



FLORIDA

BUSINESS

ADVANTAGE PROGRAM

GENERAL LIABILITY

MANUAL

**SAFEPOINT INSURANCE COMPANY
FLORIDA BUSINESS ADVANTAGE COMMERCIAL GENERAL LIABILITY PROGRAM**

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GENERAL INFORMATION

Visit our Website: www.safepointins.com

This document is a guide and summary and does not contain complete details. SafePoint may at its discretion impose additional underwriting requirements or make exceptions on an individual risk.

This manual contains information to write Commercial General Liability insurance with SafePoint Insurance Company, provided that the property owner and property to be insured meet all applicable underwriting criteria. Risks must demonstrate pride in management, property maintenance and preservation and an active loss prevention program.

SAFEPOINT ELIGIBILITY REQUIREMENTS

- A. Applicant must have been in business for at least 3 years. If the business is a new venture, 3 years experienced management with similar business is required.
- B. Business must be financially sound, with no insurance cancellations for non-payment of premium and no non renewals for underwriting reasons. Proof of insurance may be required on a case by case basis.
- C. Adherence to NFPA Safety Standards and local codes and ordinances is required.
- D. Refer to company with loss details on any risk with more than one incurred loss or single incurred loss over \$10,000 in the past 3 years or any risk with any prior fire or liability loss regardless of the payout.

ELIGIBLE TYPES OF RISKS

A. COMMERCIAL GENERAL LIABILITY

General Liability Coverage may be written for the following types of risks:

- 1. Commercial Condominium Associations – A corporation or association of property owners when the association is of a commercial nature, with individual units primarily used as business or professional occupancies (i.e. offices, mercantile, studio, etc.).
- 2. Condominium Commercial Unit-Owners
- 3. Mercantile
- 4. Office
- 5. Building Owners Lessors Risk
- 6. Other commercially operated property that is eligible for coverage not otherwise classified

B. ELIGIBILITY CLASSIFICATION

Refer to the Eligibility Classification List.

C. MONOLINE

We will consider General Liability on a monoline basis.

INELIGIBLE RISKS

- 1. Risks with 24 hour operations, unless insured has a full time attendant on premises and an alarm system with a panic button and working surveillance cameras.
- 2. Risks in bankruptcy or foreclosure. Risk must be able to demonstrate financial stability.
- 3. Risks with poor physical conditions or poor housekeeping.
- 4. Risks with an occupancy rate of less than 60% is considered a vacant building. Newly constructed

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or completely renovated risks in which the minimum occupancy requirement (at least 60% occupied) will not be met within (90) days.

5. Risks with extra-hazardous adjoining exposures.
6. A risk under construction, or renovation.
7. Risks that has been condemned due to condition, located in a condemned area, or an area scheduled to be condemned due to urban renewal or highway construction.
8. Risks located in a building that is not fully enclosed.
9. Risks with evidence of existing damage or disrepair.
10. Risks for which an applicant has had a policy cancelled, nonrenewed or voided for material misrepresentation or fraud.
11. Restaurants, bars and taverns with a dance floor, live band (other than a soloist or duet) with liquor sales in excess of 25% of total sales.
12. Restaurants that do not carry separately a Liquor Liability policy, with full Assault and Battery coverage and a minimum \$1,000,000 liability limit.

COVERAGE

A. GENERAL LIABILITY COVERAGE

1. Liability Limits available – \$300,000 and \$500,000. \$1,000,000 per occurrence. General Aggregate two (2) times the Limit.
2. Fire Legal Liability – \$100,000 included in base policy. Higher limits may be available, subject to underwriting review and approval for an additional premium:

| Increased Limits | Additional Premium |
|------------------|--------------------|
| \$200,000 | \$50.00 |
| \$300,000 | \$100.00 |
| \$500,000 | \$175.00 |
| \$1,000,000 | \$300.00 |

3. Medical Expense Limits available – \$5,000. Medical Expense limits may be increased to \$10,000 subject to an additional premium, based on the following factors:

| Classification Group | Factor |
|--|--------|
| Mercantile | 1.020 |
| Miscellaneous | 1.020 |
| Manufacturing | 1.003 |
| Buildings | 1.020 |
| Contractors (Not available with SafePoint) | 1.003 |

B. OPTIONAL COVERAGES

1. Certified Acts of Terrorism

Optional coverage is available for terrorist acts certified by the U.S. Secretary of the Treasury, in concurrence with the Secretary of State and the Attorney General of the United States, as provided in the "Terrorism Risk Insurance Act of 2002" and extended by the "Terrorism Risk Insurance Reauthorization Act of 2015". Coverage will be automatically included unless the insured opts out.

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- a. To exclude coverage in the policy for Certified Acts of Terrorism, applicants will reject coverage on the application. The “Exclusion of Certified Acts of Terrorism” endorsement IL 09 53 will be attached to the policy.
 - b. Certified Acts of Terrorism Premium – Refer to the ISO rate tables for Certified Acts of Terrorism premium charge and computation steps to determine the optional Certified Acts of Terrorism premium.
2. Hired and Nonowned Auto SIC GL 03 01 16 – not available on certain classes.

| Limit | Amount |
|-------------|--------|
| \$500,000 | \$150 |
| \$1,000,000 | \$200 |

3. Additional Insured Endorsements

The following Additional Insured Endorsements are available at no charge:

- a. Additional Insured – Club Members **CG 20 02 11 85**
- b. Additional Insured – Co-Owner Of Insured Premises Endorsement **CG 20 27**
Applies to co-owners of premises only with respect to their liability
- c. Additional Insured – Condominium Unit Owners **CG 20 04 11 85**
- d. Additional Insured – Controlling Interests Endorsement **CG 20 05**
- e. Additional Insured – Church Members, Officers And Volunteer Workers Endorsement **CG 20 22**
- f. Additional Insured – Grantor Of Licenses – Automatic Status When Required By Licensor Endorsement **CG 20 35**
- g. Additional Insured – Grantor Of Licenses Endorsement **CG 20 36**
- h. Additional Insured – Mortgagee, Assignee, Or Receiver Endorsement **CG 20 18**
- i. Additional Insured – State Or Governmental Agency Or Subdivision Or Political Subdivision – Permits Or Authorizations Relating To Premises Endorsement **CG 20 13**

The following Additional Insured Endorsements are available for a flat additional premium, fully earned:

- a. Grantor Of Franchise Endorsement **CG 20 29** – Additional Premium: \$100.00
- b. Additional Insured – Lessor Of Leased Equipment – Automatic Status When Required In Lease Agreement With You Endorsement **CG 20 34** – Additional Premium: \$100.00
- c. Additional Insured – Owners, Lessees Or Contractors – Scheduled Person Or Organization Endorsement **CG 20 10** – Additional Premium Charge: \$100.00
- d. Additional Insured – Designated Person Or Organization Endorsement **CG 20 26** – Additional Premium: \$100.00
- e. Additional Insured – Lessor Of Leased Equipment Endorsement **CG 20 28** – Additional Premium: \$50.00
- f. Additional Insured – Managers Or Lessors Of Premises Endorsement **CG 20 11** – Additional Premium: \$50.00

Primary and Noncontributory CG 20 01 04 13 requires underwriting review and approval, and is subject to \$150.00 additional premium, fully earned if approved.

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HURRICANE AND TROPICAL STORM BINDING SUSPENSION

No application for new coverage or endorsement to increase coverage may be bound, written or issued, or monies received, regardless of effective date, when a Tropical Storm or Hurricane Watch or Warning has been issued by the National Weather Service for any part of the State of Florida.

INSPECTIONS

A. GENERAL INSPECTIONS

SafePoint or a SafePoint authorized inspector may perform an inspection of any risk insured by SafePoint to confirm eligibility, occupancy, risk characteristics, and assess conditions.

Failure to respond to an inspection request or refusal to allow an inspection may result in cancellation or nonrenewal, if the inspection is intended to determine eligibility for coverage, condition, or value.

BASES OF PREMIUM

The base used for determining the premium charge for each classification is indicated in the classification section of this Manual. The definitions of the bases of premium are as follows:

A. Admissions

The total number of persons, other than employees of the named insured, admitted to the event insured or to events conducted on the premises whether on paid admissions, tickets, complimentary tickets or passes.

The rates apply per 1,000 admissions.

B. Area

The total number of square feet of floor space at the insured premises, computed as follows:

1. For entire buildings, by multiplying the product of the horizontal dimensions of the outside of the outer building walls by the number of floors, including basements but do not use the area of the following:
 - a. Courts and mezzanine types of floor openings.
 - b. Portions of basements or floors where 50% or more of the area is used for shop or storage for building maintenance, dwelling by building maintenance employees, heating units, power plants or air-conditioning equipment.
2. For tenants, determine the area they occupy in the same manner as for entire buildings.
3. The rates apply per 1,000 square feet of area.

C. Each

This basis of premium involves units of exposure, and the quantity comprising each unit of exposure is indicated in the classification footnotes, such as "per person".

D. Gross Sales

1. Definition

The gross amount charged by the named insured, concessionaires of the named insured or by others trading under the insured's name for:

- a. All goods or products, sold or distributed;
- b. Operations performed during the policy period;

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- c. Rentals; and
 - d. Dues or fees.
- 2. Application
The rates apply per \$1,000 of Gross Sales.
- E. Payroll
 - 1. Definition
 - a. Payroll means remuneration.
 - b. Remuneration means money or substitutes for money.
 - 2. Application
The rates apply per \$1,000 of payroll. For premium computation purposes, use \$16,700 as the annual individual payroll for executive officers and for individual insureds or co-partners.
- F. Total Cost
The total cost of all work let or sublet in connection with each specific project including:
 - 1. The cost of all labor, materials and equipment furnished, used or delivered for use in the execution of the work, however, do not include the cost of finished equipment installed but not furnished by the subcontractor if the subcontractor does no other work on or in connection with such equipment; and
 - 2. All fees, bonuses or commissions made, paid or due.
 - 3. The rates apply per \$1,000 of Total Cost.
- G. Total Operating Expenditures
 - 1. Definition
Total expenditures (including grants, entitlements and shared revenue) without regard to source of revenue during the policy period, including accounts payable.
 - 2. Application
The rates apply per \$1,000 of Total Operating Expenditures.
- H. Unit
A single room or group of rooms intended for occupancy as separate living quarters by a family, by a group of unrelated persons living together, or by a person living alone.

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ELIGIBILITY CLASSIFICATION LIST

A. FOOD & DRINK (GROSS SALES)

Description

Bakeries - Baking on premises - no delivery to other outlets
Bakeries - No baking on premises - sales only
Beverage Stores - Prohibited: Drive Through liquor stores
Candy or Confectionery Products - Stores
Caterers
Cheese Shop
Coffee Shop, Café - no entertainment
Concession Stands – Prohibited: Serving of any alcoholic beverages, including beer and wine
Convenience Store
Dairy Products Store
Delicatessen – with and without cooking – hired and nonowned auto will not be offered if delivery service is provided.
Fruit & Vegetable Store
Grocery Store
Gourmet Food Store
Health or Natural Food Store- Verify any supplements sold are FDA approved. No repackaging or relabeling of goods.
Ice Cream, Yogurt Shop
Juice Bar/Refreshment Stand
Meat, Fish, Poultry and Seafood Store
Restaurant- See Restaurant Eligibility Guidelines Specialty Food
Store- no direct imports

B. OFFICES – (AREA) BUSINESS & PROFESSIONAL (PROFESSIONAL LIABILITY COVERAGE IS NOT OFFERED)

Description

Accountant & Bookkeeping
Actuarial Services
Advertising Agency
Architect & Engineering
Attorney
Audiologist
Auditor
Automobile Appraiser
Certified Public Accountant (CPA)
Chiropractor
Commercial Artist
Computer Data Processing Services
Computer Instructor
Computer Programming/Software Developer
Computer Consultant – ex: software, network, information technology
Consultant – Personal & Business – ex: advertising, financial management, general management training, etc.
Dental Laboratory
Dentist Office- including Orthodontist, Oral Surgeon & Hygienist
Dietician
Direct Mail Advertising Office
Doctor's Office- No general anesthesia. No surgical centers.
Drafting Services
Employment Agency – no temp agencies. Permanent placement only.

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Event, Party or Wedding Planners
Financial Planner- no investment services
Graphic Design Services
Health Practitioner – Outpatient only.
Insurance Adjuster
Insurance Agency or Broker
Interior Decorating Consulting Services
Landscape Architecture- Includes planning, golf course & landscape design
Lawyer & Paralegal Services
Lessor’s Risk – (bank or office, mercantile or light manufacturing)
Manufacturer’s Representative – samples only. Products must be CMP eligible.
Model Homes- used as an office only.
Mortgage Broker
Occupational Therapist
Office Administrative Services
Optometrist
Photographer/ Videographer
Physical Therapist
Podiatrist
Psychiatrist or Psychologist
Real Estate Agent & Broker
Real Estate Appraisal Service
Speech Therapist
Stenographic Services & Court Reporting
Stockbroker
Surveying & Mapping Services
Tax Preparation Service
Telemarketing Service
Ticket Agency
Travel Agency
Veterinarian or Veterinary Hospital

C. RETAIL & SERVICE (GROSS SALES) – NON FOOD (PROFESSIONAL COVERAGE IS NOT OFFERED)

Description

Appliance Store- Household
Art Gallery
Art Studio
Arts & Crafts, Artist & Drafting Supplies Store
Barber Shop – No tanning beds, electrolysis, body wraps, body piercings, tattoos, Botox or other cosmetic procedures.
Bath Store
Beauty Salon
Bedding Store
Bicycle Shops – no rentals or modifications/hybrid type bicycles.
Bookstore
Camera & Photo Equipment Store
Candy or Confectionary Store
Card, Gift & Stationery Store
Carpet or Rug Sales – premises only. No installation.
Cellphone Store

Ed. 06/2018

UNDERWRITING GUIDELINES

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Ceramics and Pottery Store
China Store
Clock Store
Clothing Store – Infant/baby clothing must be less than 10% of sales.
Collectibles and Memorabilia Store
Computer Store (including incidental installation)
Computer Service or Repair
Condominium Association – commercial shopping center, commercial warehouses, and residential condos (Association Risks only)
Copying, Duplicating & Quick Print Services
Cosmetics, Beauty Supplies & Perfume Store
Cutlery & Flatware Store
Dairy Products or Butter & Egg Store
Department/Discount Store
Electronics (Consumer) Store- If computers, classify as computer equipment & software stores
Electric Lighting Stores- Halogen lighting must be less than 1% of sales
Engraving – Photoengraving and other than Photoengraving
Eyeglass Store & Optician’s Services
Fabric Store
Fence Dealer
Floor Covering Store- including carpets, rugs, tile & linoleum – no installation. Coverage is for premises only.
Florist
Footwear
Formal Wear or Costumes – rental agencies
Funeral Home
Furniture Store
Gardening & Light Farming Supply Store – No repackaging of goods, no pesticides.
Gift Shop & Souvenir Store
Glass Dealers and Glaziers – No grinding, polishing or glazing. Up to 5 employees.
Golf, Tennis, Bowling Equipment Store
Hair Salon - No tanning beds, electrolysis, body wraps, body piercings, tattoos, Botox or other cosmetic procedures.
Hardware Store – no lumbar sales. No installation. Coverage is for premises only.
Hearing Aid Store
Hobby, Craft Store
Home Furnishing Store – no furniture sales (displays only). No installation. Coverage is for premises only.
Home Improvement Store – including hardware, appliances, paint, lighting & building materials
Jewelry – costume only (no fine jewelry)
Key Cutting Services
Kitchen Accessories Store
Lamps & Lighting Fixtures Store
Laundry & Dry Cleaning Receiving Stations
Lawn & Garden Equipment Store
Leather Goods – goods or hides Store
Library
Lighting, Lamp and Shade Store
Linen Store
Lithographing
Luggage Goods
Mail Box or Packaging Stores

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Mail Order Houses
Mailing Companies
Mercantile NOC- Low & moderate susceptibility
Monuments, Tombstones & Statuary Store
Museum or Historical Society
Music Stores – compact discs, records and tapes including sheet music
Musical Instrument Stores – including incidental lessons & repairs
Nail Salon – No tanning beds, electrolysis, body wraps, body piercings, tattoos, Botox or other cosmetic procedures.
Newsstands
Non-Profit Associations-Referral Class - Prohibited: ALF, Nursing Homes, Child Related exposures, boat, air and medical associations
Office Machine, Equipment & Supplies Store with and without repair
Optical Goods Store
Paint, Wallpaper or Wall Covering Store
Party Goods Store
Pet Grooming
Pet Store, Pet Training – no Exotics.
Photo Finishing Lab- Film Processing & Digital Photography
Picture Poster or Framing Store
Piano & Organ Store
Piano Tuning Service
Piece Goods, Sewing & Needlework Store
Precision and Scientific Tools and Instruments – Retail only
Printing - Books
Printing - Commercial
Printing or Embroidery of computer generated logos, insignias
Printing – Lithography
Printing – Quick Printing & Duplicating Services
Printing – Textile Printing & Silk Screening
Rental Stores
School Supplies Store
Sewing Machine Store
Shoe & Leather Goods Repair Shop
Shoe Shine Stands
Spas - No tanning beds, electrolysis, body wraps, body piercings, tattoos, Botox or other cosmetic procedures.
Sporting Goods or Athletic Equipment Stores – no gun sales including bb gun or pellet guns.
Stationery, Paper Products or Office Supplies Store
Stores - NOC
Tailor, Seamstress, Dressmaker Shop or Service
Television or Radio Receiving Set – repair only
Trophy Store
Vacant Land – up to 100 acres. Refer to Additional Eligibility Guidelines for vacant land.
Vacuum Cleaner Sale & Service
Variety Store
Video & DVD Rental Store
Video Games Store
Vocational and Trade Schools – Prohibited: Health Care vocational or trade schools. Refer to Eligibility Guidelines.
Watch Store
Wigs or Hair Pieces

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Window Treatment Store

REFER TO COMMERCIAL UNDERWRITING FOR CLASSES OF BUSINESS NOT SPECIFICALLY LISTED

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ADDITIONAL ELIGIBILITY REQUIREMENTS

The additional underwriting guidelines in this section apply only to the classes listed below:

1. Bakeries:
 - a. Ovens are properly ducted and vented and equipped with an emergency fuel shutoff.
 - b. Fryers are equipped with an automatic temperature shutoff and protected by a dry chemical extinguishing system.
 - c. Hired and nonowned auto is not available if delivery to others.
2. Caterers :

If utilizing commercial grade cooking equipment:

 - a. All cooking devices, hoods and ducts are protected by a fixed, wet or dry chemical extinguishing system serviced under a long-term maintenance contract.
 - b. Deep fat fryers are equipped with a high limit automatic shut off.
 - c. A remote fuel shutoff is provided for all cooking equipment.
 - d. A maintenance contract is in effect for the regular cleaning of all hoods and ducts.
 - e. Hired and nonowned auto will not be provided for this class of business.
 - f. Prohibited: Serving of alcoholic beverages
3. Delicatessens – With cooking :

If utilizing commercial grade cooking equipment:

 - a. All cooking devices, hoods and ducts are protected by a fixed, wet or dry chemical extinguishing system serviced under a long-term maintenance contract.
 - b. Deep fat fryers are equipped with a high limit automatic shutoff.
 - c. A remote fuel shutoff is provided for all cooking equipment.
 - d. A maintenance contract is in effect for the regular cleaning of all hoods and ducts.
 - e. Hired and nonowned auto is not available if delivery to others.
4. Department or Discount Stores:
 - a. SafePoint may require that the premises are fully protected by an automatic sprinkler system or automatic smoke/heat detection system.
 - b. No second hand goods.
 - c. Central station burglar alarm is required.
5. Funeral Homes:
 - a. Display of caskets on premises is limited to five or less.
 - b. Embalming fluid and combustible supplies are stored in approved containers.
 - c. No crematorium facilities are used on premises.
6. Furniture Stores, or Home Furnishing Stores – other than appliances:
 - a. SafePoint may require that the premises are fully protected by an automatic sprinkler system or automatic heat/smoke detection system.
 - b. Furniture for sale is displayed in compartmentalized areas decorated to resemble a home or office environment.

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- c. Burglar alarm is required.
- 7. Grocery Stores:
 - a. SafePoint may require that the premises are fully protected by an automatic sprinkler system or automatic heat/smoke detection system.
 - b. Cold storage spaces are provided with automatic temperature alarms and refrigerant used is other than ammonia-based.
- 8. Home Improvement Stores:
 - a. SafePoint may require that the premises are fully protected by an automatic sprinkler system or automatic heat/smoke detection system.
 - b. No rack storage of stock to exceed ten (10) feet.
 - c. No liquid natural gas (LNG) or propane tank filling is done on premises.
- 9. Meat, Fish, Poultry or Seafood – Stores:
 - a. Premises are fully protected by an automatic sprinkler system.
 - b. Cold storage spaces are provided with automatic temperature alarms and refrigerant used is other than ammonia-based.
 - c. Prohibited: Direct import
 - d. Limited and commercial cooking exposures are eligible subject to underwriting review and eligibility.
- 10. Restaurants:

Restaurants are eligible with SafePoint subject to the following guidelines:

 - a. Annual sales up to \$3,000,000 and Gross square footage 7,500 feet. Risks in excess of sales and square footage must be submitted for Underwriting Review and Eligibility.
 - b. Catering maximum – 25% of gross sales. Prohibited: Catering including liquor.
 - c. Food Safety, Food handlers and food managers must be certified by ServSafe (www.servsafe.com). Minimum number of board health citations and no closings in the last 12 months.
 - d. Hired and non-owned auto is NOT available for restaurants that offer any type of delivery service.
 - e. Additional Eligibility requirements:
 - f. SafePoint requires insured to carry separate Liquor Liability policy with minimum limits of \$1,000,000 Per Occurrence / \$2,000,000 General Aggregate including full Assault and Battery
 - g. SafePoint reserves the right to exclude Assault and Battery for risks not meeting underwriting eligibility criteria.

Ineligible Restaurant Exposures:

 - a. Bars, nightclubs, hookah lounges or any restaurant open later than 12 am or open 24/7
 - b. Live entertainment other than incidental background music, soloist or duet
 - c. Patron participation activities such as karaoke, dancing, play areas and music.
 - d. Reception halls, banquet halls, private clubs.
 - e. Alcoholic beverage sales more than 25%;
 - f. Dance Floors
 - g. Risks servicing alcoholic beverages that do not carry Liquor Liability coverage with minimum limits of

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\$1,000,000 including full Assault and Battery.

11. Vacant Land:

This classification applies solely to the existence and maintenance of property exclusive of buildings.

Property which is actively being developed shall be classified and rated as "Real Estate Development Property".

The following shall be also separately classified and rated:

- Vacant land used by persons other than the insured for business purposes
- Hunting preserves

Basis of premium is each acre. (49452) (49451). Flat charges listed below.

- a. A Rate of 2.75 applies per acre for Basic Limits, subject to increased limit factors and any other rating modification factors. A minimum flat charge of \$250 applies for vacant land over 10 acres.
- b. Land adjacent to buildings used for parking may be eligible, subject to underwriting review and approval.
- c. Land must be fenced, with appropriate warning signs prohibiting trespassers (except for vacant land being used for outside parking).

Prohibited:

- Over 50 acres;
- Unprotected land
- Land used for real estate development, or intended for real estate development
- Hunting preserves, shooting ranges, land used for grazing, cattle, or animal storage, campsites, parks, recreation centers, boating, retreats, or land used for preservation purposes.

12. Veterinarian or Veterinary Hospitals:

- a. Premises (hospitals) are fully protected by an automatic sprinkler system or automatic heat/smoke detection system.
- b. Medical gases (oxygen/anesthetics) are properly stored and isolated from combustible materials.

Underwriting Guidelines for General Liability for Condominium Associations, Apartments and Dwellings

Building and General Liability coverage is required.

One hundred percent insurance-to-value is required.

Condominium risks that typically have:

- Up to 200 units
- All buildings less than seven stories. Five (5) stories or higher are subject to underwriting review and approval.
- No transient housing exposures.
- No Co-Op exposures.
- No docks and no boat storage or boat rentals
- Swimming pools that meet our underwriting guidelines
- Prohibited: Developer on the board
- 80% or higher residential occupancies

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- Residential Condominiums with mercantile occupancies

Risk outside the above guidelines may be submitted for underwriting review and approval.

Apartment/Dwellings risks that typically have:

- Up to 200 units
- All buildings less than seven stories. Five (5) stories or higher are subject to underwriting review and approval.
- No transient housing exposures.
- No Co-Op exposures.
- No docks, no beach front exposure and no boat storage or boat rentals
- Swimming pools that meet our underwriting guidelines
- 80% or higher residential occupancies
- Apartment complexes with mercantile occupancies
- Dwellings – one to four family, lessors risk are eligible

Risk outside the above guidelines may be submitted for underwriting review and approval. SafePoint reserves the right to exclude Assault and Battery for risks not meeting underwriting eligibility criteria.

Ownership/Management/Supervision:

Condominium Association must have an insurable interest in all insured property including all residential units. The statutes or declarations/by laws (which make the association responsible for obtaining insurance and repair/replacement) will be satisfactory evidence of insurable interest.

Apartments must have one of the following types of supervision:

- A full-time resident manager, or
- An owner residing in the complex, or
- A full-time property management company with a minimum of three (3) years in business. Newer management companies may be eligible subject to a minimum of 3-year property management industry experience.

Loss Experience:

The business must have favorable loss experience for Property and General Liability. For each \$10,000 in premium size, favorable loss experience can be generally defined as no more than two claims (Property and General Liability) and no loss greater than \$10,000 in the last three years. Please contact your underwriter if the business has had more than two (2) water damage claims.

Prior Carrier:

The business should have had continuous insurance coverage for the last three years, with no cancellations by the insurer(s) or non-renewals (for other than market withdrawals or transfers within an insurer company group). If there is a policy lapse, please refer the account to Underwriting prior to submitting with details of the lapse in

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coverage.

Premises Liability General Underwriting Guidelines:

Closed circuit television (CCTV) is recommended in all common areas of the property sites in order to provide 24 hour surveillance and should be combined with a videorecorder, with surveillance tapes backed up for 30 days to 90 days.

Buildings should meet applicable code requirements for the installation and maintenance of building services and must also meet all life safety code requirements.

No cited violations of fire or life safety codes.

Working hard-wired smoke detectors are required in each unit (especially in and near sleeping areas), common areas, hallways and high hazard areas such as laundries and trash chutes and compactors. Hard-wired detectors with battery back-up and central station reporting are preferred.

Buildings should be equipped with manual pull stations in appropriate locations in corridors and hallways. They should alarm locally and to a 24-hour monitoring service.

Fire extinguishers should be provided. The type and number of extinguishers will usually be specified by local code. Businesses should maintain an inventory of all extinguishers and regularly verify that they are in place and are fully charged. Extinguishers should be inspected and tested per local requirements.

Residential Condominium Association General Liability Eligibility Guidelines:

- Condominium Association requires each unit owner to carry HO-6 policies naming the Association as Additional Insured on their policies, and maintain copies of policies on file in their office with annual follow-up procedures in place for renewal copies.
- Minimum occupancy rate of 80% applies;
- Prohibited: Developer on the Board of Directors, or owning more than 25% of units.
- No transient housing, or annual rentals exceeding 25%.
- Swimming pools must be fenced, with child-proof self-closing gates, depth markers and safety devices on hand (life jackets, ring buoy, first aid kits). Prohibited: Trampolines or diving boards in the swimming pool areas and recreational areas.
- Pool area must contain a sign displaying appropriate warnings, hours of operations, pool rules and compliant with the Virginia Graeme Baker Pool and Spa Safety Act
- Association should be familiar with the Model Aquatic Health Code (MAHC) resource guide
- Warning signs should be posted in all recreational areas prohibiting unattended children.
- Pool area must be equipped with non-slip surface coating
- Association has regular maintenance schedule for equipment located in recreational areas, including regular cleaning and disinfecting schedules for swimming pools and hot tubs.
- Emergency lighting and Exit signs should be posted in corridors, passageways, stairwells and remote areas with regular maintenance program.
- Emergency lighting units should be properly mounted and placed in locations such as corridors, passageways, stairwells and remove areas.
- Exit signs should be illuminated and located in strategic areas as determined by county and state safety codes.

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- Building(s) must contain adequate number of egress points as established by county safety codes, with exits points clearly visible, unobstructed and appropriately marked.
- Association should have in place an Emergency Evacuation plan provided to all unit owners and posted in common areas.
- Parking areas should be smooth and even, clearly defined with parking bumpers in good condition, painted.
- Handicap areas should be clearly marked with adequate signs posted and in compliance with the ADA Act.
- Exterior lighting should be in parking areas and common areas, providing adequate illumination.
- Stairways must contain slip resistant coating with handrails securely attached
- Powered doors should be designed and installed to be functional even in the event of power failure.
- Association should have an Incident Reporting procedure, documenting any incidences occurring in the common areas
- Elevators must be properly serviced and maintained on an annual basis.
- Routine maintenance should include inspecting all garbage chutes on each floor to ensure the chutes are in good working order with properly installed doors that prevent accidental entries.
- Prohibited: Armed Security Guard
- Association should prohibit aggressive dog breeds within the Association By Laws. For Gated Communities:
 - Association ensures routine check of all gates, bars and entry points to ensure equipment is in good, working condition, with regular maintenance service plans in place.
 - Association maintains adequate visitor records, including full name, driver's license information and vehicle tag including verification procedures in place for all visitor entries.
- Association should require a Federal and Criminal Background check should be conducted on all employees hired.
- Association must require Certificates of Liability Insurance from all subcontractors, vendors, or any other 3rd party that performs work on premises. Certificate of Liability Insurance should reflect minimum limits of liability equal to, or excess of the Association's policy, along with:
 - Evidence of Commercial Automobile Liability, showing limits of \$1,000,000
 - Evidence of Workers Compensation Coverage meeting all statutory requirements
 - Certificate of Liability Insurance should reflect the Association listed as Additional Insured and describe the type of work being performed
- Copy of Condominium Association Bylaws is required at time of binding.
- Any open water source, such as a pond or lake, must be properly fenced with warning signs posted.
- Association must have in place a formal written program when vetting rental applicants, including complete background checks at a state and federal level.
- Association complies with all County and State Safety Codes for Condominiums.

Prohibited: 25% or higher rental. If more than 25% or higher rental, refer to apartment rates for the General Liability. Named Insured must not include developer or property manager. SafePoint reserves the right to exclude Assault and Battery for risks not meeting underwriting eligibility criteria.

Apartments/Dwellings General Liability Eligibility Guidelines:

- Apartment management requires each tenant to purchase and maintain current renter's insurance naming the Apartment complex as Additional Insured. Apartment management has in place annual

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follow-up procedures to secure copy of renewal policies at anniversary date of rental agreement.
Minimum limits of liability should be \$100,000.

- Management should perform county and state background checks, including Criminal background checks on all prospective tenants.
- Lease application should require the names of all residents, including their driver's license and state identification information.
- Leasing Office should require all visitors to complete a Visitor's card and require proper identification.
- Minimum occupancy rate of 80% applies;
- Swimming pools must be fenced, with child-proof self-closing gates, depth markers and safety devices on hand (life jackets, ring buoy, first aid kits). Prohibited: Trampolines or diving boards in the swimming pool areas and recreational areas.
- Pool area must contain a sign displaying appropriate warnings, hours of operations, pool rules and compliant with the Virginia Graeme Baker Pool and Spa Safety Act
- Management should be familiar with the Model Aquatic Health Code (MAHC) resource guide
- Warning signs should be posted in all recreational areas prohibiting unattended children.
- Pool area must be equipped with non-slip surface coating
- Management has regular maintenance schedule for equipment located in recreational areas, including regular cleaning and disinfecting schedules for swimming pools and hot tubs.
- Emergency lighting and Exit signs should be posted in corridors, passageways, stairwells and remote areas with regular maintenance program.
- Emergency lighting units should be properly mounted and placed in locations such as corridors, passageways, stairwells and remote areas.
- Exit signs should be illuminated and located in strategic areas as determined by county and state safety codes.
- Management should be familiar and adheres to Florida's Landlord and Tenant Laws as set forth by State and County regulations.
- Building(s) must contain adequate number of egress points as established by county safety codes, with exits points clearly visible, unobstructed and appropriately marked.
- Management must have in place an Emergency Evacuation plan provided to all tenants and posted in common areas, including a 24-hour Emergency Management Contact Information sheet listing contact names, phone numbers and after hours' phone numbers.
- Parking areas should be smooth and even, clearly defined with parking bumpers in good condition, painted.
- Handicap areas should be clearly marked with adequate signs posted and in compliance with the ADA Act.
- Exterior lighting must be installed in parking areas and common areas, providing adequate illumination.
- Stairways must contain slip resistant coating with handrails securely attached
- Balconies must be secure, free of rust and debris, with minimum heights as established by local safety codes, with regular maintenance and service schedules for each unit.
- Powered doors should be designed and installed to be functional even in the event of power failure.
- For newly constructed buildings, management should adopt the Uniform Building Security Code.
- Management should have an Incident Reporting procedure, documenting any incidences occurring in the common areas. Incident Report should include details of the incident and contact information for individuals involved.
- Elevators must be properly serviced and maintained on an annual basis.

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- For buildings over 3 stories, routine maintenance should include inspecting all garbage chutes on each floor to ensure the chutes are in good working order with properly installed doors that prevent accidental entries.
- Risk with Armed Security Guard require underwriting approval.
- For Gated Communities:
 - Management ensures routine check of all gates, bars and entry points to ensure equipment is in good, working condition, with regular maintenance service plans in place.
 - Maintains adequate visitor records, including full name, driver's license information and vehicle tag including verification procedures in place for all visitor entries.
- Management should require Federal and Criminal Background checks are conducted on all employees hired.
- Management should have in place a Landlord and Tenant Checklist for all new tenants.
- Certificates of Liability Insurance is required from all subcontractors, vendors, or any other 3rd party that performs work on premises. Certificates must reflect minimum limits of liability equal to, or excess of the Apartment's liability policy, along with:
 - Evidence of Commercial Automobile Liability, showing limits of \$1,000,000
 - Evidence of Workers Compensation Coverage meeting all statutory requirements
 - Certificate of Liability Insurance should reflect the Association listed as Additional Insured and describe the type of work being performed
- Lease agreement must confirm with Florida's Landlord and Tenant Laws and list prohibited breeds of dogs.
- Any open water source, such as a pond or lake, must be properly fenced with warning signs posted. Management must have in place a formal written program when vetting rental applicants, including complete background checks at a state and federal level.
- Associations and Apartments without an insurable interest in all insured property including all residential units (either statutes or declarations/by laws which make the association responsible for obtaining insurance and repair/replacement will be satisfactory evidence of insurable interest
- Associations and Apartments where the only property insured consists of recreational and auxiliary service buildings are not eligible
- Assisted living facilities
- Apartments Hotels
- Bars on windows.
- Boarding houses
- College housing
- Co-ops
- Fraternities or sororities
- Investment properties
- Nursing homes or chronic care facilities
- Rehabilitation facilities
- Resort communities
- Seasonal occupancies
- Senior living facilities, including assisted living or independent senior living (excluding active adult, e.g. 55+, communities)
- Subsidized, public or government funded complexes Time-shares
- Waterfront complexes with marinas and/or docks

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- Risks with the building(s) undergoing construction or renovations.
- Risks with building(s) show any signs of deterioration indicating lack of maintenance and upkeep.
- Risks with building(s) contain lead paint, wood shingle roof, aluminum wiring, pig tail, fuses, or knob & tube wiring and Federal Pacific Stab-Lok electrical control panels are prohibited
- Risk with existing damage
- Unfenced swimming pools
- Unprotected ponds
- Beachside associations or apartments
- Associations/Apartments that rent or provide: Canoes, water slides, or any other water recreational amenities
- Guard Dogs
- Apartment complexes with lease terms less than eight (8) months.

SafePoint reserves the right to exclude Assault and Battery for risks not meeting underwriting eligibility criteria.

General Liability Classification and Additional Charges:

Condominium Associations:

- 62003, Condominiums – Residential (association risk only). Premium calculation for General Liability is based on total number of units. If more than 25% of units are leased out as rental units, Apartment rates will apply. Refer to Apartment General Liability ISO rating section.
- SafePoint Additional charges:
 - Swimming Pools: \$650 Flat Charge for each pool, 100% fully earned
 - Indoor Parking: \$250 Flat Charge, 100% fully earned
 - Ponds - \$250 Flat Charge, 100% fully earned

Refer to ISO Florida Manual for premium development for class code 62003.

Endorsements applicable:

Condominium Unit Owners Endorsement is included under form CG 20 04 at no additional cost.

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Apartment Buildings – ISO Classifications, Additional Charges and Mandatory Endorsements

60010 Apartment Buildings

Premium Base: Units, Products/Completed Operations are included

Note: Separate charges apply to:

- Occupancy other than for residential purposes (Ineligible for SafePoint)
- One-to-four family dwellings (Refer to the General Liability Dwelling Classifications)
- Indoor parking
- Swimming pools (Bathing beaches are ineligible)

60011 Apartment Buildings - garden

Premium Base: Units, Products/Completed Operations are included

Note: This classification applies to single or multiple dwelling units not exceeding 2 stories in height that have common management, control and community facilities.

The following shall be separately classified and rated:

- ☐ Indoor parking
- ☐ Swimming pools (Bathing beaches are ineligible)

63010 Dwellings - one-family (lessor's risk only)

Premium Base: See Classifications Notes, Products/Completed Operations are included

Note:

This classification includes dwellings or apartments owned by corporations and similar insureds who allow employees or others to occupy the dwelling with or without leasing or renting.

This classification also includes time-sharing apartment units owned by corporations for use exclusively by their executives or other employees.

This classification does not apply to buildings designed or occupied for both dwelling and business purposes, except incidental office, professional, private school or studio occupancy.

Basis of premium is each dwelling.

63011 Dwellings - two-family (lessor's risk only)

Premium Base: See Classifications Notes, Products/Completed Operations are included

Note: This classification does not apply to buildings designed or occupied for both dwelling and business purposes, except incidental office, professional, private school or studio occupancy.

Basis of premium is each dwelling.

This classification includes dwellings owned by corporations and similar insureds who allow employees or others to occupy the dwelling with or without leasing or renting.

63012 Dwellings - three-family (lessor's risk only)

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Premium Base: See Classifications Notes, Products/Completed Operations are included

Note: This classification does not apply to buildings designed or occupied for both dwelling and business purposes, except incidental office, professional, private school or studio occupancy.

Basis of premium is each dwelling.

This classification includes dwellings owned by corporations and similar insureds who allow employees or others to occupy the dwelling with or without leasing or renting.

63013 Dwellings - four-family (lessor's risk only)

Premium Base: See Classifications Notes, Products/Completed Operations are included

Note: This classification does not apply to buildings designed or occupied for both dwelling and business purposes, except incidental office, professional, private school or studio occupancy.

Basis of premium is each dwelling.

This classification includes dwellings owned by corporations and similar insureds who allow employees or others to occupy the dwelling with or without leasing or renting.

SafePoint Additional charges – applies to Apartments and Dwellings:

- Swimming Pools: \$650 Flat Charge for each pool, 100% fully earned
- Indoor Parking: \$250 Flat Charge, 100% fully earned
- Ponds - \$250 Flat Charge, 100% fully earned

Refer to ISO Florida Manual for premium development for Apartments and Dwellings classes.

For Additional Insured endorsements – Refer to the Additional Insured section of this manual;

POLICY TERM AND RENEWALS

Policies are issued for a one (1) year term at rates applicable on the effective date of the policy term. Eligible policies will be offered renewal coverage.

PREMIUM COMPUTATION

A. CONTINUOUS POLICIES

1. Policy premium at inception is calculated using rates applicable on the effective date of the policy term.
2. Renewal premiums are computed using the rates in effect on the anniversary date.

B. PAYMENT PLANS – SafePoint accepts only the following payment plans:

| Payment Description | Minimum Premium | Percentage of Down Payment | Number of Additional Payments | Installment Percentage | Billing Due Dates |
|--------------------------|-----------------|----------------------------|-------------------------------|------------------------|-------------------|
| Annual (1 Payment) | N/A | 100% | N/A | N/A | Inception |
| Semi Annual (2 Payments) | N/A | 60% | 1 | 40% | 180 days |

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| | | | | | |
|---------------------------|---------|-----|---|-----|---------------------------------|
| Quarterly (4 Payments) | N/A | 40% | 3 | 20% | 90 days, 180 days & 270 days |
| 9 Pay | \$2,500 | 20% | 8 | 10% | Monthly |

C. FACTORS OR MULTIPLIERS

Factors or multipliers are to be applied consecutively and not added together unless otherwise specified.

D. MINIMUM PREMIUM

The policy writing minimum premium applicable to all policy forms shall be \$500.

ROUNDING PROCEDURE

A. RATES

Round rates, factors and multipliers where provided in the Premium Development rules and the Rating Worksheet.

B. PREMIUM

Premiums for each coverage and cause of loss for which a separate premium is calculated are rounded to the nearest whole dollar. A premium involving \$.50 or over is rounded to the nearest whole dollar. In no event will premiums for coverage be less than one dollar.

ADDITIONAL PREMIUM CHANGES

A. CALCULATION OF PREMIUM

1. Additional premium is calculated at the rates used to compute the policy premium.
2. Additional premium is calculated pro rata and rounded to the nearest whole dollar when any coverage or exposure is added or an amount of insurance is increased.
3. All changes will be made using the rules and rates in effect on the effective date of the policy or the latest subsequent renewal date.
4. Where the policy inception premium was less than the policy writing minimum premium, the additional premium will be added to the policy inception premium as the total premium for the policy. If the total premium is still below the policy writing minimum premium, the policy writing minimum premium will be charged instead.
5. Mandatory Additional charges will be increased for additional premium endorsements and decreased for return premium endorsements.
6. Policies may not be canceled and rewritten to circumvent forthcoming rate, rule, coverage or surcharge changes.
7. There is a \$15.00 service charge on NSF checks.
8. For policies on installment billing, a flat \$3.00 per installment fee applies and a one-time set up fee of \$10.00 applies.
9. There is a \$10.00 reinstatement fee that applies.

B. WAIVER OF PREMIUM

Additional premiums of \$15 or less are waived. Policies may not be canceled and rewritten to circumvent any changes in rate, rule, coverage or surcharges.

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RETURN PREMIUM CHANGES

A. PREMIUM CALCULATION

1. Return premium is calculated at the rates used to compute the policy premium.
2. Return premium is calculated pro rata and rounded to the nearest whole dollar when any coverage or exposure is deleted or an amount of insurance is reduced.

B. WAIVER OF PREMIUM

Return premiums of \$5 or less are waived. Any return premium due will be returned if requested by the insured.

POLICY CANCELLATIONS

A. GENERAL

If SafePoint cancels a policy, notice will be provided in accordance with Florida law and the policy contract. A copy of each cancellation notice will be furnished to the first named insured, agent and other parties listed on the policy.

B. PRO RATA CANCELLATION

All cancellations will be calculated on a pro rata basis and rounded to the nearest whole dollar when a policy is cancelled.

C. FEES AND SURCHARGES

Returned premium on all other Mandatory Additional Charges is calculated on a pro rata basis, unless otherwise noted.

D. INFLATION INCREASE

The liability, building coverage, business personal property and business income limits will be adjusted annually by 3% for inflation. For example, if increased by 3%, the Building coverage limit on a building insured for \$100,000 will increase to \$103,000.

RESTRICTION OF COVERAGE OR EXCESS RATE

At the discretion of SafePoint, policies will be rated utilizing excess rates with special restrictions if:

1. The insured agrees in writing prior to the policy inception date; and
2. The policy would not otherwise be written with SafePoint.

All policies on an "Excess Rate" basis will be treated as exceptions to manual rates per Section 627.062(3), F.S., and subject to the limitations established by Section 627.171, F.S. and the reporting requirements of Rule 69O-137.008, F.A.C.

CHANGES IN RATES, RULE AND FORMS

A. GENERAL REVISIONS

General revision is a:

1. Revision in rules or forms; or
2. Rate revision applying to one or more classes, including rate schedule changes and changes due to reclassification of a community or district.

NOTE: General revisions to rates and rules do not apply to policies existing prior to the effective date

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of the revision and will be made applicable on the first renewal after the effective date of the revision.

B. RATING MODIFICATIONS

Rating Modifications may be available for accounts which develop an annual premium of \$1,000 or more before and after application of this modification. These credits/debits relate to management, location, building features, premises and equipment, employees and protection not otherwise considered in the rating formula. The total credits or debits under the table below shall not exceed 25%. This plan may be applied to:

1. Commercial Property policies;
2. Commercial Package policies; or
3. Commercial General Liability policies.

| RISK CHARACTERISTICS | DESCRIPTION | RANGE OF MODIFICATIONS | | |
|----------------------|---|------------------------|----|--------|
| | | Credits | To | Debits |
| Management | Cooperation in matters of safeguarding and proper handling of the property covered. | 8% | To | 8% |
| Location | Accessibility, congestion and exposures. | 7% | To | 7% |
| Building Features | Age, condition and unusual structural features. | 5% | To | 5% |
| Premises & Equipment | Care, condition and type. | 5% | To | 5% |
| Employees | Selection, training, supervision and experience. | 3% | To | 3% |
| Protection | Not otherwise recognized. | 2% | To | 2% |

MANDATORY ADDITIONAL CHARGES

A. EMERGENCY MANAGEMENT PREPAREDNESS AND ASSISTANCE TRUST FUND (EMPA)

A fully earned annual surcharge of \$4 shall be imposed on every Policy as required by Florida law. This charge is non-refundable.

B. MANAGING GENERAL AGENCY (MGA) POLICY FEE

Pursuant to the provisions of Section 626.7451 F.S., SafePoint will charge a \$25.00 per policy fee on each new and renewal policy. The policy fee shall be fully earned.

C. FLORIDA INSURANCE GUARANTY ASSOCIATION (FIGA)

Florida law permits SafePoint to recoup any assessment paid to the Florida Guaranty Association. The recoupment amount is reasonably calculated based on the assessment total.

D. OTHER SURCHARGES

Other surcharges may be levied in accordance with Florida Statutes or Office of Insurance Regulation Orders (i.e. Citizens Policyholder Surcharge, FIGA Surcharge, etc.). These surcharges and their calculations will be disclosed when they become applicable.

NOTE: Commission is not payable under any section of this rule "Mandatory Additional Charges." A minimum of \$1.00 is applicable for each surcharge and assessment. Surcharges and Assessments will be applied to the policy writing Minimum Premium.

COMMERCIAL GENERAL LIABILITY RATING TERRITORIES

| COMMERCIAL GENERAL LIABILITY RATING TERRITORIES | |
|---|-----|
| Broward County | 002 |
| Duval County | 005 |

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| | |
|--|-----|
| Hillsborough County | 004 |
| Miami (Territory Comprises All of Dade County) | 001 |
| Palm Beach County | 002 |
| Pinellas County | 004 |
| Remainder of State | 006 |

A. Risks under this program will be rated using forms and rules filed by the Company or on behalf of the company by ISO. For the purpose of General Liability rating (Rules 24 & 56), rate factors will apply as per the ISO filing designation GL-2018-BGL1 effective 9/15/2018.

LOSS COST MULTIPLIER – GENERAL LIABILITY

| |
|------|
| 1.40 |
|------|