

Tenant-occupied Preferred Office Program (POP)



Customer Service

(727) 823-4000

(800) 627-0000

Claims

(800) 765-9700

BANKERS
INSURANCE GROUP

Bankers Insurance Group

11101 Roosevelt Blvd N
St. Petersburg, FL 33716

**BUSINESSOWNERS
PREFERRED OFFICE PROGRAM
BANKERS INSURANCE COMPANY
FIRST COMMUNITY INSURANCE COMPANY
UNDERWRITING MANUAL**

MULTISTATE (99)

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INTRODUCTION

Our **Preferred Office Program** is for tenant-occupied offices only. It's a fast, efficient, affordable way to provide low- cost comprehensive coverage for qualifying preferred office occupancies.

This program was designed to be quick and easy to use with no hassle and no waiting. If it fits, **it only takes minutes.**

- All inclusive specially designed Preferred Office Extension Endorsement
- Only two required fields for rating, Liability and Business Personal Property
- No optional coverages to select.
- No Underwriting questions to answer.
- No-company-intervention product to quote. Nothing is flagged to go to underwriting for review.

PROGRAM HIGHLIGHTS

- Business Liability Coverage Optional Limits of \$500,000, \$1,000,000 and \$2,000,000
- Apply Individual Risk Premium Modification (IRPMS) credits or debits upfront.
- Flat Windstorm or Hail Deductibles of \$1,000, \$2,500, \$5,000, \$7,500 or \$10,000.
- Business Income and Extra Expense Actual Loss Sustained for 12 months Included
- Medical Expense Payments \$10,000 per person.
- Damage to Premises Rented to You \$300,000
- Written on an All Risk Basis at replacement cost

Additionally.....



- Help Protect your Business with disaster recovery planning system. Designed by the Insurance Institute for Business and Home Safety, the “Open for Business” Online tool (valued at \$2,000) is FREE when you purchase a Businessowners Preferred Office Policy.

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The Preferred Office Extension Endorsement Includes the following:

Coverage Feature	Limits
Accounts Receivable	\$250,000 at premises/\$250,000 off premises
Additional Insured – Lessor of Leased Equipment	Included
Business Income - Extended	90 Days
Business Income from Dependent Properties	\$25,000
Debris Removal	25% of the loss up to a maximum of \$25,000
Damage to Premises Rented To You (Fire Legal Liability)	\$300,000
Electronic Data Additional Coverage	\$75,000
Employee Dishonesty	\$25,000 per occurrence
Equipment Breakdown	Up to \$99,999
Fine Arts	\$50,000, with \$500 per item limit (without appraisal)
Fire Department Service Charge	\$25,000
Fire Extinguisher System Recharge	\$10,000
Forgery and Alteration	\$25,000 per occurrence
Hired and Non-owned Auto Liability	Extends the General Liability Limit to Include Coverage
Identity Fraud Expense Coverage	\$25,000
Interruption of Computer Operations	\$25,000
Inventory or Appraisals	\$5,000
Lock and Key Replacement	\$5,000
Money and Securities	\$10,000 Inside / \$2,500 Outside
Money Orders and Counterfeit Paper	\$5,000
Newly Acquired Property Coverage Extension	BPP at \$500,000, Coverage Period – 180 days
Outdoor Property - <i>Named Perils Only: Fire, Lightning, Riot and Civil Commotion, Explosion and Aircraft</i>	\$25,000, but not more than \$2,500 for fences or walls; \$1,000 for any one tree, shrub or plant; \$1,000 for antennae and satellites \$10,000 for signs (unattached)
Patterns, Dies, Molds and Forms	\$5,000
Personal Effects	\$25,000 (\$1,000 maximum for any one employee)
Personal Property Off Premises (Including Transit)	\$25,000
Property Damage Liability - Borrowed Equipment	\$10,000
Reward Coverage	\$10,000
Sales Representative's Samples	\$25,000
Signs - Attached	\$10,000
Spoilage	\$50,000
Unauthorized Business Card Use	\$5,000
Utility Services -Direct Damage	\$25,000
Valuable Papers and Records	\$100,000 at premises/\$100,000 off premises
Water Backup and Sump Overflow	\$25,000
Wind and Hail-Added as Covered Causes of Loss for Outdoor Property	Included

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Additional Interests

Additional Insureds

- Manager or Lessor of Premise
- Controlling Interest
- State or Political Subdivisions - Permits Relating To Premises
- Mortgagee, Assignee or Receiver
- Owner or Other Interests from Whom Land Has Been Leased
- Engineers, Architects or Surveyors
- Designated Person or Organization
- Engineers, Architects or Surveyors Not Engaged Additional By the Named Insured
- State or Political Subdivisions – Permits
- Grantor of Franchise Endorsement

Loss Payable Provisions

- Loss Payee
- Lender's Loss Payable
- Loss Payee under a Contract-of-sale

Mortgagee

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Eligibility

- Business Personal Property limit of insurance may not exceed \$3,000,000 per location.
- Must occupy less than 35,000 square feet
- No more than 1 loss in the past 3 years (Not including Acts of God)
- Converted Structures

Businesses located in converted structures are acceptable if the heating, electrical and plumbing systems have been completely renovated, complying with the current commercial code. A classic example is a dwelling now occupied as an office or other commercial business. See rating rules section for premium charges.

- Offices located in buildings older than 20 years where plumbing, electrical, and heating and air conditioning have been updated are acceptable.
- At least two years of experience is required in applicable trade.

Ineligibility

- Building coverage is not eligible under this program.
- Tenant- occupied risks that are required to insure any portion of the building they occupy
- Office condominium units
- Any risks located in a PC9 or PC10
- Any tenant-occupied building and/or any business personal property of the tenant located in that building that has existing damage from a hurricane or tropical storm
- More than 30 days lapse in coverage at any time or in business without insurance at any time

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I. GENERAL RULES

COVERAGES

- a. The Preferred Office Program provides both property and liability coverages for eligible risks. Separate property and liability rates are provided for the mandatory coverages.

POLICY

- a. The rules, forms and classifications constitute the entire Preferred Office Program and must not be amended except as specifically permitted in accordance with these rules or as filed by the company

STATE EXCEPTIONS

- a. Refer to the state exceptions for any exception to the rules in this manual.

POLICY TERM

- a. The policy term is one year and policies are renewed annually.

POLICY WRITING MINIMUM PREMIUM

- a. Annual Policy Writing Minimum Premium will be \$500.00 for all classes.

BINDERS

- a. Refer to your agency contract to determine your binding authority. Application for insurance must be postmarked by the post office within 48 hours of effective date.
- b. All binding authority is suspended while the area in which the exposure is located is under a tropical storm, tornado or hurricane watch or warning.

OWNERSHIP

- a. When properties are under one ownership, all properties (business personal property) owned by the insured must be included in the same policy.

WAIVER OF PREMIUM

- a. Waive additional or return premium account balance of \$5.00 or less.

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CANCELLATIONS

1. PRO RATA CANCELLATION

Compute return premium pro rata and round to the next higher whole dollar when a policy is cancelled:

- A. At the company's request.
- B. Because the insured no longer has a financial or insurable interest in the property or business operation that is the subject of insurance.
- C. And rewritten in the same company or company group.

2. Other Calculations

If Paragraph 1. of this rule does not apply, compute return premium by multiplying the pro rata unearned premium by the factor .90 and round to the next higher whole dollar.

3. Retention of Policy Writing Minimum Premium

Retain the policy writing minimum premium when return premium is calculated under Paragraph 2. of this rule except when a policy is cancelled as of the inception date.

PAYMENT PLANS

A. Direct Bill Options:

- All premiums must be submitted gross.
- Insured will be billed directly for all installment payments.
- Any return premium will be mailed to the insured.

Pay Plan	Minimum Premium	Initial Payment	No. of Install	Install Percent	Due Dates	Installment Fee
PAID IN FULL	\$500	100%	0	NA	NA	\$0
2 PAYMENTS	N/A	50%	1	50%	Day 180	\$5.00
4 PAYMENTS	N/A	25%	3	25%	Day 90, then every 90 days	\$5.00
7 PAYMENTS	\$600	20%	6	13.5%	Day 30, then every 30 days	\$5.00
10 PAYMENTS	\$600	18%	9	9.1%	Day 30, then every 30 days	\$5.00

b. Non-Sufficient Fee

A fee of \$15.00 will be charged for any check returned unpaid by the bank.

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c. Installment Fee

A service charge applies to each subsequent installment payment, after the down payment. (Except the down payment).

d. Pay Plan Service Charge

A service charge of \$10.00 applies to each policy that selects a 4, 7 or 10 pay plan option. This is a one-time annual charge and will be added to the initial down payment.

e. Late Fee

A late fee of \$10.00 will be assessed with each installment that is received more than 7 days past the due date.

INSURANCE TO VALUE

- a. Business personal property limit of insurance must be at least 90 percent of the replacement cost value.

DISCLAIMER

- a. This manual contains only general, descriptive information about our product. It is not a policy contract of any kind; the policy itself is the contract.

RENEWAL GUIDELINES

- a. Renewal quotes will be mailed directly to the insured with a copy to the agent. Policies will not be renewed unless requested by the insured or agent, along with the appropriate down payment.
- b. To avoid a lapse in coverage, payment must be received within 7 days of the expiration date. Payments received after the 7th day will be renewed effective the date payment received by the company. Payments received more than 14 days from the renewal date will be returned with no coverage afforded.
- c. Billing plan may be changed on renewal. Call Customer Service department in advance or indicate the change on the renewal coupon when the request to renew and appropriate down payment is submit

REINSTATEMENT WITH A LAPSE IN COVERAGE GUIDELINES

1. To avoid a lapse in coverage, all outstanding issues or payments must be received by Bankers Insurance Company prior to the cancellation date.
2. If the policy has been cancelled and required information or payment is received, the policy may be eligible for reinstatement with a lapse in coverage. Contact the Customer Service department for prior approval. Guidelines are as follows:
 - a. Payment or required information is received no more than 14 days after the date of cancellation date; and

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- b.** No prior reinstatement with a lapse during the policy term.
- c.** Coverage will be reinstated with a lapse in coverage effective on the date approval given by company.

**NO COVERAGE IS BOUND WITHOUT PRIOR APPROVAL FROM
BANKERS INSURANCE COMPANY. BANKERS INSURANCE
COMPANY RESERVES THE RIGHT TO DENY REQUEST FOR
REINSTATEMENT**

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II. MANDATORY FORMS, COVERAGES, AND LIMITS

A. Mandatory Coverages

The Businessowners Policy must be written to provide:

1. Coverage to all Business Personal Property.
2. Business Liability Insurance

B. Forms

1. Attach **Businessowners Coverage Form BP 00 03** to all policies. Businessowners Coverage Form:

a. Property Coverage:

The BOP covers business personal property needed to run the business. Below are items defined in the BOP policy as business personal property. All covered property should be valued at 100% of replacement cost on the BOP policy.

Business Personal Property

- Business personal property can be in or on buildings at the described premises, in the open, in vehicles or within 1000 feet of the described premises.
- The policy covers personal property that is owned by the named insured and used in the named insured's business. This would include such things as machinery, computers, raw materials or inventory.
- Exterior glass is covered under the business personal property for tenants.
- Also have coverage for any leased property, which you are contractually obligated to insure. Commonly leased personal property includes computers, photocopiers, printing equipment, machine tools, and diagnostic equipment.
- Property of others that is in your care, custody and control to the extent you are legally liable for that property. Such property must be located on or within 1000 feet of the described premises. This would include items like AC Units that a tenant is legally liable for.
- When the insured is a tenant, improvements to the building or structures the named insured occupies but does not own, are covered. However, eligibility is granted only if the improvements are:
 - Made or acquired at the named insured's expense
 - Items that the named insured cannot legally remove when the premises is vacated.
 - Improvements are limited to fixtures, alterations, installations or additions.

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b. Liability Coverage

Businessowners Liability Coverage is provided for all operation and all premises owned, operated, or leased by the insured for the following. Individuals - You and Your spouse; Partnerships or joint ventures - you, your members, your partners; Corporations/other organizations - you, your executive - officers and directors; Employees - for acts within the Scope of their employment are covered as persons insured. Church members, officers and volunteers are included as an additional insured.

- Bodily Injury, Property Damage, and Medical Expenses
- Products - Completed Operations
- Personal Injury and Advertising Injury

1.) Limit of Liability - \$300,000 subject to the aggregate as shown in the policy. You may select optional Businessowners Liability limit of \$500,000, \$1,000,000 or \$2,000,000.

2.) Other coverages included:

- Medical Expense - \$10,000 per person.
- Damage to Premises Rented To You - \$300,000 for any one fire or explosion.

C. Mandatory Forms and Endorsements Attached to all Policies.

1. Exclusion – Asbestos Absolute Form BBOP99.343

This mandatory endorsement excludes coverage for any asbestos exposure resulting in bodily injury, property damage, advertising, or personal injury sustained by any third party. There is no premium adjustment for this endorsement.

2. Disclosure Pursuant To Terrorism Risk Reinsurance Act BP 05 15

This mandatory endorsement is for disclosing the following information to each policyholder, as required by TRIA:

- The amount of federal participation in payment of insured losses from certified acts of terrorism (which is 85 percent of the amount that exceeds the applicable insurer retention).
- The existence of a \$100 billion maximum, or cap, on coverage for insured losses from certified acts of terrorism; in the event that aggregate insured losses from terrorism under the Act exceed \$100 billion, insured losses up to \$100 billion will be allocated and paid in accordance with procedures established by the secretary of the treasury.

3. Cap on Losses from Certified Acts of Terrorism BP 05 23

This mandatory endorsement, which applies to both property and liability coverage, specifies that the insurer will not pay amounts for which it is not responsible due to the Act's \$100 billion cap on liability for certified terrorism losses. It also specifies that, in the event that aggregate insured losses from terrorism under the Act exceed \$100 billion, insured losses up to \$100 billion will be allocated and paid in accordance with procedures established by the secretary of the treasury. There is no premium charge for this endorsement.

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4. Assault, Battery and Sexual Abuse Exclusion BBOP99.236

This mandatory endorsement excludes assault, battery, sexual abuse and molestation, as well as the negligent employment, investigation, supervision, failure to report to property authority or retention of individuals committing or involved with such acts. There is no premium adjustment for this endorsement.

5. Fungi or Bacteria Exclusion BP 05 77

This mandatory endorsement excludes bodily injury, property damage or personal and advertising injury losses due to exposure to fungi or bacteria as defined in the endorsement. There is no premium adjustment for this endorsement.

6. Employment Related Practices Exclusion BP 04 17

This mandatory endorsement excludes liability arising out of employment-related practices, such as refusal to employ, termination of employment, coercion, demotion, evaluation, reassignment, discipline, defamation, harassment, humiliation, discrimination or other employment-related practices, policies, acts or omissions. It also excludes consequential injuries resulting from these practices. There is no premium adjustment for this endorsement.

7. Limitation to Designated Premises BP 04 12

This mandatory endorsement limits liability coverage to only those premises, operations and projects specifically designated. There is no premium adjustment for this endorsement.

8. Exclusion-Silica or Silica-Related Dust BP 05 17

This mandatory endorsement excludes bodily injury, property damage or personal and advertising injury losses due to exposure to silica or silica-related dust as defined in the endorsement. There is no premium adjustment for this endorsement.

9. Exclusion-Exterior Insulation and Finish Systems BP 14 08 or BBOP99.438.

See state exception pages for applicable form.

This mandatory endorsement will generally exclude, in part, coverage for bodily injury, property damage or personal and advertising injury arising out of, caused by or attributable to the design, manufacture, construction, fabrication, preparation, distribution and sale, installation, application, maintenance or repair, including remodeling, service, correction or replacement, of any exterior insulation and finish system or any part thereof. There is no premium adjustment for this endorsement.

10. Absolute Lead Contamination Exclusion BBOP99.34

This mandatory endorsement excludes coverage for any lead exposure resulting in bodily injury, property damage, advertising, or personal injury sustained by any third party. There is no premium adjustment for this endorsement.

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11. Fine Arts Coverage Form BBOP99.309

This mandatory endorsement is attached to all policies as a part of the Preferred Office Program Extensions Endorsement BBOP99.440. Limits cannot be increased or decreased.

12. Spoilage BP 04 15

This mandatory endorsement is attached to all policies as a part of the Preferred Office Program Extensions Endorsement BBOP99.440. Limits cannot be increased or decreased. By attaching this endorsement, direct damage coverage is extended under Property Coverage for spoilage of perishable stock caused by breakdown, contamination or power outage.

13. Hired and Non Owned Automobile BP 04 04 (AL, SC, NC, FL) or BBOP17.340 (LA)

This mandatory endorsement is attached to all policies as a part of the Preferred Office Program Extensions Endorsement BBOP99.440. Limits cannot be increased or decreased. This endorsement provides both non-owned or hired auto liability coverage.

14. Utility Services Direct Damage BP 04 56

This mandatory endorsement is attached to all policies as a part of the **Preferred Office Program Extensions Endorsement BBOP99.440**. Limits cannot be increased or decreased. By attaching this endorsement, property damage coverage is extended to cover loss of or damage to covered property described in the Schedule resulting from the failure of utility service relating to:

- (1) Properties providing water, communication and power supply services;
- (2) Overhead power transmission and overhead communication lines.

15. Water Backup and Sump Overflow BP 04 53

This mandatory endorsement is attached to all policies as a part of the **Preferred Office Program Extensions Endorsement BBOP99.440**. Limits cannot be increased or decreased. This endorsement provides coverage for loss or damage to covered property caused by water which backs up through sewers or drains or water which overflows from a sump even if such overflow results from the mechanical breakdown of the sump pump. This coverage does not apply to direct physical loss of the sump pump, or related equipment, which is caused by mechanical breakdown.

16. Identity Fraud Expense Coverage BP 14 01 or BBOP99.439. See state exception pages for applicable form. This mandatory endorsement is attached to all policies as a part of the **Preferred Office Program Extensions Endorsement BBOP99.440**. Limits cannot be increased or decreased. This endorsement provides a combined single limit of \$25,000 (aggregate) for coverage to pay the expenses incurred by the insured when their data is compromised resulting in identity theft.

17. Exclusion Products Completed Operations Hazards BP 14 22 or BBOP99.350. See state exception pages for applicable form. This

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endorsement is mandatory and attached to policies with the office class 63941
Manufacturers' Representatives-Office.

18. Personal and Advertising Injury Exclusion BP 04 37

This endorsement is mandatory and attached to policies with the following office classes:

- 65121A—Graphic Design-Risk Involved in brochure, magazine or newspaper layout only-no publishers-no web design.
- 63761—Employment Agencies
- 65121C—Financial Planning
- 63921—Lawyers

19. Preferred Office Program Coverage Extensions BBOP99.440

Endorsement

This form is a mandatory attachment and each coverage and applicable limit is automatically included in all policies. Limits displayed cannot be increased or decreased.

20. Businessowners Policy Declarations BBOP99.001

Businessowners Policy Declarations BBOP99.001 may be used when it is necessary to provide additional policy writing information that is not shown on the forms.

III.DISCOUNT, SURCHARGES and DEDUCTIBLES

A. Individual Risk Premium Modification Plan- See state exception pages for applicable plan.

B. Multi-policy Discount

A credit of 2% will apply to the total policy premium, if a policy is written in the name of an insured **with a company that is part of the Bankers Insurance Group.** The company name and policy number of the companion policy must be listed on the Businessowners application. The discount remains on the Businessowners policy at each renewal, as long as the companion policy is in force. If the companion policy is cancelled, for any reason, the discount will be removed from the Businessowners policy.

C. Claim-free Renewal Discount

The following factors will apply to the total policy premium, based on the number of years in business with Bankers Insurance Company, without any claim activity:

Years	Factor
0	1.00
1	0.98
2	0.95
3 or more	0.93

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D. ALL OTHER PERILS DEDUCTIBLES

The Businessowners Coverage Form contemplates a basic deductible. The basic deductible applies to all property coverage, both mandatory and optional coverages. The deductible does not apply to Business Income, Extra Expense and the Fire Department Service Charge. Higher deductible amounts do not apply to Burglary and Robbery, Employee Dishonesty, Outdoor Signs, Exterior Grade Floor Glass & Money & Securities coverages.

All Perils Deductible:

\$1,000
\$2,500
\$5,000,
\$7,500;or
\$10,000

E. FLAT WINDSTORM OR HAIL DEDUCTIBLES

Selected optional fixed dollar deductible of either \$1,000, \$2,500, \$5,000, \$7,500 or \$10,000 for Windstorm or Hail perils must equal the All other Perils Deductible.

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CLASSIFICATION TABLE

This Classification Table provides an alphabetical listing of classifications and rating information for business eligible for the Businessowners Preferred Office Program. For each eligible class, there is a Description Class Code, Property Rate Number, Liability Class Group, and Liability Exposure Base.

Description	Class Code	Property Rate Group	Liability Rate Group	Liab. Exp. Base	Burglary or Alarm Requirement
Accounting Services - CPAs - Office	63631	1	1	LOI	A
Accounting Services - Except CPAs - Office	63611	1	1	LOI	A
Advertising & Related Services - Office	63651	1	1	LOI	A
Bookkeeping Services - Office	63671	1	1	LOI	A
Graphic Design-risk involved in brochure, magazine or newspaper layout only - no publishers-no web design(Personal Injury & Advertising Injury Endorsement BP 04 37) must be attached.	65121	1	1	LOI	A
Credit Reporting Agencies	63721	1	1	LOI	A
Dentist Offices-Office	63981	1	1	LOI	A
Employment Agencies (Personal Injury & Advertising Injury Endorsement BP 04 37 Must Be Attached) - Office	63761	1	1	LOI	A
Engineers Or Architects - Consulting - Not Engaged In Actual Construction - Office	63781	1	1	LOI	A
Financial Planning	65121	1	1	LOI	A
Inspection & Appraisal Companies - Inspecting For Insurance Or Valuation Purposes - Office	63831	1	1	LOI	A
Insurance Agents - Office	63851	1	1	LOI	A
Lawyers (Personal Injury & Advertising Injury Endorsement BP 04 37 Must Be Attached) - Office	63921	1	1	LOI	A
Manufacturers' Representatives-Office	63941	1	1	LOI	A
Medical Offices – Office. No emergency, family planning clinics, or physical therapy.	63981	1	1	LOI	A
Payroll Accounting Services - Office	64011	1	1	LOI	A
Real Estate Agents (No Property Management) - Office	64061	1	1	LOI	A
Telephone Answering Service - no 900 numbers	65121	1	1	LOI	A
Ticket Agencies - Other Than Theatrical - Office	64141	1	1	LOI	A
Ticket Agencies - Theatrical - Office	64121	1	1	LOI	A
Title Agencies - Office	64161	1	1	LOI	A
Veterinarians Office - Office	64181	1	1	LOI	A

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PROTECTION GUIDELINES ALARM REQUIREMENTS

Determine the burglary or special form alarm requirement represented in the classification section of this manual.

Protective Safeguards - Form BP 04 30 will be attached to the policy suspending burglary, robbery or theft coverage if the insured fails to maintain the protective system, or the system does not meet required protection.

There are some inherent difficulties with the publication of requirements. In most cases, our requirements will be as shown. However, there will be the individual risks such as businesses located in buildings provided 24 hour watchman or security systems or burglary bars on all doors and windows will not require the degree of protection as indicated. There will also be those instances where the specific characteristics of a risk will require an increased degree of protection. Contact the company for prior approval.

Protection Guidelines Alarm Requirements

Business Personal Property		<u>A</u>
	25,001 - 50,000	None
	50,001 - 100,000	None
	100,001 - 250,000	P-9 A
	250,001 - 1,000,000	P-9 B
	>\$1,000,000	P-9 C

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Definition of Alarm Required

Protective System

Symbol

Description

NA

No specific requirement.

P-9 A

Front, side and rear doors protected by double cylinder dead bolt locks. (Lock keyed on both sides).

OR

Front, side and rear doors protected by single cylinder dead bolt locks. (Lock keyed on the exterior side) only when the door contains no windows or glass panes or openings and contain no windows, glass panes or openings within six feet of the door frame on either side of the door.

P-9 B

Local burglar alarm.

P-9 C

Central station alarm - Installation 3. Class Installation 3 provides protection to all accessible windows, doors, transoms, skylights and other openings leading from the premises.

OR

Protection providing contacts only, all movable accessible openings leading from the premises and providing one or more invisible rays or channels of radiation, with overall length of rays equivalent to the longest dimensions of the enclosed area so as to detect the movement of a person.

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II. MANDATORY FORMS, COVERAGES, AND LIMITS

Mandatory Forms and Endorsements Attached to all Policies.

In addition to the mandatory forms shown in the Multistate Manual under this rule, the following forms are also attached in the state of Florida:

9. Exclusion-Exterior Insulation and Finish Systems BBOP99.438.

Attach Florida Changes Endorsement BBOP99.438 to all policies.

16. Identity Fraud Expense Coverage BBOP99.439

Attach Florida Changes Endorsement BBOP99.439 to all policies.

17. Exclusion Products Completed Operations Hazards BBOP99.350.

Attach Florida Changes Endorsement BBOP99.350 to all policies.

21. Florida Changes Endorsement BBOP09.451

Attach Florida Changes Endorsement BBOP09.451 to all policies.

22. Florida - Sinkhole Loss Coverage Endorsement BBOP 99.452

Attach Sinkhole Loss Coverage Endorsement BBOP09.452 to all policies.

23. Exclusion Of Loss Due To Virus Or Bacteria Endorsement BP 06 01

Attach Exclusion Of Loss Due To Virus Or Bacteria Endorsement BP 06 01 to all policies.

24 Water Exclusion Endorsement BP 01 59

Attach Water Exclusion Endorsement BP 01 59 to all policies.

25. Equipment Breakdown BP 04 59

This form is attached to all policies as a part of the Preferred Office Extensions. When attached, the policy is extended to cover loss from mechanical breakdown or electrical failure to "pressure, mechanical, or electrical machinery and equipment.

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III.DISCOUNT, SURCHARGES and DEDUCTIBLES

Individual Risk Premium Modification Plan

Application of The Plan

This plan may be applied to Businessowners policies that develop an annual company premium of \$1,000 or more before or after the application of the plan.

Rating Modifications

The company rates for the risk may be modified in accordance with the following rating table to recognize such special characteristics of the risk as are not fully reflected in the basic company premium or company rates. Scheduled debits may not exceed a maximum of 25% of the standard rate nor shall scheduled credits exceed 25% of the standard rate.

Rating Modifications

Risk Characteristics	Description	Range Of Modifications	
		Credits	Debits
Management	Cooperation in matters of safeguarding and proper handling of the property covered.	8%	8%
Location	Accessibility, congestion and exposures.	7%	7%
Building Features	Age, condition and unusual structural features.	5%	5%
Premises And Equipment	Care, condition and type.	5%	5%
Employees	Selection, training, supervision and experience.	3%	3%
Protection	Not otherwise recognized.	2%	2%

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Managing General Agent Fee

A fee of \$25.00 will be charged on each policy. The fee is fully earned and not subject to commissions or mid-term adjustments.

It is added to the final premium of the policy.

State Fire Marshall Regulatory Assessment

Not subject to commissions or midterm adjustments due to changes or cancellation. When building and/or personal property coverage is provided, calculate the surcharge by multiplying total policy premium by .001.

Emergency Management Preparedness & Assistance Trust Fund

Not subject to commissions or midterm adjustments due to changes or cancellation. When building and/or personal property coverage is provided, add \$4.00 to the final premium.

2005 Florida Hurricane Cat Fund Assessment (FHCF)

Beginning January 1, 2011, First Community Insurance Company will apply an assessment surcharge to all new and renewal policies.

2005 Citizens Property Insurance Corporation Emergency Assessment

Beginning July 1, 2007, First Community Insurance Company will apply an assessment surcharge to all new and renewal policies.

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Florida Windstorm or Hail Guidelines

Territory	Distance to Coast	Minimum Windstorm or Hail Deductible	TIV Per Location
11&12 (Monroe County/Key West)	NA	Not	
Remainder of State	<1/2 mile	Acceptable (Must be written X-Wind)	\$2,000,000
	≥1/2 mile	1000	\$2,000,000

Business Owners

Florida Windstorm or Hail Guidelines

Wind Guidelines

Terr	Distance to Coast	Minimun Windstorm or Hail Deductible	TIV Per Location
11&12 (Monroe County/Key West)	NA	Not Acceptable (Must be written X-Wind)	\$3,000,000
Remainder State	<1/2 mile		
	>1/2 mile	\$1000	\$3,000,000