

PHILADELPHIA INDEMNITY INSURANCE COMPANY
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ONE BALA PLAZA, SUITE 100
BALA CYNWYD, PA 19004



0000310-0010507 C1160 001 ----- 888464



5/19/2020

Named Insured and Mailing Address:
Stonehaven at Breckenridge Golf Cou
PO Box 4844
C/O Basic Property Management
Dillon, CO 80435-4844

Producer Number: 21960
Robert E. Harris Insurance Agency
3150 Bristol Street Suite 200
Costa Mesa, CA 80435-4844

NOTICE OF POLICY RENEWAL

POLICY NUMBER: PHPK1997005
EFFECTIVE DATE OF RENEWAL: 8/1/2020

This notice is to advise that we are agreeable to renewing the above policy subject to the form changes as described in the enclosed policyholder notice (PI-NOTICE-MLCHG-CO 1 (05/19)). Please contact your agent listed above or call our toll-free number if you have any questions concerning this Notice.

Important Note: this Notice does not apply if a notice of nonrenewal or cancellation has been issued on the above policy. If such a notice has been issued, it supersedes this Notice.



On the following pages are summaries of the major changes in the following lines of business:

Commercial Property Coverage
Commercial Automobile Coverage

No coverage is provided by these summaries nor can they be construed to replace any provisions of your policy or endorsements. You should read your policy and review your Declarations page for complete information on the coverages you are provided. If there is any conflict between the policy and these summaries, **THE PROVISIONS OF THE POLICY SHALL PREVAIL.**

The areas within the policy that broaden or reduce coverage, and other changes, are highlighted in the pages that follow. This Notice does not reference every editorial change made in your policy.

The material in this Notice makes reference to form and endorsement numbers; **however, not all forms and endorsements are included in a particular policy.**

Page 2 Commercial Property Coverage
Page 11 Commercial Automobile Coverage

IMPORTANT NOTE: This Notice does not apply if a notice of nonrenewal or cancellation has been issued on the policy. If such a notice has been issued, it supersedes this Notice.



**IF YOU HAVE COMMERCIAL PROPERTY
COVERAGE ON YOUR POLICY, PLEASE REVIEW
THE FOLLOWING IMPORTANT NOTICE.**

Important Note: The following does not apply if your property coverage is through the Ultimate Cover product . Ultimate Cover form numbers have a prefix of "PI-ULT" and not "CP".

**COMMERCIAL PROPERTY COVERAGE PART
MULTISTATE REVISION OF FORMS AND
ENDORSEMENTS ADVISORY
NOTICE TO POLICYHOLDERS**

COVERAGE FORMS, CAUSES OF LOSS FORMS AND RELATED ENDORSEMENTS

1. Broadenings In Coverage

● **Debris Removal (CP 00 10, CP 00 17, CP 00 18, CP 00 20, CP 00 80, CP 00 99)**

The additional Limit of Insurance for debris removal expense is increased from \$10,000 to \$25,000. (That additional limit may apply when basic coverage for debris removal expense is exhausted or inapplicable.)

Further, coverage for debris removal is expanded to include the expense of removing debris of certain property of others. The total expense for all debris removal is subject to the limitations stated in the policy concerning amount of coverage, including the aforementioned additional Limit of Insurance. However, when no Covered Property sustains direct physical loss or damage, coverage for the removal of debris of others' property is limited to \$5,000.

The Outdoor Property Coverage Extension is revised to include debris removal expense for trees, shrubs and plants that are the property of others, except trees, shrubs and plants owned by the landlord of an insured tenant.

Related change: Debris Removal Additional Insurance Endorsement **CP 04 15** makes reference to the policy's aforementioned limit of \$25,000.

● **Extended Business Income, Extended Period Of Indemnity (CP 00 30, CP 00 32)**

The number of days' coverage under the Extended Business Income provision is increased from 30 to 60 days. Accordingly, the Extended Period Of Indemnity option, if applicable, is revised to begin after 60 days.

● **Coverage Radius For Business Personal Property And Personal Property Of Others (CP 00 10, CP 00 18, CP 00 99, CP 17 98)**

These forms are revised to extend coverage for business personal property and personal property of others to such property when located within 100 feet of the building or 100 feet of the described premises, whichever distance is greater.

● **Property In Storage Units (CP 00 10, CP 00 17, CP 00 18, CP 00 99)**

A Coverage Extension for Business Personal Property Temporarily In Portable Storage Units is introduced. Under this Coverage Extension, a 90-day coverage period is provided for business personal property temporarily stored in a portable storage unit located within 100 feet of the described premises, subject to a sub-limit of \$10,000 regardless of the number of storage units.

- **Entrusted Property (CP 10 30)**

In the Causes Of Loss – Special Form **CP 10 30**, the exclusion of dishonest or criminal acts is revised to distinguish between those who have a role in the insured's business (partners, managers, employees, etc.) and others to whom property may be entrusted (a category that includes tenants and bailees, for example). With respect to the latter category, the exclusion is narrowed to apply only to theft. Further, the exception to the exclusion (which enables coverage for acts of destruction) is revised to extend applicability to authorized representatives.

- **Water Damage (CP 10 30)**

Causes Of Loss – Special Form **CP 10 30** excludes wear and tear, but provides that, if wear and tear results in a "specified cause of loss", such resulting loss is covered. "Specified causes of loss", a defined term, includes, in part, accidental discharge or leakage of water or waterborne material as the direct result of the breaking apart or cracking of a water or sewer pipe under certain circumstances.

The language relating to such incidents is revised to include reference to the section of pipe that is connected to certain off-premises water supply or sewer systems. Further, the language is revised to remove reference to municipal systems in favor of reference to potable water supply systems and sanitary sewer systems operated by a public or private utility service provider pursuant to authority granted by the state or governmental subdivision where the described premises are located.

- **Vegetated Roofs (CP 00 10, CP 00 17, CP 00 20, CP 00 70, CP 00 99, CP 10 10, CP 10 20, CP 10 30, CP 11 99)**

Property Not Covered is revised to make an exception for lawns, trees, shrubs and plants which are part of a vegetated roof, thereby treating such property as an insured part of the building, so that an existing vegetative roof can be replaced with like kind in the event of a loss, subject to policy terms and certain limitations. Accordingly, lawns, trees, shrubs and plants which are part of a vegetated roof are no longer covered under the more limited Outdoor Property Coverage Extension.

- **Electronic Data In Building Equipment (CP 00 10, CP 00 17, CP 00 18, CP 00 30, CP 00 32, CP 00 40, CP 00 50, CP 00 70, CP 00 99)**

The property damage and related Coverage Forms (**CP 00 10, CP 00 17, CP 00 18, CP 00 40, CP 00 70, CP 00 99**) are revised to remove the \$2,500 limitation on electronic data with respect to loss or damage to electronic data which is integrated in and operates or controls the building's elevator, lighting, heating, ventilation, air conditioning or security system. Coverage for such electronic data will be considered part of the coverage on the building. Further, under property damage forms, the \$2,500 limitation will no longer apply to stock of prepackaged software. Coverage for prepackaged software will be subject to the Limit of Insurance otherwise applicable to such personal property.

The business interruption Coverage Forms (**CP 00 30, CP 00 32, CP 00 50**) are revised so that the \$2,500 limitation does not apply when loss or damage to electronic data involves only electronic data which is integrated in and operates or controls a building's elevator, lighting, heating, ventilation, air conditioning or security system. A business interruption caused by loss or damage to such electronic data will be subject to the coverage otherwise applicable to a covered business interruption.

- **Specified Causes Of Loss – Water Damage (CP 10 30)**

Coverage for water damage under the definition of "specified causes of loss" is expanded to include accidental discharge or leakage of water or waterborne material as the direct result of the breaking apart or cracking of certain off-premises systems due to wear and tear.

2. Reduction Of Coverage

- **Newly Acquired Property (CP 00 10, CP 00 17, CP 00 18, CP 00 99, CP 17 98)**

Under the Newly Acquired Property Extension, the provision which extends an additional Limit of Insurance to newly acquired business personal property at the described premises is removed. There is no change to the coverage for newly acquired business personal property at newly acquired locations or at newly constructed or acquired buildings at the described location.

3. Other Changes

- **Earth Movement (CP 00 70, CP 00 99, CP 10 10, CP 10 20, CP 10 30)**

The Earth Movement Exclusion now makes explicit reference to earth movement caused by an act of nature or otherwise caused. In addition, the term earthquake now incorporates tremors and aftershocks.



With respect to coverage for Volcanic Action (which is a limited exception to the exclusion of volcanic eruption), all such eruptions that occur within any 168-hour period constitute a single occurrence.

- **Fire Department Service Charge (CP 00 10, CP 00 17, CP 00 18, CP 00 20, CP 00 80, CP 00 99)**

The Fire Department Service Charge Coverage is revised to specify that the amount of such coverage (\$1,000 or a designated higher limit) applies to each premises described in the Declarations. Further, the language of the coverage provision is revised to make it explicit that the designated limit applies regardless of the number of responders or the number or type of services performed.

- **Business Personal Property And Personal Property Of Others In Described Structures (CP 00 10, CP 00 17, CP 00 18, CP 00 99, CP 17 98, CP 17 99)**

The coverage provisions for Your Business Personal Property and Personal Property Of Others are revised to make it explicit that such property is covered when located in the building or structure described in the Declarations.

- **Coverage Radius With Respect To Business Interruption (CP 00 30, CP 00 32, CP 00 50)**

In part, the coverage criteria for business interruption coverage relate to loss or damage to personal property in the open or in a vehicle within a certain distance from the described premises. The language relating to the coverage radius is revised to achieve more similarity between the radius outlined for insureds who are occupants of the entire premises and those who occupy only a part of the premises, and to use terminology similar to that used in property damage forms.

- **Water Exclusion (CP 00 70, CP 00 99, CP 10 10, CP 10 20, CP 10 30)**

The Water Exclusion provided by Endorsement CP 10 32 is incorporated into the aforementioned forms. As a result, Endorsement CP 10 32 is no longer added to the policy.

- **Ordinance Or Law Exclusion (CP 00 10, CP 00 17, CP 00 18, CP 00 20, CP 00 30, CP 00 32, CP 00 50, CP 00 70, CP 00 80, CP 00 99, CP 10 10, CP 10 20, CP 10 30)**

The language of the Ordinance Or Law Exclusion, which relates to enforcement of an ordinance or law, is revised to also refer to compliance with an ordinance or law.

Similar references are revised in the policy's Increased Cost Of Construction (ICC) Additional Coverage, Loss Payment and Valuation Conditions, and Replacement Cost Optional Coverage, and in the Period of Restoration definition in the business interruption forms. Further, the ICC coverage grant is revised to explicitly refer to compliance with the minimum standards of an ordinance or law.

- **Risk Of Loss (CP 00 70, CP 10 30)**

The term "risk of" is removed from the provisions related to insured perils in the Mortgageholders Errors And Omissions Coverage Form CP 00 70 and the Causes Of Loss – Special Form CP 10 30.

- **Miscellaneous Changes**

Editorial changes were made to various forms. The revisions are summarized below:

- Condominium Association Coverage Form CP 00 17 is revised to include a definition of "stock", which is "merchandise held in storage or for sale, raw materials and in-process or finished goods, including supplies used in their packing or shipping".
- Standard Property Policy CP 00 99 is revised to replace the term "Coverage" with the term "policy" in the Concealment, Misrepresentation Or Fraud Additional Condition.
- Causes Of Loss – Basic Form CP 10 10 and Causes Of Loss – Broad Form CP 10 20 are revised to specify that words and phrases which appear in quotation marks have special meaning and to refer to the Definitions section.

OTHER ENDORSEMENTS

1. Broadenings In Coverage

- **Increase In Rebuilding Expenses Following Disaster (Additional Expense Coverage On Annual Aggregate Basis) Endorsement CP 04 09**

This new endorsement provides limited coverage for the situation in which the cost of repair/replacement of property exceeds the Limit of Insurance due to increases in the cost of labor and/or materials following a disaster.

● **Dependent Properties – Business Interruption (CP 15 01, CP 15 02, CP 15 08, CP 15 09, CP 15 34)**

Under the following revised endorsements, secondary contributing locations and secondary recipient locations are covered if so indicated in the Schedule of the endorsement. Such locations are defined in the endorsement.

- CP 15 01 – Business Income From Dependent Properties – Limited International Coverage
- CP 15 02 – Extra Expense From Dependent Properties – Limited International Coverage
- CP 15 08 – Business Income From Dependent Properties – Broad Form
- CP 15 09 – Business Income From Dependent Properties – Limited Form
- CP 15 34 – Extra Expense From Dependent Properties

● **Flood Coverage Endorsement CP 10 65**

Under the Flood Coverage Endorsement, there is no coverage for loss resulting from a flood which begins before or within 72 hours after the inception date of the endorsement. This endorsement is revised to provide that the aforementioned 72-hour waiting period will not apply when the prior policy included flood coverage and the policy periods are consecutive without a break in coverage. Further, the similar 72-hour waiting period for an increase in the Limit of Insurance will not apply to an increase executed at the time of renewal.

Also, this endorsement is revised to add drains and sumps to the provision which covers back-up and overflow from a sewer when such discharge occurs within 72 hours after a flood recedes.

● **Discharge From Sewer, Drain Or Sump (Not Flood-related) Endorsement CP 10 38**

This new endorsement covers discharge of water or waterborne material from a sewer, drain or sump located on the described premises.

● **Theft Of Building Materials And Supplies (Other Than Builders Risk) Endorsement CP 10 44**

This new endorsement extends coverage to encompass theft of building materials and supplies that are located on or within 100 feet of the premises when such property is intended to become a permanent part of the building or structure.

● **Condominium Commercial Unit-owners Optional Coverages Endorsement CP 04 18**

This endorsement is revised to provide the means for selecting a limitation (sub-limit) over \$1,000 for assessments that result from a deductible in the insurance purchased by the condominium association. Coverage is broadened if a sub-limit over \$1,000 is entered in the Schedule of the endorsement.

● **Utility Services – Time Element Endorsement CP 15 45**

This endorsement is revised to provide the means to select a new category of utility service: wastewater removal property. With respect to the coverage provided under this endorsement, wastewater removal property is a utility system for removing wastewater and sewage from the described premises, other than a system designed primarily for draining storm water.

● **Food Contamination (Business Interruption And Extra Expense) Endorsement CP 15 05**

This new endorsement covers certain extra expenses and business income losses arising out of food contamination. Separate limits apply to advertising expense and all other coverages under the endorsement. These limits apply on an annual aggregate basis.

● **Specified Property Away From Premises Endorsement CP 04 04**

This new endorsement provides coverage for business personal property temporarily away from the described premises in the course of daily business activities, while in the care, custody or control of the insured or an employee of the insured.

● **Equipment Breakdown Cause Of Loss Endorsement CP 10 46**

This new endorsement may be combined with the Special Form to add equipment breakdown as a Covered Cause of Loss.

● **Building Items Coverage Under A Tenant's Policy (CP 14 01, CP 14 02)**

The following endorsements address the situation in which a commercial tenant has a contractual obligation under the lease agreement for their rental space, to insure (or assume responsibility for reimbursement of damage to) certain property that is part of the building.

- Endorsement CP 14 01 broadens coverage under a tenant's policy by adding certain building items as insured property. Insured building property is described in the Schedule of this endorsement.



- Endorsement **CP 14 02** broadens coverage under a tenant's policy by adding a specified category or categories of building property as insured property, in accordance with the terms of the endorsement.

Note: If your policy previously covered building glass under Endorsement **CP 14 70**, such coverage, if continued, will now be provided under either Endorsement **CP 14 01** or **CP 14 02**.

- **Burglary And Robbery Protective Safeguards (CP 12 11)**

This endorsement generally requires the insured to notify the insurer of suspension or impairment of a protective system. An exception to that requirement provides that notification is not necessary with respect to suspension or impairment of an automatic burglary alarm or other automatic system if protection can be restored within 48 hours and the insured provides at least one watchperson or other means of surveillance during non-work hours and whenever the premises are otherwise unoccupied (and during work hours if so required in the Schedule).

- **Ordinance Or Law Coverage – Post-Loss Change To Building Code (CP 04 05, CP 04 38, CP 15 31)**

The Post-Loss Ordinance Or Law Option, if made applicable via the Schedule of this endorsement(s), broadens Ordinance Or Law Coverage by including an ordinance or law that is promulgated or revised after a loss but prior to commencement of reconstruction or repair, provided such ordinance or law requires compliance as a condition precedent to obtaining a building permit or certificate of occupancy.

- **Ordinance Or Law Coverage For Tenant's Interest In Improvements And Betterments (Tenant's Policy) (CP 04 26)**

New Endorsement **CP 04 26** provides Ordinance Or Law Coverage under a tenant's policy for improvements and betterments. Coverage(s) **A**, **B** and/or **C** apply in accordance with entry in the Schedule of this endorsement. This endorsement contains the Post-Loss Ordinance Or Law Option described above

2. Reduction Of Coverage

- **Deductibles By Location Endorsement CP 03 29**

This new endorsement provides for selected deductibles to apply at each designated building or designated location that has sustained loss or damage. Thus, under this endorsement, multiple deductibles would apply in the event of an occurrence that affects multiple buildings or locations. Under the prior policy, the applicable deductible applied once per occurrence regardless of the number of buildings or locations involved in the loss occurrence (except with respect to special deductibles such as wind or earthquake percentage deductibles, if any).

- **Limitations On Coverage For Roof Surfacing Endorsement CP 10 36**

This new endorsement includes provisions for covering roof surfacing at actual cash value on a building otherwise subject to replacement cost valuation, and for excluding cosmetic damage by wind to roof surfacing. One or both of these limitations may be indicated on the Schedule of the endorsement.

- **Protective Safeguards (CP 04 11)**

A new condition is added to Paragraph **A.**: An automatic fire alarm or other automatic system listed in the Schedule must be actively engaged and maintained in the "on" position at all times. This explicit requirement recognizes that a protective safeguard that is not activated does not provide protection and as such does not fulfill the expectation that is integral to our acceptance of the risk.

- **Burglary And Robbery Protective Safeguards (CP 12 11)**

A new condition is added to Paragraph **A.**: An automatic burglary alarm or other automatic system listed in the Schedule must be actively engaged and maintained in the "on" position during all non-work hours and whenever the premises are unoccupied. This explicit requirement recognizes that a protective safeguard that is not activated does not provide protection and as such does not fulfill the expectation that is integral to our acceptance of the risk.

A related condition enables use of the Schedule to specify additional requirements for activation of an automatic burglary alarm or other automatic system, or parts thereof. For example, some establishments might have valuable property that is to be protected even during business hours.

3. Other Changes

- **Business Income Report/Worksheet CP 15 15**

This endorsement is revised to recognize that the revised policy now provides 60 days of Extended Business Income Coverage.

- **Outdoor Trees, Shrubs And Plants Endorsement CP 14 30**

This endorsement is revised to specify that the applicable Limit of Insurance for loss or damage to outdoor trees, shrubs and plants includes debris removal expense. Accordingly, the endorsement states that the Outdoor Property Coverage Extension and Debris Removal Additional Coverage do not apply to property covered under **CP 14 30**; such provision avoids duplication of coverage.

- **Flood Coverage Schedule CP DS 65**

The Flood Coverage Schedule is revised so that the Underlying Insurance Waiver can be made applicable by location. The Underlying Insurance Waiver is a provision in Flood Coverage Endorsement **CP 10 65**; the waiver applies to a location only if so indicated in the Flood Coverage Schedule.

- **Exclusion Of Loss Due To By-products Of Production Or Processing Operations (Rental Properties) Endorsement CP 10 34**

This new endorsement, which applies to policies issued to owners and tenants of rental premises, reinforces that property damage and business interruption coverages do not apply to loss or damage to the described premises caused by or resulting from smoke, vapor, gas or any substance released in the course of production operations or processing operations performed at the rental units identified in the Schedule of the endorsement. But loss or damage by fire or explosion that results from the release of a by-product of the production or processing operation is not excluded.

- **Radio Or Television Antennas – Business Income Or Extra Expense Endorsement CP 15 50**

In the list of forms to which **CP 15 50** applies, reference to the Earthquake Form is removed. Since earthquake coverage is now provided by endorsing the Causes Of Loss Form (Basic, Broad or Special), it is no longer necessary for **CP 15 50** to include reference to the Earthquake Form.

- **Utility Services – Overhead Transmission Lines (CP 04 17, CP 15 45)**

Endorsements **CP 04 17** Utility Services – Direct Damage and **CP 15 45** Utility Services – Time Element are revised to make it explicit that transmission lines include all lines which serve in the transmission of power or communication service, including lines which may be identified as distribution lines.

- **Ordinance Or Law Coverage (CP 04 05, CP 04 38, CP 15 25, CP 15 31)**

The coverage grant of Endorsement **CP 04 05** Ordinance Or Law Coverage is revised to remove reference to enforcement of an ordinance or law, in favor of referring to a requirement to comply with an ordinance or law. The same revision is made to Endorsement **CP 04 38** Functional Building Valuation, which incorporates ordinance or law coverage. In addition, references are added to compliance with an ordinance or law in Endorsements **CP 15 25** Business Income Changes – Educational Institutions (in the Period of Restoration definition) and **CP 15 31** Ordinance Or Law – Increased Period Of Restoration.

- **Higher Limits Endorsement CP 04 08**

This new endorsement increases certain specified dollar limitations.

- **Building Glass – Tenant's Policy Endorsement CP 14 70**

This endorsement is revised to add a line item for a deductible in the Schedule of the endorsement. A deductible will apply to building glass coverage only if a deductible amount is entered in the Schedule.

NOTE TO INSURER: The effect of this change, with respect to a particular policyholder, depends on whether or not the expiring coverage for building glass is subject to a deductible, and the amount of any deductible.

- **Theft Exclusion Endorsement CP 10 33**

This endorsement is revised to include a Schedule to facilitate display of the location(s) to which the exclusion applies.

- **Dependent Properties – Business Interruption (CP 15 01, CP 15 02, CP 15 08, CP 15 09, CP 15 34)**

The definition of dependent property excludes various utility providers; the list of utilities is updated to make reference to wastewater removal services. With respect to business interruption coverage, loss caused by interruption in utility service is addressed in Endorsement **CP 15 45**. Refer to the item titled Utility Services – Time Element Endorsement **CP 15 45**.



- **Payroll Limitation Or Exclusion Endorsement CP 15 10**

This endorsement is revised to provide the means to limit or exclude coverage for the payroll expense of any category of employee or individual employee. Since applicability of the endorsement will no longer be restricted to nonmanagerial employees, the term "ordinary payroll expense" and its definition are removed from the endorsement. In addition, the title of the endorsement is revised to remove the word "Ordinary".

- **Earthquake Sprinkler Leakage Deductible**

CP 10 40 Earthquake And Volcanic Eruption Endorsement and **CP 10 45** Earthquake And Volcanic Eruption Endorsement (Sub-Limit Form) are revised to specify that the Earthquake percentage deductible does not apply when Earthquake Coverage is limited only to Earthquake Sprinkler Leakage (EQSL) Coverage. Instead, the deductible for Fire Coverage applies to EQSL Coverage.

- **Protective Safeguards**

Endorsement **CP 04 11** Protective Safeguards replaces **IL 04 15** Protective Safeguards. The new endorsement contains the same provisions as **IL 04 15** and adds a symbol and description to recognize hood-and-duct fire extinguishing systems.

- **Builders Risk – Theft Of Building Materials, Fixtures, Machinery, Equipment Endorsement CP 11 21**

The exclusion of dishonest or criminal acts is revised to add reference to members, officers, managers, temporary employees and leased workers.

- **Increased Cost Of Loss And Related Expenses For Green Upgrades Endorsement CP 04 02**

The Schedule of this endorsement is revised to facilitate identification of personal property (when not all personal property is to be covered for Green Upgrades) and to facilitate the entry of different percentage selections for the building and personal property.

Subparagraphs **A.1.a.** and **A.1.b.** are revised to simplify the calculation described therein, with no change in the outcome. Subparagraph **A.1.d.** is added to explicitly address the situation in which the property loss is less than the deductible.

The provisions of former Paragraph **A.9.**, concerning vegetated roofs, are incorporated into the underlying policy forms, as discussed in the item titled Vegetated Roofs.

- **Windstorm Or Hail Percentage Deductible Endorsement CP 03 21**

Paragraph **D.1.** of this endorsement is editorially revised.

- **Utility Services – Time Element (CP 15 45)**

Note: Depending on the below and your current policy, this could be a broadening or reduction of coverage or no impact

Business interruption policy Forms **CP 00 30** (Business Income And Extra Expense Coverage Form) and **CP 00 32** (Business Income Without Extra Expense Coverage Form) provide for a 72-hour "waiting" period prior to inception of the period of restoration for Business Income losses by means of a period of restoration definition, which also applies to utility services coverage under Endorsement **CP 15 45**. (Alternately, some business interruption policies might be written with no waiting period or a 24-hour waiting period, instead of 72 hours.)

As revised, the Schedule of Endorsement **CP 15 45** provides for entry of an independent waiting period for Business Income losses arising from utility services interruption, that is, a waiting period which could be different from the policy's waiting period. One of the following waiting periods apply to Business Income coverage under Endorsement **CP 15 45**, subject to entry in the Schedule of that endorsement: no-waiting-period; 12 hours; 24 hours; 48 hours; 72 hours; 96 hours; 120 hours; 144 hours; 168 hours. Accordingly, coverage under Endorsement **CP 15 45** is impacted as follows:

There is no impact on coverage with respect to continuation of the 72-hour base waiting period.

There is no impact on coverage with respect to continuation of the 24-hour waiting period and no-waiting-period, for policies that were previously written with those same periods.

The new 12-hour waiting period and 48-hour waiting period would broaden Business Income utility services coverage that was previously written subject to the 72-hour base waiting period.

The new waiting periods of 96, 120, 144 and 168 hours would reduce Business Income utility services coverage that was previously written subject to the 72-hour base waiting period.

- **Protective Safeguards (CP 04 11) and Burglary And Robbery Protective Safeguards (CP 12 11)**

These endorsements are reformatted. The requirements that were previously addressed in exclusions in Paragraph **B.** were moved to Paragraph **A.** New Paragraph **B.** restates the exclusions as failure to comply with the conditions set forth in Paragraph **A.**

- **Ordinance Or Law Coverage (CP 04 05)**

Coverage **A** (loss to the undamaged portion of the building) is included within the Limit of Insurance that applies to the building. In the Coverage **A** grant and in the Loss Payment provisions addressing Coverage **A**, reference to the Limit of Insurance is elaborated upon to recognize that the building limit might appear in the Declarations or elsewhere in the policy. Further, the aforementioned Loss Payment clause is revised to explicitly convey the information that the building limit in the event of earthquake or flood loss (if such perils are endorsed to the policy) may be lower than the limit that otherwise applies. Such elaboration is being made in light of the fact that it is not uncommon in the marketplace for earthquake and flood, if covered, to be written at a sub-limit.

Editorial revisions and changes to format are made throughout Endorsement **CP 04 05** to accommodate the new Post-Loss Ordinance Or Law Option and enhance the flow of text. In some areas, reference to property is replaced with reference to the building to more precisely reference the subject of coverage. Further, the provision in Paragraph **B.7.** previously appeared in Paragraph **G.**

- **Functional Building Valuation (CP 04 38)**

Editorial revisions and changes to format are made in the sections of Endorsement **CP 04 38** that address Ordinance Or Law Coverage, to accommodate the new Post-Loss Ordinance Or Law Option and enhance the flow of text.

- **Ordinance Or Law — Increased Period Of Restoration (CP 15 31)**

Endorsement **CP 15 31** is revised to align the description of an ordinance or law with the description in Endorsement **CP 04 05.** Further, certain references to property are replaced with reference to the building to reflect the subject of the ordinance or law.

The coverage grant in **CP 15 31** is streamlined by referring to a suspension of operations covered under the policy and incorporating the substance of what was previously the closing paragraph of the period of restoration definition in this endorsement. That definition is eliminated within Endorsement **CP 15 31** as the remaining portion is identical to that in the underlying policy.



**IF YOU HAVE COMMERCIAL AUTOMOBILE
COVERAGE ON YOUR POLICY,
PLEASE REVIEW THE FOLLOWING IMPORTANT NOTICE.**

COMMERCIAL AUTOMOBILE FORMS REVISION ADVISORY NOTICE TO POLICYHOLDERS

COVERAGE FORM CHANGES

BROADENINGS OF COVERAGE

REVISION TO AUDIO, VISUAL OR DATA ELECTRONIC EQUIPMENT COVERAGE

CA 00 01 – Business Auto Coverage Form

CA 00 05 – Garage Coverage Form

CA 00 10 – Business Auto Physical Damage Coverage Form

Coverage is being extended for *all* electronic equipment that is permanently installed in or upon locations that are normally used by the auto manufacturer, and that reproduces, receives, or transmits audio, visual, or data signals and which is powered solely from the vehicle's electrical system. This coverage is similarly extended to electronic equipment that is removable from a housing unit, which is permanently installed in or upon locations that are normally used by the auto manufacturer.

For electronic equipment that reproduces, receives, or transmits audio, visual, or data signals, which is permanently installed in or upon locations of a covered auto *other than* those normally used by the auto manufacturer for the installation of such equipment, coverage will be provided up to a limit of \$1,000. However, this limit may be increased by attaching optional Endorsement CA 99 60.

REDUCTIONS OF COVERAGE

REVISION TO AUDIO, VISUAL OR DATA ELECTRONIC EQUIPMENT COVERAGE

CA 00 01 – Business Auto Coverage Form

CA 00 05 – Garage Coverage Form

CA 00 10 – Business Auto Physical Damage Coverage Form

Equipment designed solely for the reproduction of sound, and accessories used with such equipment that is permanently installed in a covered auto, but not in or upon locations normally used by the auto manufacturer, will be subjected to a \$1,000 sublimit.

REINFORCEMENTS OF COVERAGE

REVISION TO THE SUPPLEMENTARY PAYMENTS PROVISION

CA 00 01 – Business Auto Coverage Form

CA 00 05 – Garage Coverage Form

The Liability Coverage Supplementary Payments provision is revised to reinforce that it applies to *court* costs taxed against the insured and *not* to the attorneys' fees or expenses taxed against the insured.

REVISION TO THE FELLOW EMPLOYEE EXCLUSION

CA 00 01 – Business Auto Coverage Form

CA 00 05 – Garage Coverage Form

The liability Fellow Employee exclusion is revised to reinforce that consequential injury claims for damages brought by family members of employees injured by fellow employees are not covered.

LIMITS OF INSURANCE AND DEDUCTIBLES PROVISION

CA 00 05 – Garage Coverage Form

The Limits of Insurance and Deductibles provisions contained in Section III – Garagekeepers Coverage in CA 00 05 is revised to reinforce that the full Limit of Insurance is available should the loss exceed the sum of the deductible and the Limit of Insurance.

"WEAR AND TEAR" EXCLUSION

CA 00 01 – Business Auto Coverage Form

CA 00 05 – Garage Coverage Form

CA 00 10 – Business Auto Physical Damage Coverage Form

Within Physical Damage Coverage, the "Wear And Tear" exclusion is revised to reinforce that damage due and confined to wear and tear, freezing, mechanical or electrical breakdown and blowouts, punctures or other road damages to tires are excluded unless such loss results from the total theft of a covered auto.

GARAGE REPORTING REQUIREMENTS

CA 00 05 – Garage Coverage Form

The reporting premium basis option under Paragraph C.5.b. of Section IV – Physical Damage Coverage is revised to reinforce that the coinsurance penalty is determined by dividing the total reported value for the involved location by the total actual value at the loss location on the date of the insured's last report. The non-reporting premium basis option under Paragraph C.5.c. of Section IV – Physical Damage Coverage is revised to reinforce that the coinsurance penalty is determined by dividing the Limit of Insurance by the total actual value at the loss location at the time the loss occurred.

GARAGEKEEPERS COVERAGE – DEFINITION OF "CUSTOMER'S AUTO"

CA 00 05 – Garage Coverage Form

The definition of "customer's auto" is reinforced to expressly provide coverage for autos that are in the care of the garagekeeper without regard to the request or consent of the vehicle's owner.



EMPLOYMENT-RELATED PRACTICES EXCLUSION

CA 00 05 – Garage Coverage Form

The employment-related practices portion of the Employee Indemnification And Employer's Liability exclusion is revised to reinforce that the exclusion is intended to apply to any injury caused by the malicious prosecution of a person and any injury-causing event associated with employment, whether it occurs before, during, or after employment of that person.

FIRE LEGAL LIABILITY COVERAGE

CA 00 05 – Garage Coverage Form

The Garage Coverage Form CA 00 05 exception to the "insured contract" definition in Section VI pertaining to indemnification of any person or organization for damage by fire to premises rented or loaned to the named insured, is revised to include the additional phrase "or temporarily occupied by you with permission of the owner".

MULTISTATE ENDORSEMENTS

BROADENINGS OF COVERAGE

EXISTING OPTIONAL ENDORSEMENTS

CA 20 02 – Audio, Visual And Data Electronic Equipment Coverage – Fire, Police And Emergency Vehicles (formerly titled Sound-receiving Equipment Coverage – Fire, Police And Emergency Vehicles)

CA 99 60 – Audio, Visual And Data Electronic Equipment Coverage Added Limits (formerly titled Audio, Visual And Data Electronic Equipment Coverage)

CA 99 61 – Loss Payable Clause – Audio, Visual And Data Electronic Equipment Coverage Added Limits (formerly titled Loss Payable Clause – Audio, Visual And Data Electronic Equipment)

CA 99 60 is revised to instruct that the electronic equipment sublimit is in addition to the each "accident" limit shown in the Schedule. The \$250 deductible is also removed from the Schedule of CA 99 60, as the Physical Damage Coverage deductible that applies to each covered auto, if any, will now apply to losses to such equipment. Similar revisions are made to CA 99 61 and CA 20 02 to track the revisions introduced in the underlying policies as mentioned earlier in this summary.

FIRE LEGAL LIABILITY COVERAGE

CA 25 10 – Damages To Rented Premises Liability Coverage – Garages

CA 25 14 – Broadened Coverage – Garages

Endorsement CA 25 10 and Section III of Endorsement CA 25 14 are broadened to include coverage for property damage not caused by fire, to property rented to a named insured for seven or fewer consecutive days.

NEW OPTIONAL ENDORSEMENTS

CA 04 45 – Golf Carts And Low-speed Vehicles

This endorsement provides coverage to any scheduled golf cart or low-speed vehicle that is *not* subject to financial responsibility requirements. No endorsement is necessary for vehicles subject to financial responsibility requirements, as such vehicles fall within the definition of an auto in the ISO Commercial Auto Coverage Forms.

REDUCTIONS OF COVERAGE

EXISTING OPTIONAL ENDORSEMENTS

CA 99 16 – Hired Autos Specified As Covered Autos You Own

Additional insured liability coverage is being eliminated for the owner and lessor of a covered auto for losses resulting from the negligence of said lessor or owner.

CA 20 19 – Repossessed Autos

CA 25 02 – Dealers Driveaway Collision Coverage

CA 20 19 is revised to add language that allows an insurer to reduce its obligation to pay a loss when the inventory value exceeds either the Limit Of Insurance shown in the Schedule or that which was last reported to the insurer. Both CA 20 19 and CA 25 02 will also reflect language that is currently contained under the Quarterly or Monthly Reporting Premium Basis within CA 00 05, Garage Coverage Form. This language will state that if the first report due is delinquent on the date of a loss, the most an insurer will pay is 75 percent of the Limit Of Insurance shown in the Schedule for the applicable location.

NEW OPTIONAL ENDORSEMENTS

CA 23 97 – Amphibious Vehicles

This endorsement excludes loss to or resulting from the ownership, maintenance, or use of, any type of amphibious vehicle (whether or not self-propelled). This includes loss to any property or equipment contained in or used with any such vehicle while being launched into, used on or beached from the water.

CA 04 44 – Waiver Of Transfer Of Rights Of Recovery Against Others To Us (Waiver Of Subrogation)

When this endorsement is attached to your policy, the Transfer Of Rights Of Recovery Against Others To Us condition is amended to provide that such condition does not apply to the person or organization shown in the Schedule, but only to the extent that subrogation is waived prior to the accident or the loss under a contract with that person or organization.

REINFORCEMENTS OF COVERAGE

EXISTING OPTIONAL ENDORSEMENTS



CA 25 08 – Personal Injury Liability Coverage – Garages

CA 25 14 – Broadened Coverage – Garages

CA 99 37 – Garagekeepers Coverage

CA 99 59 – Garagekeepers Coverage – Customers' Sound-receiving Equipment

The Supplementary Payments provision is revised to reinforce that it applies to *court* costs taxed against the insured and *not* to the attorneys' fees or expenses taxed against the insured.

CA 25 10 – Damages To Rented Premises Liability Coverage – Garages

CA 25 14 – Broadened Coverage – Garages

Endorsement CA 25 10 and Section III of Endorsement CA 25 14 are reinforced to include coverage for contents of premises rented to the named insured for a period of seven or fewer consecutive days. Additionally, the Schedule and Paragraph C. are revised to specify a \$100,000 standard limit for this coverage, unless another limit is shown in the Schedule.

CA 20 19 – Repossessed Autos

CA 20 33 – Autos Leased, Hired, Rented Or Borrowed With Drivers – Physical Damage Coverage

CA 20 78 – Physical Damage Coverage – Autos Held For Sale By Non-dealers

CA 25 04 – Fire, Fire And Theft And Limited Specified Causes Of Loss Coverage For Dealers

CA 99 28 – Stated Amount Insurance

CA 99 37 – Garagekeepers Coverage

CA 99 59 – Garagekeepers Coverage – Customers' Sound-receiving Equipment

The Limits Of Insurance and Deductibles provisions are revised to reinforce that the full Limit of Insurance is available should the loss exceed the sum of the deductible and the Limit of Insurance.

CA 20 78 – Physical Damage Coverage – Autos Held For Sale By Non-dealers

CA 99 37 – Garagekeepers Coverage

To reinforce the application of the "all perils" deductible, the Schedule in CA 99 37 has been revised to reference "for each customer's auto" and in CA 20 78 the Schedule is revised to reference "each covered auto".

CA 02 38 – Reinstatement Of Insurance

CA 02 40 – Suspension Of Insurance

The Schedule in CA 02 40 is revised, in part, to specify additional coverages that may be suspended in the Schedule and to add an optional field to specify the date when the suspension will end. The endorsement will also state that the suspended coverages as indicated in the Schedule will remain suspended until the Reinstatement Effective Date or the end of the policy period. A similar Schedule is introduced in Endorsement CA 02 38.

CA 20 07 – Emergency Services – Volunteer Firefighters' And Workers' Injuries Limited Exclusion

CA 20 30 – Emergency Services – Volunteer Firefighters' And Workers' Injuries Excluded

CA 20 07 is revised to directly modify the Business Auto Coverage Form instead of Endorsement CA 20 30; thus the title of the endorsement is also revised. This also required that the exclusion that was currently contained in CA 20 30 be introduced in Endorsement CA 20 07. This exclusion is also revised to reinforce that coverage for fellow firefighters and other volunteer workers is not excluded. We also deleted both "using or maintaining a covered 'auto'" to reinforce that bodily injury coverage is only excluded while engaged in volunteer firefighting, rescue squad or ambulance corps operations, and "of the 'insured'" to reinforce that the exclusion applies to all emergency services activities in which a volunteer worker is involved regardless whether acting on behalf of the insured.

CA 25 08 – Personal Injury Liability Coverage – Garages

CA 25 14 – Broadened Coverage – Garages

The employment-related practices portion of the Employee Indemnification And Employer's Liability exclusion is revised to reinforce that the exclusion is intended to apply to any injury caused by the malicious prosecution of a person and any injury-causing event associated with employment, whether it occurs before, during, or after employment of that person.

CA 25 14 – Broadened Coverage – Garages

The exclusion for damages arising out of the infringement of copyright, patent, trademark, trade secret or other intellectual property rights under Personal And Advertising Injury Liability Coverage is reinforced so that it does not apply to personal and advertising injury arising out of the use of another's advertising idea in the named insured's advertisement.

CA 03 01 – Deductible Liability Insurance

CA 03 02 – Deductible Liability Insurance

These endorsements are revised to reinforce that only one deductible option applies: either a combined single-limit Liability Coverage Deductible or a Property Damage Only Liability Coverage Deductible.

CA 20 05 – Drive-away Contractors

The Schedule in this endorsement is revised to indicate that the rating of physical damage coverage is now based upon the estimated annual gross receipts in lieu of cost of hire.

CA 20 06 – Driving Schools – Non-owned Autos

This endorsement is revised to include "Non-owned Autos" in the title and to reformat the table in the Schedule to include a new column for "number of owned autos used for driver training".

CA 20 21 – Snowmobiles

The Schedule is revised to remove Comprehensive and Collision as these coverages are insured on a stated amount basis via Stated Amount Insurance Endorsement CA 99 28. Also, "Other (non-Physical Damage) Coverage" is added to the Schedule. To accommodate coverage at various limits, the hardcoded limit of \$500 for Medical Payments in the Schedule is deleted. The inapplicability of the exclusions in the Schedule is revised to use a check box approach in lieu of listing the additional premium. Paragraph B.1. is deleted, as this exclusion is currently reflected throughout the underlying coverage forms. In addition, the exclusions are generally reinforced to apply only to the vehicles shown in the Schedule of the endorsement.



CA 99 23 – Rental Reimbursement Coverage

This endorsement is revised to remove the Column for "Auto No." in the Schedule in light of the inclusion of a column for "Designation or Description of Covered 'Autos' to which this insurance applies".

CA 99 30 – Tapes, Records And Discs Coverage

A space for the entry of the description or designation of covered autos is added. Additionally, Paragraph A. is introduced to provide that the coverage provided applies only to the covered autos described or designated in the Schedule.

CA 99 47 – Employee As Lessor

Paragraph A. is revised to reinforce that any auto listed in the Schedule will be considered a covered "auto" that the insured owns.

CA 99 37 – Garagekeepers Coverage

CA 99 59 – Garagekeepers Coverage – Customers' Sound-receiving Equipment

The definition of "customer's auto" is reinforced to expressly provide coverage for autos that are in the care of the garagekeeper without regard to the request or consent of the vehicle's owner.

**IF YOU HAVE COMMERCIAL AUTOMOBILE
COVERAGE ON YOUR POLICY (OTHER THAN AUTO DEALERS),
PLEASE REVIEW THE FOLLOWING IMPORTANT NOTICE.**

2013 COMMERCIAL AUTO MULTISTATE FORMS REVISION ADVISORY NOTICE TO BUSINESS AUTO AND MOTOR CARRIER COVERAGE FORM POLICYHOLDERS

COVERAGE FORMS

REINFORCEMENTS OF COVERAGE

Revision To "Liability Coverage" Form References

CA 00 01 – Business Auto Coverage Form

CA 00 20 – Motor Carrier Coverage Form

References to "Liability Coverage" that pertain to auto liability in the Business Auto Coverage Form and Motor Carrier Coverage Form are replaced with "Covered Autos Liability Coverage" to distinguish such coverage from the other types of liability coverages that may be included in your policy.

Revisions To Physical Damage Coverage

CA 00 01 – Business Auto Coverage Form

CA 00 05 – Motor Carrier Coverage Form

The Limits Of Insurance provision under Physical Damage Coverage is reinforced to reflect that "loss" rather than "accident" triggers coverage under this section.

MULTISTATE ENDORSEMENTS

BROADENINGS OF COVERAGE

NEW OPTIONAL ENDORSEMENTS

CA 23 30 – Motor Carrier Endorsement

In general, this endorsement may be used to convert the Business Auto Coverage Form into a Motor Carrier Coverage Form for autos used in your operations as a motor carrier.

EXISTING OPTIONAL ENDORSEMENTS

CA 20 54 – Employee Hired Autos

This endorsement is revised to reinforce that any employee of yours is an insured while operating a rental or hired vehicle taken out in another employee's name for the purposes of performing duties related to the conduct of your business and with your permission.

CA 99 16 – Hired Autos Specified As Covered Auto You Own

This endorsement has been revised to remove the wording which limits coverage with respect to the lessor solely to liability arising out of the acts or omissions of the lessee or anyone else acting on the lessee's behalf.



CA 99 37 – Garagekeepers Coverage

Spouses of partners, managers of limited liability companies and executive officers are included as insureds with respect to the conduct of your garage operations.

REINFORCEMENTS OF COVERAGE

EXISTING OPTIONAL ENDORSEMENTS

- CA 01 21 – Limited Mexico Coverage**
- CA 02 38 – Reinstatement Of Insurance**
- CA 02 40 – Suspension Of Insurance**
- CA 03 01 – Deductible Liability Coverage**
- CA 03 02 – Deductible Liability Coverage**
- CA 04 42 – Exclusion Of Federal Employees Using Autos In Government Business**
- CA 04 44 – Waiver Of Transfer Of Rights Of Recovery Against Others To Us (Waiver Of Subrogation)**
- CA 04 45 – Golf Carts And Low-speed Vehicles**
- CA 20 01 – Lessor – Additional Insured And Loss Payee**
- CA 20 02 – Audio, Visual And Data Electronic Equipment Coverage – Fire, Police And Emergency Vehicles**
- CA 20 05 – Drive-away Contractors**
- CA 20 06 – Driving Schools – Non-owned Autos**
- CA 20 07 – Emergency Services – Volunteer Firefighters' And Workers' Injuries Limited Exclusion**
- CA 20 08 – Farm Tractors And Farm Tractors Equipment**
- CA 20 09 – Leasing Or Rental Concerns – Contingent Coverage**
- CA 20 10 – Leasing Or Rental Concerns – Conversion, Embezzlement Or Secretion Coverage**
- CA 20 11 – Leasing Or Rental Concerns – Exclusion Of Certain Leased Autos**
- CA 20 12 – Leasing Or Rental Concerns – Rent-it-there/Leave-it-here Autos**
- CA 20 13 – Leasing Or Rental Concerns – Schedule Of Limits For Owned Autos**
- CA 20 14 – Leasing Or Rental Concerns – Second Level Coverage**
- CA 20 15 – Mobile Equipment**
- CA 20 16 – Mobile Homes Contents Coverage**
- CA 20 17 – Mobile Homes Contents Not Covered**
- CA 20 18 – Professional Services Not Covered**
- CA 20 19 – Repossessed Autos**
- CA 20 21 – Snowmobiles**
- CA 20 27 – Registration Plates Not Issued For A Specific Auto**
- CA 20 30 – Emergency Services – Volunteer Firefighters' And Workers' Injuries Excluded**
- CA 20 33 – Autos Leased, Hired, Rented Or Borrowed With Drivers – Physical Damage Coverage**
- CA 20 48 – Designated Insured (Newly titled Designated Insured For Covered Autos Liability Coverage)**
- CA 20 54 – Employee Hired Autos**
- CA 20 55 – Fellow Employee Coverage**
- CA 20 56 – Fellow Employee Coverage For Designated Employees/Positions**
- CA 20 70 – Coverage For Certain Operations In Connection With Railroads**
- CA 20 71 – Auto Loan/Lease Gap Coverage**
- CA 23 01 – Explosives**
- CA 23 03 – Multi-purpose Equipment**

- CA 23 04 – Rolling Stores
- CA 23 05 – Wrong Delivery Of Liquid Products
- CA 23 08 – Truckers – Excess Coverage For The Named Insured And Named Lessors For Leased Autos (Newly titled Motor Carriers – Excess Coverage For The Named Insured And Named Lessors For Leased Autos)
- CA 23 09 – Truckers – Insurance For Non-trucking Use (Newly titled Motor Carriers – Insurance For Non-trucking Use)
- CA 23 12 – Truckers – Named Lessee As Insured (Newly titled Motor Carriers – Named Lessee As Insured)
- CA 23 13 – Trailer Interchange Fire And Fire And Theft Coverages
- CA 23 17 – Truckers – Uniform Intermodal Interchange Endorsement Form UIIE-1
- CA 23 24 – Agricultural Produce Trailers – Seasonal
- CA 23 25 – Coverage For Injury To Leased Workers
- CA 23 94 – Silica Or Silica-related Dust Exclusion For Covered Autos Exposure
- CA 23 97 – Amphibious Vehicles
- CA 24 01 – Transportation Of Seasonal Or Migrant Agricultural Workers
- CA 24 02 – Public Transportation Autos
- CA 99 03 – Auto Medical Payments Coverage
- CA 99 10 – Drive Other Car Coverage – Broadened Coverage For Named Individuals
- CA 99 13 – Fiduciary Liability Of Banks
- CA 99 14 – Fire, Fire And Theft, Fire, Theft And Windstorm And Limited Specified Causes Of Loss Coverages
- CA 99 16 – Hired Autos Specified As Covered Autos You Own
- CA 99 17 – Individual Named Insured
- CA 99 23 – Rental Reimbursement Coverage
- CA 99 28 – Stated Amount Insurance
- CA 99 30 – Tapes, Records And Discs Coverage
- CA 99 33 – Employees As Insureds
- CA 99 34 – Social Service Agencies – Volunteers As Insureds
- CA 99 37 – Garagekeepers Coverage
- CA 99 40 – Exclusion Or Excess Coverage Hazards Otherwise Insured
- CA 99 44 – Loss Payable Clause
- CA 99 47 – Employee As Lessor
- CA 99 48 – Pollution Liability – Broadened Coverage For Covered Autos – Business Auto, Motor Carrier And Truckers Coverage Forms (Newly titled Pollution Liability – Broadened Coverage For Covered Autos – Business Auto And Motor Carrier Coverage Forms)
- CA 99 54 – Covered Auto Designation Symbol
- CA 99 59 – Garagekeepers Coverage – Customers' Sound-receiving Equipment
- CA 99 60 – Audio, Visual And Data Electronic Equipment Coverage Added Limits
- CA 99 61 – Loss Payable Clause – Audio, Visual And Data Electronic Equipment Coverage Added Limits
- CA 99 90 – Optional Limits – Loss Of Use Expenses

These forms have been revised, where appropriate, to:

- A. Add reference to "Auto Dealer Coverage Form" and delete references to the "Business Auto Physical Damage Coverage Form", "Garage Coverage Form" and/or "Truckers Coverage Form" in the list of the coverage forms to which the endorsement modifies; and/or



B. Replace references to "Liability Coverage" with respect to auto liability with "Covered Autos Liability Coverage" to distinguish such coverage from the other types of liability coverages included in your policy.

CA 23 97 – Amphibious Vehicles

This endorsement, in general, is revised to reinforce that insurance is not applicable to amphibious vehicles while being launched into, used in or beached from the water. This includes, but is not limited to, coverages such as liability and physical damage coverages.

CA 23 98 – Trailer Interchange Coverage

The Supplementary Payments provision is revised to reinforce that it applies to **court** costs taxed against the insured that do not include the attorneys' fees or expenses taxed against the insured.

A definition of the term "trailer" is added to reinforce that such term includes a semitrailer, container or a dolly used to convert a semitrailer into a trailer.

CA 99 28 – Stated Amount Insurance

CA 99 60 – Audio, Visual And Data Electronic Equipment Coverage Added Limits

CA 99 61 – Loss Payable Clause – Audio, Visual And Data Electronic Equipment Coverage Added Limits

Various provisions and schedules applicable to physical damage coverage have been reinforced to reflect that "loss" rather than "accident" triggers coverage under this section.

**IF YOU HAVE COMMERCIAL AUTOMOBILE
COVERAGE ON YOUR POLICY (AUTO DEALERS ONLY),
PLEASE REVIEW THE FOLLOWING IMPORTANT NOTICE.**

**2013 COMMERCIAL AUTO MULTISTATE FORMS
REVISION ADVISORY NOTICE TO AUTO DEALERS
COVERAGE FORM POLICYHOLDERS**

This notice has been prepared in conjunction with the replacement of your Garage Coverage Form (GCF) with a new Auto Dealers Coverage Form (ADCF). It contains a brief overview of the new organizational structure of the ADCF and a synopsis of the broadenings, restrictions and reinforcements of coverage that may result under the ADCF as compared to the GCF, including a number of related endorsements. Other changes, not directly related to the introduction of the ADCF, are also highlighted. This notice does not reference every change, including editorial changes, made in your policy.

AUTO DEALERS COVERAGE FORM

OVERVIEW

The new ADCF, which is designated to provide a variety of insurance coverages tailored exclusively for your auto dealer operations, is organized into five sections as follows:

- A. Section I – Covered Autos Coverages**
 - 1. Covered Autos Liability Coverage
 - 2. Garagekeepers Coverage
 - 3. Physical Damage Coverage;
- B. Section II – General Liability Coverages**
 - 1. Bodily Injury And Property Damage Liability
 - 2. Personal And Advertising Injury Liability
 - 3. Locations And Operations Medical Payments;
- C. Section III – Acts, Errors Or Omissions Liability Coverages;**
- D. Section IV – Conditions; and**
- E. Section V – Definitions.**

AUTO DEALERS COVERAGE FORM VS. GARAGE COVERAGE FORM

BROADENINGS OF COVERAGE

With respect to the coverage provided under the Garage Coverage Form (**CA 00 05**), the Auto Dealers Coverage Form (**CA 00 25**) offers the following broadenings of coverage (the location within the ADCF of the provisions listed below is indicated next to each item):

Preamble

Spouses of individual named insureds are included as named insureds under the ADCF (second introductory paragraph before Section I). This coverage was formerly provided in optional GCF Endorsement **CA 99 18 – Individual Named Insured – Dealers Only**.

Garagekeepers Coverage

Spouses of partners, managers of limited liability companies and executive officers are included as insureds (Section I – Paragraphs **E.2.b., c. and d.**).



General Liability Coverages

- A. Spouses of partners, managers of limited liability companies and executive officers are included as insureds (Section II – Paragraphs D.2., 3. and 4.).
- B. The following coverages, which were formerly available via optional GCF Endorsement **CA 25 14 – Broadened Coverage – Garages**, are now contained within your policy, either by specific coverage grant or via exceptions to certain exclusions, as follows:
 - 1. Personal And Advertising Injury Liability (Section II – Paragraph B.);
 - 2. Damages To Rented Premises Liability (exception to Exclusion 2.e. of Section II – Paragraph A.; and exception to Exclusions c. through o. in the final paragraph of Section II – Paragraph A.);
 - 3. Host Liquor Liability (exception to Exclusion 2.o. of Section II – Paragraph A.);
 - 4. 90-day Automatic Liability Coverage For Newly Acquired Auto Dealerships (Section II – Paragraph D.6.);
 - 5. Limited Worldwide Liability (Section IV – Paragraphs B.7.(5)(b), (c) and (d));
 - 6. Non-owned Watercraft Coverage (exception to Exclusion 2.g. of Section II – Paragraph A.); and
 - 7. Incidental Medical Malpractice (Section II – Paragraph D.5.a.(4)).
- C. Coverage is provided for liability assumed under an "insured contract" for the ownership, maintenance or use of aircraft or watercraft (exception to Exclusion 2.g. of Section II – Paragraph A.).
- D. The coverage that was formerly available via optional GCF Endorsement **CA 25 05 – Garage Locations And Operations Medical Payments Coverage** is now automatically included in your policy (Section II – Paragraph C.).
- E. In addition to the General Liability Aggregate Limit (formerly called the Aggregate Limit Of Insurance – Garage Operations – Other Than Covered Autos in the GCF), a separate Products And Work You Performed Aggregate Liability Limit is included in the ADCF is designed to apply to losses arising out of your products or work you performed which occur away from locations owned, maintained or used for your auto dealer operations (Section II – Paragraph F.b.).

Acts, Errors Or Omissions Liability Coverages

A new coverage section for Acts, Errors Or Omissions Liability is included in Section III. In general, this coverage section provides insurance protection for acts, errors or omissions committed by an insured in the course of your auto dealer operations and arising:

- A. Out of an insured's failure to comply with laws or regulations concerning the disclosure of credit or lease terms;
- B. Out of an insured's failure to comply with laws or regulations concerning the disclosure of accurate odometer mileage;
- C. Out of a defective auto title; and
- D. In an insured's capacity as an insurance agent or broker.

Definitions

The "products" definition includes the products of an auto dealership that you acquire (Section V – Paragraph T.).

REDUCTIONS OF COVERAGE

With respect to the coverage provided under the Garage Coverage Form, the following reductions of coverage may result from the Auto Dealers Coverage Form (the location within the ADCF of the provisions listed below is indicated next to each item):

Covered Autos Liability Coverage

The former Loss Of Use Exclusion in the GCF has been retitled "Damage To Impaired Property Or Property Not Physically Damaged" in the ADCF. This ADCF exclusion incorporates an "impaired property" concept and addresses property damage to property that has not sustained direct physical damage (Section I – Paragraph D.4.n.).

General Liability Coverages

- A. The former Care, Custody Or Control Exclusion in the GCF has been retitled "Damage To Property" in the ADCF. The portion of the exclusion pertaining to property damage to property you own, rent or occupy has been updated in the ADCF to also exclude coverage for any costs or expenses incurred for the repair, replacement, enhancement, restoration or maintenance of such property for any reason, including the prevention of injury to a person or damage to another's property (Section II – Paragraph A.2.e.(1)).
- B. The former Loss Of Use Exclusion in the GCF has been retitled "Damage To Impaired Property Or Property Not Physically Damaged" in the ADCF. This ADCF exclusion incorporates an "impaired property" concept and addresses property damage to property that has not sustained direct physical damage (Section II – Paragraph A.2.j.).
- C. The former Distribution Of Material In Violation Of Statutes Exclusion in the GCF has been retitled "Recording And Distribution Of Material Or Information In Violation Of Law" in the ADCF and has been revised to include, in part, actual or alleged violations of the Fair Credit Reporting Act and any other federal, state or local statutes, ordinances or regulations that address, prohibit or limit the printing, dissemination, disposal, collecting or recording of material or information (Section II – Paragraphs A.2.m. and B.2.o.).
- D. With respect to Locations And Operations Medical Payments, if you formerly had optional GCF Endorsement **CA 25 05** – Garage Locations And Operations Medical Payments Coverage attached to your policy, the following reductions of coverage may result due to the addition of the following exclusions:
 - 1. **Hired Person** – Generally excludes a person hired to do work for or on behalf of any insured or a tenant of any insured (Section II – Paragraph C.2.c.).
 - 2. **Injury On Normally Occupied Premises** – Generally excludes a person injured on that part of the premises you own or rent that the person normally occupies (Section II – Paragraph C.2.d.).
 - 3. **Athletic Activities** – Generally excludes a person injured while practicing, instructing or participating in any physical exercises or games, sports or athletic contests (Section II – Paragraph C.2.e.).
 - 4. **Injury Away From Dealer Locations** – Generally excludes injuries sustained by a person away from locations owned, maintained or used for your auto dealer operations (Section II – Paragraph C.2.f.).
 - 5. **Bodily Injury And Property Damage Liability** – Generally incorporates the exclusions under Paragraph A. Bodily Injury And Property Damage Liability (Section II – Paragraph C.2.g.).
- E. Employees are not insureds for:
 - 1. Bodily injury or personal and advertising injury to you, or your partners or members (Section II – Paragraph D.5.a.(1)); and
 - 2. Property damage to property:
 - a. Owned, occupied or used by; or
 - b. Rented to, in the care, custody or control of, or over which physical control is being exercised for any purpose by you, or your employees, partners or members (Section II – Paragraph D.5.b.).
- F. The deductible for property damage to an auto as a result of work you performed is increased from \$100 to \$500 (Section II – Paragraph F.7.).

REINFORCEMENTS OF COVERAGE

Covered Autos Liability Coverages

- A. The title of the insuring agreement for "Garage Operations" – Covered "Autos" in the GCF is replaced with "Covered Autos Liability Coverage" in the ADCF to distinguish such coverage from the other types of liability coverages included in your policy.
- B. References to the defined term "garage operations" have been removed from this section.
- C. The following GCF Liability Coverage exclusions, which were formerly contained under Liability Coverage in the GCF, are now contained under Paragraph A. Bodily Injury And Property Damage Liability of Section II – General Liability Coverages:
 - 1. Expected Or Intended Injury – The exception to the exclusion pertaining to reasonable force to protect persons or property;



2. Employee Indemnification And Employer's Liability – The portion of the exclusion pertaining to employment-related practices;
 3. Pollution Exclusion Applicable To "Garage Operations" – Other Than Covered "Autos";
 4. Watercraft Or Aircraft; and
 5. Distribution Of Material In Violation Of Statutes Exclusion Applicable To "Garage Operations" – Other Than Covered "Autos".
- D. Exclusions concerning Handling Of Property and Movement Of Property By Mechanical Device have been included to reinforce that damages arising out of the exposure of handling property before loading begins and after unloading ends are not covered under this section. Rather, coverage for such loading and unloading exposure is generally addressed under Section II – General Liability Coverages.
- E. An "Acts, Errors Or Omissions" Exclusion is added to reinforce that damages arising out of an insured's "acts, errors or omissions" are not included under this section. Rather, coverage with respect to an insured's "acts, errors or omissions" is addressed under Section III – Acts, Errors Or Omissions Coverages.
- F. Language is added to reinforce that the Limit Of Insurance for Covered Autos Liability Coverage does not include damages payable under Section II – General Liability Coverages or Section III – Acts, Errors Or Omissions Coverages.

Physical Damage Coverage

Paragraph F.4.a. of the Limits Of Insurance provision under Physical Damage Coverage is reinforced to reflect that "loss" rather than "accident" triggers coverage under this section.

General Liability Coverages

A. Bodily Injury And Property Damage Liability

1. References to "garage operations" have been replaced with "auto dealer operations".
2. References to "garage operations" – other than covered "autos" have either been deleted or replaced with "General Liability Coverages", as appropriate.
3. The insuring agreement includes references to Personal And Advertising Injury Liability and Locations And Operations Medical Payments Coverages, as a result of the incorporation of these coverages directly into the base ADCF.
4. Auto-related provisions have been moved to the Covered Autos Liability section, such as the "Out-of-state Coverage Extensions" and exclusions pertaining to Leased Autos, Racing, and Pollution applicable to covered autos.
5. The GCF exception for bodily injury to domestic employees contained in the Employee Indemnification And Employer's Liability Exclusion is relocated to the Covered Autos Liability section, as this exception relates to the auto exposure only.
6. The GCF exclusion for Watercraft Or Aircraft has been retitled "Aircraft, Auto Or Watercraft" in the ADCF. The ADCF exclusion newly precludes coverage for liability arising out of the ownership, maintenance, use or entrustment to others of autos, since coverage for the auto exposure is addressed under Section I – Covered Autos Coverages. Additionally, the ADCF exclusion under the General Liability section reinforces that the exclusion is designed to apply even if claims against an insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that insured with respect to liability arising out of the ownership, maintenance, use or entrustment to others of any aircraft, auto or watercraft that is owned or operated by or rented or loaned to any insured.
7. An exclusion addressing Personal And Advertising Injury Liability is added for consistency with the similar exclusion contained in former optional GCF Endorsement **CA 25 14 – Broadened Coverages – Garages**.

B. Personal And Advertising Injury Liability Coverage

As compared to the coverage formerly provided in optional GCF Endorsement **CA 25 14 – Broadened Coverage – Garages**:

1. The insuring agreement includes references to Personal And Advertising Injury Liability and Locations And Operations Medical Payments Coverages, as a result of the incorporation of these coverages directly into the base ADCF.
2. Exclusion titles are added.

3. An Acts, Errors Or Omissions Exclusion is added to reinforce that damages arising out an insured's acts, errors or omissions are not included under Personal And Advertising Injury Liability Coverage. Coverage with respect to an insured's acts, errors or omissions is addressed under Section III – Acts, Errors Or Omissions Liability Coverage.

C. Locations And Operations Medical Payments

As compared to the coverage formerly provided in optional GCF Endorsement **CA 25 05 – Garage Locations And Operations Medical Payments Coverage**, the insuring agreement has been updated to reinforce that coverage applies regardless of fault and to specify the type of reasonable expenses that are covered.

D. Limits Of Insurance – General Liability Coverages

1. Language is added to differentiate between losses arising out of the named Insured's products or performed work which occur on premises and product or performed work-related losses which occur off premises for the purposes of determining whether the General Liability Aggregate or the Products/Work You Performed Aggregate Limit applies in a given loss situation.
2. Language is added to reinforce that damages payable under any applicable limits of insurance for General Liability Coverages are not payable under Section I – Covered Autos Coverages or Section III – Acts, Errors Or Omissions Liability Coverages.

Definitions

The definition of "garage operations" is changed to "auto dealer operations". Additionally, the GCF reference to "the ownership, maintenance or use of the 'autos' indicated in Section I" is removed since the insuring agreements and exclusions for the Covered Autos Liability and Commercial General Liability Coverages are now located in separate coverage sections.

MULTISTATE ENDORSEMENTS

BROADENINGS OF COVERAGE

EXISTING OPTIONAL ENDORSEMENTS

CA 20 47 – Additional Insured – Lessor Of Leased Equipment (Newly titled Additional Insured – General Liability Coverages – Lessor Of Leased Equipment)

This endorsement has been revised, in part, to reflect the inclusion of Personal And Advertising Injury Liability Coverage.

CA 20 54 – Employee Hired Autos

This endorsement is revised to reinforce that any employee of yours is an insured while operating a rental or hired vehicle taken out in another employee's name for the purposes of performing duties related to the conduct of your business and with your permission.

CA 25 09 – Owners Of Garage Premises (Newly titled Additional Insured – General Liability Coverages – Owners Of Leased Or Rented Land Or Premises)

This form is generally revised to extend additional insured status, not only to owners of premises, but to owners of land with respect to their liability arising out of the ownership, maintenance or use of that portion of the described land which is leased or rented to you.

CA 99 16 – Hired Autos Specified As Covered Auto You Own

This endorsement has been revised to remove the wording which limits coverage with respect to the lessor solely to liability arising out of the acts or omissions of the lessee or anyone else acting on the lessee's behalf.

NEW OPTIONAL ENDORSEMENTS

The following optional endorsements are being introduced to provide greater coverage flexibility for your auto dealer operations and to correspond with the additional coverages included in the ADCF:

CA 25 15 – Full Covered Autos Liability Limit For Customers

In general, this endorsement is designed to provide liability coverage for your customers for amounts up to the full limit of liability provided under your policy.



CA 25 29 – Additional Insured – General Liability Coverages – Concessionaires Trading Under Your Name

This endorsement generally grants additional insured status to named concessionaire(s), but only with respect to their liability as a concessionaire trading under your name.

CA 25 30 – Additional Insured – General Liability Coverages – Controlling Interest

This endorsement, in general, grants additional insured status to a named person or organization, but only with respect to their liability arising out of their financial control of you, or arising out of premises they own, maintain or control while you lease or occupy these premises.

CA 25 31 – Additional Insured – General Liability Coverages – Grantor Of Licenses – Automatic Status When Required By Licensor

CA 25 32 – Additional Insured – General Liability Coverages – Grantor Of Licenses

Generally, these endorsements provide additional insured status to grantors of licenses, either on an automatic basis when required by a written contract or agreement (CA 25 31), or by naming such grantor in the Schedule of the endorsement (CA 25 32).

CA 25 45 – Additional Insured – General Liability Coverages – Lessor Of Leased Equipment – Automatic Status When Required In Lease Agreement With You

This endorsement, in general, grants additional insured status to a lessor of leased equipment on an automatic basis when required by a written contract or agreement.

CA 25 46 – Additional Insured – General Liability Coverages – Co-owner Of Insured Premises

This endorsement generally grants additional insured status to a named person or organization, but only with respect to their liability as co-owner of the premises designated in the endorsement.

CA 25 48 – Employee Benefits Liability Coverage

This endorsement generally addresses coverage for an insured's acts, errors or omissions arising out of the administration of an employee benefits program on a claims-made basis.

CA 25 49 – Limited Product Withdrawal Expense Endorsement

This endorsement in general provides reimbursement for certain expenses incurred because of a product withdrawal with respect to a recall or tampering.

CA 25 58 – Amendment Of Limits Of Insurance – General Liability Coverages

This endorsement, in general, may be used after policy inception to replace the limits for the various General Liability coverages shown in the Declarations with the limits shown in the endorsement.

CA 25 59 – Designated Location(s) General Liability Aggregate Limit For Certain General Liability Coverages

This endorsement generally changes the General Liability Aggregate Limit from a per policy basis to a per designated location basis.

CA 25 60 – Worldwide General Liability Coverages

CA 25 61 – Expanded Coverage Territory For General Liability Coverages – Additional Scheduled Countries

Generally, these endorsements expand the scope of the worldwide coverage addressed in the ADCF with respect to General Liability Coverages, to include reimbursement of defense costs for suits brought outside the United States of America, the territories and possessions of the United States of America, Puerto Rico or Canada, if certain conditions are met.

CA 25 66 – Customer Complaint Legal Defense Coverage

This endorsement provides coverage for defense costs coverage only, without indemnity protection, for claims or suits for damages brought by your customers and arising out of the sale, service or repair of an auto in your auto dealer operations.

CA 25 67 – Extended Reporting Period Endorsement For Employee Benefits Liability Coverage

This endorsement generally provides an optional five-year extended reporting period for the reporting of claims under Employee Benefits Liability Coverage Endorsement CA 25 48.

REDUCTIONS OF COVERAGE

EXISTING OPTIONAL ENDORSEMENTS

CA 25 01 – Broad Form Products

This endorsement is revised to generally increase the deductible amount for property damage to your products from \$250 to \$500.

NEW OPTIONAL ENDORSEMENTS

CA 25 28 – Abuse Or Molestation Exclusion For General Liability Coverages

This endorsement, in general, excludes coverage with respect to liability arising out of the actual or threatened abuse or molestation of anyone while in the care, custody or control of any insured.

CA 25 47 – Limited Contractual Liability Coverage For Personal And Advertising Injury

In general, this endorsement provides limited contractual liability coverage with respect to personal and advertising injury arising out of false arrest, detention or imprisonment, but only with respect to the contract or agreement designated in the endorsement Schedule.

CA 25 50 – Exclusion – Damage To Rented Premises

Generally, this endorsement excludes coverage for damage to rented premises, which was formerly provided in optional Endorsement **CA 25 14 – Broadened Coverage – Garages** or **CA 25 10 – Damage To Rented Premises Liability Coverage – Garages**.

CA 25 51 – Exclusion – Designated Products

This endorsement in general excludes coverage with respect to bodily injury and property damage that are both sustained away from your auto dealer locations and arising out of the designated product(s) shown in the endorsement Schedule.

CA 25 52 – Exclusion – Locations And Operations Medical Payments

In general, this endorsement excludes coverage for Locations And Operations Medical Payments, which was formerly provided in Endorsement **CA 25 05 – Garage Locations And Operations Medical Payments Coverage**.

CA 25 53 – Exclusion – Newly Acquired Or Formed Auto Dealership

This endorsement generally excludes coverage provided for newly acquired or formed auto dealerships, which was formerly provided in optional Endorsement **CA 25 14 – Broadened Coverages – Garages**.

CA 25 54 – Exclusion – Personal And Advertising Injury Liability Coverage

In general, this endorsement excludes coverage for Personal And Advertising Injury Liability, which was formerly provided in optional Endorsement **CA 25 14 – Broadened Coverage – Garages**.

CA 25 55 – Exclusion – Products And Work You Performed

This endorsement generally excludes coverage with respect to bodily injury and property damage that are both sustained away from your auto dealer locations and arising out of your products or work you performed.

CA 25 56 – Exclusion – Designated Work You Performed

In general, this endorsement excludes coverage with respect to bodily injury and property damage that are both sustained away from your auto dealer locations and arising out of the designated work you performed which is shown in the endorsement Schedule.

CA 25 57 – Communicable Disease Exclusion For General Liability Coverages

This endorsement generally excludes coverage with respect to liability arising out of the actual or alleged transmission of a communicable disease.

CA 25 58 – Amendment Of Limits Of Insurance - General Liability Coverages

This endorsement, in general, may be used after policy inception to replace the limits for the various General Liability coverages shown in the declarations with the limits shown in the endorsement.

CA 25 62 – Changes To Bankruptcy Or Insolvency Exclusion For Acts, Errors Or Omissions Liability Coverages

In general, this endorsement amends the exception to the Bankruptcy Or Insolvency Exclusion under Section **III – Acts, Errors Or Omissions Liability Coverages** to replace the "A.M. Best Company B+" credit rating with another rating score and/or credit rating bureau reflected in the Schedule.



CA 25 63 – Exclusion – Acts, Errors Or Omissions Liability Coverages

In general, this endorsement excludes all Section III – Acts, Errors Or Omissions Liability Coverages, relating to truth in lending, odometer, insurance agents and brokers and title coverages.

CA 25 64 – Exclusion Of Specified Acts, Errors Or Omissions Liability Coverages

This endorsement generally provides the option of excluding one or more of the Acts, Errors Or Omissions Liability Coverages, relating to truth in lending, odometer, insurance agents and brokers and title coverages.

CA 25 65 – Total Bankruptcy Or Insolvency Exclusion For Acts, Errors Or Omissions Liability Coverages

In general, this endorsement removes the exception with respect to insurance placed with an "A.M. Best Company B+" minimum rating under the Bankruptcy Or Insolvency Exclusion contained in Section III – Acts, Errors Or Omissions Liability Coverages, thereby providing a means to exclude in total bankruptcy or insolvency related losses stemming from insurance placed by an insured on behalf of your customers.

REINFORCEMENTS OF COVERAGE

EXISTING OPTIONAL ENDORSEMENTS

- CA 03 03 – 100 Dollar Deductible For Completed Operations Does Not Apply (Newly titled 500 Dollar Deductible For Work You Performed Does Not Apply)
- CA 20 47 – Additional Insured – Lessor Of Leased Equipment (Newly titled Additional Insured General Liability Coverages – Lessor Of Leased Equipment)
- CA 20 49 – Additional Insured – Garages – Grantor Of Franchise (Newly titled Additional Insured – General Liability Coverages – Grantor Of Franchise)
- CA 25 01 – Broad Forms Products Coverage
- CA 25 02 – Dealers Driveaway Collision Coverage
- CA 25 03 – False Pretense Coverage
- CA 25 04 – Fire, Fire And Theft And Limited Specified Causes Of Loss Coverage For Dealers
- CA 25 07 – Locations And Operations Not Covered
- CA 25 09 – Owners Of Garage Premises (Newly titled Additional Insured – General Liability Coverages – Owners Of Leased Or Rented Land Or Premises)
- CA 25 11 – Named Driver Collision Coverage
- CA 25 16 – Garage Coverage Form – Other Than Covered Autos Exposure – Total Pollution Exclusion (Newly titled Auto Dealers Coverage Form – General Liability Coverages – Total Pollution Exclusion)
- CA 25 18 – Exclusion – Year 2000 Computer-related And Other Electronic Problems Exclusion
- CA 25 19 – Exclusion – Year 2000 Computer-related And Other Electronic Problems – Products/Work You Performed
- CA 25 20 – Year 2000 Limited Coverage Options – Computer-related And Other Electronic Problems
- CA 25 24 – Exclusion – Year 2000 Computer-related And Other Electronic Problems – With Exception For Bodily Injury On Your Premises
- CA 25 25 – Year 2000 Computer-related And Other Electronic Problems – Exclusion Of Specified Coverages For Designated Locations, Products, Services Or Work You Performed
- CA 25 36 – Garage Coverage Form – Other Than Covered Autos Exposure – Total Pollution Exclusion With A Building Heating, Cooling And Dehumidifying Equipment Exception And A Hostile Fire Exception (Newly titled Auto Dealers Coverage Form – General Liability Coverages – Total Pollution Exclusion With A Building Heating, Cooling And Dehumidifying Equipment Exception And A Hostile Fire Exception)
- CA 25 37 – Fungi Or Bacteria Exclusion – Garage Operations – Other Than Covered Autos (Newly titled Fungi Or Bacteria Exclusion – General Liability Coverages)
- CA 25 38 – Limited Fungi Or Bacteria Coverage For Garage Operations – Other Than Covered Autos (Newly titled Limited Fungi Or Bacteria Coverage For General Liability Coverages)
- CA 25 39 – Silica Or Silica-related Dust Exclusion For Other Than Covered Autos Exposure – Garage Coverage Form (Newly titled Silica Or Silica-related Dust Exclusion For General Liability Coverages)
- CA 99 55 – Pollution Liability – Broadened Coverage For Covered Autos – Garage Coverage Form (Newly titled Pollution Liability – Broadened Coverage For Covered Autos – Auto Dealers Coverage Form)

These endorsements, which previously modified the Garage Coverage Form, have been revised to accommodate the introduction of the Auto Dealers Coverage Form by:

1. Adding reference to "Auto Dealers Coverage Form" and deleting reference to "Garage Coverage Form" in the list of the coverage forms to which the endorsement modifies; and
2. Revising paragraph references, headers and lead-in statements to track with the relevant provisions in the Auto Dealers Coverage Form.



CA 01 21 – Limited Mexico Coverage
CA 02 38 – Reinstatement Of Insurance
CA 02 40 – Suspension Of Insurance
CA 03 01 – Deductible Liability Coverage
CA 03 02 – Deductible Liability Coverage
CA 04 42 – Exclusion Of Federal Employees Using Autos In Government Business
CA 04 44 – Waiver Of Transfer Of Rights Of Recovery Against Others To Us (Waiver Of Subrogation)
CA 20 01 – Lessor – Additional Insured And Loss Payee
CA 20 16 – Mobile Homes Contents Coverage
CA 20 17 – Mobile Homes Contents Not Covered
CA 20 21 – Snowmobiles
CA 20 27 – Registration Plates Not Issued For A Specific Auto
CA 20 33 – Autos Leased, Hired, Rented Or Borrowed With Drivers – Physical Damage Coverage
CA 20 48 – Designated Insured (Newly titled Designated Insured For Covered Autos Liability Coverage)
CA 20 54 – Employee Hired Autos
CA 20 55 – Fellow Employee Coverage
CA 20 56 – Fellow Employee Coverage For Designated Employees/Positions
CA 20 70 – Coverage For Certain Operations In Connection With Railroads
CA 20 71 – Auto Loan/Lease Gap Coverage
CA 23 25 – Coverage For Injury To Leased Workers
CA 23 94 – Silica Or Silica-related Dust Exclusion For Covered Autos Exposure
CA 23 97 – Amphibious Vehicles
CA 99 03 – Auto Medical Payments Coverage
CA 99 10 – Drive Other Car Coverage – Broadened Coverage For Named Individuals
CA 99 14 – Fire, Fire And Theft, Fire, Theft And Windstorm And Limited Specified Causes Of Loss Coverage
CA 99 16 – Hired Autos Specified As Covered Autos You Own
CA 99 23 – Rental Reimbursement Coverage
CA 99 28 – Stated Amount Insurance
CA 99 30 – Tapes, Records And Discs Coverage
CA 99 40 – Exclusion Or Excess Coverage Hazards Otherwise Insured
CA 99 44 – Loss Payable Clause
CA 99 47 – Employee As Lessor
CA 99 54 – Covered Auto Designation Symbol
CA 99 59 – Garagekeepers Coverage – Customers' Sound-receiving Equipment
CA 99 60 – Audio, Visual And Data Electronic Equipment Coverage Added Limits
CA 99 61 – Loss Payable Clause – Audio, Visual And Data Electronic Equipment Coverage Added Limits
CA 99 90 – Optional Limits – Loss Of Use Expenses

These forms have been revised, in general and where appropriate, to:

1. Add reference to "Auto Dealers Coverage Form" and delete references to the "Business Auto Physical Damage Coverage Form", "Garage Coverage Form" and/or "Truckers Coverage Form" in the list of the coverage forms to which the endorsement modifies,
2. Update paragraph references, Schedules, headers and lead-in statements to track with the relevant provisions in the ADCF, Business Auto Coverage Form and the Motor Carrier Coverage Form; and/or

3. Replace references to "Liability Coverage" with respect to auto liability with "Covered Autos Liability Coverage" to distinguish such coverage from the other types of liability coverages included in your policy.

CA 23 97 – Amphibious Vehicles

This endorsement, in general, is revised to reinforce that insurance is not applicable to amphibious vehicles while being launched into, used in or beached from the water. This includes, but is not limited to, coverages such as, liability and physical damage coverages.

CA 25 02 – Dealers Driveaway Collision Coverage

This endorsement, in general, has been revised to reference the specific Physical Damage Coverage Exclusion that is being modified by this endorsement by paragraph reference.

CA 99 28 – Stated Amount Insurance

CA 99 60 – Audio, Visual And Data Electronic Equipment Coverage Added Limits

CA 99 61 – Loss Payable Clause – Audio, Visual And Data Electronic Equipment Coverage Added Limits

Various provisions and schedules applicable to Physical Damage Coverage have been reinforced to reflect that "loss" rather than "accident" triggers coverage under this section.



