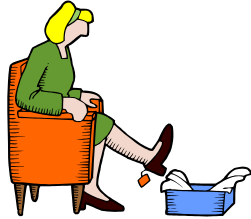


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# BUSINESSOWNERS MANUAL



# BUSINESSOWNERS PROGRAM

## PAGE CHECKLIST – FLORIDA

THIS PAGE LISTS THE LATEST PAGE NUMBERS WITH EDITION DATES AS OF 08-01-2005. THE PAGE EDITION DATE IS CRITICAL TO CONFIRM YOUR MANUAL IS UP TO DATE. CONTACT THE COMPANY IF YOUR MANUAL PAGES DIFFER FROM THIS LIST.



PAGE NUMBER	EDITION	
	NUMBER	DATE
i – CW	3 <sup>rd</sup>	06-05
1-CW thru 6-CW	3 <sup>rd</sup>	06-05
7-CW thru 8-CW	1 <sup>st</sup>	05-02
9-CW thru 11-CW	3 <sup>rd</sup>	06-05
12-FL thru 13-FL	3 <sup>rd</sup>	06-05
14-FL thru 15-FL	(Obsolete – Remove)	
SR 1-FL	2 <sup>nd</sup>	10-04
SR 2-FL	2 <sup>nd</sup>	05-03

### EFFECTIVE DATE –

The above pages apply to all policies issued with effective dates on or after:

- December 1, 2005                      New Policies
- December 1, 2005                      Renewal Policies

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# BUSINESSOWNERS PROGRAM

## 1 • GENERAL INFORMATION

### A. ELIGIBILITY

1. **Occupancies** listed on Classification List subject to limitations and exclusions listed below.
2. **Warehouses and their contents** occupied by an eligible insured, that is incidental to the insured's primary location, and used solely for storage of the insured's goods, may be insured using appropriate rates based on the classification applicable to the insured's primary location but based on the construction and protection of the warehouse. Warehouses leased to others are not eligible.
3. **Size limitations:**
  - **Wholesale/Mercantile/Service/Processing** (*Including commercial condominium\* unit owners*) – May not exceed 25,000 square feet unless otherwise stated in classification description.
  - **Offices** (*Including office condominium associations\* or unit owners*) – May not exceed 100,000 square feet, but may include up to 25,000 square feet of eligible wholesale, mercantile, service or processing occupancy.
  - **Warehouses** occupied by the insured, which are incidental to an eligible office, wholesaler, mercantile, service or processing risk may not exceed 25,000 square feet.
  - **Computation of Floor Areas** – Include the square feet of each floor. However, do not include the area of basement floors used for building service and not open to the public.
4. **Ineligibility** – The following exposures are not eligible:
  - Advertising Agencies
  - Auto brokers or agencies (sales, rental or leasing)
  - Automobile dealers or service facilities (including sales, service, rental or leasing)
  - Bars, grills, restaurants or cooking exposures except as described in Paragraph 7 of this section A.
  - Churches
  - Computer programmers including software developers or WEB design
  - Consultants \* (*unless submitted and pre-approved by company underwriter*)
  - Contractors or rental equipment dealers
  - Convenience Stores (including grocery stores that are open before 8 a.m. or after 10 p.m.)
  - Drug Stores, pharmacies and medical equipment and supplies (sale or rental operations)
  - Employment agencies \* (*Submit for consideration and pre-approval if there is no employee leasing or temporary help provided.*)
  - Engineers, draftsmen or architects
  - Gasoline Service Stations
  - Manufacturer's representatives
  - Non-profit organizations \* (*unless submitted and pre-approved by company underwriter*)
  - Occupancies which include manufacturing or processing activities not specifically identified in B. Classification List
  - Offices of credit, mortgage or financial institutions (including investment brokers or financial counselors)
  - Offices of labor unions
  - Operations on a 24 hour basis \* (*Submit for consideration and pre-approval.*)
  - Places of amusement, including any business that includes live entertainment or that allows dancing.
  - Real estate agencies or property managers
  - Residential facilities including apartment units, condominiums, hotels or motels
  - Tanning booths
  - Travel agencies \* (*Submit for consideration and pre-approval if they do not organize or book tours.*)
  - Second hand or used merchandise stores including antique stores, Army & Navy Stores or pawn shops
  - Security or patrol services including detective or investigative agencies
  - Service exposures unless listed in B. Classification List or incidental to otherwise eligible classifications
  - Wholesale Distributors unless listed in B. Classification List or incidental to an eligible classification

#### Notes:

- Provide complete, detailed descriptions of the insured operations when submitting exposures with an asterisk (\*) for consideration.
- Where a multiple occupancy building includes both eligible and ineligible exposures, coverage may be written for otherwise eligible tenant occupants.
- Building owners – lessors may be insured when buildings are occupied whole or in part by advertising agency offices, consultants offices, credit or financial institutions, engineers, draftsmen or architects offices, manufacturer's representatives, real estate agencies and/or travel agencies.

5. **Windstorm Guidelines** – Refer to Company’s Underwriting Guide.
6. **Insurance to Value** – Limits for building and business personal property must be 100% of replacement value. If actual cash value option is selected for building, limits must be 100% of actual cash value. There is no actual cash value option for business personal property.
7. **Eligible “Limited Cooking” Exposures** – The following “limited cooking” exposures are the only ones allowed for coverage under this Businessowners Program:
  - i) Foods are prepared cold or cooked using appliances which do not produce smoke or grease-laden vapors. Examples are electric toasters, warming ovens, roller warmers, griddles, microwave ovens and pizza ovens.
  - ii) Use of grills, deep fat fryers, roasters, open broiling, barbecuing or use of solid fuels, such as wood or charcoal, is prohibited.
  - iii) Catering service must not produce more than 10% of total sales.
  - iv) No bar or cocktail lounges.
  - v) Sales of beer or wine are no greater than 25% of total sales. No other liquor sales.
8. **Eligible Wholesale Distributors** are limited to a maximum of 25% retail sales and maximum of 25% of their floor area open to the public.
9. **Lawyers/Attorneys Offices, Employment Agency Offices or Political Campaign Offices** – Acceptance of these exposures is in consideration of attachment of form **BP 04 37 Exclusion – Personal & Advertising Injury**.

**B. CLASSIFICATION LIST**

<b>OCCUPANT CLASS #</b>	<b>BLDG. OWNER OR LESSORS CLASS #</b>	<b>CLASS DESCRIPTION</b>	<b>OCC. TYPE</b>	<b>RATE GROUP</b>	<b>THEFT GROUP</b>
50061	50060	Appliance Distributor – Household type – <u>Radio, TV or Compact Disc Players</u>	W	6	D Δ
50081	50080	Appliance Distributor – Household type - <u>Including Home Furnishings</u>	W	4	C Δ
1	1	Appliances – Retail – Household	See “Electronics Store” or “Home Furnishings Store”		
50111	50110	Auto Parts and Supplies Distributor	W	3	B Δ
55313	55310	Automobile Parts and Supplies (Retail Only)	R	3	B Δ
50141	50140	Bakeries – Distributor – No baking on premises	W	3	B
54606	54600	Bakery – Retail – <u>No baking or deep frying</u> on premises	R	3	B
71311	71310	Bakery – Retail – With baking on premises (No deep frying)	R	4	B
50171	50170	Barber or Beauty Shop Supplies Distributor – No re-packaging or re-labeling for “own brand” retail sale	W	4	B
71332	71330	Barber Shop	S	2	A
71952	71950	Beauty Parlor and Hair Styling Salon (No tanning booths)	S	4	B
59215	59210	Beverages – Beer, Liquor and Wine – Retail (No consumption on premises)	R	3	D Δ
59505	59500	Bicycles– Retail – Sales and Servicing (No motorcycles)	R	2	C Δ
50201	50200	Bookbinding and Printers Supplies Distributor	W	3	C
59425	59420	Books and Magazines – Retail	R	3	C
N/A	2	Buildings or Premises – Mercantile or Service (Lessors Risk Only)	R,S,W	N/A	N/A
65121	65198	Buildings or Premises – Office (other than Office Condo Associations)	O	1	A Δ
59955	59950	Camera and Photographic Equipment– Retail	R	5	E Δ
54446	54440	Candy, Soft Drinks and Confectionery – Retail	R	4	B
56413	56410	Clothing – Children’s and Infants Wear – to Age 14 – Retail	R	3	B Δ
56214	56210	Clothing – Ladies and Girls (No furs) – Retail	R	3	D Δ
56319	56310	Clothing – Ladies’ Specialty Store (Incl. Millinery, hosiery, lingerie, etc.) – Retail	R	3	B Δ

**NORTH POINTE INSURANCE COMPANY**

**BUSINESSOWNERS**

<u>OCCUPANT CLASS #</u>	<u>BLDG. OWNER OR LESSORS CLASS #</u>	<u>CLASS DESCRIPTION</u>	<u>OCC. TYPE</u>	<u>RATE GROUP</u>	<u>THEFT GROUP</u>
56114	56110	Clothing – Men’s and Boys’ - Retail	R	3	D Δ
56113	56110	Clothing – Men’s Furnishings and Haberdashery (Incl. Hats, caps, ties, etc.) – Retail	R	3	D Δ
50231	50230	Clothing or Wearing Apparel Distributor	W	3	D Δ
N/A	60990	Condominiums – Bank, Mercantile, Service or Office (Association Risk Only) – No habitational or warehouses	R,W, S,O	1	A Δ
71877	71870	Copying and Duplicating Services (No printing)	S	1	A Δ
59991	59990	Cosmetic, Hair or Skin Preparations – Retail	R	4	B Δ
54116A	54110A	Delicatessen – No Delivery <sup>4,9</sup>	R	5	B
54116B	54110B	Delicatessen with Delivery <sup>4,9</sup>	R	5	B
71444	71440	Dental Laboratory	S	1	B Δ
57326	57320	Electronics – Computers, Phonographic, Radio, Tele-vision, etc. – Retail	R	6	D Δ
1	1	Electronics – Distributor	See “Appliance Distributor”		
71842	71840	Engraving – Other Than Photoengraving	S	4	B Δ
50813	50810	Equipment, Fixtures or Supplies for Bars, Hotels, Offices, Restaurants or Stores– Distributor	W	2	C Δ
50321	50320	Fabric Distributor	W	2	B
56311	56310	Fabric Store – Retail	R	2	B
50351	50350	Floor Covering Distributor	W	2	C Δ
57134	57130	Floor Covering Store – Retail (No installation)	R	2	C Δ
59685	59680	Florist – Retail	R	5	B
50381	50380	Florist – Distributor (No farming)	W	5	B
54315	54310	Fruit, Nut or Vegetable Dealer – Retail (No farming or harvesting) <sup>6</sup>	R	7	B
50391	50390	Fruit, Nut or Vegetable Distributor (No farming or harvesting) <sup>6</sup>	W	7	B
71865	71860	Funeral Home or Funeral Chapel (No cremations)	S	2	B
57121	57120	Furniture Store – Upholstered – Retail	R	4	B Δ
57128	57120	Furniture Store – Wood or Metal – Retail	R	2	B Δ
59698	59690	Gardening and Light Farming Supply Dealer – Retail	R	2	C Δ
59994	59990	Gifts, Glassware, China or Pottery Shops – Retail	R	2	B Δ
57155	57150	Glass Dealer and Glazier – Retail Only (No off-premises work)	R	3	B Δ
50481	50480	Grocery Distributor	W	8	C Δ
54127	54120	Grocery, Supermarket or Health Food Store – Retail – 4,000 sq. ft or More	R	7	C Δ
54136	54130	Grocery, Supermarket or Health Food Store – Retail – Under 4,000 sq. ft.	R	8	C Δ
52512	52510	Hardware Store – Retail Only	R	2	C Δ
50571	50570	Hearing Aid – Distributor	W	2	B
59974	59970	Hearing Aid Store – Retail	R	2	B
50581	50580	Heating or Combined Heating and Air Conditioning Equipment Distributor	W	2	B Δ
50641	50640	Hobby, Craft or Artists’ Supply – Distributor	W	2	B Δ
59995	59990	Hobby, Craft or Artists’ Supply Stores, Picture or Frame Store – Retail	R	2	B Δ
57224	57220	Home Furnishings Store (Including appliances, lighting, bath accessories, blankets, bedding & dry goods) – Retail	R	4	C Δ
1	1	Home Furnishings – Distributor	See “Appliance Distributor”		
54516	54510	Ice Cream Store or Dairy Products Store or Butter and Egg Store – Retail <sup>8</sup>	R	5	B
50651	50650	Janitorial Supplies – Distributor	W	4	B Δ
50661	50660	Jewelry – Distributor (Costume & novelty jewelry only) <sup>5</sup>	W	4	D Δ
59715	59710	Jewelry Store – Retail (Costume & novelty jewelry only) <sup>5</sup>	R	4	D

<u>OCCUPANT CLASS #</u>	<u>BLDG. OWNER OR LESSORS CLASS #</u>	<u>CLASS DESCRIPTION</u>	<u>OCC. TYPE</u>	<u>RATE GROUP</u>	<u>THEFT GROUP</u>
71811	71810	Laundry and Dry cleaning or Dyeing Receiving Station	S	4	C Δ
56992	56990	Leather or Luggage Goods – Retail	R	2	B Δ
71837	71830	Mail Box or Packaging Store or Mailing or Addressing Company	S	3	C
54216	54210	Meat, Fish, Poultry or Seafood – Retail <sup>3</sup>	R	7	B
57334	57330	Musical Instrument Store – Retail	R	5	C Δ
59935	59930	Newsstands – Retail	R	5	B
50691	50690	Office Machines or Supplies – Distributor (No Repair)	W	3	C Δ
50925	50920	Office Machines or Supplies – Retail (No Repair)	R	3	C Δ
<sup>1</sup>	<sup>1</sup>	Office	See Building / Prem. – Office		
50721	50720	Optical Goods – Distributor	W	2	B Δ
59954	59950	Optical Goods Store – Retail	R	2	B Δ
52322	52320	Paint, Wallpaper or Wall Coverings - Retail (No installation)	R	3	B
59997	59990	Pets – Retail (No exotic animals)	R	3	B Δ
71888	71880	Photoengraving	S	4	B Δ
71899	71890	Photography Studios (Maximum of 10% off-site work)	S	1	B Δ
09211A	09210	Pizza Shop – Limited Cooking – Dine In With <u>No</u> Delivery <sup>4,9</sup>	R	5	B
09211B	09210	Pizza Shop – Limited Cooking – Dine In With <u>Delivery</u> <sup>4,9</sup>	R	5	B
09261A	09260	Pizza Shop – Take Out Only – Limited Cooking – <u>No</u> Delivery <sup>4</sup>	R	4	B
09261B	09260	Pizza Shop – Take Out and Delivery Only – Limited Cooking <sup>4</sup>	R	4	B
50741	50740	Plumbing Supplies and Fixtures Distributor	W	2	C Δ
50811	50810	Precision or Scientific Instrument – Retail	R	5	C Δ
71912	71910	Printing (Including lithography) <sup>7</sup>	S	2	C Δ
50771	50770	Refrigeration Equipment Distributor	W	2	B Δ
59999	59990	Retail Store – NOC	R	(Refer to Company)	
57223	57220	Sewing Machine/Vacuum Store – Retail – With Incidental Repair	R	2	C Δ
71926	71920	Shoe Repair Shop	S	3	B Δ
56613	56610	Shoes – Ladies’, Men’s and Children’s	R	3	C Δ
59526	59520	Sporting Goods or Athletic Equipment – Retail	R	7	E Δ
50801	50800	Stationery or Paper Products Distributor	W	2	C
59435	59430	Stationery or Paper Products – Retail	R	2	C
51961	51960	Tailoring and Dressmaking Establishment – Custom	S	4	C Δ
59998	59990	Toys – Retail Only	R	3	B Δ
59996	59990	Trophy Store (Not Taxidermists)	R	4	B Δ
53315	53310	Variety, Discount or General Stores – Retail	R	7	C Δ
57338	57330	Video or Music – Pre-Recorded – Retail and/or Rental	R	7	E Δ
71941	71940	Watch, Clock or Jewelry Repair <sup>5</sup>	S	4	D Δ
59993	59990	Wigs & Hair Pieces – Removable (No implants) – Retail	R	3	B Δ

<sup>A</sup> A central station burglar alarm is required to write theft coverage on business personal property.

<sup>1</sup> Refer to a different classification.

<sup>2</sup> Tenant(s) must be eligible. See Notes under Eligibility Rule A. 4. Use the classification code applicable to the predominant occupant(s).

<sup>3</sup> Does not include meat processing operations other than those normally done by a retail meat market.

<sup>4</sup> Class is not eligible for hired auto and non-owned auto liability.

<sup>5</sup> Theft coverage is limited to \$2,500 total for jewelry valued at more than \$100 per item.

<sup>6</sup> Does not include fruit or nut processing other than washing and sorting operations.

<sup>7</sup> Excluding screen printing (silk screening) processes.

<sup>8</sup> Does not include egg processing other than washing and sorting or egg laying operations.

<sup>9</sup> Class is eligible for optional liquor liability coverage.

**C. COVERAGES**

**Property** – The Businessowners Policy provides property coverage using the ISO Businessowners Coverage Form **BP 00 03**. Theft coverage may be excluded when not desired or when protection is not adequate by use of form **NP 01 82**. Both building and business personal property owned by the named insured at the locations scheduled must be insured. Exterior and Interior plate glass coverage is included in building and/or business personal property coverage. Computer coverage is included in business personal property coverage.

**Additional coverages included** are: \$10,000 Debris Removal, Preservation of Property for 30 days, \$1,000 Fire Department Service Charge, Collapse (by specified or designated causes of loss), Water Damage, Other Liquids, Powder or Molten Material Damage, Business Income (up to 3 months), Extra Expense (up to 3 months), \$10,000 Pollutant Clean Up and Removal, Loss of Business Income and Expense caused by action of civil authority (after 72 hours), \$1,000 Money Orders and Counterfeit Paper Currency, \$2,500 Forgery and Alteration, \$5,000 Business Income From Dependent Properties and \$10,000 Increased Cost of Construction.

**Coverage extensions included** are: \$100,000 Personal Property at Newly Acquired Premises, \$5,000 Personal Property Off Premises, \$2,500 Outdoor Property (\$500 any one tree, shrub or plant), \$2,500 Personal Effects, \$10,000 Valuable Papers and Records and \$10,000 Accounts Receivable coverage.

Coverage limits may be modified as follows:

Options Available

Business Income and Extra Expense	6 months, 12 months or deleted entirely
Personal Property Off Premises	\$7,500 or \$10,000
Accounts Receivable	up to \$200,000
Valuable Papers and Records	up to \$30,000

**Optional property coverages available** are: Outdoor Signs, Money and Securities, Employee Dishonesty including ERISA Compliance endorsement, Spoilage, Condominium Unit Owners Loss Assessment or Miscellaneous Real Property and Ordinance or Law coverage.

**Standard deductible** for all property coverage is \$500. Higher deductibles are available. Windstorm or hail percentage deductibles are required in some states or territories; refer to Company Underwriting Guide.

**Valuation** – Building coverage may be amended to Actual Cash Value.

**Building Limit – Automatic Increase** of 4% annually applies. The limit of insurance on buildings increases daily automatically at an annual rate of 4%. Other percentages are available.

**Liability** – The Businessowners Policy provides comprehensive general liability coverage using the ISO Businessowners Coverage Form **BP 00 03**. Coverage includes bodily injury, property damage, personal injury and advertising injury and medical expenses applicable to all locations of the insured. Thus, any location or exposure not intended to be covered by the policy must be excluded or the policy must be amended to restrict coverage to the locations designated on the policy.

**Basic limits:**  
 \$300,000 Occurrence  
 \$600,000 General Aggregate  
 \$300,000 Products-Completed Operations Aggregate  
 \$5,000 Per Person Medical Expenses  
 \$100,000 Tenants Fire Liability (Fire Legal Liability)

The above limits may be increased at the insured’s option. Refer to State Rate Pages.

**Optional liability coverages available:** Hired Auto and Non-Owned Auto Liability, Professional Liability (for classes listed below), Additional Insureds and Employee Benefits Liability. Liquor Liability Coverage is available for delicatessens and pizza shops that have dine-in facilities.

**Professional Liability** is available for the following classes:

Barber Shops	Beauty Shops	Manicurists
Funeral Directors	Opticians	Hearing Aid Services

**Additional Insureds** of the following types may be added:

Lessors of Buildings	Lessors of Equipment	Lessors of Land
Franchisors	Co Owners of Premises	Controlling Interest
Mortgagees	Others (as approved by Company)	



2 • RATING INFORMATION

**A. POLICY TERM**

The Businessowners policy may be written for one year. Policies may be written for shorter term for the purpose of achieving a specific expiration date, subject to the policy writing minimum premium.

**B. POLICY CHARGES**

1. The policywriting minimum premium applies regardless of policy term. Refer to State Rate Pages for applicable policywriting minimum premium.
2. A policy fee will be added to all new and renewal policies, regardless of premium size. This fee will apply in addition to the policywriting minimum premium and is fully earned at policy issuance. Refer to State Rate Pages for applicable policy fee.
3. Additional premium charges of \$5 or less and return premium charges of \$5 or less are waived for mid-term policy changes. However, any return premium requested by the insured must be granted.
4. Certain state specific taxes or fees may apply. Refer to State Rate Pages for applicable taxes or fees.

**C. RATES**

1. All manual rates are per \$1,000, unless otherwise stated.
2. Round rates, factors and multipliers to three decimal places after the final calculation.
3. Premium for each coverage is to be rounded to the nearest whole dollar. A premium of \$.50 or higher is rounded to the next higher dollar.
4. Premiums for all policy changes are to be prorated.
5. Rates in effect at policy inception are to be used for any and all changes made to a location on the policy at inception.
6. New locations added to a policy after inception and any changes made to these new locations are to use rates in effect at policy inception.
7. Multiple Occupancy Buildings –
  - a. Use “Owner” rates for buildings when occupied 65% or more by owner.
  - b. Use rate for highest rated occupancy type if that occupancy exceeds 25% of the total occupied area. Otherwise, use rate for predominant occupancy.

**D. RATING MODIFICATIONS APPLICABLE TO ALL COVERAGES** (Except Employee Benefits Liability, Hired & Employers Non-Owned Auto Liability and Liquor Liability)

1. **Account Modification** – *As authorized by Company* – Schedule Credits/Debits (IRPM) may be available for accounts which develop an annual premium of \$1,000 or more before (and after) application of this modification. These credits/debits relate to management, location, building features, premises and equipment, employees and protection not otherwise considered in the rating formula.
2. **Building Age** – Buildings built in the last 10 years are eligible for a discount applied to the rates for all coverage as follows:

<b>Age of Building</b>	<b>Credit Factor</b>
New thru 5 Years	.95 (5% credit)
6 thru 10 Years	.975 (2.5% credit)

3. **Experience Rating** – Renewal accounts with this company that have been “claim free” are eligible for the following discounts:

<b>Claim Free Period</b>	<b>Credit Factor</b>
One Year	.98 (2% credit)
Two Years	.95 (5% credit)
Three Years	.93 (7% credit)

4. **Territorial Modification** – Refer to Table 1 on the State Rate Pages for territorial definitions and applicable Territorial Modification Factors. (**Note:** *Building and Business Personal Property “Base Rates” used for some optional coverages include the territorial modification already. Do not apply it again.*)
5. **MAXIMUM REDUCTION RULE** - The combined minimum factor for credits listed in D-1 thru D-3 above is .75 (maximum reduction of 25%). The combination of D-1 thru D-4 produces the Net Adjustment Factor.

**E. RATING MODIFICATIONS APPLICABLE TO DESIGNATED COVERAGES**

**1. Property Deductibles –** The standard property deductible of \$500 may be increased.

Windstorm and Hail Percentage Deductibles are available. Refer to Company Underwriting Guide for minimum deductible requirements.

Regardless of the amount of the deductible selected, the deductible will remain \$500 for the following coverages: Exterior Building Glass, Interior Glass, Money and Securities, Employee Dishonesty and Outdoor Signs.

No deductible applies to the following additional coverages: Fire Department Service Charge, Business Income, Extra Expense and Civil Authority.

Apply the appropriate credit factor shown below to the manual building, business personal property, accounts receivables and valuable papers and records rates. Include limits for each of these coverages when determining applicable factors from table.

**Deductible Factors**

Total Limits for Building, Personal Property, Accounts Receivables and Valuable Papers & Records At Each Building Loc.	Flat Dollar Deductible Applicable To All Perils	Windstorm Or Hail Percentage Deductible With Flat Dollar Deductible Applicable To All Other Perils		
		1% Wind/Hail	2% Wind/Hail	5% Wind/Hail
	\$ 500 Deductible	\$ 500 Deductible	\$ 500 Deductible	\$ 500 Deductible
Up to \$10,000	1.00	*	*	*
\$10,001 - \$25,000	1.00	*	*	.89
\$25,001 - \$50,000	1.00	*	.95	.88
\$50,001 - \$100,000	1.00	.96	.94	.87
\$100,001 - \$250,000	1.00	.95	.91	.85
\$250,001 – and over	1.00	.93	.89	.84
	\$ 1,000 Deductible	\$ 1,000 Deductible	\$ 1,000 Deductible	\$ 1,000 Deductible
Up to \$20,000	.94	*	*	*
\$20,001 - \$50,000	.94	*	*	.82
\$50,001 - \$100,000	.94	*	.87	.82
\$100,001 - \$250,000	.96	.91	.87	.82
\$250,001 – and over	.98	.91	.87	.82
	\$ 2,500 Deductible	\$ 2,500 Deductible	\$ 2,500 Deductible	\$ 2,500 Deductible
Up to \$50,000	.80	*	*	*
\$50,001 - \$125,000	.82	*	*	.71
\$125,001 - \$250,000	.88	*	.80	.75
\$250,001 – and over	.91	.85	.81	.76
	\$ 5,000 Deductible	\$ 5,000 Deductible	\$ 5,000 Deductible	\$ 5,000 Deductible
Up to \$100,000	.82	*	*	*
\$100,001 - \$250,000	.84	*	*	.71
\$250,001 - \$500,000	.87	*	.77	.73
\$500,001 and over	.89	.83	.79	.75
* Windstorm or hail percentage deductibles do not apply if the limit of insurance is less than this amount. In this situation, use the rate modification for Flat Dollar Deductible Applicable To All Perils				

**2. Windstorm And Hail Exclusion –** The windstorm and hail causes of loss may be excluded in certain jurisdictions. Refer to Table 3 on the State Rate Pages to determine eligibility and applicable rate factors.

**3. Automatic Sprinkler Protection Factor –** When the premises are protected by an automatic sprinkler protection system that is recognized by the Insurance Services Office (ISO), apply the factors shown on the state Rate Pages to the manual building, business personal property, accounts receivables and valuable papers and records rates.

4. **Building Code Effectiveness Grading (BCEG)** – Refer to Table 2 on the State Rate Pages to determine if this rule applies in the location state. In applicable states, any building that has a certificate of occupancy dated in the year of the effective date of the community grading (*or date of revised grading*), or later is eligible for a credit factor, provided windstorm or hail coverage is not excluded.

If a building addition or alteration brings a building into compliance with the latest building code, the factor for the community grading that applies at the time the addition or alteration is completed applies. The insurance company must be advised of the date the new certificate of occupancy was issued. If a new certificate of occupancy was not issued, the company must be provided with equivalent documentation.

The Building Code Effectiveness Grade (BCEG) for a community, and its effective date, are provided in the Public Protection Classification Manual published by Insurance Services Office (ISO). Apply the applicable credit factor from the table on the State Rate Pages to the building, business personal property, accounts receivables and valuable papers and records rates:

- F. **CONSTRUCTION DEFINITIONS** – The following construction definitions apply to this Businessowners Program:

- Type 1 Frame** – Buildings with exterior walls of wood or other combustible materials including where combustible materials are combined with non-combustible materials (i.e. brick veneer, stone veneer, metal or stucco).
- Type 2 Joisted Masonry** – Buildings where the exterior walls are masonry materials and where the floors and roof are combustible (other than floors resting directly on the ground).
- Type 3 Non-Combustible** – Buildings where the exterior walls, floors and roof are constructed of, and supported by metal, asbestos, gypsum or other non-combustible materials.
- Type 4 Masonry Non-Combustible** – Buildings where the exterior walls are constructed of masonry materials with the floors and roof of metal or other non-combustible materials.
- Type 5 Modified Fire Resistive** – Building where the exterior walls, floors and roof are constructed of masonry or other fire resistive materials with a fire resistance rating of one hour or more but less than two hours.
- Type 6 Fire Resistive** – Building where the exterior walls, floors and roof are constructed of masonry or other fire resistive materials with a fire resistance rating of not less than two hours.

**Mixed Construction –**

- a. If 2/3 or more of the total wall area is of masonry or fire-resistive materials, the construction type is:
  - 1) Type 5 or 6 when 2/3 or more of the total floor and roof area is of masonry or fire-resistive materials.
  - 2) Type 4, when 2/3 or more of the total floor and roof area is of non-combustible materials.
  - 3) Type 2, when more than 1/3 of the total floor and roof area is of combustible materials.
- b. If 2/3 or more of the total wall area and 2/3 or more of the floor and roof area is of non-combustible materials, the applicable construction is type 3.
- c. If more than 1/3 of the total wall area is of combustible materials, the applicable construction is type 1.

- G. **PUBLIC FIRE PROTECTION** – Refer to the Public Protection Classification Manual published by Insurance Services Office (ISO) to determine the Protection Class.
- H. **POLICYWRITING MINIMUM PREMIUM** – Refer to State Rate Pages for applicable Minimum Premium. Only the highest minimum applicable for any state covered under a policy will apply to a multi-state policy.
- I. **POLICY FEE** – Refer to State Rate Pages for applicable Policy Fee. Only the highest fee applicable for any state covered under a policy will apply to a multi-state policy.
- J. **STATE SURCHARGE, TAXES OR FEES** – Refer to the State Rate Pages for any other applicable surcharges, taxes or fees that are required to be charged.

**3 • RATING PROCEDURES**

**A. MODIFICATIONS** – Determine applicable modifications from rules in Section 2 of this manual and calculate the Net Adjustment and Property Adjustment Factors. Select Territory Modification Factor from State Rate Page.

**B. BASIC COVERAGE**

- 1. **Buildings -**
  - Buildings occupied 65% or more by the insured:** Use “Owner Occupied” rates.
  - Buildings not occupied 65% or more by the insured:** Use “Tenant Occupied” rates.
  - Condominium Associations:** Use “Tenant Occupied” rates.
  - Fixtures, Machinery or Equipment in leased buildings:** Use “Owner Occupied” rates.

Use rate for Retail-Service-Wholesale if occupancy of these types exceed 25% of the total occupied area. Otherwise, use rate for Office. Multiply the rate from Table 4 on the State Rate Pages by the applicable factors for building valuation, business income, automatic increase, property adjustment and net adjustment to produce the “base rate”. If increased general liability limits are desired, add additional rate per rule 4 below. Apply the resulting rate per \$1,000 of building limit.

**Building coverage includes:** fixtures, including outdoor fixtures; permanently installed machinery and equipment; and personal property owned by the insured and used to maintain or service the building or premises, including appliances used for refrigerating, ventilating, cooking, dishwashing or laundering.

**Business personal property includes:** your legal liability for property of others in your care, custody or control; tenant’s improvements and betterments; and leased personal property you are required to insure.

a. <b>Building Valuation Factor -</b>	<b>Replacement Cost</b>	<b>Actual Cash Value</b>
Owner Occupied Building	1.00	1.00
Tenant Occupied	1.00	1.10

b. **Automatic Increase In Insurance – Building** – Basic coverage includes this feature with an annual increase of 4%. The annual percentage rate may be amended by applying the following factor during the computation of the building premium computations:

<b>Amount of Annual Increase:</b>	<b>2%</b>	<b>4%</b>	<b>6%</b>	<b>8%</b>	<b>10%</b>	<b>12%</b>	<b>14%</b>	<b>16%</b>
<b>Adjustment Factor:</b>	.99	1.00	1.01	1.02	1.03	1.04	1.05	1.06

**2. Business Personal Property –**

a. Select the rate from Table 6 on the State Rate Pages based on the construction type, protection class and occupancy rate group. Add \$4.00 to the manual rates for Delicatessens or Pizza Shops that do delivery. Multiply the rate by the occupancy type factor, business income factor, property adjustment factor and net adjustment factor to produce the “base rate”. Multiply this rate by the business personal property limit (per \$1,000) to determine the premium excluding theft.

b. <b>Occupancy Type Factor -</b>	<b>Occupancy Type</b>	<b>Factor</b>
	Offices, Retail, Service	1.00
	Wholesale Distributors	.60

c. Select the theft load (*unless theft is excluded*) from Table 8 on the State Rate Pages using the theft group for the occupancy and multiply it by the flat deductible factor and net adjustment factor. Add this load to the business personal property premium calculated above. Occupancy rate group and theft group are shown in the classification table.

**3. Business Income and Extra Expense Options** – Basic coverage includes loss up to three months. This coverage may be increased to six months, twelve months or deleted entirely. Apply the following factor during the computation of the building and business personal property premium computations:

<b>Option:</b>	<b>Six Months</b>	<b>Twelve Months</b>	<b>Delete Coverage</b>
<b>Adjustment Factor:</b>	1.15	1.25	.85

**4. Increased Liability Limit –**

**Buildings** – If building is rated as “Owner Occupied”, increased liability charge is not applicable. If building is rated as “Tenant Occupied”, select the appropriate rate from Table 5 on the State Rate Pages and multiply it by the net adjustment factor. Add the resulting rate to the base building rate calculated.

**Business Personal Property** – Select the increased liability rate from table 7 on the State Rate Pages and multiply it by the net adjustment factor. Add the resulting rate to the base business personal property rate calculated.

**C. OPTIONAL PROPERTY COVERAGES**

- Outdoor Signs** – Outdoors signs may be insured on a scheduled basis. Multiply a rate of \$35.00 (per \$1,000) by the net adjustment factor and then by the total limit of all signs.
- Money and Securities Coverage** – This coverage is available at the limits in the following table. Multiply the base premiums shown for the limits selected by the net adjustment factor to determine the final premium.

<u>Limits: Inside/Outside</u>	<u>Office</u>	<u>Retail</u>	<u>Wholesale/Service</u>
\$ 5,000/\$ 2,000	\$ 25	\$ 30	\$ 28
\$ 5,000/\$ 5,000	\$ 30	\$ 35	\$ 33
\$10,000/\$ 2,000	\$ 45	\$ 55	\$ 50
\$10,000/\$10,000	\$ 55	\$ 65	\$ 60

- Employee Dishonesty** – For the limit selected from the following options, multiply the base premium for the first five employees by the net adjustment factor. Multiply the base rate shown for each additional employee by the net adjustment and then by the number of employees in excess of five. Add the two premiums to determine the total premium for this coverage. **Note:** *This coverage should be rated for the main location only, using the total number of officers and employees at all locations.*

<u>Limit</u>	<u>\$5,000</u>	<u>\$10,000</u>	<u>\$20,000</u>	<u>\$50,000</u>
<b>1 to 5 Employees</b>	\$ 65	\$ 90	\$ 125	\$ 175
<b>Each Employee over 5</b>	\$ 8	\$ 10	\$ 13	\$ 18

**ERISA Compliance Endorsement:** Include any trustee, officer, employee, Administrator or manager of the plan as an additional ratable employee (unless already charged for). Attach form **NP 01 88**.

- Ordinance or Law** –Using **ISO Endorsement BP 04 46**, coverage may include Coverage 1, Coverage 2 and/or Coverage 3 as listed below. Coverage 2 is available only if Coverage 1 and 3 are purchased. Basic policy coverage includes \$10,000 Coverage 3. The limit for Coverage 1 must be the value of all buildings insured.

**Coverage 1 – Loss to Undamaged Portion:** Multiply the building “base rate” by .15 and then by the building limit (per \$1,000).

**Coverage 2 – Demolition Cost:** Multiply the building “base rate” by the desired limit of insurance (per \$1,000) for each.

**Coverage 3 – Increased Cost To Rebuild:** Multiply the building “base rate” by the desired limit of insurance (per \$1,000) in excess of the original \$10,000.

- Spoilage Coverage** – Coverage provided by the Businessowners Coverage Form BP 00 03 may be extended to include Spoilage by using **ISO Endorsement BP 04 15**. Causes of loss options are: (a) Breakdown or Contamination, (b) Power Outage or (c) both. A separate limit of insurance applies to stock covered by this endorsement. A deductible of \$500 applies to this coverage; optional deductibles are not available. **Note:** *Selection of Breakdown or Contamination coverage requires that the insured have a refrigeration equipment maintenance contract for the premises.*

Multiply the rate for the selected causes of loss by the net adjustment factor and then by the limit of insurance. *The maximum limit of insurance available is \$5,000.*

<b>Breakdown or Contamination:</b>	\$20.00 per \$1,000 of Coverage
<b>Power Outage:</b>	\$ 4.00 per \$1,000 of Coverage

- Off Premises Personal Property** - \$5,000 coverage is included in the basic policy if business personal property coverage is provided by the policy. This limit may be increased by multiplying the base premium from the following table by the net adjustment factor:

<b>Increased Limit:</b>	<b>\$7,500</b>	<b>\$10,000</b>
<b>Base Premium:</b>	\$40	\$60

**Note:** *This coverage should be rated for the main location only.*

- Accounts Receivables** - \$10,000 coverage ‘at described premises’ and \$5,000 coverage ‘not at described premises’ is included in the basic policy if business personal property coverage is provided by the policy. The limit ‘at described premises’ may be increased by multiplying the “base rate” for business personal property by .20. Multiply the resulting rate by the desired limit (per \$1,000) in excess of the original \$10,000. *Maximum limit available is \$200,000.* The \$5,000 coverage ‘not at described premises’ may not be increased.

- 8. **Valuable Papers and Records** - \$10,000 coverage 'at described premises' and \$5,000 coverage 'not at described premises' is included in the basic policy if business personal property coverage is provided by the policy. The limit 'at described premises' may be increased by multiplying the "base rate" for business personal property by .50. Multiply the resulting rate by the desired limit (per \$1,000) in excess of the original \$10,000. *Maximum limit available is \$30,000.* The \$5,000 coverage 'not at described premises' may not be increased.
- 9. **Condominium Commercial Unit Owners Optional Coverage (ISO Endorsement BP 17 03)** – Multiply the following rates by the net adjustment factor and then by the limit of insurance desired for each option.  
**NOTE:** *The minimum limit of insurance available for Loss Assessment is \$5,000.*

<b>Loss Assessment:</b>	\$ 1.00 per \$1,000
<b>Miscellaneous Real Property:</b>	\$10.00 per \$1,000
- 10. **Business Income From Dependent Properties** - \$5,000 coverage is included in the basic policy. This limit may be increased. Multiply the business personal property "base rate" by .10. Multiply the result by the desired limit (per \$1,000) in excess of \$5,000.
- 11. **Forgery And Alteration** - \$2,500 coverage is included in the basic policy. This limit may be increased to match the limits of the Employee Dishonesty Coverage selected. Multiply the total premium developed for Employee Dishonesty Coverage by .25 to determine the additional premium for increased Forgery and Alteration coverage. **Note:** *This coverage should be rated for the main location only.*

**D. OPTIONAL LIABILITY COVERAGES**

- 1. **Tenants Fire Liability (Damage to Premises Rented to You)** – Basic Coverage includes \$100,000 limit. Coverage may be increased by multiplying the appropriate flat charge from the following table by the net adjustment factor and the territorial mod. **Note:** *This charge should be rated for each location in which the insured is a tenant.* (This coverage is not applicable to locations where the insured owns the building.)

Limit:	\$300,000	\$500,000	\$750,000	\$1,000,000
Occupancy Rate Group 1	\$25	\$40	\$55	\$70
All Other Rate Groups	\$40	\$60	\$80	\$100

- 2. **Medical Expenses** – To increase basic \$5,000 limit to \$10,000, multiply a premium charge of \$25 by the Net Adjustment Factor. **Note:** *This coverage should be rated for the main location only.*
- 3. **Hired Auto and Non-Owned Auto Liability (ISO Endorsement BP 04 04)** – This coverage is available for all classes of business *except delicatessens and pizza shops.* Charge the appropriate premium from the following table. **Note:** *This is a "per policy" charge and should be rated for the main location only.*

<u>Hired Auto and Non-Owned Auto Liability</u>	
<u>BI/PD Limit</u>	<u>Premium</u>
\$ 300,000	\$92
\$ 500,000	\$103
\$1,000,000	\$116

- 4. **Additional Insureds** – The following additional interests may be added to the Business Liability portion of the policy. Multiply the following flat charge (*if any*) by the net adjustment factor and then by the number of additional interests of the respective type.

	<u>Flat Charge (Per Interest)</u>
<b>Controlling Interest – Form BP 04 06</b>	No Charge
<b>Co Owner of Insured Premises – Form BP 04 11</b>	No Charge
<b>Grantor of Franchise – Form NP 01 84</b>	\$25
<b>Lessors of Leased Equipment - Form BP 04 16</b>	\$25
<b>Managers or Lessors of Premises – Form BP 04 02</b>	\$25
<b>Mortgagee – Form BP 04 09</b>	No Charge
<b>Owners of Land Leased To The Insured – Form BP 04 10</b>	No Charge
<b>Others (As approved by Company)</b>	Contact Company

5. **Professional Liability** – Professional Liability Coverage may be added for the classes listed in the table below. Multiply the appropriate charges from the following table by the net adjustment factor and then by the respective exposures.

*Note: Limit must match the Business Liability Occurrence Limit of the policy.*

Occurrence Limit:	\$300,000	\$500,000	\$1,000,000
<b>Barber Shops – Form BP 08 01</b>			
First Barber	\$ 25	\$ 30	\$ 35
Each Additional Barber – Full or Part Time	\$ 10	\$ 12	\$ 14
Each Manicurist – Full or Part Time	\$ 10	\$ 12	\$ 14
<b>Beauty Shops – Form BP 08 01</b>			
Each Full Time Beautician	\$ 30	\$ 32	\$ 35
Each Part Time Beautician	\$ 18	\$ 20	\$ 22
Each Manicurist – Full or Part Time	\$ 10	\$ 12	\$ 14
<b>Funeral Directors – Form BP 08 02</b>			
Up To 150 Funerals Annually	\$ 50	\$ 60	\$ 75
<b>Hearing Aid Services – Form BP 08 03</b>			
	\$ 75	\$ 95	\$120
<b>Opticians (Not Optometrists) – Form BP 08 03</b>			
	\$100	\$115	\$125

6. **Employee Benefits Liability (ISO Form BP 04 98)** – This coverage may be added to cover the insured’s legal obligation for damages due to injury to an employee caused by the negligent act, error, or omission of the insured in the administration of an Employee Benefit Program. This coverage is offered on a **claims made** basis only. A \$1,000 deductible applies per employee.

Select the applicable premium from the following table based on the limit of coverage desired and the total number of employees at all of the insured’s locations. *Note: This coverage should be rated for the main location only using the total number of officers and employees at all locations.*

A **Supplemental Extended Reporting Period** endorsement (**ISO Form BP 04 99**) is available as an option if this coverage is canceled or not renewed which extends the time for reporting a claim for five years. Contact your company underwriter for pricing. This additional premium shall not be more than 100% of the basic Employee Benefits Liability annual premium.

<b>LIMITS</b>		<b>NUMBER OF EMPLOYEES</b>		
<u>Each Employee</u>	<u>Aggregate</u>	<u>1-100</u>	<u>101-500</u>	<u>501-1,000</u>
<b>\$ 25,000</b>	<b>\$ 25,000</b>	\$ 93	\$ 124	\$ 155
<b>\$ 50,000</b>	<b>\$ 50,000</b>	\$ 111	\$ 149	\$ 186
<b>\$ 100,000</b>	<b>\$ 100,000</b>	\$ 136	\$ 180	\$ 226
<b>\$ 300,000</b>	<b>\$ 300,000</b>	\$ 173	\$ 229	\$ 288
<b>\$ 500,000</b>	<b>\$ 500,000</b>	\$ 195	\$ 260	\$ 325
<b>\$ 1,000,000</b>	<b>\$ 1,000,000</b>	\$ 214	\$ 285	\$ 356

7. **LIQUOR LIABILITY (ISO FORM NP 06 68)** – This policy may be extended to provide liquor liability coverage for delicatessens and pizza shops that have dine-in facilities. Coverage will be limited to the insured’s scheduled premises. The following flat premium charges are not subject to adjustment for any rating modifications from Rule D in Section 2 of this manual.

Classification	Occ./Agg. Limit:	\$100,000	\$300,000	\$500,000	\$1,000,000
59211 – Retail Sales With No On Premises Consumption		\$350	\$500	\$750	\$1,000
58161 – Retail Sales With On Premises Consumption		\$350	\$500	\$750	\$1,000

The above flat premium charges are in addition to any applicable policywriting minimum premium for other policy coverages.

- E. **PERSONAL & ADVERTISING INJURY EXCLUSION form BP 04 37** is required as consideration for writing all offices of lawyers/attorneys, employment agency offices or political campaign offices. There is no additional rate credit applicable for this exclusion. The use of this exclusion endorsement is not available for any other classification.
- F. **ENABLING RULE** – In the absence of a specific rule, rate or rating plan filed with this program, all rules, rates and rating plans independently filed by this insurance company or contained in the ISO Commercial Lines manual for which this insurance company is filed shall apply.

**4 • FORMS**

**A. ISO Forms** – Forms filed by the Insurance Services Office and approved for use by this insurance company are to be used for appropriate coverage on policies issued under this insurance program.

The following ISO forms are required on all businessowners policies:

<b>FORM</b>	<b>DESCRIPTION</b>	<b>USE</b>
BP IN 01	Businessowners Coverage Form Index	Mandatory
BP 00 03	Businessowners Coverage Form	Mandatory
BP 03 03	Florida Changes	Mandatory
BP 04 17	Employee Related Practices Exclusion	Mandatory
BP 04 39	Abuse Or Molestation Exclusion	Mandatory
BP 04 92	Total Pollution Exclusion	Mandatory
BP 05 01	Calculation Of Premium	Mandatory
BP 05 14	War Liability Exclusion	Mandatory
BP 05 23	Cap On Losses From Certified Acts Of Terrorism	Mandatory unless terrorism is excluded
BP 05 77	Fungi Or Bacteria Exclusion (Liability)	Mandatory
BP 10 05	Exclusion – Year 2000 Computer-Related And Other Electronic Problems	Mandatory
BP 17 50	Florida Changes – Condominium Association	Mandatory for condominium associations
BP 17 51	Florida Changes – Condominium Commercial Unit-Owners	Mandatory for condominium unit-owners

**B. COMPANY SPECIFIC FORMS** – The following company specific forms and endorsements are available for use, as approved by the Florida Office of Insurance Regulation:

<b>FORM</b>	<b>DESCRIPTION</b>	<b>USE -</b>	<b>M = Mandatory O = Optional R = Affects Rates/Premium</b>
NP 01 21	Asbestos Exclusion	M	
NP 01 67	Exclusion – Products-Completed Operations Unrelated To Building Owner	M – Any property leased to others.	
NP 01 81	Business Income & Extra Expense	M, R (for options available)	
NP 01 82	Theft Exclusion	R, O	
NP 01 83	Electronic Media Exclusion	M – Any insured that sells or services computers or software or that does computer processing for others.	
NP 01 84	Additional Insured – Grantor of Franchise	R, O	
NP 01 88	Employee Dishonesty – Welfare and Pension Plan ERISA Compliance	R, O	
NP 01 94	General Amendatory Form	M	
NP 03 54	General Purpose Endorsement	O	
NP 03 87	Assault Or Battery Exclusion	O	
NP 06 68	Liquor Liability Coverage	M – When Liquor Liability is provided	

**C. Application Forms** - The following application forms are to be used for businessowners policies:

<b>FORM</b>	<b>DESCRIPTION</b>	<b>USE</b>
NP 03 53	Disclosure To Policyholders (Terrorism)	Mandatory
NP 04 36	Businessowners Application	Mandatory



# FLORIDA STATE RATE PAGE

**Table 1 - TERRITORIAL RATING MODIFICATIONS**

TERRITORY	DESCRIPTION	RATE MOD	TERRITORY	DESCRIPTION	RATE MOD
002	Broward & Palm Beach Counties	1.55	012	Monroe County, excluding Key West	.95
008	Dade County, excluding Miami	1.75	013	Rest of State - Inland	.85
009	Jacksonville <sup>1</sup> - Inland	.90	014	Rest of State – Zone 1	1.25
010	Jacksonville <sup>1</sup> - Zone 2	1.15	015	Rest of State – Zone 2	1.15
011	Key West	.95	016	Rest of State – Zone 3	1.10
007	Miami	1.75	017	Tampa	1.15

<sup>1</sup> Consolidated City of Jacksonville (does not include Atlantic Beach, Jacksonville Beach, Neptune Beach or Baldwin)

**Table 2 - BUILDING CODE COMMUNITY GRADING FACTORS**

GRADE (CODE)	Building And Business Personal Property											
	TERRITORY											
	002	007	008	009	010	011	012	013	014	015	016	017
1 (01)												
2 (02)	.94	.94	.94	.97	.92	.90	.90	.97	.94	.92	.94	.94
3 (03)												
4 (04)												
5 (05)	.97	.97	.97	.98	.95	.94	.94	.98	.97	.95	.97	.97
6 (06)												
7 (07)												
8 (08)	.99	.99	.99	.99	.98	.98	.98	.99	.99	.98	.99	.99
9 (09)												
10 (10)	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Ungraded (99)	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Non-participating (98)	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01

**Table 3 - WINDSTORM AND HAIL EXCLUSION** –The Windstorm and Hail Causes of Loss may be excluded provided the property is eligible for coverage of such causes of loss from the Florida Windstorm Underwriting Association. Apply the factors from table below to the manual rates for eligible building, business personal property, accounts receivables and valuable papers and records coverage.

**Wind and Hail Exclusion Factors**

CONSTRUCTION OF BUILDING	CREDIT FACTOR				
	Zone 1 - Territory 002, 007, 008, 014	Zone 2 - Territory 010, 015	Zone 3 - Territory 016, 017	Inland - Territory 009, 013	Monroe - Territory 011, 012
Frame, Joisted Masonry or Non-Combustible	.75	.78	.81	.85	.85
Masonry Non-combustible	.80	.84	.88	.93	.93
Modified Fire Resistive or Fire Resistive	.87	.90	.93	.96	.96

**Table 4 - RATE TABLE - BUILDING**

OCCUPANCY:	OFFICE						RETAIL – SERVICE - WHOLESALE					
	Owner Occupied			Tenant Occupied			Owner Occupied			Tenant Occupied		
PROTECTION:	1 – 4	5 – 8	9 - 10	1 – 4	5 – 8	9 - 10	1 – 4	5 – 8	9 - 10	1 – 4	5 – 8	9 - 10
Type 1 (Frame)	4.40	4.66	5.07	5.76	6.10	7.03	23.01	28.78	41.15	24.21	30.30	46.72
Type 2 (J-M)	2.70	2.97	3.97	3.48	3.73	5.76	7.95	8.98	18.46	8.46	10.17	16.94
Type 3, 4 (NC, M-NC)	2.37	2.70	3.14	2.70	2.97	4.23	4.92	5.59	9.47	6.85	7.62	12.18
Type 5, 6 (MFR, FR)	1.76	2.22	2.63	2.12	2.37	3.29	3.97	4.32	6.95	5.16	6.45	7.99

**AUTOMATIC SPRINKLERED BUILDINGS:** Apply a rate factor of .65 (35% credit) to the above building rates.

Table 5 - INCREASED LIABILITY LIMIT INCREMENTS FOR BUILDING LESSOR -	OCCURENCE LIMIT	BASE LOAD
	\$ 500,000	.15
\$1,000,000	.29	

**Table 6 - RATE TABLE – BUSINESS PERSONAL PROPERTY (Excluding Theft) <sup>a</sup>**

RATE NUMBER:	1			2			3			4 <sup>c</sup>		
PROTECTION:	1 – 4	5 – 8	9 - 10	1 – 4	5 – 8	9 - 10	1 – 4	5 – 8	9 - 10	1 – 4	5 – 8	9 - 10
Type 1 (Frame)	9.14	9.48	10.17	29.11	33.34	44.54	30.48	37.08	50.09	35.88	42.24	50.61
Type 2 (J-M)	6.95	7.53	8.89	17.77	18.72	25.71	18.46	19.56	27.93	19.31	20.48	31.66
Type 3, 4 (NC, M-NC)	5.92	6.85	7.77	16.17	16.61	17.77	16.61	17.02	18.95	17.35	18.11	27.26
Type 5, 6 (MFR, FR)	5.41	6.03	6.95	14.72	15.13	17.19	15.07	15.50	18.46	16.25	17.02	26.57

RATE NUMBER:	5 <sup>b, c</sup>			6			7			8		
PROTECTION:	1 – 4	5 – 8	9 - 10	1 – 4	5 – 8	9 - 10	1 – 4	5 – 8	9 - 10	1 – 4	5 – 8	9 - 10
Type 1 (Frame)	37.15	44.28	52.49	38.42	45.02	52.82	40.03	46.22	53.16	42.84	54.39	63.53
Type 2 (J-M)	23.28	26.92	34.88	24.13	27.60	35.64	24.97	28.69	37.15	30.91	37.09	43.28
Type 3, 4 (NC, M-NC)	18.11	19.47	28.35	18.87	20.57	28.87	19.90	22.01	30.14	25.48	31.79	37.39
Type 5, 6 (MFR, FR)	16.68	17.94	27.08	17.26	18.62	28.27	18.53	19.99	28.93	23.70	29.44	35.55

- <sup>a</sup> **Automatic Sprinklered Buildings:** Apply a rate factor of .80 (20% credit) to the above personal property rates.  
**Wholesale Distributors:** Apply occupancy factor from Rating Rule 2,b to above personal property rates.
- <sup>b</sup> **For Delicatessens that do delivery:** Add a rate of 4.00 to the Group 5 rates indicated above.
- <sup>c</sup> **For Pizza Shops that do delivery:** Add a rate of 4.00 to the appropriate Group 4 or Group 5 rates indicated above.

**Table 7 - INCREASED LIABILITY LIMIT INCREMENTS FOR OCCUPANT – Base Loads**

OCCURRENCE LIMIT	Delicatessens or Pizza Shops <u>Without Delivery</u> and retail Bakeries	Delicatessens or Pizza Shops <u>With Delivery</u>	All Other Retail	Service	All Wholesale Distributors	Office
\$ 500,000	1.38	1.59	.86	.58	.58	.29
\$1,000,000	2.89	3.32	2.01	1.44	1.44	.64

**Table 8 - RATE TABLE – BUSINESS PERSONAL PROPERTY THEFT LOADS**

PERSONAL PROPERTY LIMIT	THEFT GROUP:	A	B	C	D	E
	\$ 0 - 10,000	50	117	155	199	250
\$ 10,001 - 25,000	80	154	201	270	343	
\$ 25,001 - 50,000	110	189	247	325	423	
\$ 50,001 – 100,000	140	224	294	377	493	
\$100,001 – 150,000	160	249	324	413	538	
\$150,001 – 200,000	180	274	354	449	583	
Each Additional \$50,000 or part thereof	15	20	25	30	35	

**POLICY CHARGES -**

**Rule H - POLICYWRITING MINIMUM PREMIUM - \$500**

**Rule I - POLICY FEE - \$100** applies in addition to policywriting minimum premium or other developed premium.

**Rule J - STATE FEE - A \$4. Florida Policy Surcharge** (Emergency Management Preparedness and Assistance Trust Fund Fee) must be collected on each policy. This surcharge is not a part of the policy premium.