



# Commercial Property Insurance Table of Contents

## Commercial Property Insurance

- Hyperpolicies
  - Building and Personal Property Coverage Form (CP 00 10 10 12)
  - Business Income (and Extra Expense) Coverage Form (CP 00 30 10 12)
  - Causes of Loss—Special Form (CP 10 30 10 12)
  - Commercial Property Conditions (CP 00 90 07 88)
- Commercial Property Insurance Tips
- II: General Discussion
  - Direct Damage Overview
    - Direct Damage versus Time Element Coverage
    - Standard, Insurer, and Manuscript Forms
    - Structure of a Commercial Property Policy
    - Basic Coverage Requirements
      - Direct Physical Damage
      - Loss to Covered Property
      - Loss at a Covered Location within the Policy Territory
      - Loss from a Covered Cause
      - Loss in Policy Period
    - Covered Property
      - Excluded Property
      - Property Subject to Limitations
      - Valuable Papers, Accounts Receivable Records, and Fine Arts
      - Personal Property of Others
      - Property under Construction
    - Covered Locations
      - Unscheduled Locations
      - Newly Acquired Locations
      - Property in Transit
    - Additional Coverages
    - Covered Causes of Loss
      - Named Perils Coverage
      - All Risks Coverage
    - Property Valuation

- Coinsurance
  - Agreed Value Provision
- Limit Structure
- Application of Deductibles
- Other Important Provisions
  - Vacancy
  - Protective Safeguards
  - Cancellation
- Conclusion
- Time Element Coverage Overview
  - Identifying Time Element Loss Exposures
    - Loss of Income (Including Rents) Loss Exposures
    - Extra Expense Loss Exposures
    - Combination Loss Exposures
    - Dependent Property Time Element Loss Exposures
    - Utility Service Interruption Loss Exposures
  - Insurance for Time Element Loss Exposures
    - Business Income Coverage
    - Special Time Element Exclusions
    - Extra Expense Coverage
    - Combination Business Income and Extra Expense Coverage
    - Dependent Properties Business Income or Extra Expense Coverage
    - Utility Service Interruption Time Element Coverage
  - Conclusion
- Advisory Organizations in Commercial Property Insurance
  - Insurance Services Office, Inc.
    - ISO Filing Services
    - ISO's Actuarial Services
    - ISO's Policy Language Services
    - ISO Community Classification Services
    - Other ISO Services
  - American Association of Insurance Services
    - AAIS Affiliates and Affiliation Options
    - The Organizational Structure of AAIS
    - AAIS Inland Marine Programs
    - Basic Services
    - Customized Programs
    - Support Services
  - Surety & Fidelity Association of America

- IV: Practical Considerations
  - Selecting Property Insurance Limits and Deductibles
    - Determining Property Values
      - Valuation Basis
    - Methods of Estimating Property Insurance Values
      - Using Professional Appraisals
      - Using Indexed or Trended Original Cost Figures
      - Using a Square Footage Multiplier Approach
    - Selecting Direct Damage Property Limits
      - Geographic Spread
      - Coinsurance Requirements
      - Types of Limits
      - Dealing with Fluctuation in Property Values
      - Consider Debris Removal Costs in Determining Limits
    - Selecting Business Income Coverage Limits
      - Estimate Business Income
      - Excluding or Limiting Payroll
      - Excluding Power, Heat, and Refrigeration Expense
      - Estimate Time To Repair or Replace Damaged Property
      - Consider Coinsurance Compliance
      - Type of Business Income Limit
      - Interdependent Locations
      - Allow for Seasonal Variation in Income
      - Extended Period of Indemnity
      - Allowing for Extra Expense under Combination Forms
    - Selecting Extra Expense Limits
    - Selecting Property Insurance Deductibles
      - Waiting Period Deductibles
      - Annual Aggregate Deductible Limitations
  - Property Ins. Cost Considerations
    - Characteristics of the Property
    - Loss History
    - Deductibles
    - Coverage Forms
    - Coverage Limits
    - How to Minimize Prop. Ins. Costs
  - Additional Insureds, Loss Payees, Mortgagees, Builders Risk Insureds
    - Insurable Interest
    - Mortgagees
    - Loss Payees

- Loss Payable Clause
  - Lenders Loss Payable Clause
  - Contract of Sale Clause
  - Building Owner
  - ISO Endorsement CP 12 18
- Additional Insureds
  - Additional Insured Endorsements
  - As Their Interests May Appear
- Builders Risk Insureds
  - Builders Risk Policy Subrogation Provision
  - Including Contractors as Insureds
  - Waiver of Subrogation Endorsement
  - Builders Risk Subrogation Court Cases
- Property Submissions
  - Electronic Delivery
  - Elements of a Prop. Submission
    - Named Insured
    - Description of the Insured's Operations
    - Property Values
    - Exposure and Protection Information
    - Loss Information
    - Inspections
    - Coverage Specifications
    - Applications
    - Cover Letter or Account Summary
    - General Comments
- Proximate Cause Analysis
  - Analytical Frameworks
  - "But for" Test
  - Proximate Cause Rules
    - Chain of Events Default Rule
    - Sequential Events Default Rule
    - Concurrent Events Default Rule
  - Modification of Common Law Rules
    - ACC Language
    - Ensuing Loss Clauses
- Analyzing Mold Claims
  - Physical Loss and Proximate Cause Issues
    - Physical Loss
    - Differentiating Water and Mold Damage

- Proximate Cause
  - Other Coverage Issues
    - Coverage Trigger
    - Pollution Exclusion
    - Late Notice
    - Time-To-Sue Limitations
    - Bad Faith
- Insuring HPR Property
  - Advantages of HPR Treatment
  - Possible Disadvantages
  - How To Qualify for HPR Treatment
  - HPR Property Markets
  - Cost versus Benefits
- Arranging NFIP Flood Coverage
  - The Write-Your-Own Program
  - Eligibility
  - Coverage
  - Limits, Deductibles, Valuation, and Coinsurance
  - Rates
  - Application Procedure
  - Coverage Effective Date and Cancellation
  - For More Information
- State "FAIR" Plans
  - FAIR Plan Operation
    - Eligibility
    - Coverages Provided
    - Coverage Forms Used
    - Limits Available
    - Application Procedure
    - Agent Involvement
    - For Further Information
  - Directory of FAIR Plans
- State Beach/Wind Plans
  - Beach/Wind Plan Operation
    - Eligibility
    - Coverages Provided
    - Limits Available
    - Application Procedure
    - Agent Involvement
    - For Further Information

- Directory of Beach/Wind Plans
  - How to Use Commercial Property Ins. Checklists
  - Commercial Property Insurance Checklists
  - Dealing with Commercial Prop. Claims
    - The Roles of the Claims Specialists
      - Specialists Used by the Insurer
      - Specialists Used by Insureds
      - The Agent or Broker
      - Insurance Claims Accountants
      - Attorneys
      - Public Adjusters
    - What to Do before Any Loss Occurs
    - What to Do after the Loss
    - The Loss Adjustment Process
    - Common Prop. Claims Problems
- V: Annotated ISO Forms
  - Annotated ISO Forms
  - Common Policy Conditions
    - Cancellation
    - State Cancellation Provisions for Commercial Property Coverage
    - Changes
    - Examination of the Insured's Books and Records
    - Inspections and Surveys
    - Premiums
    - Transfer of Rights and Duties under the Policy
  - Commercial Property Conditions
    - Concealment, Misrepresentation, or Fraud
    - Control of Property
    - Ins. under Two or More Coverages
    - Legal Action Against the Insurer
    - Liberalization
    - No Benefit to Bailee
    - Other Insurance
    - Policy Period and Coverage Territory
    - Transfer of Recovery Rights
  - Building and Personal Property Coverage Form
    - Insuring Agreement
    - Covered Property
      - Building Property
      - Business Personal Property

- Personal Property of Others
  - Property Not Covered
- Covered Property Endorsements
- Covered Causes of Loss
- Additional Coverages
  - Debris Removal
  - Preservation of Property
  - Fire Department Service Charge
  - Pollutant Cleanup and Removal
  - Increased Cost of Construction
  - Electronic Data
- Coverage Extensions
  - Newly Acquired or Constructed Property
  - Personal Effects and Prop. of Others
  - Valuable Papers and Records
  - Property Off-Premises
  - Outdoor Property
  - Non-Owned Detached Trailers
  - Business Personal Property Temporarily in Portable Storage Units
  - Conclusion to Coverage Extensions
  - Exclusions and Limitations
- Limits of Insurance
- Deductible
- Loss Conditions
  - Abandonment
  - Appraisal
  - Duties in the Event of Loss
  - Loss Payment
  - Recovered Property
  - Vacancy
  - Valuation
  - Valuation Endorsements
- Additional Conditions
  - Coinsurance
  - Mortgageholders
- Optional Coverages
  - Agreed Value
  - Inflation Guard
  - Replacement Cost
  - Replacement Cost--Personal Property of Others

- Definitions
  - Business Income and Extra Expense Coverage Form
    - Insuring Agreements, Exclusions, and Limitations
      - Business Income Definition
      - Rental Value Options
      - Business Income Insuring Agreement
      - Extra Expense Coverage
      - Covered Causes of Loss, Exclusions, and Limitations
      - Interruption of Computer Operations Limitation
    - Additional Coverages, Coverage Extension, and Limits
      - Civil Authority
      - Alterations and New Buildings
      - Extended Business Income
      - Interruption of Computer Operations
      - Newly Acquired Locations
      - Limits of Insurance
    - Loss Conditions and Coinsurance
      - Appraisal
      - Duties in the Event of Loss
      - Loss Determination
      - Resumption of Operations
      - Loss Payment
      - Coinsurance
    - Optional Coverages and Definitions
  - Causes of Loss Forms: Basic, Broad, and Special
  - Basic and Broad Causes of Loss Forms
    - Covered Causes of Loss
      - Fire--Basic & Broad Forms
      - Lightning--Basic & Broad Forms
      - Explosion--Basic & Broad Forms
      - Windstorm or Hail--Basic & Broad Forms
      - Smoke--Basic & Broad Forms
      - Aircraft or Vehicles--Basic & Broad Forms
      - Riot or Civil Commotion--Basic & Broad Forms
      - Vandalism--Basic & Broad Forms
      - Sprinkler Leakage--Basic & Broad Forms
      - Sinkhole Collapse--Basic & Broad Forms
      - Volcanic Action--Basic & Broad Forms
    - Additional Covered Perils--Broad Form Only
      - Falling Objects--Broad Form Only



- Weight of Snow, Ice, or Sleet--Broad Form Only
  - Water Damage--Broad Form Only
- Group 1 Exclusions--Basic and Broad Forms
  - Group 1 Exclusions Lead-In--Basic & Broad Forms
  - Ordinance or Law--Basic & Broad Forms
  - Earth Movement--Basic & Broad Forms
  - Governmental Action--Basic & Broad Forms
  - Nuclear Hazard--Basic & Broad Forms
  - Utility Services--Basic & Broad Forms
  - War and Military Action--Basic & Broad Forms
  - Water--Basic & Broad Forms
  - Fungus, Wet Rot, Dry Rot, and Bacteria--Basic & Broad Forms
  - Conclusion to Group 1 Exclusions--Basic and Broad Forms
- Group 2 Exclusions--Basic and Broad Forms
  - Group 2 Exclusions Lead-In--Basic & Broad Forms
  - Artificially Generated Energy--Basic & Broad Forms
  - Bursting of Pipes, Leakage from Appliances--Basic Form Only
  - Boiler Explosion--Basic & Broad Forms
  - Mechanical Breakdown--Basic & Broad Forms
  - Neglect To Preserve from Further Damage--Basic & Broad Forms
- Special Exclusions, Additional Coverages, Limitations, Definitions
- Special Exclusions: Business Income and Extra Expense Coverage
  - Damage to Finished Stock
  - Damage to Antennas
  - Interference by Strikers
  - Business Income Loss Due to Loss of Contract
  - Extra Expenses Due to Loss of Contract
  - Other Consequential Loss
- Special Exclusions: Leasehold Interest Coverage Form
- Special Exclusions: Legal Liability Coverage Form
- Additional Coverages
  - Additional Coverage: Collapse--Broad Form Only
  - Additional Coverage: Fungus--Basic and Broad Forms
- Limitation--Basic and Broad Forms
- Definitions--Basic and Broad Forms
- Special Causes of Loss Form
  - Covered Causes of Loss and Group 1 Exclusions
    - Covered Causes of Loss
    - Group 1 Exclusions Lead-In
    - Ordinance or Law

- Earth Movement
- Governmental Action
- Nuclear Hazard
- Utility Services
- War and Military Action
- Water
- Fungus, Wet Rot, Dry Rot, and Bacteria
- Conclusion to Group 1 Exclusions
- Group 2, Group 3, and Special Exclusions
  - Group 2 Exclusions Lead-In
  - Artificially Generated Electrical, Magnetic, Electromagnetic Current
  - Delay, Loss of Use, Loss of Market
  - Smoke from Industrial Operations
  - Wear and Tear, Etc.
  - Boiler Explosion
  - Continuous Leakage, Humidity, or Moisture
  - Discharge Caused by Freezing
  - Dishonesty
  - Voluntary Parting/Trickery
  - Precipitation Damage to Personal Property Outdoors
  - Collapse
  - Release of Pollutants
  - Neglect To Preserve Property from Further Damage
  - Group 3 Exclusions
  - Special Exclusions: Business Income and Extra Expense Coverage
  - Damage to Finished Stock
  - Damage to Antennas
  - Interference by Strikers
  - Business Income Loss Due to Loss of Contract
  - Extra Expenses Due to Loss of Contract
  - Other Consequential Loss
  - Special Exclusions: Leasehold Interest Coverage Form
  - Special Exclusions: Legal Liability Coverage Form
  - Additional Exclusion: Damage to Products from Production Error
- Limitations
  - Lead-In for First Limitations Provision
  - Limitations--Steam Boilers
  - Limitations--Hot Water Boilers
  - Limitations--Building Interiors
  - Limitations--Building Materials Theft

- Limitations--Missing Property
    - Limitations--Unauthorized Property Transfer
    - Limitations--Vegetated Roofs
    - Limitations--Various Property Types
    - Limitations--Theft Coverage
    - Limitations--Appliance Leakage Repair
  - Additional Coverage: Collapse
  - Additional Coverage: Fungus
  - Additional Coverage Extensions
    - Property in Transit
    - Appliance Leakage
    - Glass
  - Definitions
- VI: ISO Forms and Endorsements
  - Introduction to ISO Prop. Forms and Endorsements
    - Categories and Form Numbers
    - Index of ISO Commercial Prop. Countrywide Forms and Endorsements
  - Category 00 Coverage Forms
    - Building and Personal Property Coverage Form (CP 00 10)
    - Glass Coverage Form (CP 00 15) (Withdrawn)
    - Condominium Association Coverage Form (CP 00 17)
      - Latest Revisions
    - Condominium Commercial Unit-Owners Coverage Form (CP 00 18)
      - Latest Revisions
    - Builders Risk Coverage Form (CP 00 20)
      - Latest Revisions
    - Business Income (And Extra Expense) Coverage Form (CP 00 30)
    - Business Income Coverage Form (Without Extra Expense) (CP 00 32)
      - Covered Property Interests
      - Additional Coverages
      - Special Exclusions--Causes of Loss Forms
      - 72-Hour Waiting Period Deductible
      - Coverage Extensions
      - Interruption of Computer Operations
      - Coinsurance
      - Resumption of Operations
      - Agreed Value Coverage Option
      - Other Coverage Options
      - Key Endorsements
      - Using this Form

- Latest Revisions
  - Legal Liability Coverage Form (CP 00 40)
    - Contractual Liability Exclusion
    - Other Provisions
    - Latest Revisions
  - Extra Expense Coverage Form (CP 00 50)
    - Covered Property Interest
    - Special Exclusions--Causes of Loss Forms
    - Limits on Loss Payment
    - Resumption of Operations
    - Endorsements
    - Latest Revisions
  - Leasehold Interest Coverage Form (CP 00 60)
    - Latest Revisions
  - Mortgageholders Errors & Omissions Coverage Form (CP 00 70)
    - Causes of Loss
    - Limits
    - Conditions
    - Latest Revisions
  - Tobacco Sales Warehouses Coverage Form CP 00 80)
    - Latest Revisions
  - Commercial Prop. Conditions Form (CP 00 90)
  - Standard Prop. Policy (CP 00 99)
    - Latest Revisions
- Category 01 and 02 State Endorsements and Cancellation Endorsements
- Category 03 Deductible Endorsements
- Category 04 Additional Coverages Endorsements
- Category 10 Causes of Loss Forms and Endorsements
- Category 11 Builders Risk Endorsements
- Category 12 General Endorsements
- Category 13 Value Reporting Forms and Endorsements
- Category 14 Additional Covered Prop./Property Not Covered Endorsements
- Category 15 Time Element Endorsements
- Category 17 Standard Prop. Policy Endorsements
- Category 99 Miscellaneous Endorsements
- Interline Forms
- Terrorism Endorsements
- Advisory/Nonfiled Endorsements
- VII: Other Property Forms
  - Introduction to Other Property Forms

- Difference-in-Conditions Policies
  - Covered and Excluded Causes of Loss
    - Flood and Earthquake Coverage
    - Earthquake Sprinkler Leakage
    - Collapse
    - Exclusion of Property Policy Perils
    - Joint or Disputed Loss Agreement Endorsement
    - Theft
    - Utility Service Interruption/Off-Premises Power
    - Ordinance or Law
    - Fungus, Etc.
    - Pollution, Contamination, Etc.
    - Terrorism
    - Equipment Breakdown
  - Debris Removal Coverage
  - Covered Property
  - Covered Locations
    - Property in Transit
  - Time Element Coverage
  - No Coinsurance
  - Valuation
  - Subrogation
  - Limits
    - Per Occurrence Limit of Liability Provision
  - Deductibles
  - Layered DIC Programs
    - Following-Form Coverage
    - Drop Down Provisions
    - Priority of Payments Provision
  - Need for Coordination of Policies
- The NFIP Flood Form
  - Arranging Coverage Excess of an NFIP Policy
  - Comparison with Other Forms
  - Covered Building Property
  - Covered Personal Property
  - Limitations on Property in Basements
  - Excluded Property
  - Additional Coverages
    - Debris Removal Expenses
    - Expenses of Removing Property to Safety

- Sandbagging Expenses
    - Pollution Damage
    - Increased Cost of Compliance
  - Covered Perils
    - Exclusions
  - Other Important Provisions
  - Limits and Deductibles
  - Valuation and Coinsurance
- AAIS Commercial Property Forms
  - AAIS Policy Structure
  - The AAIS Common Policy Conditions Form
  - The AAIS Commercial Property Coverage Conditions Part
    - Insuring Agreement
    - Definitions
    - Benefit to Others Condition
    - Conformity with Statute Condition
    - Control of Property Condition
    - Death of an Individual Named Insured Condition
    - Liberalization Condition
    - Misrepresentation, Concealment, or Fraud Condition
    - Policy Period Condition
    - Restoration of Limits Condition
    - Subrogation Condition
    - Suits Against the Insurer Condition
    - Territorial Limits Condition
  - Building and Personal Property Coverage Part
    - Covered and Excluded Property
    - Additional and Supplemental Coverages
    - Vacancy or Unoccupancy
    - Valuation, Deductible, Coinsurance, and Other Insurance
    - Requirements in Case of Loss, Loss Payment, Mortgage Provisions, Other Insurance
    - Recoveries
  - Time Element Coverage Parts
    - Earnings Coverage Part (CP-60)
    - Extra Expense Coverage Part (CP-69)
    - Income Coverage Part (CP-70)
    - Comparison of Earnings and Income Coverage Parts
  - Perils Parts
    - Basic and Broad Perils Parts

- Special Perils Part
    - AAIS 1.0-Edition versus ISO 2012-Edition Commercial Property Forms
  - Index of AAIS Commercial Prop. Forms and Endorsements
  - Commercial Output Policies
    - Advantages of COPs
    - Eligibility
    - COP Policy Structure
    - Covered Locations
    - Covered and Excluded Property
      - Building Property
      - Business Personal Property
      - Excluded Property
    - Additional Coverages
      - Property in Transit
    - Time Element Coverages
      - Computers, Programs, and Electronic Data
      - AAIS COP
      - AAIS COP-XL
      - ISO CAP
    - Exclusions and Limitations
      - Mold
      - Terrorism Endorsements
    - Limits
    - Deductibles
    - Valuation and Coinsurance
    - Summary
  - Lists of Commercial Output Policies
    - AAIS Commercial Output Program Forms and Endorsements
    - AAIS Commercial Output Program--XL Forms and Endorsements
    - ISO Capital Assets Program Forms and Endorsements
  - Stand-Alone Terrorism Policies
    - Terrorism Markets
    - Policy Forms
    - Key Coverage Provisions
      - Covered Causes of Loss
      - Definition of Act of Terrorism
      - Definition of Occurrence
      - War Exclusion
      - Nuclear, Biological, and Chemical (NBC) Perils
      - Threat or Hoax Exclusion

- Cyber Attacks Exclusion
    - Property Damage at Named Locations
    - Debris Removal
    - Business Income and Extra Expense
    - Contingent Business Income
    - Service Interruption
    - Valuation and Coinsurance
    - Maintenance of Protection Systems
    - Cancellation Provisions
    - Confidentiality Provision
  - Limits and Deductibles
  - Conclusion
- IX: Inland Marine
  - Introduction to Inland Marine Ins.
  - Index of Filed Commercial Inland Marine Forms and Endorsements
    - ISO Commercial Inland Marine Forms and Endorsements List
    - AAIS Commercial Inland Marine Forms and Endorsements
  - Transportation Insurance
    - Annual Transit Policies
      - Covered Property
      - Excluded Property
      - Property of Others
      - Sold Property/F.O.B. Shipments
      - Undelivered or Rejected Shipments
      - Covered Methods of Shipment
      - Exclusion of Mail Shipments
      - Limitations on Waterborne Transit Coverage
      - Exclusion of Ocean Marine and Import/Export Shipments
      - Where and When Coverage Applies
      - Loading and Unloading
      - Property at Terminals
      - Coverage Territory
      - Shipments in Progress
      - Covered Perils
      - Debris Removal and Pollutant Cleanup Expense
      - Expenses To Protect Property
      - Limits and Deductibles
      - Valuation and Coinsurance
      - Reporting Forms
      - Subrogation (Transfer of Rights of Recovery)



- Permission To Accept Released Bills of Lading
  - Trip Transit Policies
    - Covered Shipments
    - Covered and Excluded Property
    - Where and When Coverage Applies
    - Covered Perils
    - Debris Removal and Pollutant Cleanup Expense
    - Expenses To Protect Property
    - Limits, Valuation, and Coinsurance
    - Subrogation (Transfer of Rights of Recovery)
    - Permission To Accept Released Bills of Lading
  - Motor Truck Cargo Policies
    - Covered Property Interests
    - Earned Freight Charges
    - Excluded Property
    - Where and When Coverage Applies
    - Shipments in Progress
    - Covered Methods of Shipment
    - Covered Perils
    - Federal Motor Carrier Safety Administration Filing/Endorsement
    - Debris Removal and Pollutant Cleanup Expense
    - Expenses To Protect Property
    - Limits and Deductibles
    - Valuation and Coinsurance
    - Reporting Forms
    - Subrogation (Transfer of Rights of Recovery)
  - Owners Cargo Policies
    - Covered Property Interests
    - Restrictions on Where Coverage Applies
    - Exclusions
    - Valuation and Coinsurance
- Electronic Data Processing (EDP) Coverage
  - EDP Coverage Alternatives
  - Duplication and Off-Site Storage
  - EDP Coverage Forms
  - Covered Equipment
    - Communications and Reproduction Equipment
    - Air-Conditioning and Fire Suppression Equipment
    - Property of Others, Property Leased to Others
  - Software, Data, and Media

- Extra Expense and Business Income Coverage
  - Business Income Coverage
  - Civil Authority Coverage
  - Indemnity Period
  - What Property Must Be Damaged
  - What Operations Must Be Disrupted
  - Time Element Coverage under the Commercial Property Policy
- Additional Coverages
  - Discharge of Fire Extinguishing Equipment
- Covered Locations
  - Coverage Territory
- Covered Causes of Loss
  - Dishonesty
  - Utility Service Disruption
  - Extremes of Temperature and Humidity, Rust and Corrosion, Water Damage, Flood
  - Processing Operations
  - Electrical or Magnetic Damage and Mechanical Breakdown
  - Computer Virus
  - Computer Hacking
- Limits and Deductibles
- Valuation
  - Extra Expense and Business Income Coverage: Actual Loss Sustained
  - Coinsurance
- Coordination with Commercial Property Policy
- Valuable Papers Coverage
  - Covered Property
  - Covered Locations
  - Protection of Records/Storage Limitation
  - Emergency Removal
  - Causes of Loss
  - Limits and Deductible
  - Valuation and Coinsurance
- Accounts Receivable Coverage
  - An Alternative to Insurance
  - Covered Property Interests
  - Covered Locations
  - Protection of Records/Storage Limitation
  - Emergency Removal
  - Causes of Loss

- Limits and Deductible
  - Valuation
  - Coinsurance
  - Endorsements
- Fine Arts Insurance
  - Fine Arts Coverage Provisions
  - Covered Property
    - Definition/Description of Covered Fine Arts
    - Newly Acquired Property
    - Property of Others
    - Legal Liability Coverage
    - Property Not Covered
  - Covered Locations
    - Unscheduled and Newly Acquired Locations
    - Property in Transit
    - Policy Territory, Covered Modes of Transportation
  - Covered Perils
    - Dishonesty
    - Breakage of Fragile Articles, Chipping, or Marring
    - Terrorism
    - Packing Exclusion or Condition
    - Other Excluded Perils
    - Alarm Maintenance/Protective Services Provisions
  - Limits of Insurance
  - Valuation
    - Valuation of Property of Others
    - Fair Market Value, Current Market Value, or Actual Cash Value
  - Special Loss Settlement/Valuation Provisions
    - Partial Loss Valuation/Settlement
    - Loss to Pairs or Sets
    - Loss Buy-Back Provision
  - Additional Coverages
  - Deductibles
  - Coinsurance
- Builders Risk and Installation Floater Coverage
  - Construction Contract Requirements
    - Responsibility for Purchasing Builders Risk Policy
  - Coverage under Permanent Property Policies
  - Builders Risk Coverage Forms
    - Covered Parties

- Covered Property
  - Excluded Property
  - Covered Locations
  - Additional Coverages
  - Covered and Excluded Causes of Loss
  - Termination of Coverage
  - Occupancy
  - Subrogation
  - Protective Safeguards
  - Completed Value Form versus Reporting Form
  - Valuation
  - Limits
  - Deductibles
- Delayed Completion/Soft Costs Coverage
  - Understanding the Terminology
  - What Is Covered
  - Valuation Basis: Actual Loss Sustained
  - Coinsurance and Monthly Limitations
  - Exclusions
  - Limits and Deductibles
  - Indemnity Period
  - Arranging Delayed Completion Coverage
- Difference-in-Conditions Coverage
- Other Construction-Related Coverages
  - Efficacy or Systems Performance Coverage
  - Force Majeure Coverage
  - Stipulated Loss Coverage
- Contractors Equipment
  - Covered Property
    - Definition of Contractors' Equipment
    - Property of Others
    - Newly Acquired Equipment
  - Excluded Property
    - Property Loaned or Rented to Others
    - Vehicles
    - Waterborne Property
  - Covered Locations
  - Debris Removal and Pollutant Cleanup
  - Additional Coverages
    - Leased Equipment

- Borrowed Equipment
  - Rental Reimbursement
  - Employees Tools and Work Clothing
- Covered Perils
  - Named Perils Coverage
  - All Risks Coverage
  - Crane or Derrick Booms
  - Weight of Load
  - Terrorism Coverage
- Limits
- Deductibles
- Valuation
- Coinsurance
- Jewelers Block Coverage
  - Proposal for Jewelers Block Insurance
    - Warranties in the Proposal
    - Jewelers Security Alliance
  - Covered Property
    - Property Being Worn
    - Other Excluded Property Provisions
  - Covered Locations
    - Insured's Premises
    - Show Windows or Showcases
    - Off Premises in Custody of Individuals (Travel)
    - Property Being Shipped (Transit)
    - Exhibitions
    - Custody or Premises of Another Jewelry Dealer
    - Safe or Vault of Bank, Trust, or Safe Deposit Company
    - Other Off-Premises Coverage
  - Covered and Excluded Causes of Loss
    - Dishonesty Exclusion
    - Theft from Unattended Vehicle Exclusion
    - Other Theft-Related Exclusions
    - Other Exclusions
  - Protective Safeguards Provision
  - Record Keeping Provision
  - Additional and Optional Coverages
  - Limits and Deductibles
  - Valuation of Covered Property
  - No Coinsurance Provision

- Warehouse Operators Legal Liability Coverage
  - Coverage Grant
  - Defense Costs
  - Additional Coverages
    - Earned Warehouse Charges
    - Debris Removal
    - Pollutant Cleanup and Removal
    - Emergency Removal
    - Additional Expenses
  - Covered Property
  - Excluded Property
  - Covered Perils
  - Limits of Insurance
  - Valuation
  - Reporting Endorsement
  - Deductibles
- Filed Inland Marine Forms
  - AAIS and ISO Filed Inland Marine Programs
  - ISO Commercial Articles Coverage Form (CM 00 20)
  - AAIS Musical Instruments Coverage (IM 1250)
  - AAIS Photographic Equipment Coverage (IM 1350)
  - ISO Camera and Musical Instrument Dealers Coverage Form (CM 00 21)
    - Protective Safeguards Provision
  - AAIS Camera and Musical Instrument Dealers Coverage (IM 1050)
    - Protective Safeguards Provision
  - ISO Equipment Dealers Coverage Form (CM 00 22)
    - Protective Safeguards Provision
  - AAIS Mobile Equipment Dealers Coverage (IM 1150)
    - Protective Safeguards Provision
  - ISO Physicians and Surgeons Equipment Coverage Form (CM 00 26)
    - Protective Safeguards Provision
  - AAIS Physicians and Dentists Equipment Coverage (IM 1400)
    - Protective Safeguards Provision
  - ISO Signs Coverage Form (CM 00 28)
  - AAIS Sign Coverage (IM 1450)
  - ISO Theatrical Property Coverage Form (CM 00 29)
  - AAIS Theatrical Property Coverage (IM 1500)
  - ISO Film Coverage Form (CM 00 45)
  - AAIS Negative Film Coverage (IM 1300)
  - ISO Floor Plan Coverage Form (CM 00 52)

- AAIS Floor Plan Merchandise Coverage (IM 1100)
  - ISO Jewelers Block Coverage Form (CM 00 59)
  - AAIS Jewelry Dealers Coverage (IM 1200)
  - ISO Mail Coverage Form (CM 00 60)
  - ISO Accounts Receivable Coverage Form (CM 00 66)
  - AAIS Accounts Receivable Coverage (IM 1000)
  - ISO Valuable Papers and Records Coverage Form (CM 00 67)
  - AAIS Valuable Papers and Records Coverage (IM 1550)
- XI: Equipment Breakdown
  - List of ISO Equipment Breakdown/Boiler and Machinery Forms and Endorsements
    - ISO Equipment Breakdown Forms
    - ISO Boiler and Machinery Coverage Forms and Endorsements
  - Overview of Equipment Breakdown Insurance
    - Commercial Property versus Equipment Breakdown Insurance
    - Who Needs Equipment Breakdown Insurance?
    - Direct Damage Coverage
    - Expediting Expense Coverage
    - Income and Expense Coverage
      - Actual Loss Sustained versus Per Diem Coverage
      - Ordinary Payroll Coverage
    - Other Coverages
      - Contingent Business Income and Extra Expense
      - Spoilage Coverage
      - Utility Service Interruption Coverage
      - Building Ordinance Coverage
    - Coverage Subject to Special Sublimits
      - Hazardous Substances
      - Ammonia/Refrigerant Contamination
      - Water Damage
      - Fungus, Wet Rot, and Dry Rot
    - Covered Equipment
      - Excluded Items
      - Computer Equipment, Media, and Data
    - Covered Locations
    - Covered Breakdowns or Accidents
      - Exclusions to the Accident or Breakdown Definition
    - Limits of Insurance
    - Deductibles
    - Valuation
    - Coinsurance

- Suspension Clause
- Joint Loss Agreement
- Property/Boiler Package Policies
- Conclusion
- Equipment Breakdown Coverage in Monoline Policies
  - Covered Causes of Loss
    - Electronic Circuitry Impairment
    - Definition of One Accident or Breakdown
    - Exclusions to the Accident, Breakdown, and Electronic Circuitry Definitions
  - Covered Equipment
    - Location of Covered Equipment
    - Exclusions to Covered Equipment
  - Direct Damage Coverage
    - Covered Property
    - Covered Locations
    - Valuation of Property
    - Direct Damage Coinsurance
  - Expediting Expenses Coverage
  - Business Income Coverage
    - Actual Loss Coverage Basis
    - Payroll Coverage
    - Indemnity Period
    - Business Income Coinsurance
    - Avoiding Coinsurance
    - Unique Business Income Coverages in HSB and Travelers Forms
  - Extra Expense Coverage
  - Dependent Property Business Income and Extra Expense Coverage
  - Green Coverage
  - Electronic Data and Media Coverage
  - Spoilage Damage Coverage
    - Time Element Loss Resulting from Spoilage
  - Utility Interruption Coverage
  - Newly Acquired Premises
  - Ordinance or Law Coverage
  - Hazardous Substances
  - Refrigerant Contamination
  - Water Damage
  - Mold, Fungus, Wet Rot, or Dry Rot
  - Exclusions
    - Coverage Available under Commercial Property Policy



- Equipment Breakdown Coverage Options
  - Testing
  - Fungus (Mold), Wet or Dry Rot
  - Virus, Bacterium, or Other Microorganism
  - Business Income, Extra Expense, Utility Interruption Exclusions
  - Special Exclusion for Utility Interruption
- Other Provisions
  - Errors and Omissions Provision
  - Brands and Labels Provision
  - Defense Coverage
  - Joint or Disputed Loss Agreement
  - Suspension Provision
  - Maintenance of Equipment
  - Jurisdictional Inspections
- Limits of Insurance
- Deductibles
- Summary of Major Changes to 2015 HSB Equipment Breakdown Coverage Form
- Sample Forms--Equipment Breakdown
- Small Business Boiler and Machinery Coverage Forms
  - ISO Small Business Boiler and Machinery Coverage Form
  - ISO Small Business Boiler and Machinery Broad Form
  - Insurer Small Business Boiler and Machinery Forms
- Property/Boiler All Risk Policies
  - Coverage Format
  - Coverage Grant
    - Covered Objects
    - Covered Accidents
  - Covered Property
  - Excluded Causes of Loss
    - Flood
    - Vermin, Inherent Defect
    - Leakage
    - Law or Ordinance
    - Consequential Damage
    - Utility Service Interruption
    - Testing
  - Expediting Expense Coverage
  - Hazardous Substance Limitation
  - Ammonia Contamination Limitation
  - Water Damage Limitation

- Suspension Clause
- In Use, Connected Ready for Use Requirement
- Defense Coverage
- Typical Limit and Deductible Structure
- Valuation
- Coinsurance and Agreed Amount
- Time Element Coverage
- Commercial Prop. Coverage Concerns
- Traditional Direct Damage Boiler and Machinery Coverage
  - Boiler and Machinery Coverage Grant
  - Definition of Accident
    - Exclusions to Accident Definition
    - Accident Definitions for Turbines
    - Other Accident Definitions
    - Definition of One Accident
  - Definition of Covered Objects
    - Computer Equipment
    - Computer Programs, Media, and Data
    - Medical and Diagnostic Equipment
    - In Use/Connected Ready for Use Requirement
    - Suspension Clause
  - Covered Property
    - Exclusion of Computer Media and Data
    - Covered Locations
    - Valuation
  - Exclusions
    - Flood
    - Earth Movement
    - Ordinance or Law
    - Testing
    - Lack of Power, Light, Heat, Steam, or Refrigeration
    - Interruption of Business, Other Indirect Loss
    - Accidents to Computer Programs, Media, and Data
    - Contingent Exclusions
    - Accidents Caused by Windstorm, Hail, or Freezing
  - Coverage Extensions
    - Expediting Expense Coverage
    - Newly Acquired Locations
    - Defense and Supplementary Payments
  - Limits and Deductibles

- Sublimits
      - Expediting Expense
      - Hazardous Substances
      - Ammonia Contamination
      - Water Damage
  - Traditional Time Element Boiler and Machinery Coverage
    - Types of Time Element Coverage
      - Actual Loss versus Valued Coverage
    - Combined Business Interruption and Extra Expense
      - Coverage Criteria
      - Coverage Grant
      - Extra Expense Coverage versus Coverage for Expenses To Reduce Loss
      - No Automatic Ordinary Payroll Coverage
      - Accident Reporting Requirement
      - Period of Restoration
      - Exceptions to Direct Damage Exclusions
      - Additional Exclusions
      - Coinsurance and Annual Reports
      - Premium Adjustment
      - Limits of Insurance
      - Limitations on Loss Recovery
      - Extra Expense Loss Recovery
      - Deductible Options
    - Business Interruption Coverage
    - Extra Expense Coverage
- XII: Crime
  - Index of Commercial Crime Forms
    - ISO Commercial Crime Program
    - AAIS Commercial Crime Program
    - SAA Crime Protection Program
  - Commercial Crime Insurance Overview
    - Crime Coverage Basis: Loss Sustained versus Discovery
      - Crime Coverage Basis Loss Sustained versus Discovery
    - Employee Dishonesty Coverage
      - Blanket versus Scheduled Coverage
      - Covered Property
      - Covered Cause of Loss
      - Covered Employees
      - Other Important Provisions
      - Employee Benefit Plans

- Forgery or Alteration Coverage
- Money and Securities Coverage
- Money Orders and Counterfeit Money Coverage
- Coverage for Property Other Than Money and Securities
- Computer Fraud and Funds Transfer Fraud Coverage
- Kidnap, Ransom, and Extortion Coverage
- ISO Commercial Crime Program Forms
  - Crime Forms Overview
    - Coverage and Policy Form Versions
    - Discovery and Loss Sustained Versions
    - Commercial and Government Crime Forms
    - Commercial and Government Employee Theft and Forgery Forms
    - Kidnap/Ransom and Extortion Forms
  - Discovery versus Loss Sustained Forms
    - Discovery Forms
    - Loss Sustained Forms
    - Definition of "Discovery"
  - Commercial and Government Crime Forms
    - Employee Theft Insuring Agreement in Commercial Forms
    - Employee Theft Insuring Agreements in Government Forms
    - Forgery or Alteration Insuring Agreement
    - Inside the Premises—Theft of Money and Securities
    - Inside the Premises—Robbery or Safe Burglary of Other Property
    - Outside the Premises Insuring Agreement
    - Computer and Funds Transfer Fraud Insuring Agreement
    - Money Orders and Counterfeit Money Insuring Agreement
    - Insuring Agreement Endorsements
    - Exclusions
    - Joint Insured Provision
    - Consolidation, Merger, or Acquisition
    - Additional Premises or Employees
    - Ownership of Property and Interests Covered
    - Duties in the Event of Loss
    - Subrogation
    - Other Insurance
    - Recoveries
    - Valuation
    - Coverage Territory
    - Concealment, Misrepresentation, or Fraud
    - Definitions

- Limits and Deductible
  - Commercial versus Government Forms
  - Summary 2015 & 2013 ISO Commercial and Government Crime Changes
- Commercial and Government Employee Theft and Forgery Policies
  - Comparing the Commercial and Government Forms
- Kidnap/Ransom and Extortion Forms
  - Insuring Agreements
  - Exclusions
  - Coverage Territory
  - Covered Property
  - Duties in the Event of an Occurrence
  - Confidentiality Agreement
  - Consolidation-Merger
  - Additional Premises or Employees
  - Joint Insured Provision
  - Other Insurance
  - Limits and Deductibles
  - Summary 2013-Edition Kidnap/Ransom and Extortion Form Changes
- ISO Commercial Crime Endorsements
  - Category 04--Insuring Agreement Endorsements
    - Clients' Property (CR 04 01)
    - Funds Transfer Fraud (CR 04 02) (Withdrawn 2002)
    - Extortion--Commercial Entities (CR 04 03)
    - Extortion--Government Entities (CR 04 04)
    - Inside the Premises--Theft of Other Property (CR 04 05)
    - Inside the Premises--Robbery of a Watchperson or Burglary of Other Property (CR 04 06)
    - Inside the Premises--Robbery of a Custodian or Safe Burglary of Money and Securities (CR 04 07)
    - Employee Theft--Name or Position Schedule (CR 04 08)
    - Lessees of Safe Deposit Boxes (CR 04 09)
    - Securities Deposited with Others (CR 04 10)
    - Guests' Property (CR 04 11)
    - Safe Depository (CR 04 12)
    - Destruction of Electronic Data or Computer Programs (CR 04 13)
    - Unauthorized Reproduction of Computer Software by Employee (CR 04 14)
    - Identity Fraud Expense (CR 04 15)
    - Telephone Toll Fraud (CR 04 16)
    - Fraudulent Impersonation (CR 04 17)
  - Category 07--Terrorism Endorsements

- Exclusion of Terrorism (CR 07 30)
- Exclusion of Terrorism Involving Nuclear, Biological or Chemical Terrorism (CR 07 31)
- Amendment--Delete Provisions Regarding Certain Acts of Terrorism (Applicable to Crime/Fidelity Only) (CR 07 50)
- Replace Terrorism Provisions (Applicable to Crime/Fidelity Only) (CR 07 51)
- Conditional Exclusion of Terrorism (Relating to Disposition of Federal Terrorism Risk Insurance Act) (CR 07 52)
- Conditional Exclusion of Terrorism Involving Nuclear, Biological or Chemical Terrorism (Relating to Disposition of Federal Terrorism Risk Insurance Act) Endorsement (CR 07 53)
- Category 20--General Use Crime and Fidelity Endorsements
  - Policy Change (Discovery Form) (CR 20 01)
  - Policy Change (Loss Sustained Form) (CR 20 02)
  - Policy Bridge--Discovery Replacing Loss Sustained (CR 20 03) (Withdrawn 2006)
  - Change Extended Period to Discover Loss (CR 20 04)
  - Include Retroactive Date (CR 20 05)
  - Include Retroactive Date for Specified Joint Insured (CR 20 06) (Withdrawn 2006), Include Retroactive Date for an Entity Acquired through Consolidation or Merger (CR 20 07) (Withdrawn 2006)
  - Convert to an Aggregate Limit of Insurance (CR 20 08)
  - Amend Territory Condition--Include Specified Foreign Territories (CR 20 09)
  - Concurrent Insurance (CR 20 10)
  - Coindemnity (CR 20 11)
  - Binding Arbitration (CR 20 12) Non-Binding Arbitration (CR 20 13)
  - Loss Payable (CR 20 14)
  - Joint Loss Payable (CR 20 15)
  - Provide Notice of Cancellation to Another Entity (CR 20 16)
  - Provide Required Notice of Cancellation to Another Entity (CR 20 17)
  - Include Joint Venture or Partnership as Insured(s) (CR 20 18)
  - Obligee (CR 20 19)
  - Calculation of Premium (CR 20 20)
  - Exclusion of Certain Computer-Related Losses (CR 20 21)
  - Include Designated Person Required To Have Knowledge of Loss (Discovery Form) (CR 20 22)
  - Include Designated Person Required To Have Knowledge of Loss (Loss Sustained Form) (CR 20 23)
  - Provide Limited Coverage for Loss Occurring before Retroactive Date (CR 20 24)
  - Loss Reporting Threshold (CR 20 25)
  - Provide Automatic Coverage for Acquired Entities (CR 20 26)
  - Provide Varying Deductibles (CR 20 27)

- Add Protective Devices or Services (CR 20 28)
- Change in Control of the Insured--Notice to the Company (CR 20 29)
- Amend Territory Condition--Include Worldwide Coverage (CR 20 30)
- Include as Joint Insured(s) (CR 20 31)
- Amend Definition of Financial Institution (CR 20 32)
- Category 25--Fidelity Endorsements
  - Exclude Designated Persons or Classes of Persons as Employees (CR 25 01)
  - Include Designated Agents as Employees (CR 25 02)
  - Include Partners as Employees (CR 25 03)
  - Include Members of a Limited Liability Company as Employees (CR 25 04)
  - Include Leased Workers as Employees (CR 25 05) (Withdrawn 2002)
  - Include Chairperson and Members of Specified Committees as Employees (CR 25 06)
  - Include Specified Directors or Trustees on Committees as Employees (CR 25 07) (Withdrawn 2007)
  - Include Specified Non-Compensated Officers as Employees (CR 25 08)
  - Include Volunteer Workers as Employees (CR 25 09)
  - Include Volunteer Workers Other Than Fund Solicitors as Employees (CR 25 10)
  - Include the Spouse and Children of Building Manager, Superintendent or Janitor as Employees (CR 25 11)
  - Include Treasurers or Tax Collectors as Employees (CR 25 12)
  - Include Students as Employees (CR 25 13)
  - Include Officers and Employees of Federal Reserve Bank Acting as EFTS Agent as Employees (CR 25 14)
  - Amend Definition of Employee To Comply with Labor-Management Reporting and Disclosure Act of 1959 (CR 25 15)
  - Add Trading Coverage (CR 25 16)
  - Add Warehouse Receipts Coverage (CR 25 17)
  - Add Faithful Performance of Duty Coverage (CR 25 18)
  - Add Faithful Performance of Duty Coverage for Government Employees (CR 25 19)
  - Add Credit, Debit or Charge Card Forgery (CR 25 20)
  - Add Warehouse Receipts Forgery (CR 25 21)
  - Include Personal Accounts of Specified Persons (CR 25 22)
  - Exclude Certain Risks Inherent in Insurance Operations (CR 25 23)
  - Exclude High-Grading Loss (CR 25 24)
  - Exclude Unauthorized Advances, Require Annual Audit (CR 25 25)
  - Rural Utilities Service Borrowing Corporations--Limit Amount of Insurance on Collection Agents (CR 25 26)
  - Rural Utilities Service Joint Insured (CR 25 27)
  - Rural Utilities Service Regulations (CR 25 28)

- Insured at Military Center (CR 25 29)
- Banks for Cooperatives and Federal Intermediate Credit Banks (CR 25 30)
- Add Blanket Excess Limit of Insurance for Specified Joint Insured (CR 25 31)
- Provide Employee Theft Coverage Excess over a Statutory Bond Requirement (CR 25 32)
- Employee Theft--Per Loss Excess over Employee Theft--Per Employee (CR 25 33)
- Add Schedule Excess Limit of Insurance for Specified Employees or Positions (CR 25 34)
- Add Schedule Excess Limit of Insurance for Specified Employees or Positions for Employee Theft Only (CR 25 35)
- Change Schedule (Discovery Form) (CR 25 36)
- Change Schedule (Loss Sustained Form) (CR 25 37)
- Change Schedule Excess Limit of Insurance for Specified Employees or Positions (Discovery Form) (CR 25 38)
- Change Schedule Excess Limit of Insurance for Specified Employees or Positions (Loss Sustained Form) (CR 25 39)
- Include Expenses Incurred To Establish Amount of Covered Loss (CR 25 40)
- Include Designated Persons or Classes of Persons as Employees (CR 25 41)
- Include Computer Software Contractors as Employees (CR 25 42)
- Add Faithful Performance of Duty Coverage for Specified Government Employees or Positions (CR 25 43)
- ERISA Inflation Guard (CR 25 44)
- Include Virtual Currency as Money (CR 25 45)
- Include Virtual Currency as Money (CR 25 46)
- Category 35--Crime Endorsements
  - Exclude Specified Property (CR 35 01)
  - Include Robbery of a Janitor (CR 35 02) (Withdrawn 2007)
  - Include Vandalism (CR 35 03) (Withdrawn 2007)
  - Increased Limit for Specified Property Subject to Special Limit of Liability (CR 35 04)
  - Include Loss during Fire in Premises (CR 35 05) (Withdrawn 2007)
  - Limit Coverage to Office Equipment (CR 35 06) (Withdrawn 2007)
  - Include Automotive Products in Outside Containers (CR 35 07) (Withdrawn 2009)
  - Limit Coverage to Specified Portion of Premises (CR 35 08) (Withdrawn 2009)
  - Protective Devices or Services Provision (CR 35 09) (Withdrawn 2007)
  - Forcible Entry into Premises Requirement (CR 35 10)
  - Include Outside Showcases or Show Windows as Premises (CR 35 11) (Withdrawn 2009)
  - Convert to Schedule Coverage (CR 35 12) (Withdrawn 2009)
  - Exclude Designated Premises (CR 35 13)



- Reduce Limit of Insurance on Designated Premises (CR 35 14)
- Decrease Limit of Insurance While Premises Not Open for Business (CR 35 15)
- Exclude from Extortion Coverage Persons or Property at Designated Premises (CR 35 16)
- Include Personal Extortion for Named Individuals (CR 35 17)
- Change Schedule Coverage (CR 35 18) (Withdrawn 2009)
- Limit Coverage to Fixtures, Fittings, or Appliances or Property in Public Entrances, Hallways, or Storerooms (CR 35 19) (Withdrawn 2009)
- Add Property of Others (CR 35 20)
- Include Theft of Outdoor Signs (CR 35 21) (Withdrawn 2009)
- Require Record of Checks (CR 35 22)
- Extend Definition of Premises To Include Portion of Grounds Enclosed by Fence or Wall (CR 35 23)
- Increase Limit of Insurance for Specified Periods (CR 35 24)
- Include Selling Price or Processing Charge (CR 35 25)
- Extend Premises to Entire Plot of Ground under Your Control (CR 35 26)
- Include Covered Property in Custody of Designated Agents (CR 35 27)
- Include Guests Property Accepted for Safekeeping (CR 35 28)
- Include Securities Held by a Depository in Trust (CR 35 29)
- Include Bulky Property (CR 35 30)
- Provide Sublimits for Money, Securities or Checks (CR 35 31)
- Limit Coverage for Money and Securities Outside the Premises to Robbery Only (CR 35 32)
- Increase Limit of Insurance Per Guest (CR 35 33)
- Include Damage from Food or Liquid (CR 35 34)
- Include Property in Custody of Laundry or Cleaner (CR 35 35)
- Include Property of Guests Occupying Leased Lodging Accommodations (CR 35 36)
- Include Samples or Articles Carried or Held for Sale for Delivery (CR 35 37)
- Include Money for Full or Partial Limit of Insurance (CR 35 38)
- Reduce Limit of Insurance for Specified Premises (CR 35 39) (Withdrawn 2007)
- Safe Deposit Box Transfer (CR 35 40)
- Category 45--Kidnap/Ransom and Extortion Endorsements
  - Policy Change (CR 45 01)
  - Death and Dismemberment (CR 45 02)
  - Products Recall Expenses (CR 45 03)
  - Business Income and Extra Expenses (CR 45 04)
  - Amend Territory Condition To Suspend Coverage for Foreign Business Operations (CR 45 05) (Withdrawn 2007)
- AAIS Commercial Crime Program
  - General Conditions Part (Crime Coverage) (CR 0100)

- Premises Burglary and Robbery Coverage (CR 0302)
  - Property Exclusions and Limitations
  - Excluded Perils
- Burglary and Robbery Coverages--Safe Burglary and Messenger Robbery (CR 0303)
  - Property Exclusions or Limitations
  - Excluded Perils
- Money and Securities Coverage--Inside and Outside of Premises (CR 0304)
  - Excluded Perils
- Theft Coverage--Property Other Than Money and Securities (CR 0306)
  - Property Exclusions and Limitations
  - Excluded Perils
- Theft Coverage--Churches (CR 0307)
  - Property Exclusions and Limitations
  - Excluded Perils
- Employee Dishonesty Coverage (CR 0308)
  - ERISA Coverage for Employee Benefit Plans
  - Definition of Employee
  - Employee Cancellation Provision
  - Coverage and Discovery Period
  - Extension for Previous Coverage
  - Property Exclusions and Limitations
  - Excluded Perils
- Crime Coverages (CR 0310)
- Computer Fraud Coverage (CR 0311)
  - Property Exclusions and Limitations
  - Excluded Perils
- Premises Liability for Guests' Property (CR 0312)
  - Property Exclusions and Limitations
  - Excluded Perils
- Counterfeit Money, Money Orders, and Travelers Checks (CR 0313)
- Forgery Coverage (CR 0314)
  - Excluded Perils
- Coverage for Computer-Related Crime
  - Commercial Property Policies
  - EDP Policies
  - Commercial Crime Policies
    - Employee Dishonesty Coverage Forms
    - Computer Fraud Coverage Form
    - SAA Financial Institution Computer Crime Form
    - Lloyd's of London CIDS Form

- Telephone Toll Fraud Coverage
    - Extortion Coverage Forms
  - Coverage for Theft of Information
    - No Coverage for Loss of Income or Market Share
    - First-Party Intellectual Prop. Coverage
- Kidnap, Ransom, and Extortion Coverage
  - Kidnap/Ransom Loss Control
    - Security Consultants
  - Kidnap and Ransom Ins. Coverage
    - Covered Acts
    - Covered Losses
    - Endorsements
    - Limits of Liability
    - Exclusions
    - Other Policy Provisions
  - Conclusion
- Alphabetical Lists of Financial Institution Crime Forms
  - SFAA Financial Institution Bonds and Policies
  - SFAA Financial Institution Bond Riders
  - SFAA Combination Safe Depository Policy Endorsements
  - SFAA Computer Crime Policy Endorsements
  - ISO Financial Institution Crime Policies
  - ISO Financial Institution Crime Endorsements
- SAA Financial Institution Bonds
- SFAA Financial Institution Bond for Banks
  - Insuring Agreements
  - Fidelity Coverage
    - Definition of Employee
    - ERISA Plans
  - On-Premises Coverage
    - Enumerated Items of Property
    - Other Tangible Property
  - In-Transit Coverage
  - Forgery or Alteration Coverage
  - Securities Coverage
  - Counterfeit Money Coverage
  - Fraudulent Mortgages Coverage
  - Fraudulent Transfer Instructions Rider
  - Defense Coverage
  - Exclusions

- Property Damage Exclusions
  - Business Risk Exclusions
  - Consequential Loss Exclusions
  - ATM Exclusions
  - Exclusions of Coverage Provided by Other Policies
  - Criminal Activities Exclusions
  - Precautionary Exclusions
- Discovery
- Termination/Cancellation
  - Termination as to Any Employee
- Limits of Liability
- Valuation
- Deductible
- Notice Requirements
  - Notice and Proof of Loss and Legal Proceedings Against Underwriter
  - Notice of Consolidation Merger or Purchase of Assets
  - Notice of Change of Ownership
  - Notice of Suit and Election To Defend
- Other Important Provisions
  - Joint Insureds
  - Material Concealment, Omission, or Incorrect Statement
  - Subrogation and Recovery
- Key 2011 and 2004 Changes to the Bond
- Other Financial Institution Bonds
  - Financial Institution Bond Standard Form No. 14 For Brokers/Dealers
  - Financial Institution Bond Standard Form No. 15 (For Finance Companies)
  - Financial Institution Bond No. 25 (For Ins. Companies)
  - Excess Bank Employee Dishonesty Bond, Standard Form No. 28
  - Credit Union Blanket Bond, Standard Form No. 23
- SAA Financial Institution Computer Crime Form
  - Computer Systems Fraud
  - Data Processing Service Operations
  - Voice Initiated Transfer Fraud
  - Telefacsimile Transfer Fraud
  - Destruction of Data or Programs by Hacker
  - Destruction of Data or Programs by Virus
  - Voice Computer System Fraud
  - Exclusions
  - Discovery
  - Limits and Deductibles

- XIII: Package Policies
  - Introduction to Package Policies
  - Index of ISO and AAIS Businessowners Forms
    - Index of ISO Businessowners Forms
    - Index of AAIS Businessowners Forms and Endorsements
  - ISO Commercial Package Policy
  - ISO Businessowners Policy
    - Eligibility
    - Businessowners Property Coverage
      - Covered Property
      - Excluded Property
      - Additional Coverages
      - Coverage Extensions
      - Covered Perils
      - Vacancy
      - Valuation and Coinsurance
      - Resumption of Operations
      - Limits of Insurance
      - Deductibles
      - Optional Property Coverages
    - Businessowners Property Coverage versus Commercial Property Coverage
      - Business Income and Extra Expense Coverage without a Dollar Limit
      - Valuation
      - Categories of Covered Property
      - Computers and Electronic Data
      - Additional Coverages/Coverage Extensions
      - Covered Causes of Loss
      - Limits
      - Coverage Options
    - Businessowners Liability Coverage
      - Coverage
      - Covered Damages
      - Limits
      - Who Is Covered
      - Coverage Territory
      - Exclusions
    - Businessowners Liability Coverage versus CGL Coverage
      - New Organizations Coverage
      - Coverage Categories
      - Limit Structure

- Professional Liability Exclusion
    - Products-Completed Operations Hazard Definition
    - Nuclear Energy Liability Exclusion
  - Businessowners Common Policy Conditions
  - Interline Common Policy Conditions versus Businessowners Common Policy Conditions
  - Summary of Major 2013 Changes
- ISO Businessowners Endorsements
  - Category 03--Deductible Endorsements
  - Category 04--Additional Coverages and Exclusions
  - Category 05--Miscellaneous Endorsements
  - Terrorism Endorsements
  - Category 07--Specific Classes
  - Category 08--Professional Liability Endorsements
  - Category 10--Causes of Loss
  - Category 12--General Endorsements
  - Category 14--More Additional Coverages and Exclusions
  - Category 15--Data Breach /Cyber and Privacy Endorsements
  - Category 17--Condominium Coverage
- AAIS Combination Policy
- AAIS Businessowners Forms
  - Eligibility
  - Businessowners Property Coverage
    - Covered Property
    - Excluded Property
    - Additional Coverages
    - Coverage Extensions
    - Loss of Income
    - Covered Perils
    - Vacancy and Unoccupancy
    - Limits
    - Seasonal Increase (Peak Season)
    - Automatic Increase (Inflation Guard)
    - Deductible
    - Property Valuation
    - Mortgage Provisions
    - Policy Territory
    - Subrogation
  - Optional Property Coverages
    - Employee Dishonesty Coverage Option
    - Burglary and Robbery Coverage Option

- Money and Securities Coverage Option
    - Outdoor Signs Coverage Option
  - Businessowners Liability Coverage
    - Covered Damages
    - Bodily Injury and Property Damage Liability
    - Medical Payments
    - Fire Legal Liability Coverage
    - Personal and Advertising Injury Liability Coverage
    - Limits
    - Defense Costs Coverage
    - Supplemental Payments
    - Who Is Covered
    - Coverage Territory
    - Exclusions
    - Subrogation
  - Common Policy Conditions
  - Summary of Major 2015 and 2012 Changes
- AAIS Businessowners Endorsements