



Contract Casualty

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OVERVIEW

Our intent is to provide general guidelines for the different classes, coverages and rates that are within your authority. It is not possible to address every coverage situation in this guide. Please contact your E&S/Specialty underwriter for questions and referrals.

If a risk is eligible for one of our programs, program guidelines and rates must be used for Liability and Property sections, subject to state exceptions. Submit any deviations. All guidelines and requirements specified in the [Classification and Topical Guide](#), [Contract Underwriting Guides](#) and [Contract State Information](#) pages apply to program business, unless otherwise indicated in the individual programs.

Use [ExpressConnect](#) to submit, rate, quote, issue and endorse Contract P&C programs, ISO, Inland Marine and Crime.

Contract Commercial P&C business, whether Program or ISO, is to be written on a non-admitted basis, subject to state exceptions. The applicable companies are:

STATE	COMPANY
All States except Ohio, Arizona & Delaware	Scottsdale Insurance Company (SIC)
Ohio	Scottsdale Surplus Lines Insurance Company (SSLIC)
Arizona & Delaware	Scottsdale Indemnity Company (SIN)

ADDITIONAL INSURED

Premium for Additional Insureds is a flat charge, fully earned. Use class code 49950 when charging for Additional Insureds. Applicable charges are in ExpressConnect 2.0. For Liquor Liability and Owners and Contractors Protective Liability additional insured forms, refer to the individual programs.

Forms

- [CG 20 02](#) Additional Insured—Club Members
- [CG 20 03](#) Additional Insured—Concessionaires—Trading Under Your Name
- [CG 20 04](#) Additional Insured—Condominium Unit Owners
- [CG 20 05](#) Additional Insured—Controlling Interest
- [CG 20 07](#) Additional Insured—Engineers, Architects, or Surveyors
- [CG 20 08](#) Additional Insured—Users of Golfmobiles
- [CG 20 10](#) Additional Insured—Owners, Lessees or Contractors—Scheduled Person or Organization
 - [CG 20 10](#) cannot be amended to provide products/completed operations—refer to [CG 20 37](#).
 - The use of earlier editions of [CG 20 10](#) is prohibited.
- [CG 20 11](#) Additional Insured—Managers or Lessors of Premises
- [CG 20 12](#) Additional Insured—State or Governmental Agency or Subdivision or Political Subdivision—Permits or Authorizations
- [CG 20 13](#) Additional Insured—State or Governmental Agency or Subdivision or Political Subdivision—Permits or Authorizations Relating to Premises
- [CG 20 14](#) Additional Insured—Users of Teams, Draft or Saddle Animals

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- [CG 20 15](#) Additional Insured—Vendors
- For blanket vendors refer to [CG 20 44](#)
- [CG 20 17](#) Additional Insured—Townhouse Associations
- [CG 20 18](#) Additional Insured—Mortgagee, Assignee or Receiver
- [CG 20 20](#) Additional Insured—Charitable Institutions
- [CG 20 22](#) Additional Insured—Church Members and Officers
- [CG 20 23](#) Additional Insured—Executors, Administrators, Trustees or Beneficiaries
- [CG 20 24](#) Additional Insured—Owners or Other Interests from Whom Land Has Been Leased
- [CG 20 25](#) Additional Interest—Elective or Appointive Executive Officers of Public Corporations
- [CG 20 26](#) Additional Insured—Designated Person or Organization
- Available when there is no other additional insured endorsement more specific to the relationship between the named insured and additional insured
 - Prohibited for contracting risks
- [CG 20 27](#) Additional Insured—Co-owners of Insured Premises
- [CG 20 28](#) Additional Insured—Lessor of Leased Equipment
- [CG 20 29](#) Additional Insured—Grantor of Franchise
- [CG 20 32](#) Additional Insured—Engineers, Architects, or Surveyors Not Engaged By The Named Insured
- [CG 20 33](#) Additional Insured—Owners, Lessees or Contractors—Automatic Status When Required In Construction Agreement With You.
- [CG 20 34](#) Additional Insured—Lessor of Leased Equipment—Automatic Status When Required in Lease Agreement With You
- [CG 20 35](#) Additional Insured—Grantor of Licenses—Automatic Status when Required by Licensor
- [CG 20 36](#) Additional Insured—Grantor of Licenses
- [CG 20 37](#) Additional Insured—Owners, Lessees or Contractors—Completed Operations
- Available for commercial or residential operations; contracting risks only (e.g. 90000 series classifications)
 - For blanket refer to [CG 20 39](#), [CG 20 40](#) or [GLS-568](#)
- [CG 20 38](#) Additional Insured—Owner, Lessees or Contractors—Automatic Status For Other Parties When Required in Written Construction Agreement
- [CG 20 39](#) Additional Insured—Owners, Lessees Or Contractors—Automatic Status When Required In Written Construction Agreement With You (Completed Operations)
- Submission Required (except for Remodeling Program or 100% remodeling contractors).
 - Available for commercial or residential operations; contracting risks only (e.g. 90000 series classifications)
- [CG 20 40](#) Additional Insured—Owners, Lessees Or Contractors—Automatic Status For Other Parties When Required In Written Construction Agreement (Completed Operations)
- Submission Required
 - Available for commercial or residential operations; contracting risks only (e.g. 90000 series classifications)

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- [CG 20 41](#) Additional Insured—Owners, Lessees Or Contractors—Completed Operations Subject To The General Aggregate
 - Available for “Products-Completed Operations Included”/dagger/plus sign (+) classifications.
- [CG 20 42](#) Additional Insured—Automatic Status For Designated Operations
 - Prohibited for contracting risks
- [CG 20 43](#) Additional Insured—Automatic Status When Required In Written Contract Or Agreement
 - Prohibited for contracting risks
- [CG 20 44](#) Additional Insured—Vendors—Automatic Status When Required In Agreement
- [CG 24 11](#) Fiduciaries—Fiduciary Interest
- [GLS-150s](#) Blanket Additional Insured Endorsement
- [GLS-568](#) Contractor Extension Endorsement—Additional Insured Automatic Status When Required in a Written Construction Contract or Agreement and Waiver of Transfer of Rights of Recovery Against Others to Us (Ongoing and Completed Operations)
 - Available for commercial or residential operations, contracting risks only (e.g. 90000 series classifications)
- [UTS-100g](#) Additional Insured—Medical Director

Omnibus Wording On Additional Insureds

Omnibus wording for additional insureds is within your authority.

Prohibited Additional Insureds And Additional Insured Forms

- Oil and gas companies if involved in hydraulic fracturing or hydrofracking operations
- Tobacco or liquor manufacturers and/or distributors

Primary and Noncontributory Additional Insured Coverage

[CG 20 01](#), Primary and Noncontributory—Other Insurance Condition, is available at no additional charge, unless otherwise stated.

Attach [CG 20 01](#) to provide primary and noncontributory coverage as required by written contract or written agreement to a standard additional insured endorsement.

This form brings back primary insurance status for additional insureds that is removed by the [GLS-152s](#) Amendment To Other Insurance Condition. It applies to any additional insured endorsements that are attached to the policy at inception or are added during the policy term.

Use class code 49950 when charging for Primary and Noncontributory Coverage.

Waiver of Subrogation

[CG 24 04](#), Waiver of Transfer of Rights of Recovery Against Others To Us, and [CG 24 53](#), Waiver of Transfer of Rights of Recovery Against Others To Us—Automatic, may be written at no additional charge, unless otherwise stated.

For blanket Waiver of Subrogation, attach form [CG 24 04](#), Waiver of Transfer of Rights of Recovery Against Others To Us, and indicate “Any person or organization with whom the insured has agreed to waive rights of recovery, provided such agreement is made in writing and prior to the loss.”

Use class code 44444 when charging for Waiver of Subrogation.

ADDITIONAL EXPOSURES

The following additional exposures may be written in conjunction with the insured's primary operations and are not available on a stand-alone basis. To add in ExpressConnect 2.0, select Additional Exposures from the Program/ISO drop down list. For exposures not listed, please refer to the [Classification and Topical Guide](#).

CLASS CODE	CLASS DESCRIPTION	GUIDELINE
40072	Beaches* (Premium Basis: each)	
46671	Bicycle Trails* (Premium Basis: per mile)	
10105	Boat Docks* (Premium Basis: per dock)	
10105	Boat Ramps* (Premium Basis: per ramp)	
10110	Boat Rental—Non-Motorized (paddle, canoe, kayak & rowboats)* (Premium Basis: per boat)	<p>Prohibited:</p> <ul style="list-style-type: none"> Risks without Coast Guard approved flotation devices provided for each passenger. Risks that do not require rental agreements with hold harmless in favor of the insured. White-water exposures on rivers rated other than class I or II. <p>All other boat exposures refer to the Classification and Topical Guide.</p> <p>Forms: CG 24 12 Boats is required.</p>
41667	Clubhouse (including exercise room)* (Premium Basis: per 1,000 sq.ft.)	
46671	Hiking Trails* (Premium Basis: per mile)	
46671	Horse Trails* (Premium Basis: per mile)	
45524	Lakes—owned* (Premium Basis: per acre)	<p>Submit:</p> <ul style="list-style-type: none"> Lakes greater than 50 acres Dams, include completed Dam Questionnaire with submission, GLS-113
46671	Parks* (Premium Basis: per acre)	<p>Submit:</p> <ul style="list-style-type: none"> Parks greater than 5 acres <p>Dog parks refer to the Animal Services Program, submission required.</p>
46671	Playgrounds* (Premium Basis: each)	
46671	Playing fields and Sport Courts (baseball, basketball, racquetball, shuffleboard, tennis, volleyball, etc.)* (Premium Basis: each)	



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CLASS CODE	CLASS DESCRIPTION	GUIDELINE
40047	Saddle Animals* (Premium Basis: each)	SUBMISSION REQUIRED Prohibited: <ul style="list-style-type: none"> Condo/HOA Program—Saddle animals for hire
41677	Saunas* (Premium Basis: each)	
98751	Security Guard (Employed-Unarmed)* (Premium Basis: per guard)	Prohibited: <ul style="list-style-type: none"> Licensing and employee background checks not completed as required per state and/or federal agencies for all security guards. Restaurant/Deli Program—Risks with bouncers, doormen or security personnel. Events and Entertainment Event Party Planners Program—Risks with employed security guards. Schools Program—Risks with employed security guards Submit: <ul style="list-style-type: none"> Bar/Tavern Program—Risks with bouncers, doormen, or security personnel. Liquor Liability Program—Bouncers, Doormen, and Security Guards <p>98751 Security Guards (employed unarmed) may be added as an additional exposure in conjunction with the insured's primary operations, except when the insured's primary operation is security and patrol. For security and patrol refer to the Security and Patrol Program.</p> <p>If subcontracted security, classify and rate using applicable subcontractor classification. Refer to the subcontracted work exposures section of the Contract Casualty Guide.</p>



CLASS CODE	CLASS DESCRIPTION	GUIDELINE
98751	Security Guards (Employed Armed)* (Premium Basis: per guard)	<p>SUBMISSION REQUIRED</p> <p>Prohibited:</p> <ul style="list-style-type: none"> Licensing and employee background checks not completed as required per state and/or federal agencies for all security guards. Armed security guards not certified for use of firearms by the appropriate state agency or firearms certification school. Motel Program—Armed security guards Restaurant/Deli Program—Risks with bouncers, doormen or security personnel. Liquor Liability Program—Armed Bouncers, Doormen, and Security Guards Caterers & Halls Program—FL & LA Only: Employed armed security Events and Entertainment Event and Party Planners Program—Risks with employed security guards. Schools Program—Risks with employed security guards <p>98751 Security Guards (employed armed) may be added as an additional exposure in conjunction with the insured's primary operations, except when the insured's primary operation is security and patrol. For security and patrol refer to the Security and Patrol Program.</p> <p>If subcontracted security, classify and rate using applicable subcontractor classification. Refer to the subcontracted work exposures section of the Contract Casualty Guide. Submission required for subcontracted armed security.</p>
48727	Streets & Roads* (Premium Basis: per mile)	
48925	Swimming & Wading Pools* (Premium Basis: per pool)	<p>Swimming & Wading Pool and Hot Tubs/Spas must meet the following guidelines:</p> <ul style="list-style-type: none"> Fully fenced with self-latching gate Rules posted and life-safety equipment available at poolside (Not applicable to single family dwellings) Depths must be marked on the pool. (Not applicable to single family dwellings) Diving boards or platforms—one meter or less in height; Pool Slides—10 feet or less in height Swimming pool, wading pool, hot tub, or spa must be in compliance with the federal Virginia Graeme Baker Pool and Spa Safety Act In compliance with all federal and/or state laws and/or regulations <p>Prohibited:</p> <ul style="list-style-type: none"> Swimming & wading pools and hot tubs/spas that do not meet above guidelines Adult Day Care, Church, Day Nursery, Exercise & Health Studio Programs—Swimming pools without a certified lifeguard or CPR certified attendant present <p>Form: UTS-597, Limitation of Coverage—Swimming Pools, is required</p>



CLASS CODE	CLASS DESCRIPTION	GUIDELINE
48925	Diving Boards and Diving Platforms up to 1 meter; Slides up to 10 feet and Rafts* (Premium Basis: each)	Prohibited: <ul style="list-style-type: none"> Diving boards and diving platforms over 1 meter or slides over 10 feet Adult Day Care, Church and Day Nursery Programs—diving boards or pool slides
48925	Spas, Hot Tubs* (Premium Basis: each)	Swimming & Wading Pool and Hot Tubs/Spas must meet the following guidelines: <ul style="list-style-type: none"> Fully fenced with self-latching gate Rules posted and life-safety equipment available at poolside (Not applicable to single family dwellings) Depths must be marked on the pool. (Not applicable to single family dwellings) Diving boards or platforms—one meter or less in height; Pool Slides—10 feet or less in height Swimming pool, wading pool, hot tub, or spa must be in compliance with the federal Virginia Graeme Baker Pool and Spa Safety Act In compliance with all federal and/or state laws and/or regulations Prohibited: <ul style="list-style-type: none"> Swimming & wading pools and hot tubs/spas that do not meet above guidelines Adult Day Care, Church, Day Nursery, Exercise & Health Studio Programs—Swimming pools without a certified lifeguard or CPR certified attendant present Form: UTS-597 , Limitation of Coverage—Swimming Pools, is required

* Products/Completed Operations are subject to the General Aggregate Limit.

APPLICATION REQUIREMENTS

Application requirements are as follows, unless otherwise indicated in the Classification and Topical Guide, program(s), or as requested by an E&S/Specialty Underwriter.

- All New Business:** Use General Liability Application, [GLS-APP-1s](#), or applicable ACORD Application(s), along with supplemental applications as required per program or the Classification and Topical Guide.
- Renewals:** General Liability Renewal Application, [GLS-APP-22s](#), can be used for two renewal terms if there has been little or no change in exposures or operations. A new [GLS-APP-1s](#), or applicable ACORD Application(s), along with any required supplemental applications must be completed every three years.
- Artisan Contractors Renewal Application, [GLZ-APP-92s](#), can be used for two renewal terms if there has been little or no change in exposures or operations. A new [GLS-APP-61s](#), Artisan Contractors Supplemental Application must be completed every three years.

List of Applications and Questionnaires

Applications and questionnaires can be accessed under the [Forms and Applications/Questionnaires](#) section of the Underwriting Tools Home page. There are also links to program and class specific applications and questionnaires within the [Classification and Topical Guide](#) and programs.

ASSAULT AND/OR BATTERY

Crime Scoring will be used to determine eligibility/acceptability of Assault and Battery coverage options for certain classes/programs. Refer to individual program guides or CTG for applicable classes.

The following Crime Score ranges (available from www.bestplaces.net—violent crime scoring applies) will apply when Assault and/or Battery coverage is required:

Crime Score Ranges:

- <50 = silent
- 50.1-80 = apply sublimit (form [GLS-622](#))
- >80 = apply exclusion (form [GLS-623](#))

AUTHORITY

Submission Requirements

When submission for approval is required, please include the following information necessary to underwrite and provide a quick response:

- Completed ACORD application(s) and supplemental application(s)/questionnaire(s), if applicable
- Detailed description of operations and explanation of each named insured
- [ExpressConnect 2.0](#) rating or rating worksheets if not rated in ExpressConnect 2.0
- Prior loss experience with detailed description of losses, including loss prevention measures on any one loss of \$10,000 or greater
- Prior carrier and, if possible, historical premium by line of business
- Reason for submission
- Target pricing
- Date quotation is needed

New Business—Submission Requirements

- General Liability premium in excess of \$35,000
- Accounts with more than two General Liability losses, or a paid or reserved loss exceeding \$25,000 in the prior three years
- Accounts listed as “S” (Submit) in the [Classification and Topical Guide](#) or as submit in a program
- Any deviation to a program
- Composite rates
- Risks requiring pricing considerations
- Override of exposure basis in ExpressConnect
- Submit deductibles in excess of \$1,000 and any Self-insured retentions (SIRs)
- Risks with previous Assault and/or Battery losses within the last 3 years, regardless of amount paid or reserved
- Risks with previous Sexual/Physical Abuse losses within the last 3 years, regardless of amount paid or reserved
- Account with prior term written by E&S/Specialty through another GA, refer to Broker of Record Guidelines in the Contract General Information Guide

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Renewal—Submission Requirements

- Three annual policy terms since an E&S/Specialty underwriter approved the risk
- Classifications, exposures or operations changed
- Override of exposure basis in ExpressConnect
- Forms need to be amended
- General Liability premiums in excess of \$35,000
- Policies that you have received notice from your underwriter to “submit prior to renewing”
- Accounts having more than two losses or a paid or reserved loss exceeding \$25,000 in the last three years
- Programs or classifications that specifically require annual submission, regardless of prior E&S/Specialty underwriter approval
- Accounts that previously required company approval and need pricing lower than previously approved by an E&S/Specialty underwriter
- Rewrites with a gap in coverage (This does not apply to seasonal accounts or special events)
- Any policy with facultative reinsurance
- Risks with previous Assault and/or Battery losses within the last 3 years, regardless of amount paid or reserved
- Risks with previous Sexual/Physical Abuse losses within the last 3 years, regardless of amount paid or reserved

Prohibited

- Classifications that indicate a “P” (Prohibited) in the [Classification and Topical Guide](#) or prohibited in a program
- Any risk in bankruptcy or receivership, other than Chapter 11.

Risks in Chapter 11 bankruptcy are acceptable and within agency authority where both of the following conditions exist:

- The named insured is the trustee/debtor named on the filing; AND
 - The named insured has access to and control over funds for insurance and property maintenance
- Risks involved in, supporting or exposed to hydraulic fracturing or hydrofracking operations

BOUND BUSINESS NOTIFICATION

You are not required to advise us of binding unless requested by us with our quote approval. If we do request, please provide policy number effective date and premium.

CONTRACTING EXPOSURES

Owner Executive Officer Charge

All policies that contain, or should contain, a General Liability coverage classification that is payroll based for premium determination will, when audited by E&S/Specialty, be subject to the applicable payroll charge. This includes at least one state minimum payroll charge for owners and officers covered within the insurance contract.

The state minimum payroll for an owner/officer of a company is applied in lieu of their actual salary

When there are multiple payroll based classifications shown on a policy, the owner/officer minimum payroll will be assigned to the classification with the highest rate

Refer to the [Contract State Information](#) pages for state minimum payrolls.

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Snow/Ice Removal Operations

- **Intent and Eligibility**

Submission is required for all snow/ice removal operations. Incidental snow/ice removal operations are acceptable. Coverage for snow/ice removal is only available in conjunction with coverage for other operation(s).

- **Application(s) & Questionnaire(s)**

Snow Removal Supplemental Application, [GLS-SUPP-6](#), is required for snow/ice removal operations.

- **Underwriting and Rating Considerations**

Classification: 99310, Snow and Ice Removal—Contractor.

Deductible: \$1,000 BI/PD.

Minimum Premium: \$2,500. The minimum premium for snow/ice removal is in addition to the general liability minimum premium.

- **Prohibited**

Snow/ice removal operations exceeding 15% of the total operations.

Snow/ice removal operations in DC, NY, PA & IL.

Snow/ice removal operations on public streets, roads or highways.

Standalone snow/ice removal operations.

Contractors Liability Extension (Errors and Omissions Coverage) ([GLS-667](#) or [GLS-667-AK](#))

- **Forms and Endorsements**

Mandatory

Liability

[GLS-523](#) Exclusion—Work in the State of New York

[GLS-521](#) Exclusion—Snow Removal, Ice Removal or Plowing Operations on Public Streets, Roads or Highways (do not attach [GLS-520](#) with [GLS-521](#))

[CG 22 92](#) Snow Plow Operations Coverage

Subcontracted Work Exposures

- **Underwriting Guidelines:**

1. \$250 minimum premium.
2. Rates are per \$1,000 of Contract Cost including the cost of materials, regardless of who purchases the materials.
3. Subcontractors should provide a certificate of insurance naming insured as additional insured and provide a written contract containing a hold-harmless agreement in favor of the insured.
4. Subcontractor limits must be equal to or greater than our policy limits, or a minimum \$1,000,000 Each Occurrence/\$2,000,000 Aggregate.
5. If certificates of insurance are not obtained from the subcontractors, rate the subcontracted job costs as payroll under the applicable contractors' classifications (Caterer/Halls and Exercise & Health exposures include independent contractors' job cost as payroll in the premium computation).

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6. Contractors' Special Conditions Endorsement, [GLS-570](#), is required.
7. Submission required for subcontracted armed security.

Coverage Extension Endorsements

- **Contractors Extension Endorsement ([GLS-571](#))** is available for a \$150 flat charge. Premium is a flat charge, fully earned. Refer to the individual programs and Classification/Topical Guide for acceptability. The following coverage extensions are available by checkbox selection on the form:
 1. **Lost Key Coverage:** \$25,000 Each Occurrence/\$25,000 Aggregate (Do not attach [GLS-68s](#) if this coverage checkbox is selected on [GLS-571](#))
 2. **Construction Project or Location Aggregate Limit When Required by Contract Subject to A Maximum Per Policy General Aggregate Limit:** \$5,000,000 Maximum Per Policy General Aggregate Limit (Do not attach [CG 25 03](#) or [CG 25 04](#) if this coverage checkbox is selected on [GLS-571](#))
 3. **Property Damage Extension:** \$5,000 Each Occurrence/\$25,000 Aggregate (Do not attach [GLS-55s](#), [GLS-166s](#) or [GLS-513](#) if this coverage checkbox is selected on [GLS-571](#))
 4. **Primary and Non-Contributory—Other Insurance Condition:** Included
 5. **Waiver of Transfer of Rights of Recovery Against Others to Us (Waiver of Subrogation):** Included
 6. **Increased Limit of Insurance for Medical Expense:** \$10,000 Any One Person
 7. **Increased Limit of Insurance for Damage to Premises Rented to You:** \$300,000 Any One Premises
 8. **Contractors Equipment Extension-Inland Marine:** \$25,000 (Coverage is not available if [IH 00 68](#) or [IMS-P-16](#) are chosen under the Inland Marine line of business.) (Attach [IMS-P-16](#) and [CM 00 01](#) if this coverage checkbox is selected on [GLS-571](#).)
 9. **Additional Insureds:**
 - **Owners, Lessees or Contractors—Automatic Status When Required in A Written Construction Agreement with You (Ongoing Operations):** Included
 - **Lessor of Leased Equipment—Automatic Status When Required in A Written Lease Agreement with You:** Included
 - **Managers or Lessors of Premises—Automatic Status When Required in A Written Contract or Agreement with You:** Included
 - **Mortgagee, Assignee or Receiver—Automatic Status When Required in A Written Contract or Agreement with You:** Included

Limited Contractors Pollution Extension ([GLS-572](#)) is available for limits, deductibles and premium noted below. Premium is a flat charge, fully earned. Refer to the individual programs and Classification/Topical Guide for acceptability. (Do not attach [CG 01 23](#), [CG 21 49](#), [CG 21 55](#), [CG 21 65](#), [CG 22 64](#), [CG 22 93](#), [CG 26 16](#), [CG 26 87](#), [GLS-532-IN](#) or [GLS-197s](#) with [GLS-572](#).)

Limit	Premium
\$25,000/\$50,000 (included)	\$100
\$50,000/\$100,000	\$200
\$100,000/\$300,000	\$300
Deductible:	
\$25,000/\$50,000 (included)	\$1,000
\$50,000/\$100,000	\$2,500
\$100,000/\$300,000	\$3,000

CONTRACTUAL

- **Underwriting:**

Broad Form Contractual Coverage is included in the basic Coverage Part, form [CG 00 01](#). All contracts should be evaluated before providing contractual coverage. There are exclusions in the contractual coverage that may eliminate coverage for items included in the contract. Differences in the contract requirements and coverages provided by the policy should be made clear to the insured.

- **Amendment Of Insured Contract Definition (CG 24 26):**

E&S/Specialty requires the use of [CG 24 26](#). The use of this form eliminates the potential of covering the sole negligence of a contractual indemnitee (one who receives indemnification in an insured contract); the named insured or those acting on their behalf must be responsible in whole or in part.

Do not attach [CG 24 26](#), Amendment of Insured Contract Definition, when using [CG 21 39](#).

- **Contractual Liability Limitation:**

Attach form [CG 21 39](#), Contractual Liability Limitation, to limit contractual coverage to incidental contracts, that is leasing of premises, sidetrack and easement agreements and other specified contracts.

Do not attach [CG 24 26](#), Amendment of Insured Contract Definition, when using [CG 21 39](#).

- **Limited Contractual Liability—Railroads (CG 24 27):**

The same as the [CG 24 26](#), but eliminates exclusions that pertain to railroad hold harmless agreements. Allows coverage to extend to a scheduled railroad indemnification agreement.

Submission required.

Do not attach [CG 24 26](#), Amendment of Insured Contract Definition, when using [CG 24 27](#).

Do not attach [CG 24 27](#), Limited Contractual Liability—Railroads, when using [CG 21 39](#).

CREDITS & SURCHARGES

- **Package Policy Credit**

A 10% package credit may be applied to the Premises and Products/Completed Operations Liability rates and the Building, BPP and Business Interruption Property rates, if both Liability and Property coverage (other than Inland Marine and Crime) are provided on the policy. (Available if Package Policy Credit not offered elsewhere.)

The package credit is not applicable to Inland Marine, Crime or Liquor Liability rates. The package credit is not applicable to the line of business or classification minimum premiums.

DEDUCTIBLES/SIRS

Liability deductibles should generally be used on accounts that have the potential for multiple losses or a history of loss frequency. Deductibles should be used to enhance risk acceptability and are not recommended solely for the purpose of rate reductions.

Deductibles are not required unless indicated by a program, a specific classification per the Classification and Topical Guide, or by your E&S/Specialty underwriter. When a deductible is required, use the "per claimant" Liability deductible form [GLS-94s](#), or submit for "per occurrence" Liability deductible form [GLS-312s](#). The deductible amounts for [GLS-94s](#) and [GLS-312s](#) apply to damages and loss adjustment expenses.

Minimum Liability deductible \$500.

Maximum Liability deductible \$10,000.

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Submit deductibles in excess of \$1,000 and any Self-insured retentions (SIRs).

If a Liability deductible is used, the same deductible amount should be applied to BI, PD and Personal and Advertising Injury. If the [CG 21 38](#) Personal and Advertising Injury Exclusion is attached, a Personal and Advertising Injury deductible should not be indicated.

If a deductible is not required, you may use the above mentioned forms or form [CG 03 00](#), “per claim” or “per occurrence” BI or PD or BI/PD combined. The deductible amounts for [CG 03 00](#) do not apply to loss adjustment expense.

ERRORS AND OMISSIONS COVERAGE PART

[GLS-172s](#) Errors and Omission Liability Coverage Part (E&O) provides coverage not provided by Commercial General Liability Coverage Form. E&O coverage protects the insured from allegations or claims of negligence, unsatisfactory work, or failure to provide an expected service. Refer to individual Programs for availability. For other classes please contact the Professional Lines Department.

ESTIMATED LOSS POTENTIALS (ELPS)

Frequently referred to as “A” Rates, ELPs apply to classifications for which no manual loss cost or rate is given. ELPs are indicated on ISO Rate pages by the symbol (a). ISO published ELPs and any ELPs we have provided for use in the Classification/Topical Guide are based upon basic limits of 100/200 and must be further modified by multiplying times our Loss Cost Multiplier, applicable increase limit factor and state modifier (if any). State modifiers are indicated on the [Contract State Information](#) pages on the E&S/Specialty Portal.

ExpressConnect 2.0 has ELPs built into the final rates.

Submit—If an ELP is applicable to a classification but no ELP is indicated in the [Classification and Topical Guide](#).

Rating Example:

Loss Cost x LCM = Base Rate x ILF x State Modifier (if any) = Final Rate*

* For special rating examples, when providing occurrence limits in excess of \$1,000,000 refer to Limits of Liability section in this guide for applicable increased limit factors and minimum additional premiums.

EXCESS RATE-TO-BIND

Refer to the [Excess Rate-to-Bind General Guidelines](#) for intent and eligibility.

Eligible classifications are identified in the [Classification and Topical Guide](#) located on the E&S/Specialty Portal. For accounts that do not fit the Rate-to-Bind system guidelines, submit accounts to your Contract Excess underwriter for the availability of limits up to \$25,000,000.

FORMS

The most current edition of endorsements and forms must be used unless otherwise indicated. Contact the company for the equivalent form numbers for Scottsdale Indemnity and Scottsdale Surplus Lines Company policies. These forms and our complete forms library are accessible on the E&S/Specialty Portal under the [Underwriting Tools](#) tab/Forms portlet.

Fill-in Forms and Endorsements

A number of our Company and ISO forms and declaration pages contain blank spaces for completion or “fill-in.” All policy forms or endorsements, whether issued manually or by automated system, should be filled in with the applicable information.

Many forms and endorsements contain the statement “If no entry appears above, information required to complete this endorsement will be shown in the declarations as applicable to this endorsement.” This option is not accepted by E&S/Specialty. All “fill-in” information must be indicated on the applicable form or endorsement.

Required Non-Admitted Forms and Endorsements

Scottsdale Insurance Company Forms

In addition to required non-admitted forms and endorsements, refer to the [Contract State Information](#) pages, [Classification and Topical Guide](#) and individual programs for additional form requirements.

CG 00 01	Commercial General Liability Coverage Form
CLS-SD-1L	Commercial General Liability Coverage Part Supplemental Declarations
NOTX0178CW	Claim Reporting Information
NOTX0423CW	Policyholder Disclosure—Notice of Terrorism Insurance Coverage (must be sent with all new and renewal quotations and listed on the Schedule of Forms and Endorsements)
UTS-COVPG	Cover Page (SIC)
CG 21 06	Exclusion—Access or Disclosure of Confidential or Personal Information and Data-Related Liability—With Limited Bodily Injury Exception
CG 21 47	Employee Related Practices Exclusion
CG 21 67	Fungi or Bacteria Exclusion
CG 21 84	(If Insured ACCEPTS Terrorism Coverage) Exclusion of Certified Nuclear, Biological, Chemical or Radiological Acts of Terrorism; Cap on Losses from Certified Acts of Terrorism
	or
CG 21 73	(If Insured REJECTS Terrorism Coverage) Exclusion of Certified Acts of Terrorism (All states except AK)
CG 24 26	Amendment of Insured Contract Definition (Do not attach if using CG 21 39)
CG 26 88	(Alaska only) —If Insured REJECTS Terrorism Coverage) Alaska Exclusion of Terrorism
CG 26 97	(Alaska only) Alaska War Liability Exclusion
CG 40 12	Exclusion—All Hazards in Connection with an Electronic Smoking Device, Its Vapor Component Parts, Equipment and Accessories
CG 40 15	Cannabis Exclusion with Hemp Exception
GLS-47s	Minimum and Advance Premium Endorsement
GLS-74s	Amendment of Conditions (For states requiring surplus lines to comply with cancellation and/or non-renewal laws, refer to State Pages for applicable cancellation and/or non-renewal form requirement)
GLS-94s	Deductible Endorsement (required if deductible applies)
GLS-152s	Amendment to Other Insurance Condition
GLS-281s	Continuing or Ongoing Damage Exclusion (required for 90000 series classes -Program & Non-Program)

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GLS-289s	Known Injury or Damage Exclusion—Personal and Advertising Injury (do not attach if using CG 21 38)
GLS-296s	Prior Completed Work Exclusion—Specified Date (required if new venture or any lapse in 3-year consecutive coverage for 90000 series classes—Program & Non-Program)
GLS-341s	Hydraulic Fracturing Exclusion
GLS-457s	Aircraft Exclusion
GLS-570	Contractors Special Conditions
IL 00 17	Common Policy Conditions
IL 00 21	Nuclear Energy Liability Exclusion
IL 09 85	(Required if Insured ACCEPTS Terrorism Coverage) Disclosure Pursuant to Terrorism Risk Insurance Act
UTS-9g	Service of Suit
UTS-74g	Punitive or Exemplary Damage Exclusion
UTS-267g	Lead Contamination Exclusion
UTS-365s	Amendment of Nonpayment Cancellation Condition
UTS-428g	Premium Audit
UTS-496	Minimum Earned Cancellation Premium (Indicate a minimum of 25% of the premium, unless indicated otherwise per program, class or by E&S/Specialty Underwriter)
UTS-610	Asbestos Exclusion
UTS-611	Exclusion—Biometric Information

plus

- **State specific forms as required for Excess and Surplus Lines policies, per our State Information pages on the E&S/Specialty Portal under the Underwriting Tools tab/Related UW Information portlet/[Contract State Information](#)**
- Program Specific Endorsements and Forms

Refer to specific program for additional forms and underwriting applicability.

Optional Forms and Endorsements

CG 03 00	Deductible Liability Insurance
CG 21 01	Exclusion—Athletic or Sports Participants (Do not attach CG 40 03 with CG 21 01)
CG 21 04	Exclusion—Products/Completed Operations Hazard
CG 21 16	Exclusion Designated Professional Services
CG 21 35	Exclusion—Coverage C—Medical Payments
CG 21 37	Exclusion—Employees and Volunteer Workers as Insureds
CG 21 38	Exclusion—Personal and Advertising Injury (do not attach CG 21 38 with GLS-289s)
CG 21 39	Contractual Liability Limitation (do not attach CG 24 26 with CG 21 39)

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CG 21 45	Exclusion—Damages to Premises Rented to You
CG 24 53	Waiver of Transfer of Rights of Recovery Against Others to Us (Waiver of Subrogation)—Automatic
CG 24 54	Automatic Insured Status for Newly Acquired or Formed Limited Liability Companies (Submission required)
CG 40 01	Genetically Modified Organism Exclusion (Do not attach CG 40 02 with CG 40 01)
CG 40 02	Genetically Modified Organism Exclusion for Designated Operations or Products (Do not attach CG 40 01 with CG 40 02)
CG 40 03	Exclusion—Athletic or Sports Participants (Do not attach CG 21 01 with CG 40 03)
CG 40 14	Cannabis Exclusion (Do not attach CG 40 15 and CG 40 16 with CG 40 14)
CG 40 16	Cannabis Exclusion with Hemp and Lessors Risk Exceptions (Do not attach CG 40 15 and CG 40 14 with CG 40 16)
GLS-94s	Bodily Injury, Property Damage, Personal and Advertising Injury Liability Deductible Endorsement
GLS-103s	Designated Operations Exclusion
GLS-106s	Total Liquor Liability Exclusion
GLS-175s	Limitation of Coverage to Designated Premises
GLS-290s	Classification Limitation
GLS-312s	Bodily Injury, Property Damage, Personal and Advertising Injury Liability—Occurrence/Offense Deductible Endorsement
GLS-571	Contractors Extension Endorsement (available for select 90000 series classes—Program and Non-Program) (Refer to individual programs and Classification/Topical Guide for applicability) (Refer to Contracting Accounts section for details, limits, pricing and form conflicts)
GLS-572	Limited Contractors Pollution Extension (available for select 90000 series classes—Program and Non-Program) (Refer to individual programs and Classification/Topical Guide for applicability) (Refer to Contracting Accounts section for details, limits, pricing and form conflicts)
GLS-628	Total Residential Construction Operations Exclusion
GLS-629	Limited Residential Construction Operations Exclusion
GLS-630	New Residential Construction Operations Exclusion

HIRED AND NON-OWNED AUTO COVERAGE

Coverage is written in conjunction with General Liability on accounts with little or no known hired and non-owned auto exposure. Coverage may only be offered when the insured has no owned commercial vehicles.

- **Application**

Hired and Non-Owned Auto Coverage Supplemental Questionnaire, [CAS-STMT-5](#), signed by the insured, is required at inception and every three years. (See LA state exception.)

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- **State Exceptions**

Louisiana:

1. Hired and Non-Owned Auto Coverage Supplemental Questionnaire, [CAS-STMT-5](#), signed by the insured, is required at inception and each renewal.
2. For new and renewal business, have the insured complete Uninsured/Underinsured Motorists Bodily Injury Coverage Form, [IL U 054](#). If the insured selects any coverage option other than option #4 on [IL U 054](#), rejecting UMBI coverage, the coverage cannot be written with the General Liability coverage part.

- **Underwriting & Rating Considerations**

1. **Premium is in addition to General Liability minimum premium.** Apply factors under [Limits of Liability](#) in this guide for limits in excess of \$1,000,000/\$2,000,000 or occurrence/aggregate limits the same. For Hired and Non-Owned Auto Coverage use class code 99990.
2. This is a coverage extension to the General Liability Coverage Form. As such, the GL Limit of Liability is the Limit applicable to this coverage. The GL deductible, if any, would also apply.
3. No coverage is offered under our form for Uninsured or Underinsured Motorist. Where required by law, obtain a signed Uninsured/Underinsured Motorist Coverage Rejection Form from the insured.

- **Submit**

- More than 15 employees
- Any account involved in frequent use of employees' or subcontractors' autos in conjunction with insured's operations
- Any account with a known 'cost of hire' (Hired Auto) exposure
- Any account with past Hired and Non-Owned Auto losses
- Distributors; or
- Wholesalers

- **Prohibited**

- Stand-alone Hired Auto and/or Non-Owned Auto coverage (not written with GL)
- When insured has separate commercial automobile coverage
- Adult day care
- Alarm installation/repair
- All contractors
- Amusement Program risks
- Animal services
- Artisan contractors
- Bakeries
- Bars/taverns
- Beach equipment rental
- Boat dock construction



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- Camps
- Caterers
- Churches/religious organizations
- Clubs
- Communications equipment contractors
- Consultants
- Contractor equipment rental
- Day care nurseries and preschools
- Demolition contractors
- Detective or investigative agencies
- Employment agencies
- Entertainers or bands
- Event and party planners
- Excavation/grading of land
- Exterminators
- Fast food/restaurant deliveries
- Flea market vendors
- Florist
- Food trucks
- Foreclosure/eviction cleanup
- General contractors
- Halfway house/group homes
- Home health care agencies
- Ice cream trucks
- Janitorial
- Landowners
- Landscaping
- Logging & lumbering
- Machine shops
- Medical equipment supply stores
- Messenger services
- Machinery and Equipment installation, servicing or repair
- Motel



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- Newspaper & magazine delivery
- Parking lot/driveway operations
- Political organizations or political campaigns
- Pressure cleaning
- Process servers
- Push cart vendors
- Real estate agents
- Restaurants and delicatessens
- Schools
- Security & patrol agencies
- Social service organizations
- Special events
- Sports camps, clinics & leagues
- Surf/Paddle board instruction
- Swim & racquet clubs
- Swimming pool contractors/dealers/installers/maintenance/management/lifeguards
- Taxi, limo or other transportation services
- Tree trimmers
- Truckers
- Vacant buildings
- Valet parking service
- Warehouses
- Welding contractors
- Wind and solar energy
- Any other classes as indicated in the individual programs or Classification/Topical Guide

• **Forms & Endorsements**

[GLS-91s](#) Hired Auto and Non-owned Auto Liability

INSPECTIONS

Minimum inspection requirements are as follows:

- New Business: \$5,000 or more in premium
- Renewals: Every three years on policies generating \$5,000 or more in premium
- As required by an individual program or the Classification/Topical Guide
- At the request of the E&S/Specialty underwriter

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It is the responsibility of the agent to order an inspection as needed. It is also the responsibility of the agent to underwrite each inspection and endorse the policy to reflect differences in premium basis (i.e., payroll, sales, area, etc.). A copy of the inspection along with a description of your action must be sent to the company within 30 days of the policy inception date. Indicate the policy number and your general agency number on the inspection.

LIMITS OF LIABILITY

Limits are available up to \$3,000,000 each occurrence and \$5,000,000 aggregate on primary package or monoline policies. Increased limits are available within your binding authority for program and nonprogram business, for CGL, Personal and Advertising Injury, Professional, and Errors and Omissions. Refer to the Classification and Topical Guide or individual programs for increased limit exceptions.

Additional exceptions may be noted in the [Classification and Topical Guide](#) or Programs.

Minimum premiums are in addition to the General Liability premium (or minimum premium) applicable for General Liability occurrence limits of \$1,000,000. For short-term policies, the minimum additional premiums are not to be pro-rated.

For limits higher than \$3,000,000 Occurrence/\$5,000,000 Aggregate, please contact your Excess underwriter.

Dagger Classes

“Dagger classes” are classifications where the premium basis symbol is followed by a “plus” (+) sign in the [Classification and Topical Guide](#). When the “plus” sign is shown, coverage for Products and/or Completed Operations is included as part of and not separate from the Premises/Operations coverage for the classification at no additional charge. Any loss occurring for a Dagger Class is a Premises/Operations loss and would be treated as part of the losses under the General Aggregate Limit.

When issuing the policy, the scheduled classification description must contain the following wording “Products/Completed Operations are subject to the General Aggregate Limit” to trigger coverage under the General Aggregate.

For example, Exterminators shows “s+” for premium basis. When issuing the policy, the description for the exterminators class would be Exterminators—Products/Completed Operations are subject to the General Aggregate Limit.

The Products Aggregate Limit shown on the Schedule of Limits must be the same limit as the policy’s General Aggregate Limit. Do not show “Included” or “Included in the General Aggregate” in the Products/Completed Operations Limits of Insurance section.

Damage To Premises Rented To You

Limits are included at the basic \$100,000. “Any one premises” limit may be increased.

Submit limits in excess of \$300,000 for approval. Verify limit is required by a lease agreement. You may also refer to Legal Liability Coverage in the Contract Commercial Property section of this Guide.

Medical Payments

\$5,000 Each Person limit is included at no additional charge. \$10,000 limit is available for a \$250 flat charge, fully earned. Limits in excess of \$5,000 must be submitted to the Company for authorization.

Per Project Or Per Location Aggregate

Per Project or Per Location Aggregates are available on all classes, at no additional premium charge, unless otherwise indicated. Use Aggregate Limits of Insurance Endorsements—[CG 25 03](#) Per Project, or [CG 25 04](#) Per Location.

MINIMUM AND ADVANCE PREMIUM ENDORSEMENT

This endorsement establishes a minimum premium for audit-able General Liability and Liquor Liability coverages. [GLS-47s](#), Minimum and Advance Premium Endorsement, is required.

It is necessary to attach [GLS-47s](#), Minimum and Advance Premium Endorsement to the policy for the minimum premium provision to apply. Merely typing “Minimum & Advance Premium” or “M&AP” next to the premium on the declarations page does not affect a minimum premium provision.

This endorsement indicates the minimum premium is equal to 100% of the advance premium including any premium adjustments made by endorsement to the policy during the policy period. Please submit to your underwriter for consideration to indicate a percentage lower than 100%.

MINIMUM POLICY PREMIUM

Monoline General Liability:

\$500 monoline General Liability minimum premium per policy when occurrence limit is \$1,000,000 or less, unless otherwise stated.

Package:

\$500 General Liability minimum premium for a package policy when occurrence limit is \$1,000,000 or less, unless otherwise stated.

Charges for additional insureds and coverages such as Sexual/Physical Abuse are included in the minimum premium, unless otherwise stated.

For Premium Audit purposes, please show the actual classification rates and indicate Minimum Premium in the premium section. Do not increase the rate backing the exposure into the minimum premium.

Package policy minimum premiums are per individual sections of this guide or as required by individual programs. A package policy will be any policy with two lines of business, but must include General Liability written in conjunction with Property or Inland Marine. Crime will not be used to determine if a policy is a package policy.

Note: Special General Liability minimum premiums apply when providing occurrence limits in excess of \$1,000,000. Refer to Limits of Liability.

NAMED INSURED

It is important to designate the proper type of Named Insured on the policy declarations page. The Named Insured should be limited to the operations for which coverage is being provided. Additional or unnecessary wording should be avoided. Combining of different corporate entities is allowed only when there is common majority ownership (or controlling interest) in each entity.

Prohibited—Broad Named Insured Endorsement and/or Omnibus wording.

Individual—Should indicate only the individual and any DBA name of his/her operation. Coverage does extend to the insured’s spouse, but only with respect to the conduct of a business of which the individual is the sole owner. Do not add the spouse’s name.

Partnership or Joint Venture—Coverage extends to members, partners and their spouses, but only with respect to the conduct of the insured’s business. Do not list their individual names unless the name of the partnership or joint venture includes their names.

Limited Liability Company—Coverage extends to members, but only with respect to the conduct of the insured’s business. Coverage also extends to managers, but only with respect to their duties as the insured’s managers. Do not add these individuals to the named insured description/wording.

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Organization other than an individual, partnership, joint venture or limited liability company—Coverage extends to executive officers and directors, but only with respect to their duties as the insured's officers or directors. Stockholders are also insureds, but only with respect to their liability as stockholders. Do not add these individuals to the named insured description/wording.

Trust—Coverage extends to trustees, but only with respect to their duties as trustees. It is only necessary to show the name of the trust and not individual trustees.

Note: DBA (Doing Business As) is merely used for marketing purposes and is not a legal entity. Any of the above-mentioned can use a DBA.

For additional information, select the following link or refer to [Named Insured Information](#) on the E&S/Specialty Portal under the Underwriting Tools tab/Related UW Information portlet.

NETWORK SECURITY COVERAGE

Please refer to our [Network Security Coverage Guidelines—Contract Underwriting](#) on the E&S/Specialty Portal under the Underwriting Tools tab/Programs portlet for eligibility and pricing guidelines.

PACKAGE POLICY

Coverage is available on a package basis when so indicated under the “Auth Pkg” heading in the [Classification and Topical Guide](#) or as indicated in the Contract programs.

PREMISES OPERATIONS LIABILITY COVERAGE ONLY

Some classifications in the Classification and Topical Guide indicate Premises Operations Liability within your authority and Prohibit for Products/Completed Operations. You may provide Premises Operations Liability Coverage only on these classifications. You may also, at your option, restrict coverage to Premises Operations Liability Coverage only when Products/Completed Operations are shown as within your authority.

When providing Premises Operations Liability Coverage only, attach the following endorsement:

[GLS-475](#)—Total Products Exclusion with Designated Premises Limitation

Obtain signature of the Insured on this endorsement and retain the signed exclusion with your file.

PRODUCTS/COMPLETED OPERATIONS COVERAGE—STAND ALONE AND DISCONTINUED OPERATIONS COVERAGE

We prefer to offer coverage on a CGL Coverage basis but Products Coverage may be provided on a stand alone basis subject to annual submission and approval. If requesting Products Coverage, the submission should include Products Liability Application ([GLS-APP-2 \(11-21\)](#)) and any available product brochures, labels, website information, etc. Proposed rating/pricing should also be provided using the applicable classification code in our Classification and Topical Guide.

Discontinued Products/Completed Operations Coverage requires submission and is only available on risks previously insured with E&S/Specialty. General Contractors/Developers are prohibited.

We generally do not offer stand alone Completed Operations Coverage.

Forms

The most current edition of endorsements and forms must be used unless otherwise indicated. *Contact the company for the equivalent form numbers for Scottsdale Indemnity and Scottsdale Surplus Lines Company policies.* These forms and our complete forms library are accessible on the E&S/Specialty Portal under the Underwriting Tools tab/Forms portlet.

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CG 00 37	Products/Completed Operations Liability Coverage Form
CLS-SD-4	Products/Completed Operations Liability Coverage Part Supplemental Declarations
NOTX0178CW	Claim Reporting Information
NOTX0423CW	Policyholder Disclosure—Notice of Terrorism Insurance Coverage (must be sent with all new and renewal quotations and listed on the Schedule of Forms and Endorsements)
OPS-D-1	Common Policy Declarations (Note—It is necessary to input the following on this form: Products/ Completed Operations Liability Coverage Part. Do not indicate premium under other listed Coverage Parts.)
UTS-COVPG	Cover Page (SIC)
UTS-SP-2	Schedule of Forms and Endorsements (required for automated systems)
UTS-SP-3	Schedule of Locations (required for automated systems)
CG 21 84	(If Insured ACCEPTS Terrorism Coverage) Exclusion of Certified Nuclear, Biological, Chemical or Radiological Acts of Terrorism; Cap on Losses from Certified Acts of Terrorism
<i>or</i>	
CG 21 73	(If Insured REJECTS Terrorism Coverage) Exclusion of Certified Acts of Terrorism (Except AK)
CG 26 88	(Alaska only) —(If Insured REJECTS Terrorism Coverage) Alaska Exclusion of Certified Acts of Terrorism
CG 26 98	(Alaska only) —Alaska War Liability Exclusion
CG 31 31	Fungi or Bacteria Exclusion
CG 31 67	Exclusion—Exterior Insulation and Finish Systems
CG 33 53	Exclusion—Access or Disclosure of Confidential or Personal Information and Data-Related Liability—With Limited Bodily Injury Exemption
CG 40 15	Cannabis Exclusion with Hemp Exception
GLS-47s	Minimum and Advance Premium Endorsement
GLS-52s	Specified Products Liability
GLS-74s	Amendment of Conditions (Nonrenewal) or state equivalent if required by surplus lines law
GLS-94s	Deductible Endorsement (Indicate “N/A” deductible amount in Personal and Advertising box)
IL 00 17	Common Policy Conditions
IL 00 21	Nuclear Energy Liability Exclusion
IL 09 85	(Required if Insured ACCEPTS Terrorism Coverage) Disclosure Pursuant to Terrorism Risk Insurance Act
UTS-9g	Service of Suit
UTS-74g	Punitive or Exemplary Damage Exclusion
UTS-119g	Minimum Earned Cancellation Premium (Indicate a minimum of 25% of the original premium)
UTS-266g	Asbestos Exclusion



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- [UTS-365s](#) Amendment of Nonpayment Cancellation Condition
- [UTS-428g](#) Premium Audit

plus

State specific forms as required for Excess and Surplus Lines policies, per our State Information pages on the E&S/Specialty Portal under the Underwriting Tools tab/Related UW Information portlet/[Contract State Information](#)

Optional Form

- [CG 20 15](#) Additional Insured—Vendors
- [CG 34 15](#) Genetically Modified Organism Exclusion (Do not attach [CG 34 16](#) with [CG 34 15](#))
- [CG 34 16](#) Genetically Modified Organism Exclusion for Designated Operations or Products (Do not attach [CG 34 15](#) with [CG 34 16](#))
- [CG 34 38](#) Automatic Insured Status for Newly Acquired or Formed Limited Liability Companies (Submission required)

PROGRAMS

[Available programs](#) can be accessed through the E&S/Specialty Portal under the Programs and Guidelines section of the Underwriting Tools Tab. Please refer to the individual programs for specific underwriting guidelines. All program classifications must utilize program rates, rather than ISO rates.

SIGNATURE—REQUIRED ENDORSEMENTS

All endorsements added after the policy is issued that exclude, limit or restrict coverage, MUST be signed by the Insured acknowledging their acceptance of the endorsement.

A copy of the signed endorsement should be kept in your underwriting file.

STOP GAP COVERAGE/EMPLOYERS LIABILITY

A standard workers compensation policy includes employers liability coverage that allows employees to bring suit against their employer for liability other than that imposed by a workers compensation statute. In a few states workers compensation is provided through a monopolistic state fund. Employers liability is not offered as part of these state operated programs. Employers Liability Stop Gap is available in monopolistic states to close the gap in coverage.

[GLS-60s](#), Employers Liability Insurance Stop Gap, may be attached for the following monopolistic states:



TERRITORIES

Alaska	001
Alabama	501, 503
Arkansas	001
Arizona	503, 504
California	001, 002, 003, 004, 005, 006, 007, 009, 010, 011, 012
Colorado	501, 502
Connecticut	501, 503, 504, 505, 506, 507, 508, 509
District of Columbia	001
Delaware	001
Florida	001, 002, 004, 005, 006
Georgia	502, 503
Hawaii	001
Iowa	501, 502
Idaho	001
Illinois	501, 504, 506, 507, 508, 509, 514
Indiana	501, 502, 504, 506
Kansas	501, 502
Kentucky	501, 503
Louisiana	501, 502, 503, 504
Massachusetts	506, 507, 508, 509, 510, 514, 515, 516, 517
Maryland	501, 502, 503
Maine	001
Michigan	501, 503, 504, 505
Minnesota	501, 502, 503
Missouri	501, 502, 503
Mississippi	001
Montana	001
North Carolina	002
North Dakota	001
Nebraska	501,502
New Hampshire	001
New Jersey	501, 502, 503, 504, 505, 506, 507, 508, 509, 511, 512, 513, 515, 516,517
New Mexico	001
Nevada	001
New York	001, 002, 003, 004, 005, 006, 007, 008, 009, 010, 012, 014, 016, 017, 018, 020, 021, 022, 023, 024
Ohio	501, 502, 503, 504, 505, 506, 507, 508, 509, 510



Nationwide®

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Oklahoma	501, 502, 503
Oregon	501, 502
Pennsylvania	501, 502, 503, 504, 505, 507, 509, 510, 511, 512, 513
Rhode Island	501, 502, 503
South Carolina	001
South Dakota	001
Tennessee	501, 503, 504, 505
Texas	001, 002, 003, 004, 005, 006, 007, 008
Utah	001
Virginia	501, 502, 503, 504
Vermont	001
Washington	501, 502
Wisconsin	501, 502, 503
West Virginia	001
Wyoming	001