events.

Cyber Extortion – Coverage for extortion expenses and extortion monies incurred as a direct result of a credible cyber extortion threat.

BrandGuard – Coverage for loss of net profit incurred as a direct result of an adverse media report or notification to affected individuals following a security breach or privacy breach.

B. Eligibility

Cyber Insurance is available to Insureds with a Merchants Mutual Insurance Company or Merchants Preferred Insurance Company (herein, Merchants) Businessowners or Commercial Package policy. All classes of business are eligible for Cyber Insurance, unless otherwise noted below. If a Merchants Businessowners or Commercial Package policy is non-renewed or such policy is otherwise terminated, the Insured is no longer eligible for Cyber Insurance under this program.

Insureds may be ineligible for coverage due to prior loss history or adverse answers on the Application or Renewal Application. Refer to Section E. Referral Guidelines for additional information.

Article I. **Ineligible Classes:** None

B.1. New Business

Refer to the tables below for New Business coverage eligibility requirements. All limits set forth below are annual aggregate limits. Coverage cannot be issued for a period greater than 12 months.

<u>Limit of Liability</u>	<u>Requirement</u>
\$100,000	Available – Waiver of underwriting

B.2. Adding or Deleting Coverage Mid-Term

Cyber Insurance may be added to an existing Merchants Businessowners or Commercial Package policy mid-term for a pro-rated annual premium, subject to a minimum premium of 50% of the annual Cyber Insurance premium. Requests to add Cyber Insurance mid-term must follow the New Business eligibility requirements.

Cyber Insurance may be canceled mid-term for a return premium, which shall be computed in the same manner as the underlying Businessowners or Commercial Package policy.

B.3. Renewal

Cyber Insurance limits of \$100,000 will be renewed with a waiver of underwriting.

C. Retroactive Date

The Retroactive Date will be the first date that Cyber Insurance is added to the Merchants Businessowners or Commercial Package policy. In the event an Insured modifies coverage mid-term (including any increase in limit), the Retroactive Date will remain the same.

Refer to Company any request to back-date a Retroactive Date to align with a claims-made Cyber policy with another carrier. Documentation (e.g., a copy of the policy or endorsement) evidencing the current Cyber Retroactive Date and coverage should be submitted to Merchants for review and approval.

D. Extended Reporting Period

Cyber Insurance provides for an Automatic Extended Reporting Period of sixty (60) days during which claims otherwise covered by the Endorsement may be made. Such Automatic Extended Reporting Period will commence immediately upon termination of coverage.

The Insured also will have the right to purchase a Supplemental Extended Reporting Period in the event of termination of coverage. If purchased, the Supplemental Extended Reporting Period will begin on the effective date of termination of coverage, and the Automatic Extended Reporting Period will be included within the Supplemental Extended Reporting Period. The existence of any Extended Reporting Period will not increase or reinstate the Cyber limits of insurance.

The Supplemental Extended Reporting Period options and premium charges are as follows:

- Twelve (12) months for 95% of annual Cyber Insurance premium

E. Referral Guidelines

Article II. Refer to Company any of the following:

- Requests to backdate the Effective Date or Retroactive Date.

Article III. Prior Loss History

In the event an Insured has had a claim or breach incident in the past 5 years, the following information should be obtained from the Insured and referred to Merchants for review and approval:

1. Specific details of the claim, including allegations asserted or a description of the incident;
2. Copies of the claim proceedings, such as the lawsuit, demand, or investigation, if any;
3. Total amount paid to date, including amounts paid under insurance, if any;
4. Current status of the matter (open or closed); and
5. Any steps taken to prevent a reoccurrence.

F. Limits of Liability and Base Rates

Article IV. New York

- \$100,000 limits are available as optional coverage.
- Defense costs will not erode the annual aggregate limit.

Coverage Agreements

Section I - Cyber Coverages
Coverage A - Multimedia Liability
Coverage B - Security and Privacy Liability
Coverage C - Privacy Regulatory Liability
Coverage D - PCI DSS Liability
Section II - First Party Breach Event Coverages
Coverage E - Privacy Breach Response Costs, Notification Expenses, and Customer Support and Credit Monitoring Expenses
Coverage F - Network Asset Protection
Coverage G - Cyber Extortion
Coverage H - BrandGuard

Limits of Liability	
Each Claim Limit:	\$100,000
Annual Aggregate Limit:	\$100,000

	Annual Premium
Revenue	<u>\$100,000</u>
<\$10,000,000	\$85
\$10,000,001+	Not eligible

G. Deductible

\$0 (Zero, First Dollar Coverage)

H. Forms

Refer to the table below for a list of forms applicable to Cyber Insurance.

Form Number	Description
MU 91 36 09 17	Cyber Insurance Endorsement – New York
MU 91 42 09 17	Supplemental Extended Reporting Period Endorsement – New York
MU 91 43 09 17	Supplemental Declarations - Cyber Insurance – New York



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COMPANY FORMS PAGE

COMPANY FORMS

Please click on the link to be forwarded to the Company Website: <http://www.merchantsgroup.com>

Upon logging in, locate the "Company Forms Library" under the Other Resources heading.