



DELAWARE GRANGE MUTUAL INSURANCE COMPANY

1 • GENERAL INFORMATION

A. POLICY PREPARATION

Every Policy must include:

1. **The Declarations** – Showing policy limits, the Part I Coverage Option and deductible and other policy information: *must also show whether Basic Plus or Expanded Coverage applies.*
2. **The Grange Plus Endorsement** – Showing additional basic (or revised) limits and additional coverages or conditions.
 - **DGB 04 03** – Use with BU 04 01 Expanded and Basic Plus
3. **The MSO Businessowners Policy**
 - **BU 04 01** – This form includes two coverage options:
 - **Basic Plus** – “All Risks” on buildings and “Named Perils” on contents.
 - **Expanded** – “All Risks” on buildings and contents. Additional contents charge applies.
4. **Mandatory Endorsements:**
 - **BU 08 30** – State Mandatory Endorsement
 - **BU 01 81** – Sexual Abuse or Sexual Misconduct Exclusion
 - **BU 01 87** – Lead / Lead Contamination and Asbestos Exclusion
 - **BU 01 46** – Unmanned Aerial Vehicles / Drones Exclusion
 - **BU 01 43** – Data Breach Exclusion

B. ELIGIBILITY

1. **Eligible and ineligible risks are described in the Eligibility List and Rating Classifications Section.**
2. **Size limitations apply, which may be modified by application to Company.**
 - Apartments / Condominiums** – May not exceed 60 units per complex, but may include office and mercantile / service occupancy within the limits set below.
 - Mercantile / Service** – May not exceed 25,000 square feet.
 - Offices** – May not exceed 100,000 square feet, but may include up to 25,000 square feet mercantile / service occupancy.
 - Light Mixed Commercial / Industrial** – May not exceed 25,000 square feet.
3. **Insure to 100% of replacement value for Coverages A and B or amend coverage to an ACV basis.**

2 • RATING INFORMATION

A. BASIC RATES

All manual rates are per \$1,000, unless otherwise stated. The basic rates provide for:

- A uniform Part I deductible of \$200 per occurrence.
- Limits of \$300,000 on Coverage E and \$5,000 per person on Coverage F.

B. RATING PROCEDURES

1. **Buildings.** Select the rate based on the construction type – protection definitions – territory – and occupancy (owner or tenant). Multiply the limit (per \$1,000) by the rate.
Note: Coverage A applies to all buildings, structures and yard fixtures on the insured premises.
The limit should reflect the total replacement value of all such property.
2. **Contents**
 - Basic Plus Coverage** – Select the rate based on the construction type – protection definitions – territory – and applicable rate number. Multiply the limit (per \$1,000) by the rate.
 - Expanded Coverage** – Add Expanded Coverage additional premium to the Basic Plus premium based on Coverage B contents limit – territory – and applicable rate group number.
3. **Grange Plus Endorsement (DGB 04 03)** – Charge \$150

4. Construction Types – Buildings

Type A – Combustible, masonry veneer or metal clad exterior walls.

Type B – Non-combustible exterior walls but not eligible for Type C or D.

Type C – Masonry exterior walls and non-combustible floors and roof.

Type D – Masonry or other fire resistive exterior walls, floors, and roof. (One hour or more fire rated).

Sprinklered – As authorized by the Company.

5. Protection Definitions

Prot. 1 – Within 1,000 feet of hydrant and 5 miles of responding fire department.

Prot. 2 – Within 5 miles of responding fire department.

Prot. 3 – Not otherwise described.

6. Minimum Policy Charge – \$300, applicable to the total basic premium. (Exceptions may apply).

Minimum Earned Premium – \$100. (When cancelled by Insured).

7. Occupancies

(a) Single occupancy / owner occupied

Apply factor of .95 (5% reduction).

(b) Multiple occupancy

Buildings – Use owner occupied rate when occupied 65% or more by owner.

Contents – Use rate for the highest rated occupancy if it exceeds 25% of the total occupied area (or it materially changes the nature of the risk even though less than 25%).

8. Apartments / Condominiums

(a) Apply factor of .75 (25% reduction) for eligible owner occupied 2 - 4 family apartment risks.

(b) Apply factor of .90 (10% reduction) for eligible 1 - 4 family garden apartment type units.

9. Light Mixed Commercial / Industrial – Apply a factor of .80 to the tenant occupied mercantile rate.

10. Special Rating Procedures – As Authorized by Company

(a) Account Modification

(b) Central Station Alarm Credit – A central station alarm discount factor of .95 (5% reduction) may be applied to the pertinent rates and premiums: this may be increased to .90 (10% reduction) for superior conditions (refer to Company).

Note: For central station burglar alarm systems, apply the credit to the Expanded Coverage additional premium only.

(c) Experience Rating – Loss free risks are eligible for experience reductions, as follows:

Loss Free Experience Period	Factor
One Year	.95 (5% reduction)
Two Years	.90 (10% reduction)
Four Years	.85 (15% reduction)

(d) Multiple Location Credit – Apply the following factor where 3 or more locations are described in the policy – or where 3 or more buildings (other than appurtenant structures) are insured at the same site and are separated by more than 50 feet of open space – subject to the following described distribution of value requirements:

- More than 2 with not more than 60% of values at any “location” – .95 (5% reduction).
- More than 4 with not more than 30% of values at any “location” – .90 (10% reduction).
- More than 9 with not more than 15% of values at any “location” – .85 (15% reduction).

(e) New Building Credit – Apply a factor of .90 (10% reduction) for buildings under age 5 or .95 (5% reduction) if age 5 to 10.

The combined maximum credit for (b) through (e) may not exceed .75 (25% reduction) unless otherwise authorized by the Company.

3 • OPTIONAL COVERAGES

Unless applied to specific locations, apply charges and reductions to premium for all described locations.

A. PART I MODIFICATIONS

Unless otherwise stated, show application in Declarations or Declarations Supplement.

1. Accounts Receivable (\$10,000 Basic Limit)

Apply factor of .25 to the applicable contents rate. The product is the adjusted rate (per \$1,000) for the additional limit.

2. Actual Cash Value (ACV)

Coverage A and / or B may be written ACV. Apply factor of 1.10 (10% surcharge) to Building and / or Contents premiums.

3. Equipment Breakdown

Charge a flat rate of \$80 and attach endorsement DGB 25 14 – Equipment Breakdown Coverage.

4. Burglary and Robbery

Available only when Coverage B is provided under Basic Plus Coverage.

Basic Limit – \$10,000 On Premises and \$2,000 Off Premises on Money / Securities

Apply factor of .50 to the applicable Expanded Coverage additional premium based on the contents limit. The product is the premium for this option with sublimits on Money and Securities.

5. Consequent Loss (Spoilage)

Utility Services – Apply a rate of \$4 per \$1,000 for the additional limit. (\$10,000 Basic Limit)

Mechanical Breakdown – Apply a rate of \$20 per \$1,000 for additional limit. (\$10,000 Basic Limit)

6. Deductible

(a) Apply factor to total basic premium for alternative deductible. Show deductible in Declarations.

Deductible:	\$100	\$500	\$1,000	\$2,000	\$3,000
Factor:	1.05	.92	.85*	.80*	.75*

* *May be modified by Company plus or minus .05 for special conditions.*

(b) A separate windstorm and related damage deductible may apply. Attach BU 02 51.

Apply the following additional factor to the basic premium.

Policy Deductible	\$500	\$1,000	Wind Deductible \$2,000	\$3,000	\$5,000
\$ 100	.98	.97	.96	.95	.94
200	.98	.97	.96	.95	.94
500	–	.98	.97	.96	.95
1,000	–	–	.98	.97	.96
2,000	–	–	–	.98	.97
3,000	–	–	–	–	.98

7. Employee Dishonesty (\$5,000 Basic Limit)

Use the following charges based on number of employees for additional limits:

	\$10,000	\$15,000
Up to 5 Employees:	\$65	\$90
Each Add'l Employee:	\$5	\$6

8. Inflation – Buildings (2% Basic Limit)

Apply factor of 1.01 (1% surcharge) to total basic building premium for each 2% increase.

9. Loss of Income (Coverage C). Show Zero or Specific Dollar Limit in Declarations

(a) **To Delete Coverage** – Apply factor of .90 (10% reduction) to basic premium.

(b) **To Set Dollar Limit:**

\$ 50,000 Limit – Apply a factor of .98 (2% reduction) to the total basic premium.

\$ 100,000 Limit – Apply a factor of .99 (1% reduction) to the total basic premium.

(c) To limit coverage to provide only extra expense and rental income list BU 50 10 in the Declarations and apply factor of .97 (3% reduction) to total basic premium.

10. Money and Securities (Coverage D)

Available only when Coverage B is provided under Expanded Coverage unless BU 50 01 applies. List BU 50 01 in the Declarations.

Basic Limit – \$10,000 On Premises and \$2,000 Off Premises.

(a) **To Delete Coverage** – Apply factor of .50 to the applicable Expanded Coverage additional premium for all locations for the “First \$10,000.” The product is the credit for deletion of Coverage D. If BU 05 21 (Theft Exclusion) applies, do not delete Coverage D.

(b) If BU 50 01 applies, charge an additional premium determined by applying a factor of .50 to the “First \$10,000” premium in the Expanded Coverage Premium Table.

11. Off Premises – Personal Property (\$10,000 Basic Limit)

Use flat charge for revised limit as follows:

Revised limit:	\$15,000	\$20,000
Charge:	\$100	\$190

12. Outdoor (Exterior) Building Glass / Arcade Glass (\$5,000 Basic Limit)

Coverage is included up to \$5,000.

To provide a \$200 deductible, apply a factor of .95 (5% reduction) to the rate and attach endorsement BU 05 22.

13. Outdoor (Exterior) Signs / Satellite Dishes (\$5,000 Basic Limit)

Apply rate of \$20 per \$1,000 for the additional limit.

14. Peak Season (BU 02 81)

Apply pro rata charge, based on Coverage B premium, for the amount and period specified and attach endorsement BU 02 81.

15. Valuable Papers and Records (\$10,000 Basic Limit)

Coverage is included up to \$10,000.

16. Building Code / Law Coverage

Basic Limit – Extension of 10% of Coverage A limit.

To Increase Coverage – Apply factor of 1.05 (5% surcharge) to the building premium for each 10% increase in the coverage limit (over the basic 10%). For example, for 30% limit, the factor is 1.10.

To Delete Coverage – Attach endorsement BU 05 23.

Blanket Coverage – To establish coverage limits when the policy is written on a blanket basis, attach endorsement BU 01 85.

17. Indoor Showcase Glass (BU 03 75)

Apply rate of \$75 per \$1,000 to cover indoor glass and attach endorsement BU 03 75.

18. Theft Exclusion (BU 05 21)

To exclude theft, attach endorsement BU 05 21 and apply a factor of .30 (70% reduction) to the applicable Expanded Coverage additional premium.

19. Vacancy / Unoccupancy (BU 02 65)

If the insured premises become vacant or unoccupied during the policy term, coverage may continue. Attach endorsement BU 02 65 and apply a factor of 1.10 (10% surcharge) to the building premium pro-rated for the period of vacancy / unoccupancy.

20. Water Backup (BU 50 03)

- To provide limited coverage for backup of drains and sewers list BU 50 03 in the declarations. Coverage is included up to \$5,000.
- Rating – Charge \$25.

21. Functional Replacement Cost

To provide functional replacement cost coverage to Coverage A, attach endorsement BU 02 60.

To provide functional replacement cost coverage to Coverage B, attach endorsement BU 02 61.

22. Agreed Value (BU 02 63)

To cover property on an agreed value basis, attach endorsement BU 02 63.

23. Loss Payee

a. To designate a loss payee, attach endorsement BU 04 04 • Declarations Extension or endorsement BU 02 50 • Loss Payee.

b. To establish a separate contract with the loss payee which is not affected by a breach of conditions by the insured, attach endorsement BU 02 36 • Loss Payee – Lenders Loss Payable.

24. Debris Removal Additional Coverage (\$10,000 Basic Limit)

Coverage is included up to \$10,000.

25. Credit Card / Forgery / Counterfeit Money Coverage (\$2,500 Basic Limit)

Apply a rate of \$5.00 per \$1,000 of additional limit.

26. Electronic Data Coverage (\$10,000 Basic Limit)

Coverage is included up to \$10,000.

27. Loss of Income / Dependent Property (\$5,000 Basic Limit)

Apply factor of .25 to the applicable contents rate. The product is the adjusted rate (per \$1,000) for the additional limit.

28. Loss of Income / Interruption of Computer Services (\$10,000 Basic Limit)

Apply factor of .25 to the applicable contents rate. The product is the adjusted rate (per \$1,000) for the additional limit.

29. Loss of Income / Off Premises Loss of Utility Service Coverage

To cover loss of income caused by the interruption of services from a service provider, attach BU 02 31.

Apply factor of 1.05 (5% surcharge) to the total basic premium.

30. Green Upgrade Supplemental Coverage

To provide an additional limit of insurance to replace damaged property with Green property that meets the standards of a Green Authority, attach endorsement BU 01 42.

- Coverage is a percentage of the Coverage A limit and is available in 5% increments.
- Up to 25% of this supplemental limit may be used for Green Building Related Costs.
- Coverage is available only on property covered on a replacement basis.

Rating – Apply a factor of 1.019 (1.9% surcharge) to the building premium for each 5% increase in the Coverage A limit.

31. Personal Effects

Coverage is included up to \$3,000.

32. Customer Property

Coverage is included up to \$5,000.

33. Trees and Shrubs

Coverage is included up to \$5,000.

34. Fire Expense Coverage

Coverage is included up to \$10,000. This limit includes both the Fire Department Service Charge and Fire Extinguisher Recharge Expenses.

35. Pollution Clean Up

Coverage is included up to \$10,000.

B. PART II MODIFICATIONS

1. Fire Legal Liability – Increased Limit of Liability

\$ 100,000 – Use a flat charge of \$20

\$ 250,000 – Use a flat charge of \$70

\$ 500,000 – Use a flat charge of \$120

\$ 750,000 – Use a flat charge of \$160

\$ 1,000,000 – Use a flat charge of \$200

If BU 50 08 applies, charge an additional flat charge of \$25 and list BU 08 in the Declarations.

2. Increased Limit of Liability (Coverage E)

\$ 500,000 – Charge \$50 plus apply factor of 1.05 (5% surcharge) to total basic premium.

\$ 1,000,000 – Charge \$100 plus apply factor of 1.08 (8% surcharge) to total basic premium.

\$ 2,000,000 – Charge \$150 plus apply factor of 1.12 (12% surcharge) to total basic premium.

3. Hired / Nonowned Automobile

(a) The policy provides incidental nonowned automobile coverage.

To delete coverage, apply a \$10 policy credit and list BU 50 04 in the Declarations.

(b) The policy may be extended to provide hired and broadened nonowned automobile coverage provided the risk is not covered under a commercial automobile liability policy. Attach endorsement BU 01 40.

Use a flat charge of \$75.

4. Professional Liability

Use a flat charge based on policy liability limit.

	B. I. Limit:	\$300,000	\$500,000	\$1,000,000	\$2,000,000
Barber Shops (BU 01 93)					
• First Barber		\$28	\$30	\$32	\$36
• Each Add'l Barber		\$114	\$116	\$18	\$22
Beauty Shops (BU 01 93)					
• Each Full Time Operator		\$52	\$54	\$56	\$60
• Each Part Time Operator		\$26	\$28	\$30	\$34
• Manicurists (each)		\$116	\$18	\$20	\$24
Druggists (BU 01 94)		\$150	\$165	\$180	\$210
Funeral Directors (BU 01 95)					
Up to 150 funerals annually		\$35	\$55	\$75	\$115
Optical / Hearing Aid Services (BU 01 92)		\$150	\$165	\$180	\$210
Incidental Professional (BU 01 91)		\$150	\$165	\$180	\$210

Refer to the Company for any exceptions to the application of these rates and classifications, or for greater limits.

5. Uninsured and Underinsured Motorists Insurance – Mobile Equipment

(a) This coverage may be provided at basic limits of \$40,000 CSL.

Increased limits may be offered, but the limit may not be higher than the policy’s liability coverage limit.

A \$250 deductible applies to property damage coverage.

Attach MCM 831 • Uninsured and Underinsured Motorists Insurance – Mobile Equipment and MCM 828 • Supplemental Declarations.

(b) Modification

Do not adjust or modify the premium under the provisions of any other manual rule or applicable rating plan.

(c) Trailers

Do not charge for trailers.

(d) Premium Determination

Charge a premium for each piece of mobile equipment as follows.

(1) Basic Limit – \$40,000 CSL

Premium: \$27.

(2) Increased Limits – Apply the following premiums.

Limit	Premium
\$ 50,000	\$31
100,000	40
300,000	54
500,000	58
1,000,000	62

6. Printers’ Errors and Omissions Liability

Attach endorsement BU 04 34 • Printers’ Errors and Omissions Liability – Part II.

Rating:

Limit	Per Policy Charge
\$ 3000,000	\$150
\$ 5000,000	\$225
\$1,000,000	\$300

7. Veterinarians’ Coverage

To provide veterinarians’ professional liability coverage and coverage for customers’ animals, attach endorsement BU 01 96.

8. Data Breach Exclusion

Losses as a result of a data breach may be excluded.

Attach Mandatory Endorsement BU 01 43 • Data Breach Exclusion.

C. ADDITIONAL MODIFICATIONS

1. Additional Insureds

- Charge \$10 for each additional insured named. (BU 04 04; BU 06 01 – 06, 09, 10, 16)
- Blanket Additional Insureds (BU 03 28) – Refer to Company.
- Additional Insureds – Supplemental Declarations. (BU 03 50)
To include a listing of additional insured endorsements to list designated additional insureds, attach BU 03 50.
- Additional Insureds – Volunteers (BU 03 00); Charitable Institutions (BU 03 01); Churches (BU 03 02); Condominium Unit-Owners (BU 03 03); Townhouse Associations (BU 03 04); Permits (BU 03 09); Executors (BU 0321): Appointed / Elected Officials (BU 03 27);–Attach the appropriate endorsement. No premium charge.
- Additional Insureds – Concessionaires (BU 03 15) or Vendors (BU 03 16)
Attach the appropriate endorsement. Charge \$15 for each additional insured named.
- Additional Insured – Managers or Lessors (BU 06 07); No premium charge.

2. Condominiums

(a) Coverage for Commercial Condominiums, Residential Condominiums, and Commercial Condominium Unit-Owners may be provided using the applicable condominium endorsement:

- Condominium Coverage for Condominium Associations (BU 02 86, also optional endorsements BU 02 87 and 88).
Commercial – Basic rates are the applicable office or mercantile building rates.
Residential – Basic rates are the applicable apartment / condominium building rates.
- Commercial Condominium Coverage for Unit-Owners (BU 02 84, also optional endorsements BU 02 83, 85 and 90). For Loss Assessment Coverage (BU 02 83) charge \$2 per \$1,000 up to \$15,000 and \$1 per \$1,000 for the amount above \$15,000. *The basic rates are the applicable office or mercantile contents rates.*

No separate charge applies, other than for Loss Assessment Coverage: differences in premiums will arise from the differences in values and property insured.

(b) For Condominium Association Directors' and Officers' Liability, attach: BU 04 27, and Condominium Association Directors' and Officers' Liability – Supplemental Declarations BU 04 28.

Rating:

Limit	Habitational	Commercial
\$300,000	\$300	\$400
\$500,000	\$400	\$500
\$1,000,000	\$500	\$600

3. Crime Coverages

(a) Use Crime Common Provisions Form (BU 03 20) and attach applicable endorsement(s):

- BU 02 72 – Forgery or Alterations Crime Coverages
- BU 01 86 – Premises Burglary Crime Coverage (Form E)
- BU 01 79 – Premises Theft and Robbery Outside the Premises Crime Coverage (Form H)

(b) Reduced Limit When Premises are Closed For Business

- Attach endorsement BU 05 27 • On Premises Money and Securities Coverage – Reduced Limit When Premises Closed for Business.
- Show reduced limit in schedule.

Rates: Refer to Company.

4. Customers' Property (Bailee's Exposure)

Coverage is included up to \$5,000.

5. Fuel Pumps

If an eligible risk has fuel pumps on the premises, charge an additional premium of \$25 for each pump. If coverage is excluded, attach endorsement BU 05 20.

6. Vacant Land

Liability coverage on a policy insuring an owned premises may be extended to cover owned vacant land at another location. Describe such land in the Declarations, or attach endorsement BU 01 20 • Vacant Land endorsement.

Rating – Charge \$25 per acre.

7. Computer Software Professional Exclusion

Computer software professional activities may be excluded. Attach endorsement BU 01 77.

8. Unlimited Extended Reporting Period – Claims-Made Coverage

To provide an unlimited extended reporting period on a claims-made coverage form or endorsement:

- Attach BU 04 29 • Unlimited Extended Reporting Period.
- The named insured must request this endorsement within 60 days after the end of the policy period.
- Refer to Company for rating; however, the premium charged shall not exceed 200% of the annual premium for the coverage being terminated and will be fully earned when the Unlimited Extended Reporting period endorsement takes effect.

9. Terrorism

See Terrorism Supplement.

10. Sexual Abuse or Sexual Misconduct Exclusion

(a) Coverage for liability for acts of sexual abuse or sexual misconduct is excluded. Attach Mandatory Endorsement BU 01 81 • Sexual Abuse or Sexual Misconduct Exclusion.

(b) Coverage may be extended to cover the insured’s vicarious liability (Buyback Option).

1. To provide coverage, attach endorsement BU 01 82 • Sexual Abuse or Sexual Misconduct Limited Liability.
2. Apply the appropriate factor to the total basic premium.

Classifications	Each Person / General Aggregate		
	\$50,000/ \$100,000	\$100,000/ \$200,000	\$500,000/ \$1,000,000
Churches			
Health and Residential Care	.04	.05	.07
Schools / Instructional Studios			
Youth Sports and Recreational Facilities	.06	.07	.11
Child Care Centers	.14	.17	.25
NOC	.10	.12	.18

3. Minimum Premium – \$200.

11. Lead / Lead Contamination and Asbestos Exclusions – Liability

Liability coverage for lead / lead contamination and asbestos is excluded. Attach Mandatory Endorsement BU 01 87 • Lead / Lead Contamination and Asbestos Exclusion – Liability.

To exclude lead / lead contamination only, attach Mandatory Endorsement BU 05 25 – Lead / Lead Contamination Exclusion – Liability instead.

12. Contractors New York State Bodily Injury Limitation

To provide a policy sublimit of \$15,000 for bodily injury applicable to contractors or employees of contractors who sustain an injury at a job location in New York State, attach endorsement BU 01 83 • Contractors New York State Bodily Injury Limitation • Part II.

13. Fungi / Mold

Part I – Property

(a) To provide limited coverage for fungi / mold, attach endorsement BU 01 41 • Fungi / Mold Limited Coverage – Part I.

(b) Charge the following premiums per location:

Limit:	\$10,000	\$25,000	\$50,000
Charge:	\$15	\$38	\$75

14. Swimming Pools and Bathing Beaches

If the premise includes a swimming pool or bathing beach, charge an additional premium of \$600 for each pool or beach.

15. Aggregate / Total Limit Coverage

- To amend the aggregate / total limits applying to each project, attach endorsement BU 01 88.
- To amend the aggregate / total limits applying to each location, attach endorsement BU 01 89.

16. Business Personal Property Limitation

To exclude coverage for personal property owned by others, attach BU 05 26.

17. Exterior Insulation and Finish System Exclusion

To exclude liability for losses from exterior insulation and finish systems, attach endorsement BU 01 78.

18. Knowledge / Notice of an Injury or Occurrence

To amend the Duties of Insureds under the Special Liability Conditions, attach endorsement BU 02 05.

19. Operations / Coverage Exclusion

Liability for losses from products / completed operations, advertising injury or personal injury may be excluded, attach endorsement BU 05 07.

20. Premises Limitation / Premises Exclusion

- To limit insurance to the premises described in the Declarations and necessary related operations away from these premises, attach endorsement BU 05 04.
- To limit insurance to the premises described in the schedule and necessary related operations away from these premises, attach endorsement BU 05 05.
- To exclude insurance for the premises described in the endorsement and operations associated with the described premises, attach endorsement BU 05 06.

21. Property Not Covered (BU 05 20)

To list property not covered, attach endorsement BU 05 20.

22. Protective Devices

Certain protective devices or services may be required. The forms include provision for suspension of insurance when such required devices or services are not maintained in on-going working order. The following endorsements may be attached:

- BU 10 01 – Protective Safeguards – Automatic Sprinkler System
- BU 10 02 – Protective Safeguards – Automatic Fire Alarm
- BU 10 03 – Protective Safeguards – Premises Burglar Alarm
- BU 10 09 – Protective Safeguards for Scheduled Premises
- BU 02 42 – Protective Safeguards – Hood and Duct Protection

These endorsements require immediate notice to the Company of any suspension of service or impairment in the working order of the protective devices or services – but permit continuation of insurance if so reported. (Continuation of the policy, however, may be affected by the increase in hazard and absence of mandatory protective devices or services).

23. Real Estate Agent / Broker – Premises Insured Extension (BU 01 80)

Coverage for real estate agents / brokers premises is limited solely to the premises used for general office purposes and premises listed for sale or rental.

24. Real Estate Property Managers

To provide liability coverage for real estate property managers' activities, attach endorsement BU 04 35.

25. Volunteer and Donated Labor Medical Payments (BU 03 30)

Medical Payments coverage may be extended to volunteers if additional insured endorsements BU 03 00, BU 03 01, BU 03 02 are attached to the policy.

26. Unmanned Aerial Vehicles / Drones

Losses as a result of unmanned aerial vehicles / drones are excluded.

- Attach Mandatory Endorsement BU 01 46 • Unmanned Aerial Vehicles / Drones Exclusion.

27. Other Modifications

As otherwise authorized.

ELIGIBILITY LIST AND RATING CLASSIFICATIONS

A. Ineligible Risks

Automobile dealers or service.

Bars, grills, restaurants or commercial cooking exposure.

Contractors or rental equipment dealers.

Occupancies which include manufacturing or processing activities.

Offices of credit or financial institutions, or union offices.

Places of amusement.

Wholesalers, unless Option A.9 applies.

Apartments of less than 5 units, other than multiple units under common ownership.

NOTE:

- Where multiple occupancy includes both eligible and ineligible risks, Coverage B may be written for otherwise eligible tenant risks.
- Coverage A may be written for owners of buildings leased to others for use as offices of credit or financial institutions, or union offices.
- Warehouses (with their contents), wherever located, used by the insured solely for private storage of the insured's goods may be written at the manual classified rate applied to the insured.

ELIGIBILITY LIST AND RATING CLASSIFICATIONS

B. Eligible Risks

Air Conditioning / Heating / Fireplaces / Wood Stoves	7 - 2	Hardware and General Stores	1 - 4
Antique Stores – Bldg. Only	N/A	Hearing Aids Service Establishments	1 - 2
Apartments / Condominiums	(1)	Health Food and Vitamins	5 - 5
Appliances – Household – New Only	1 - 4	Home Accessory Stores	1 - 4
Army and Navy Stores	5 - 7	Ice Cream Stores – No Other Foods	2 - 2
Artists' Supplies, Crafts, Hobby Shops	2 - 1	Jewelry (Costume and Novelty Only)	3 - 7
Auction Galleries – General – Bldg. Only	N/A	Ladies Specialty (Lingerie, Etc.)	2 - 5
Automobile Parts and Supplies – No Work	2 - 3	Lawn and Farm Equipment – New – No Work	4 - 1
Bakeries – Sales and Baking Ovens Only	4 - 1	Leather Products	1 - 2
Beauty and Barber Shops	3 - 1	Lighting Stores – No Installation	1 - 4
Beauty Supply Stores	3 - 1	Mattress Stores	1 - 4
Bed and Bath Stores	1 - 4	Meat, Fish, Seafood or Poultry Stores	6 - 3
Bicycle Shops – Repair, Receipts 25% Max	1 - 2	Millinery and Trimmings	2 - 2
Bridal Shops	2 - 9	Music Instruction	9 - 11
Camera Stores	3 - 5	Musical Instruments	4 - 4
Candle Shops	2 - 2	Music Stores – CDs and Records	3 - 2
Candy Stores – No On Premises Eating	3 - 1	Nail Salons	3 - 1
Card Stores	1 - 4	Newsstands	5 - 1
Carpets and Floor Coverings – No Work	1 - 4	Notions	2 - 2
Cell Phone Stores	3 - 5	Offices	
Children's or Infants' Wear	2 - 2	Medical and Dental	9 - 11
Clothing and Apparel – Men	2 - 6	All Other	9 - 11
Clothing and Apparel – Women	2 - 9	Office Machines, Equipment and Supplies	1 - 4
Coffee and Tea Shops – No Cooking	2 - 2	One Hour Photo Developing	1 - 2
Computer Stores	4 - 5	Optical Goods	1 - 2
Convenience Stores	8 - 6	Paint and Wall Coverings – No Work	2 - 1
Cosmetics	3 - 1	Pet Stores	2 - 2
Dairy Products / Cheese Stores	4 - 2	Photo Copying – No Printing	9 - 11
Delicatessen	6 - 3	Photographic Equipment	3 - 5
Department and Variety Stores	6 - 3	Printers	3 - 4
Discount / Outlet Stores	4 - 7	Produce – No Farming	6 - 1
Dollar Stores	7 - 4	Retail NOC.....	4 - 5
Drug Stores and Sundries	1 - 6	Retail Service NOC	3 - 4
Dry Cleaners – Drop Off Only	3 - 4	Shoe Stores – Including Repairs	1 - 4
Electronic Stores	4 - 5	Sporting Goods or Athletic Equipment	5 - 8
Equipment, Fixtures or Supplies for Bars, Hotels and Restaurants	1 - 4	Stationery, Books or Magazines	1 - 4
Fabric Stores	1 - 2	Tailors and Dressmakers	1 - 4
Farm Stands	6 - 1	Taxidermists	1 - 4
Florists	4 - 1	Television, Stereo and Computer Stores	4 - 5
Funeral Homes.....	9 - 11	Textiles – Patterns and Material	1 - 2
Furniture – New	1 - 4	Tobacco Stores	4 - 5
Furs and Leather Coats	5 - 8	Toys	2 - 1
Gardening Supplies / Nurseries	1 - 4	Tuxedo Rental and Sales	2 - 6
Gift Shops and Religious Goods – New	2 - 2	Uniform Stores	2 - 6
Glass, China and Pottery Shops	2 - 1	Video and Record Stores	3 - 2
Gourmet Food Stores	6 - 3	Wholesale NOC	4 - 5
Grocery Stores	8 - 6		

Use 1st number for Basic Plus Coverage premium and 2nd number for Expanded Coverage premium.

(1) Use Building Rate for Contents. If BU 50 01 applies, use Expanded Coverage Group 1 and list BU 50 01 in the Declarations.

BASIC RATE AND PREMIUM TABLE

(Refer to Territory Rating Factors)

BUILDING	Occupancy	APARTMENT			OFFICE						MERCANTILE					
		CONDOMINIUM			Owner			Tenant			Owner			Tenant		
	Protection	1	2	3	1	2	3	1	2	3	1	2	3	1	2	3
	Const. Type A	5.00	5.00	5.50	2.50	2.50	3.00	3.00	3.00	3.50	7.00	8.00	10.00	7.50	8.50	11.00
	Type B	3.50	4.00	5.00	1.50	2.00	2.50	2.00	2.50	3.00	3.50	4.00	5.00	4.00	4.00	5.50
	Type C	2.00	2.50	3.00	1.00	1.00	1.50	1.50	1.50	2.00	3.00	4.00	5.00	4.00	4.00	5.00
	Type D	2.00	2.00	2.50	0.85	0.85	1.00	1.00	1.50	1.50	1.50	2.00	2.50	2.00	2.50	3.00

BASIC PLUS COVERAGE RATES

CONTENTS	Rate Number	1			2			3			4			5		
	Protection	1	2	3	1	2	3	1	2	3	1	2	3	1	2	3
	Const. Type A	10.00	11.50	13.00	11.00	12.00	13.50	11.00	12.00	13.50	11.50	12.50	14.00	12.00	13.00	15.00
	Type B	7.00	7.50	9.00	8.00	8.50	12.50	8.00	8.50	12.00	8.50	9.00	10.50	9.00	9.00	11.00
	Type C	7.00	7.00	8.00	7.50	8.00	9.00	7.50	8.00	9.00	8.00	8.50	9.00	8.50	9.00	9.50
	Type D	5.00	5.00	7.00	5.50	6.00	7.50	5.50	6.00	7.50	6.00	6.50	8.00	6.50	7.00	8.50
TELEPHONE	Rate Number	6			7			8			9					
	Protection	1	2	3	1	2	3	1	2	3	1	2	3			
	Const. Type A	13.00	14.50	16.00	14.50	16.00	18.00	22.00	24.00	26.00	4.50	4.50	5.00			
	Type B	10.00	10.50	12.00	11.00	11.00	13.00	18.50	19.00	21.00	3.50	4.00	4.50			
	Type C	10.00	10.00	11.00	10.50	11.00	12.00	18.00	18.50	19.50	3.00	3.00	3.50			
	Type D	8.00	8.00	10.00	8.00	8.00	10.00	16.00	16.00	18.50	2.50	3.00	3.00			

EXPANDED COVERAGE ADDITIONAL PREMIUM

Add Following to Basic Plus Premium Based on Contents Limit Range and Rate Group Number

CONTENTS LIMIT	1	2	3	4	5	6	7	8	9	10	11
FIRST 10,000	95	100	115	145	160	190	220	255	275	310	50
10,001 to 15,000	110	120	135	170	190	220	255	300	325	380	65
15,001 to 20,000	120	130	145	180	200	235	275	320	345	420	75
20,001 to 30,000	130	140	155	190	210	245	285	335	355	435	95
30,001 to 40,000	135	145	165	195	220	255	295	345	365	460	105
40,001 to 50,000	140	150	170	220	225	260	300	350	370	470	120
50,001 to 70,000	150	160	180	210	235	270	310	360	380	485	135
70,001 to 100,000	160	170	190	225	245	285	325	375	400	510	160
100,001 to 130,000	170	180	200	230	255	295	335	390	415	530	170
130,001 to 150,000	175	185	205	240	265	305	345	400	425	540	175
150,001 to 200,000	190	200	220	255	280	320	360	415	440	570	190
Each Add'l. 50,000	10	10	10	10	10	15	15	15	15	20	10

SPRINKLERED RISK REDUCTION FACTOR: Buildings and Contents .65 (35% reduction). For residential type buildings that meet NFPA 13R Standard apply .80 (20% reduction).

TERRITORIAL RATING TABLE

Apply factor shown below based on territory and coverage.

TERRITORY 1

Wilmington City

- Apply factor of 1.25 (25% surcharge) to:
Building Rates and Basic Plus Contents Rates
- Apply factor of 2.00 (100% surcharge) to:
Expanded Coverage Additional Premium

TERRITORY 2

New Castle County – Remainder

Apply factor of 1.15 (15% surcharge).

TERRITORY 3

Kent County

Use manual rates and premiums.

TERRITORY 4

Sussex County:

Use manual rates and premiums.