

COMMERCIAL INLAND MARINE UNDERWRITING REQUIREMENTS

INLAND MARINE: Our goal is to write profitable Inland Marine business. We have added an Inland Marine section to this manual, which will provide you with the necessary tools to offer this product to your customers.

- Inland Marine business may be written on a package or mono-line basis.
- Policy Prefix – CM for mono-line Inland Marine

MP if Inland Marine is added with General Liability

- Rating is per the manual pages.
- Covered Cause of Loss means risks of direct physical "Loss" to Covered Property except those causes of "Loss" listed in the Exclusions.
- Minimum Premiums - \$650 for mono-line Inland Marine

\$350 if Inland Marine is added with General Liability

BASIC REQUIREMENTS

Accounts eligible for contract business must meet the following requirements:

- Risks may be bound that have had no more than 2 losses in the previous 3 years and no one loss greater than \$5,000.
- The risk must not in any way fall into the "Prohibit" types of business. See below for "prohibited classes".

THEFT GUIDELINES

If theft coverage is provided, all buildings must have proper alarm/security and be warranted on the policy. Theft coverage for target classes, such as contractors tools, computers, materials stored for installation floater, will be considered on a submit basis.

WIND & HAIL GUIDELINES

Wind & Hail Guidelines are the same as for Property risks (refer to the Property Section of this manual).

COMMERCIAL INLAND MARINE UNDERWRITING REQUIREMENTS

COVERAGES AVAILABLE

- Accounts Receivable
- Bailees Customers Goods
- Contractors Equipment
- Computer Systems Coverage Form
- Installation Floater
- Miscellaneous Property Floater
- Valuable Papers

PROHIBIT CLASSES

- Any risk listed a prohibit in the classification section, located in the liability section of this manual
- Ocean Marine
- Prize Indemnification
- Any manuscript Coverage part or Endorsement
- Property that does not qualify based on territorial specific wind guidelines
- Equipment with more than two loss payees

Forms/Endorsements

Inland Marine Declarations and Common Forms	
Form Number	Form Title
CM0001	Commercial Inland Marine Conditions
DCJ6550	Common Policy Declarations
IMDEC0066	Accounts Receivable Coverage Declarations
IMDEC0085	Bailees Customers Coverage Declarations
IMDEC0075	Computer Systems Coverage Declarations
IMDEC0068	Contractors Equipment Coverage Declarations
IMDEC0073	Installation Coverage Declarations
IMDEC0079	Miscellaneous Articles Coverage Declarations
IMDEC0067	Valuable Papers and Records Coverage Declarations
U002	Minimum Policy Premium
U094	Service of Suit
U170	Actual Cash Value
IL0017	Common Policy Conditions
IL0021	Nuclear Energy Liability Exclusion
UIL0959	Limited Exclusion of Acts of Terrorism (Other Than Certified Acts of Terrorism)
UIL0961	Exclusion of Certified Acts and Other Acts of Terrorism
IL1201	Policy Changes
U161IM	Absolute Fungi Or Bacteria Exclusion

U003IM	Hazardous Materials Exclusion
<i>One Of The Following Cancellation Endorsements Must Be Attached:</i>	
U173	Cancellation
UIL0146	Cancellation And Non-Renewal - Washington
UIL0219	Vermont Changes - Cancellation And Non-Renewal
UIL0231	Arkansas Changes – Cancellation And Non-Renewal
UIL0236	Oklahoma Changes – Cancellation And Non-Renewal
UIL0243	Montana Cancellation And Non-Renewal
UIL0246	Pennsylvania Changes – Cancellation And Non-Renewal
UIL0247	Cancellation And Non-Renewal - Maine
UIL0249	South Carolina Changes – Cancellation And Non-Renewal
UIL0251	Nevada Changes – Cancellation And Non-Renewal
UIL0252	Wyoming Changes – Cancellation And Non-Renewal
UIL0255	Florida Changes – Cancellation And Non-Renewal
UIL0260	Connecticut Changes – Cancellation And Non-Renewal
UIL0261	Kansas Changes – Cancellation And Non-Renewal
UIL0272	Indiana Changes – Cancellation And Non-Renewal
UIL0276	Iowa Changes – Cancellation And Non-Renewal
UIL0280	Alaska Changes – Cancellation And Non-Renewal
UIL0298	New Mexico Changes – Cancellation And Non-Renewal
<i>Inland Marine – Accounts Receivable Coverage Forms</i>	
CM0066	Accounts Receivable Coverage Form
CM6604	Duplicate Records
U244	Inland Marine Schedule
PN753	Loss Payable Provisions
UIH9910	Protective Safeguards
PN764	Theft Exclusion
U239	Vandalism Exclusion
PN760	Wind or Hail Exclusion
PN774	Water or Earth Movement Exclusion
PN778	Windstorm or Hail Deductible
<i>Inland Marine – Bailees Customers Coverage Forms</i>	
IH0085	Bailees Customers Coverage Form
IH9920	Additional Property Not Covered
IH9919	Additionally Covered Property
IH9923	Theft from Unattended Vehicle Exclusion
U244	Inland Marine Schedule
PN753	Loss Payable Provisions
U236	Pollutant Clean Up and Removal Limitation
UIH9910	Protective Safeguards
PN764	Theft Exclusion
U239	Vandalism Exclusion
PN760	Wind or Hail Exclusion

PN774	Water or Earth Movement Exclusion
PN778	Windstorm or Hail Deductible
<i>Inland Marine – Computer Systems Coverage Forms</i>	
IH0075	Computer Systems Coverage Form
IH9920	Additional Property Not Covered
U244	Inland Marine Schedule
PN753	Loss Payable Provisions
IH7502	Personal Portable Computers
UIH9910	Protective Safeguards
PN764	Theft Exclusion
IH9923	Theft From Unattended Vehicle Exclusion
U238	Virus, Harmful Code or Similar Instruction Limitation
U239	Vandalism Exclusion
PN760	Wind or Hail Exclusion
PN774	Water or Earth Movement Exclusion
PN778	Windstorm or Hail Deductible
<i>Inland Marine – Contractors Equipment Coverage Forms</i>	
IH0068	Contractors Equipment Coverage Form
IH9920	Additional Property Not Covered
IH9919	Additionally Covered Property
IH9923	Theft From Unattended Vehicle Exclusion
PN751	Contractors Equipment Theft Limitation
U244	Inland Marine Schedule
PN753	Loss Payable
UIH6802	Miscellaneous Items Blanket Coverage
UIH9910	Protective Safeguards
IH9907	Replacement Cost
PN764	Theft Exclusion
U239	Vandalism Exclusion
PN760	Wind or Hail Exclusion
PN774	Water or Earth Movement Exclusion
PN778	Windstorm or Hail Deductible
<i>Inland Marine – Installation Coverage Forms</i>	
IH0073	Installation Coverage Form
U244	Inland Marine Schedule
PN753	Loss Payable
IH9914	Mortgage Holders
U236	Pollutant Clean Up and Removal Limitation
UIH9910	Protective Safeguards
IH9912	Separate or Subcontractors Coverage
IH9913	Separate or Subcontractors Exclusion
PN764	Theft Exclusion
IH9923	Theft From Unattended Vehicle Exclusion

U237	Theft Limitation
U239	Vandalism Exclusion
PN760	Wind or Hail Exclusion
PN774	Water or Earth Movement Exclusion
PN778	Windstorm or Hail Deductible
<i>Inland Marine – Miscellaneous Articles Coverage Forms</i>	
IH0079	Miscellaneous Articles Coverage Form
IH9920	Additional Property Not Covered
IH9923	Theft From Unattended Vehicle Exclusion
U244	Inland Marine Schedule
PN753	Loss Payable Provisions
UIH9910	Protective Safeguards
IH9907	Replacement Cost
PN764	Theft Exclusion
U237	Theft Limitation
U239	Vandalism Exclusion
PN760	Wind or Hail Exclusion
PN774	Water or Earth Movement Exclusion
PN778	Windstorm or Hail Deductible
<i>Inland Marine – Valuable Papers Coverage Forms</i>	
CM0067	Valuable Papers and Records Coverage Form
IH9920	Additional Property Not Covered
U244	Inland Marine Schedule
CM6702	Libraries
PN753	Loss Payable Provisions
UIH9910	Protective Safeguards
PN764	Theft Exclusion
U237	Theft Limitation
U239	Vandalism Exclusion
PN760	Wind or Hail Exclusion
PN774	Water or Earth Movement Exclusion
PN778	Windstorm or Hail Deductible

COMMERCIAL INLAND MARINE UNDERWRITING REQUIREMENTS

ACCOUNTS RECEIVABLE

Definition: Money, which is owed to, a company by a customer for products and services provided on credit

- Coverage is available for the cost of re-constructing records of accounts receivable.
- Covered Cause of Loss means risks of direct physical "Loss" to your records of accounts receivable except those causes of Loss" listed in the Exclusions.

Maximum Value-\$100,000

Minimum Deductible: Not Applicable

Rating: .75 per \$100 of coverage

Minimum Premium of \$650 applies for this coverage if written mono-line (\$500 if written with General Liability)

Minimum Deductible of \$500 to apply

ACCEPTABLE RISKS:

- Ledgers
- Payment records
- Credit card risks

UNDERWRITNG:

- A duplicate copy of the records must be stored off site or in a fireproof cabinet or vault on site.
- Wind & Hail Guidelines are the same as for Property risks (refer to the Property Section of this manual).

COMMERCIAL INLAND MARINE UNDERWRITING REQUIREMENTS

ACCOUNTS RECEIVABLE

MANDATORY FORMS:

- CM0001 – Commercial Inland Marine Conditions
- IMDEC0066 – Accounts Receivable Coverage Declarations
- IL0017 - Common Policy Conditions
- IL0021 – Nuclear Energy Liability Exclusion
- CM0066 – Accounts Receivable Coverage Form
- DCJ6550 – Common Policy Declarations
- U002 – Minimum Policy Premium
- U003IM – Hazardous Materials Exclusion
- U094 – Service of Suit
- U161IM – Absolute Fungi Or Bacteria Exclusion
- U173 – Cancellation (AK, AR, CT, FL, IN, IA, KS, ME, MT, NM, NV, OK, PA, SC, VT, WA, WY – Refer to applicable UIL Cancellation Endorsement)
- PN774 – Water or Earth Movement Exclusion
- CM6604 – Duplicate Records

OPTIONAL FORMS:

- U224 – Inland Marine Schedule
- U239 – Vandalism Exclusion
- PN753 – Loss Payable Provisions
- PN760 – Wind or Hail Exclusion
- PN764 – Theft Exclusion
- PN778 – Windstorm or Hail Deductible
- UIH9910 – Protective Safeguards

COMMERCIAL INLAND MARINE UNDERWRITING REQUIREMENTS

BAILEES' CUSTOMERS GOODS

Definition: Personal property of others that is in your care, custody, or control.

- Coverage is available for customers' goods while at the Insured's premises and while in transit.
- Covered Cause of "Loss" means risks of direct physical "Loss" to Covered Property except those causes of "Loss" listed in the Exclusions.

Maximum Value-\$100,000 per location, \$25,000 per vehicle, with a policy maximum value of \$250,000.

Minimum Deductible-\$500

Rating: 1.50 per 100's of location limit
3.50 per 100's of transit limit

Minimum Premium of \$650 applies for this coverage if written mono-line (\$500 if written with General Liability).

ACCEPTABLE RISKS:

- Appliance Repair Shops
- Laundries/Dry Cleaners
- Tailors
- Shoe Repair
- Contract Acceptable risks with customer's goods for processing

PROHIBIT RISKS:

- Art Restoration
- Auto, Aircraft or Boat Repair Shops
- Antique Shops
- Consignment Shops or Flea Markets
- Feed or Grain Operations
- Furriers
- Jewelry Sales/Repair
- Lawn & Garden or Small Engine Repair
- Warehouses
- Computer Repair/Service

COMMERCIAL INLAND MARINE UNDERWRITING REQUIREMENTS

BAILEES' CUSTOMERS GOODS

UNDERWRITING:

- All locations must have a central station alarm and must be warranted on the policy or theft should be excluded by attaching PN764.
- All vehicles must be locked and /or secured during transit or theft in transit should be excluded.
- Theft should be excluded from any risk having a prior theft loss within the last 5 years.
- **Unattended vehicle theft exclusion is mandatory** on all transit coverage for highly targeted items via form **IH9923**.
Theft items, including, but not limited to: electronics, appliances and computers.
- Wind & Hail Guidelines are the same as for Property risks (refer to the Property Section of this manual).

INSPECTIONS:

- An inspection is required on any risk with limits of \$25,000 or more.

MANDATORY FORMS:

- CM0001 – Commercial Inland Marine Conditions
- IMDEC0085 – Bailees Customers Coverage Declarations
- IL0017 - Common Policy Conditions
- IL0021 – Nuclear Energy Liability Exclusion
- IH0085 – Bailees Customers Coverage Form
- IH9923 – Theft From Unattended Vehicle Exclusion (mandatory on all transit requests)
- DCJ6550 – Common Policy Declarations
- U002 – Minimum Policy Premium
- U003IM – Hazardous Materials Exclusion
- U094 – Service of Suit
- U161IM – Absolute Fungi Or Bacteria Exclusion
- U173 – Cancellation (AK, AR, CT, FL, IN, IA, KS, ME, MT, NM, NV, OK, PA, SC, VT, WA, WY – Refer to applicable UIL Cancellation Endorsement)
- U236 – Pollutant Clean Up and Removal Limitation
- PN774 – Water or Earth Movement Exclusion

**COMMERCIAL INLAND MARINE
UNDERWRITING REQUIREMENTS**

BAILEES' CUSTOMERS GOODS

OPTIONAL FORMS:

- IH9920 – Additional Property Not Covered
- IH9919 – Additionally Covered Property
- UIH9910 – Protective Safeguards
- U224 – Inland Marine Schedule
- U239 – Vandalism Exclusion
- PN753 – Loss Payable Provisions
- PN764 – Theft Exclusion
- PN760 – Wind or Hail Exclusion
- PN778 – Windstorm or Hail Deductible

COMMERCIAL INLAND MARINE UNDERWRITING REQUIREMENTS

COMPUTER SYSTEMS COVERAGE FORM

Definition: "Computer Equipment", "Data", and "Media" owned by you; and similar property of others in your care, custody, or control.

- Covered Cause of "Loss" means Risks of Direct Physical "Loss" to Covered Property except those Causes of "Loss" listed in the Exclusions.

Maximum Value: \$100,000 per schedule, including hardware & software and Extra Expense combined.

Minimum Deductible: \$500

Rating:

\$1.20 per \$100's of value for equipment housed in a Frame, Joisted Masonry, or Non-Combustible Construction structure.

\$1.00 per \$100's of value for equipment housed in a Masonry Non-Combustible structure.

\$.85 per \$100's of value for equipment housed in a Semi-Fire Resistive and Fire Resistive structure.

\$4.00 per \$100's of value for equipment in transit.

Minimum Premium: \$650 applies for this coverage if written mono-line (\$500 if written with General Liability)

UNDERWRITING:

- Premises must have a central station alarm system and must be warranted on this policy, if Theft coverage is provided.
- If wind pool eligible, exclude wind & hail
- Submit if prior EDP or Property losses within the last three years.
- Submit if building is more than 30 years old without updates
- Surge Protectors required
- Anti-virus program required
- Premises with sprinkler systems, must be warranted on the policy via UIH9910.
- Wind & Hail Guidelines are the same as for Property risks (refer to the Property Section of this manual).

**COMMERCIAL INLAND MARINE
UNDERWRITING REQUIREMENTS**

COMPUTER SYSTEMS COVERAGE FORM

SUBMIT:

- Personal notebook computers/laptops
(Total maximum limit allowable - \$10,000 - \$5,000 each computer)

MANDATORY FORMS:

- CM0001 – Commercial Inland Marine Conditions
- IMDEC0075 – Computer Systems Coverage Declarations
- IL0017 - Common Policy Conditions
- IL0021 – Nuclear Energy Liability Exclusion
- IH0075 – Computer Systems Coverage Form
- IH9923 – Theft From Attended Vehicle Exclusion **(Mandatory on all property in Transit)**
 - DCJ6550 – Common Policy Declarations
 - U002 – Minimum Policy Premium
 - U003IM – Hazardous Materials Exclusion
 - U094 – Service of Suit
 - U161IM – Absolute Fungi Or Bacteria Exclusion
 - U173 – Cancellation (AK, AR, CT, FL, IN, IA, KS, ME, MT, NM, NV, OK, PA, SC, VT, WA, WY – Refer to applicable UIL Cancellation Endorsement)
 - U238 – Virus, Harmful Code or Similar Instruction Limitation (This form is an Exclusion)
 - PN774 – Water or Earth Movement Exclusion

OPTIONAL FORMS:

- IH7502 – Personal Portable Computers
- IH9920 – Additional Property Not Covered
- UIH9910 – Protective Safeguards
- U239 – Vandalism Exclusion
- U244 – Inland Marine Schedule
- PN753 – Loss Payable Provisions
- PN760 – Wind or Hail Exclusion
- PN764 – Theft Exclusion
- PN778 – Windstorm or Hail Deductible

COMMERCIAL INLAND MARINE UNDERWRITING REQUIREMENTS

CONTRACTORS EQUIPMENT

Definition: Mobile or portable machinery or equipment you own and which is scheduled, and similar property of others in your care, custody or control for over 90 days.

- Coverage is available for mobile equipment owned by contractors used in construction or maintenance of work.
- Covered Causes of "Loss" means Risks of Direct Physical "Loss" or Damage to Covered Property except those Causes of "Loss" listed in the Exclusions.

Scheduled Equipment: \$50,000 maximum per item, \$200,000 maximum per schedule

Unscheduled Miscellaneous tools: \$1,000 max per item, \$5,000 maximum total (Theft coverage is not available for unscheduled miscellaneous tools – **attach UIH6802**)

Rating: \$1.60-Heavy Equipment (\$1,000 min. deductible)
\$1.75-Medium/Light Equipment (\$1,000 min. deductible)
\$4.50-\$5.00-Tools/Small Equipment (\$500 min. deductible)

Minimum Premium of \$650 applies for this coverage if written mono-line (\$500 if written with General Liability).

Minimum Deductible of \$500 to apply, except where any one item is over \$20,000 and not higher than \$50,000. \$1,000 deductible is mandatory on these items.

ACCEPTABLE RISKS:

- Equipment used in conjunction with acceptable contract classes listed in the classification section located in the general liability portion of this manual.

SUBMIT OPERATIONS:

- Equipment loaned, leased or rented to others (equipment must be scheduled on the policy; blanket coverage is not available).
- Submit any risk if the location address is within 10 miles from the saltwater mark.

COMMERCIAL INLAND MARINE UNDERWRITING REQUIREMENTS

CONTRACTORS EQUIPMENT

PROHIBIT RISKS:

- Logging and Lumbering Equipment
- Cranes
- Asphalt Plants
- Sand & Gravel Operations
- Drilling/Boring Equipment
- Mining Equipment
- Bridge and Tunnel Contractors
- Batch Plants
- Waterborne Equipment
- Combines & Harvesters
- Canal Construction
- Equipment with more than two loss payees on a single piece of equipment.

UNDERWRITING:

- Completed application/including serial numbers and description of scheduled equipment
- Hard Copy Loss Runs
- Information of how/where equipment is stored
- Security information of stored equipment
- Protective Safeguard Endorsement. (UIH9910) is mandatory on all scheduled and leased rented equipment, and equipment is required to be stored in a locked building and/or locked fenced yard.
- Wind & Hail Guidelines are the same as for Property risks (refer to the Property Section of this manual).

INSPECTION:

- Pictures are required on all equipment with \$25,000 or more value

COMMERCIAL INLAND MARINE UNDERWRITING REQUIREMENTS

CONTRACTORS EQUIPMENT

MANDATORY FORMS:

- CM0001 – Commercial Inland Marine Conditions
- IMDEC0068 – Contractors Equipment Coverage Declarations
- IL0017 - Common Policy Conditions
- IL0021 – Nuclear Energy Liability Exclusion
- IH0068 – Contractors Equipment Coverage Form
- IH9923 – Theft from Unattended Vehicle Exclusion
- UIH6802 - Miscellaneous Items Blanket Coverage **(Mandatory for all Miscellaneous Tools Coverage – this also excludes theft coverage)**
- DCJ6550 – Common Policy Declarations
- U002 – Minimum Policy Premium
- U003IM – Hazardous Materials Exclusion
- U094 – Service of Suit
- U161IM – Absolute Fungi Or Bacteria Exclusion
- U173 – Cancellation (AK, AR, CT, FL, IN, IA, KS, ME, MT, NM, NV, OK, PA, SC, VT, WA, WY – Refer to applicable UIL Cancellation Endorsement)
- PN774 – Water or Earth Movement Exclusion

OPTIONAL FORMS:

- IH9907 – Replacement Costs
- IH9919 – Additionally Covered Property
- IH9920 – Additional Property Not Covered
- UIH9910 – Protective Safeguards
- U239 – Vandalism Exclusion
- U244 – Inland Marine Schedule
- PN751 – Contractors Equipment Theft Limitation
- PN753 – Loss Payable
- PN760 – Wind or Hail Exclusion
- PN764 – Theft Exclusion
- PN778 – Windstorm or Hail Deductible

COMMERCIAL INLAND MARINE UNDERWRITING REQUIREMENTS

INSTALLATION COVERAGE

Definition: Property situated as specified in declarations for installation at any described premises.

- Coverage is provided for equipment and/or machinery being installed, renovated or repaired during the course of construction.
- Covered Cause of "Loss" means risk of Direct Physical "Loss" to Covered Property except those causes of "Loss" listed in the Exclusions.

Maximum Value: \$250,000

The limits are based on the cost of the project which include the cost of labor and materials.

Minimum Deductible: \$1,000

Minimum Premium: \$650. applies to this coverage if written mono-line (\$500 if written with General Liability)

Rating: .75 Coverage is written on a per project basis or on an annual gross receipt basis.

ACCEPTABLE RISKS:

Projects with acceptable contract classes listed in the classification section of this manual

PROHIBIT RISKS:

- Unsecured locations (No locked building and/or fully fenced locked yard.)
- Risks that sub-contract out installation
- Rigging or crane operations
- Monthly reporting risks

UNDERWRITING:

- Estimated completion time of project
- Gross receipts (size of project)
- Security safeguards at installation site (fencing, lighting, security guards)
- Type of property being installed
- How the property is being installed
- Wind & Hail Guidelines are the same as for Property risks (refer to the Property Section of this manual).

COMMERCIAL INLAND MARINE UNDERWRITING REQUIREMENTS

INSTALLATION COVERAGE

INSPECTION:

- **Not** required for this coverage.

MANDATORY FORMS:

- CM0001 – Commercial Inland Marine Conditions
- IMDEC0073 – Installation Coverage Declarations
- IL0017 - Common Policy Conditions
- IL0021 – Nuclear Energy Liability Exclusion
- IH0073 – Installation Coverage Form
- DCJ6550 – Common Policy Declarations
- U002 – Minimum Policy Premium
- U003IM – Hazardous Materials Exclusion
- U094 – Service of Suit
- U161IM – Absolute Fungi Or Bacteria Exclusion
- U173 – Cancellation (AK, AR, CT, FL, IN, IA, KS, ME, MT, NM, NV, OK, PA, SC, VT, WA, WY – Refer to applicable UIL Cancellation Endorsement)
- U236 – Pollutant Clean Up and Removal Limitation
- PN774 – Water or Earth Movement Exclusion

OPTIONAL FORMS:

- IH9912 – Separate or Subcontractors Coverage
- IH9913 – Separate or Subcontractors Exclusion
- IH9914 – Mortgageholders
- IH9923 – Theft From Unattended Vehicle Exclusion
- UIH9910 – Protective Safeguards
- U237 – Theft Limitation
- U239 – Vandalism Exclusion
- U244 – Inland Marine Schedule
- PN753 – Loss Payable
- PN760 – Wind or Hail Exclusion
- PN764 – Theft Exclusion
- PN778 – Windstorm or Hail Deductible

COMMERCIAL INLAND MARINE UNDERWRITING REQUIREMENTS

MISCELLANEOUS ARTICLES COVERAGE

Definition: Property described in the declarations that you own, or is in your care, custody or control.

- Coverage is provided for miscellaneous property of a “floating” nature.
- Covered Causes of “Loss” means risks of Direct Physical “Loss” to Covered property except those causes of “Loss” listed in the Exclusions.

Maximum Value: \$10,000 any one article and \$50,000 any one schedule

Minimum Deductible: \$500.

Minimum Premium: \$650. applies to this coverage if written mono-line (\$500 if written with General Liability)

Rating: \$2.50 per 100's of value excluding theft
\$4.00 per 100's of value including theft

PROHIBIT RISKS:

- Aircraft, watercraft, automobiles
- Jewelry, Furs, Fine Arts. Coin collections, Precious, Semi-precious gems, Trading cards/stamps
- Personal Collections
- Antiques
- Film
- Property loaned, leased or rented to others
- Mobile Homes &/or trailers
- Pyrotechnic equipment
- Household goods in storage
- Antenna's & Satellite dishes

UNDERWRITING:

- Complete schedule of articles with values, description
- Type of Articles
- Use of Articles
- Security at locations and while in transit
- Wind & Hail Guidelines are the same as for Property risks (refer to Property Section of this manual).

COMMERCIAL INLAND MARINE UNDERWRITING REQUIREMENTS

MISCELLANEOUS ARTICLES COVERAGE

MANDATORY FORMS:

- CM0001 – Commercial Inland Marine Conditions
- IMDEC0079 – Miscellaneous Articles Coverage Declarations
- IL0017 - Common Policy Conditions
- IL0021 – Nuclear Energy Liability Exclusion
- IH0079 – Miscellaneous Articles Coverage Form
- IH9923 – Theft From Unattended Vehicle Exclusion
- UIH9910 – Protective Safeguards **(Mandatory when storing property at a location)**
 - DCJ6550 – Common Policy Declarations
 - U002 – Minimum Policy Premium
 - U003IM – Hazardous Materials Exclusion
 - U094 – Service of Suit
 - U161IM – Absolute Fungi Or Bacteria Exclusion
 - U173 – Cancellation (AK, AR, CT, FL, IN, IA, KS, ME, MT, NM, NV, OK, PA, SC, VT, WA, WY – Refer to applicable UIL Cancellation Endorsement)
 - PN774 – Water or Earth Movement Exclusion

OPTIONAL FORMS:

- IH9907 – Replacement Cost
- IH9920 – Additional Property Not Covered
- U237 – Theft Limitation
- U239 – Vandalism Exclusion
- U244 – Inland Marine Schedule
- PN753 – Loss Payable Provisions
- PN760 – Wind or Hail Exclusion
- PN764 – Theft Exclusion
- PN778 – Windstorm or Hail Deductible

COMMERCIAL INLAND MARINE UNDERWRITING REQUIREMENTS

VALUABLE PAPERS

Definition: Inscribed, printed or written documents (manuscripts and records) including abstracts, books, deeds, drawings, film, and maps.

- Coverage is provided for documents owned by the insured for the cost to reproduce those documents.
- Covered Causes of Loss means Risks of Direct Physical "Loss" to Covered Property except those causes of "Loss" listed in the Exclusions.

Maximum Limits: \$100,000

Minimum Deductible: \$500

Minimum Premium: \$650. applies to this coverage if written mono-line (\$500 if written with General Liability)

Rating: .75 per 100's of value

PROHIBITED:

- Money or securities
- Converted data
- Programs or instructions used in your data processing operations, including materials on which the data is recorded.

UNDERWRITING:

- Duplicate records must be stored off site.
- Type of documents. (blue prints, tax papers)
- Documents must be stored in a fireproof cabinet or vault.
- Wind & Hail Guidelines are the same for Property risks (refer to the Property Section of this manual).

COMMERCIAL INLAND MARINE UNDERWRITING REQUIREMENTS

VAULABLE PAPERS

MANDATORY FORMS:

- CM0001 – Commercial Inland Marine Conditions
- IMDEC0067 – Valuable Papers and Records Coverage Declarations
- IL0017 - Common Policy Conditions
- IL0021 – Nuclear Energy Liability Exclusion
- CM0067 – Valuable Papers and Records Coverage Form
- DCJ6550 – Common Policy Declarations
- U002 – Minimum Policy Premium
- U003IM – Hazardous Materials Exclusion
- U094 – Service of Suit
- U161IM – Absolute Fungi Or Bacteria Exclusion
- U173 – Cancellation (AK, AR, CT, FL, IN, IA, KS, ME, MT, NM, NV, OK, PA, SC, VT, WA, WY – Refer to applicable UIL Cancellation Endorsement)
- PN774 – Water or Earth Movement Exclusion

OPTIONAL FORMS:

- IH9920 – Additional Property Not Covered
- UIH9910 – Protective Safeguards
- CM6702 – Libraries
- U237 – Theft Limitation
- U239 – Vandalism Exclusion
- U244 – Inland Marine Schedule
- PN753 – Loss Payable Provisions
- PN760 – Wind or Hail Exclusion
- PN764 – Theft Exclusion
- PN778 – Windstorm or Hail Deductible