

**FLORIDA
BUSINESS
ADVANTAGE PROGRAM
PROPERTY
MANUAL**

SAFEPOINT INSURANCE COMPANY - BUSINESS ADVANTAGE PROGRAM
Property / Commercial Non-Residential Manual

TABLE OF CONTENTS	
GENERAL INFORMATION	1
SAFEPOINT ELIGIBILITY REQUIREMENTS	1
ELIGIBILITY TYPES OF RISKS	1
A. COMMERCIAL NONRESIDENTIAL PROPERTY	1
B. ELIGIBLE OCCUPANCIES	1
C. MONOLINE	1
INELIGIBLE RISKS	1
SINKHOLE LOSS COVERAGE	3
A. SINKHOLE EXPOSURE	3
B. RISKS WITH PRIOR SINKHOLE LOSS	3
C. SINKHOLE INSPECTION REQUIREMENTS	4
D. REJECT SINKHOLE LOSS COVERAGE	5
COVERAGE	5
A. COVERED CAUSES OF LOSS	5
B. VALUATION OF COVERED PROPERTY	5
C. LIMITS	6
D. DEDUCTIBLE OPTIONS	6
E. CRIME COVERAGE	7
F. ADDITIONAL COVERAGES	8
G. OPTIONAL COVERAGES	9
FLOOD INSURANCE REQUIREMENTS	10
A. COVERAGE REQUIREMENTS	10
B. ELECTION NOT TO BUY SEPARATE FLOOD INSURANCE	11
C. EXCEPTIONS	11
HURRICANE AND TROPICAL STORM BINDING SUSPENSION	11
INSPECTIONS	11
A. GENERAL INSPECTIONS	11
ELIGIBILITY LIST	12
ADDITIONAL ELIGIBILITY REQUIREMENTS	16
POLICY TERM AND RENEWALS	18
PREMIUM COMPUTATION	19
A. CONTINUOUS POLICIES	19
B. PAYMENT PLANS	19
C. INSTALLMENT FEE	19
D. FACTORS AND MULTIPLIERS	19
E. MINIMUM PREMIUM	19
ROUNDING PROCEDURE	19
A. RATES	19
B. PREMIUM	19
ADDITIONAL PREMIUM CHANGES	19
A. CALCULATION OF PREMIUM	19
B. WAIVER OF PREMIUM	19
RETURN PREMIUM CHANGES	20
A. PREMIUM CALCULATION	20
B. WAIVER OF PREMIUM	20
POLICY CANCELLATIONS	20
A. GENERAL	20
B. PRO RATA CANCELLATION	20
C. FEES AND SURCHARGES	20
D. INFLATION INCREASE	20
RESTRICTION OF COVERAGE OR EXCESS RATE	20
CHANGES IN RATES, RULES AND FORMS	21
A. GENERAL REVISIONS	21
B. RATING MODIFICATIONS	21
C. MAXIMUM ALLOWABLE CREDIT/DEBIT	21

SAFEPOINT INSURANCE COMPANY - BUSINESS ADVANTAGE PROGRAM

Property / Commercial Non-Residential Manual

TABLE OF CONTENTS	
MANDATORY ADDITIONAL CHARGES	21
A. EMERGENCY MANAGEMENT PREPAREDNESS AND ASSISTANCE TRUST FUND(EMPA)	21
B. MANAGING GENERAL AGENCY (MGA) POLICY FEE	21
C. RESERVED FOR FUTURE USE	21
D. STATE FIRE MARSHAL REGULATORY SURCHARGE	21
PROTECTIVE DEVICES AND SERVICES – SPRINKLER SYSTEMS	22
A. GENERAL	22
B. SPRINKLER LEAKAGE	22
DEFINITIONS	22
A. CLASS RATES	22
B. BUILDING DEFINITION	22
C. SINGLE BUILDING DEFINITION	22
D. LOCATION DEFINITION	22
E. SPECIFICALLY RATED RISKS	22
F. RESERVED FOR FUTURE USE	23
G. CONSTRUCTION DEFINITIONS	23
RATES	26
A. UNRATED RISKS – TENTATIVE RATES	26
B. RATING BASIS	26
C. TRANSFER OF INSURANCE AND REMOVAL OF PROPERTY	26
D. TENANTS IMPROVEMENTS & BETTERMENTS	26
BUILDING CODE EFFECTIVENESS GRADING SCHEDULE (BCEGS)	27
A. GENERAL INFORMATION	27
B. COMMUNITY GRADING	27
C. RATE MODIFICATION – COMMUNITY GRADING	27
D. INDIVIDUAL GRADING	28
E. PREMIUM COMPUTATION	28
BUILDING AND BUSINESS PERSONAL PROPERTY COVERAGE	27
A. RATES AND RATING BASIS	27
B. BASIC GROUP I RATES	28
C. LOCATION OF INSURED PROPERTY	28
D. COMMERCIAL MULTIPERIL RATING TERRITORIES	29
E. INSURANCE TO VALUE	29
F. OPTIONAL COVERAGES	29
G. LOSS COST MULTIPLIER	29
H. BGII BUILDING AND BPP RATES	30
I. LIMIT OF INSURANCE RELATIVITY FACTORS – BUILDING – BASIC GROUP II	35
J. LIMIT OF INSURANCE RELATIVITY FACTORS – CONTENTS – BASIC GROUP II	36
K. CLAIMS DISCOUNT / SURCHARGE	36
COMMERCIAL NONRESIDENTIAL WIND ONLY	WO-1
UNDERWRITING GUIDELINES	WO-1
A. COMMERCIAL NONRESIDENTIAL WIND ONLY PROGRAM	WO-1
B. ELIGIBLE OCCUPANCIES	WO-1
C. INELIGIBLE RISKS	WO-1
COVERED CAUSES OF LOSS	WO-2
VALUATION OF COVERED PROPERTY	WO-2
LIMITS	WO-2
POLICY MINIMUM PREMIUM	WO-3
DEDUCTIBLE OPTIONS	WO-3
REQUIRED DOCUMENTS FOR BINDING	WO-3
PREMIUM DEVELOPMENT	WO-3
COVERAGE REQUIRED – FLOOD INSURANCE	WO-4
CANCELLATIONS FOR WIND ONLY POLICY	WO-4
SHORT RATE CANCELLATION FACTORS	WO-4
EXCEPTIONS	WO-5
BGII BUILDING AND BPP RATES – WIND ONLY	WO-6

SAFEPOINT INSURANCE COMPANY - BUSINESS ADVANTAGE PROGRAM

Property / Commercial Non-Residential Manual

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 Nonresidential Multiperil property insurance with SafePoint 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. Accounts with a lapse in coverage or no prior insurance are subject to underwriting review and acceptability.
- 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 NONRESIDENTIAL PROPERTY

Building and Business Personal Property 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. ELIGIBLE OCCUPANCIES

Refer to Eligibility List.

C. MONOLINE

We will consider property on a monoline basis. Property only policies will need to be referred to underwriting for consideration.

INELIGIBLE RISKS

- 1. Buildings or Business Personal Property located in a building that presents substandard conditions of a nature that would render the property uninsurable.
- 2. Buildings or Business Personal Property located in a building in which the roof has not been updated or replaced in last 25 years, and the wiring, heating and plumbing has not been updated or replaced in the last 30 years. Buildings with fuses, unrepaired damage or historical.
- 3. Risks in bankruptcy or foreclosure. Risk must be able to demonstrate financial stability.

SAFEPOINT INSURANCE COMPANY - BUSINESS ADVANTAGE PROGRAM

Property / Commercial Non-Residential Manual

4. Buildings or Business Personal Property located in a building with poor physical conditions or poor housekeeping.
5. Vacant buildings or Business Personal Property located in a vacant building (Any building with an occupancy rate of less than 60% is considered a vacant building).
6. Buildings or Business Personal Property located in a building with extra-hazardous adjoining exposures.
7. A newly constructed or completely renovated building in which the minimum occupancy requirement (at least 60% occupied) will not be met within (90) days.
8. A building under construction, or renovation or Business Personal Property located in a building under construction, or renovation.
9. Buildings or Business Personal Property located in a building 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.
10. Buildings or Business Personal Property located in a building constructed partially or completely over water.
11. Buildings or Business Personal Property located in a building that is not fully enclosed.
12. Buildings or Business Personal Property located in a building with evidence of existing damage or disrepair.
13. Buildings or Business Personal Property at a location to be insured that have experienced a sinkhole loss or sinkhole damage and failed to repair or remediate the damaged property as outlined in Sinkhole guidelines.
14. Risks for which an applicant has had a policy cancelled, nonrenewed or voided for material misrepresentation or fraud.
15. Risks or Business Personal Property located in a building with excessive debris around the exterior of the building.
16. Risks for which an applicant has ever been convicted of arson or fraud.
17. Commercial Residential risks as defined by section 627.4025(1), F.S., including but not limited to residential condo association, apartment, assisted living facilities, residential dwellings, dormitory/fraternity/sorority, parsonage/monastery/nunnery/convent, etc., will not be eligible for coverage for commercial property business."
18. Buildings or Business Personal Property located in a building not on a permanent foundation.
19. Buildings or Business Personal Property located in a mobile or temporary building.
20. Buildings or Business Personal Property located in a building with uncorrected fire code or safety violations.
21. Buildings or Business Personal Property located in a building with exposure to flammables, explosives, or chemicals, where such substances are not appropriately stored, handled, or otherwise mitigated.
22. Buildings or Business Personal Property located in a building with unsafe or inadequate heating arrangements or wiring or smoke detection devices.
23. Buildings that are five (5) stories and higher require underwriting referral and approval.
24. Apartments, hotels, timeshares and residential occupancies. Commercial residential risks as defined by Section 627.4025(1), F.S., including but not limited to residential condo association, apartment, assisted living facilities, residential dwellings, dormitory/fraternity/sorority, parsonage/monastery/nunnery/convent, etc., will not be eligible for coverage for commercial property business." Note: hotel and timeshare are not considered to be commercial residential risks under Section 627.4025(1), F.S.

SAFEPOINT INSURANCE COMPANY - BUSINESS ADVANTAGE PROGRAM
Property / Commercial Non-Residential Manual

SINKHOLE LOSS COVERAGE

A. SINKHOLE EXPOSURE

Sinkhole Loss Coverage cannot be added mid-term. The applicant/insured must also submit a separate request for Sinkhole Loss Coverage using Form **SIC SLC-R**. A sinkhole inspection is required as described in C. If the request to add Sinkhole Loss Coverage is approved, the coverage will be bound on the requested effective date or renewal effective date of the policy. An application for coverage in which Sinkhole Loss Coverage is elected, or a request to include Sinkhole Loss Coverage at renewal, meeting any of the following criteria below must be submitted to SafePoint at least 90 days prior to the effective date of coverage:

1. Any building(s) or property at the location to be insured that have experienced damage or loss from sinkhole activity.
2. Any building(s) or property at the location to be insured that show any signs of sinkhole activity such as the shifting, bulging, or cracking of the foundation, walls, or roof.
3. Any building(s) or property at the location to be insured having a sinkhole investigation, ground study, structural evaluation, or sinkhole inspection performed due to a sinkhole claim or sinkhole activity.
4. Sinkhole-related repairs that have been made to any building(s) or property at the location to be insured.

B. RISKS WITH PRIOR SINKHOLE LOSS

If the property to be insured has ever sustained a loss due to sinkhole activity; or has had a sinkhole investigation, ground study, or structural evaluation performed by a professional engineer, the following documentation must be submitted for underwriting review, whether sinkhole loss coverage is requested or not.

- The professional engineer's investigative findings report (e.g. Testing Report).

If the property has been repaired, **in accordance** with the professional engineer's investigative findings report, the following documentation must be submitted for underwriting review to determine if coverage can be provided:

- Scope of recommended repairs;
- Proof that recommended repairs have been completed; and
- Certification by the professional engineer responsible for monitoring the repairs and issuing a report specifying what repairs have been performed and that such repairs have been properly performed.

SAFEPOINT INSURANCE COMPANY - BUSINESS ADVANTAGE PROGRAM

Property / Commercial Non-Residential Manual

If the documentation confirms repairs were made in accordance with the insurer's original engineer's report, the property is eligible for coverage including sinkhole loss coverage, provided all other underwriting requirements are met.

If the property has been repaired, but **not in accordance** with the engineering recommendations, the following documentation must be submitted for underwriting review to determine if coverage can be provided:

- Scope of the alternate repairs;
- Proof of alternate repairs indicating the subsurface has been stabilized, the foundation of the building(s) has been repaired and stabilized, and the damage to the building(s) has been repaired; and
- Certification by the professional engineer responsible for monitoring the repairs and issuing a report specifying what repairs have been performed and that such repairs have been properly performed.

If the documentation confirms alternate repairs were made in accordance with the alternate engineer's report and there is no evidence of structural damage to the building or foundation, the property may be eligible for coverage including sinkhole loss coverage, provided that the alternative repair documentation is comprehensive and complete and all other underwriting requirements are met.

C. SINKHOLE INSPECTION REQUIREMENTS

If a building or property at a location to be insured meets any of the criteria as described in A. and sinkhole loss coverage is elected, an "approved" structural inspection is required before SafePoint will consider adding Sinkhole Loss coverage in the following counties: Alachua, Citrus, Hamilton, Hernando, Hillsborough, Lake, Manatee, Marion, Pasco, Pinellas, Polk, Seminole, Sumter, Suwannee, Wakulla and Washington counties.

1. An "approved" inspection service is one that has been designated by SafePoint as competent to perform the evaluation, and whose report format meets our informational requirements. The policyholder will contract directly with the "approved" inspection service and pay one half of SafePoint's pre-arranged fee, with the remaining half paid by SafePoint. Both parties will receive a copy of the inspection. The fee is not refundable, regardless of SafePoint's underwriting decision.
2. An inspection from an inspection service that has not been designated by us as "Approved" may be submitted by the insured for consideration in meeting this requirement. Such an inspection must have been completed by a professional engineer, professional geologist or other individual or entity recognized by us as possessing the necessary qualifications to properly complete the inspection, and must meet all requirements outlined above with regard to timing, content and format.

SAFEPOINT INSURANCE COMPANY - BUSINESS ADVANTAGE PROGRAM
Property / Commercial Non-Residential Manual

D. REJECT SINKHOLE LOSS COVERAGE

A request to reject Sinkhole Loss Coverage must be submitted to SafePoint along with the insured's signed rejection of coverage using Form **SIC SLC-R**. To exclude Sinkhole Loss Coverage, a signed **SIC SLC-R** form is required at time of binding for new and renewal business and prior to endorsing an existing policy.

COVERAGE

A. COVERED CAUSES OF LOSS

Causes of Loss – Special Form **CP 10 30** and Basic Perils Form CP 10 10 is available.

Causes of Loss – Basic Perils Form **CP 10 10** is provided for policies assumed from Citizens Property & Casualty Company. Special Form coverage may be available for eligible risks at time of renewal, if requested by the policyholders sixty (60) days prior to renewal date. Special Form optional coverage for Assumed policies are subject to SafePoint's underwriting guidelines for acceptability.

B. VALUATION OF COVERED PROPERTY

1. SafePoint provides Actual Cash Value or Replacement Cost (RCV) coverage on Buildings and Business Personal Property, subject to policy conditions. Actual Cash Value and Functional Replacement Cost may be available and are subject to SafePoint's underwriting discretion.
2. For Tenants Improvements & Betterments, refer to CP 00 10 for loss settlement conditions.
3. All property limits must meet a minimum of 80%, 90%, or 100% of replacement cost value or actual cash value, matching the level of coinsurance selected.
4. Blanket coverage is not available. All Buildings and Business Personal Property must be scheduled.
5. All commercial buildings located at the same location must be scheduled on one policy for the same named insured.

SAFEPOINT INSURANCE COMPANY - BUSINESS ADVANTAGE PROGRAM
Property / Commercial Non-Residential Manual

C. LIMITS

1. Coverage Available – Voluntary Policies

With Wind	Ex - Wind	Outside Coastal Territory	Inside Coastal Territory
Y	Y	Y	Y

2. Minimum and Maximum limits

Building (Minimum Limit)	Business Personal Property (Minimum Limit)	Building (Maximum Limit)	Business Personal Property (Maximum Limit)	Business Income (Maximum Limit)*
\$100,000	\$25,000	\$5,000,000*	\$2,000,000*	\$250,000

BPP includes stock, inventory and office contents. Building can also include tenants Improvements and Betterments. They are of a permanent nature, and are either installed or acquired by the tenant but are not legally removable by the tenant. These are rated as Business Personal Property. *Higher limits may be available with underwriting approval. Higher limits for Business Income are subject to completion of Business Income Worksheet.

SafePoint requires property limits to be insured to value, meeting the 80%, 90% or 100% coinsurance requirement for either replacement cost or actual cash value.

3. Assumption Policies – Coverage Available

CP 10 30	With Wind	Ex - Wind	Outside Coastal Territory	Inside Coastal Territory
Y	Y	N/A	Y	Y

4. Assumption Policies – Minimum and Maximum Limits

Building (Minimum Limit)	Business Personal Property (Minimum Limit)	Building (Maximum Limit)	Business Personal Property (Maximum Limit)	Business Income (Maximum Limit)*
\$100,000	\$25,000	\$2,500,000*	\$2,000,000	May be available upon request and is subject to underwriting review and acceptability by SafePoint.

*Higher building limits may be available subject to SafePoint’s underwriting approval. SafePoint requires property limits to be insured to value, meeting the 80%, 90% or 100% coinsurance requirement for either replacement cost or actual cash value.

D. DEDUCTIBLE OPTIONS

Deductible options selected must be the same for each single building or structure insured on the policy. Deductibles cannot be changed mid-term. Coverage may not be rewritten to circumvent these restrictions.

1. All Other Perils Deductible Options: \$1,000, \$2,500, \$5,000, \$7,500, \$10,000, *\$15,000 & *\$25,000

***Deductibles \$15,000 and higher require underwriting approval and financial statements applies for Voluntary policies and Citizens Take-Out policies.**

2. Windstorm or Hail Deductible Options: 1%, 2%, 3%, 5% & 10%. Windstorm & Hail eligibility is subject to carrier windstorm guidelines. Group II premium is subject to Windstorm & Hail Deductible Factors as indicated below.

SAFEPOINT INSURANCE COMPANY - BUSINESS ADVANTAGE PROGRAM

Property / Commercial Non-Residential Manual

3. Windstorm and Hail Percentage Deductible Provisions
 a. Deductible is applied on a per item, per occurrence basis with SafePoint under ISO Form CP 03 21.

- b. Windstorm and Hail Percentage Factors are listed below.

Windstorm & Hail Deductible Percentage	Amount of Insurance at Each Location	Factor
1%	\$2,500,001 and Over	0.80
	\$1,000,001 – 2,500,000	0.84
	\$250,001 – 1,000,000	0.87
	\$100,001 – 250,000	0.93
	\$50,001 - 100,000	0.98
2%	\$2,500,001 and Over	0.73
	\$1,000,001 – 2,500,000	0.73
	\$250,001 – 1,000,000	0.79
	\$100,001 – 250,000	0.86
	\$25,001 – 100,000	0.94
3%	\$2,500,001 and Over	0.68
	\$1,000,001 – 2,500,000	0.68
	\$250,001 – 1,000,000	0.72
	\$100,001 – 250,000	0.79
	\$100,000 – Less	0.89
5%	\$2,500,001 and Over	0.61
	\$1,000,001 – 2,500,000	0.61
	\$250,001 – 1,000,000	0.66
	\$100,001 – 250,000	0.72
	\$10,100 – 100,000	0.84
10%	\$2,500,001 and Over	0.50
	\$1,000,001 – 2,500,000	0.55
	\$250,001 – 1,000,000	0.60
	\$100,001 – 250,000	0.65
	\$100,000 – Less	0.704

E. CRIME COVERAGE

- Employee Theft: \$5,000, \$10,000, \$25,000 and \$50,000
- Forgery or Alteration – this coverage is available if Employee Theft Coverage is also purchased. Same limits will apply as Employee Theft.
- Inside the Premises – Theft of Money and Securities: \$2,000, \$5,000, \$7,500 and \$10,000
- Inside the Premises – Robbery or Safe Burglary of Other Property : \$2,000, \$5,000, \$7,500 and \$10,000
- Outside the Premises: \$2,000, \$5,000, \$7,500 and \$10,000
- Money Orders and Counterfeit Money: \$2,000, \$5,000, \$7,500 and \$10,000

For insuring agreements 3 and 4: if limits are in excess of \$5,000, we require a Class C or better Burglary Resistive Safe and a Central Station Burglar Alarm with a hold up alarm button. A completed Crime Application is required at the time of binding. Crime Coverage is subject to SafePoint’s underwriting review and acceptance.

SAFEPOINT INSURANCE COMPANY - BUSINESS ADVANTAGE PROGRAM
Property / Commercial Non-Residential Manual

F. ADDITIONAL COVERAGES:

1. Equipment Breakdown Enhancement (**SIC EBEE**) will automatically be included on every policy in which commercial property is written Special form policies at a gross rate of \$0.012 per \$100 TIV. Subject to a \$25 minimum premium. Rate applies to total combined building and business personal property limit. \$1,000 deductible applies.
2. Miscellaneous Additional Coverages and Coverage Extensions (**CP 00 10**)

Coverage	Limit Of Insurance
Data Restoration	Up to \$100,000 to replace or restore for which duplicates do not exist
Debris Removal	25% of the sum of the deductible plus the amount paid for direct physical loss. \$10,000 additional per location if 25% limitation or limit of insurance is exceeded.
Electronic Data	\$2,500
Exterior Signs	Up to \$2,500 per sign
Fire Department Service Charge	Up to \$1,000
Increased Cost of Construction	Up to \$10,000 or 5% of the limit of insurance that applies to the building, whichever is less.
Newly Acquired Property	\$250,000 for buildings and \$100,000 for Business Personal Property. Coverage will end within 30 days after you acquire the property or begin construction, report to us or the policy expires.
Non-owned Detached Trailers	Up to \$5,000
Off-Premises Coverage	Up to \$25,000
Ordinance or Law	Up to \$10,000 or 5% of the limit of insurance
Outdoor Property	Up to \$1,000 limit
Outdoor Property including Trees, Scrubs and Plants	Up to \$1,000 per occurrence; but no more than \$250 any one tree, shrub or plant
Personal Effects and Property of Others	Up to \$2,500 at each premise but not for theft.
Pollutant Clean-up and Removal	Up to \$250,000
Preservation of Property	Pay for loss when moved; up to 30 days
Property off Premises	Up to \$10,000 if temporarily at a location you don't own, in a storage location.
Refrigerant Contamination	Refrigerant Contamination Up to \$250,000
Risk Improvement	Not more than 10% to a maximum limit of \$10,000 of the loss amount paid
Spoilage	Up to \$250,000
Temperature Fluctuation	Up to \$5,000

SAFEPOINT INSURANCE COMPANY - BUSINESS ADVANTAGE PROGRAM
Property / Commercial Non-Residential Manual

G. OPTIONAL COVERAGES

1. Certified Acts of Terrorism

The "Terrorism Risk Insurance Act" ("TRIA") establishes a program within the Department of the Treasury in which the Federal Government will share the risk of loss from terrorist attacks with the insurance industry. Federal participation will be triggered when the Secretary of the Treasury in consultation with the Secretary of Homeland Security and the U.S. Attorney General, certifies an act of terrorism, provided the terrorist act results in aggregate losses in excess of an amount stated in the Act. With respect to insured losses resulting from a certified act of terrorism, the Federal Government will reimburse individual insurers for a percentage of losses (as stated in the Act) in excess of the insurer's retention, which is based on a specified percentage of the insurer's earned premium for the year preceding the loss. Insured losses covered by the program are capped at \$100 billion per year unless subsequent action of Congress changes that amount; this provision serves to limit insurers' liability for losses. All insurers providing commercial property insurance are required to participate in the program to the extent of offering and making available coverage for certified acts of terrorism in accordance with the terms and conditions of coverage which apply to other perils.

The following disclosures are contained in Form IL 09 85 01 15 (1) Disclosures of Premium - In accordance with the federal Terrorism Risk Insurance Act, we are required to provide you with a notice disclosing the portion of your premium, if any, attributable to coverage for terrorist acts certified under the Terrorism Risk Insurance Act. The portion of your premium attributable to such coverage is shown in the Schedule of this endorsement or in the policy Declarations. (2) Disclosure of Federal Participation In Payment of Terrorism Losses - The United States Government, Department of the Treasury, will pay a share of terrorism losses insured under the federal program. Beginning in January 1, 2016, the 85% federal share of commutation under the Program decrease by one percentage point per calendar year until it is equal to 80% in year 2020. The Program trigger for aggregate industry losses to exceed \$100 million increases by \$20 million per calendar year until it is equal to \$200 million. (3) Cap On Insurer Participation In Payment Of Terrorism Losses - If aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a Calendar Year and we have met our insurer deductible under the Terrorism Risk Insurance Act, we shall not be liable for the payment of any portion amount of such losses the exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rate allocation in accordance with procedures established by the Secretary of the Treasury."

2. Sinkhole Loss Coverage

Sinkhole Loss coverage for eligible risks may be purchased for an additional premium.

SAFEPOINT INSURANCE COMPANY - BUSINESS ADVANTAGE PROGRAM

Property / Commercial Non-Residential Manual

3. Property Coverage Extension Endorsement (**SIC SPC**) - \$175 per location is available for policies in SafePoint’s Voluntary Market. Property Extension Endorsement is not available for Citizens Take-Out policyholders unless Special Form Coverage is requested and approved by SafePoint first.

Coverage	Limit Of Insurance
Accounts Receivable	Up to \$25,000
Additional Debris Removal	Up to \$25,000
Arson, Vandalism & Burglary Reward	Up to \$10,000
Building & Personal Property Coverage Form	References to 100 feet changed to 1,000 feet
Business Income from Dependent Properties	Up to \$10,000
Business Personal Property Off Premises	Up to an additional \$10,000
Computer Fraud	Up to \$5,000
Employee Theft	Up to \$25,000
Fire Department Service Charge	Up to an additional \$5,000
Forgery or Alteration	Up to \$15,000
Limited Ordinance or Law Coverage	Up to \$50,000
Lock & Key Replacement	Up to \$2,500
Money Order & Counterfeit Money	Up to \$15,000
Outdoor Property	Up to an additional \$5,000 (\$1,000 any one tree, shrub or plant)
Outdoor Signs	Up to an additional \$15,000
Spoilage Limit Power Outage	\$15,000
Tenant's Glass	Included
Utility Services-Direct Damage	Up to \$25,000
Utility Services-Time Element	Up to \$25,000
Valuable Papers and Records	Up to an additional \$25,000 on premises/\$10,000 off premises
Water Back Up	\$10,000

4. Ordinance and Law

Ordinance or law covers the cost to rebuild a Structure that has been damage, as well as the cost to upgrade to current building codes. Ordinance and Law may be available for structures that are:

- Less than 40 years old;
- Building limit is less than \$1,000,000;
- Building systems have been updated in the last 25 years;
- Building is occupied and not vacant;
- Risk meets all other eligibility requirements

Ordinance and Law coverage requires a referral to underwriting for eligibility review and acceptance. Refer to ISO Rating rules for premium development.

FLOOD INSURANCE REQUIREMENTS

A. COVERAGE REQUIREMENTS

Property in a Special Flood Hazard Area, as defined by the National Flood Insurance Program (NFIP)

SAFEPOINT INSURANCE COMPANY - BUSINESS ADVANTAGE PROGRAM

Property / Commercial Non-Residential Manual

(i.e., A, AO, AH, A1-A30, AE, A99, V, V1-V30, VE) must maintain a flood policy to be eligible for coverage with SafePoint, unless the applicant or insured signs an "Election Not to Buy Separate Flood Insurance" (**SIC FW01**) Form, or an exception in this rule applies.

If form **SIC FW01** is not completed and the property does not meet an exception, the insured must maintain a flood policy in effect, subject to the maximum limits available from the NFIP, as follows:

1. With building limits not less than 80% of the SafePoint' building limit, or where NFIP issues an Actual Cash Value (ACV) policy, not less than 80% of the building ACV and
2. With Business Personal Property limits equal to SafePoint' limit, if SafePoint provides Business Personal Property coverage.

B. ELECTION NOT TO BUY SEPARATE FLOOD INSURANCE

Securing flood insurance is not a condition of coverage if the applicant or insured signs the Election Not to Buy Separate Flood Insurance" (**SIC FW01**) form. An applicant or insured located in a Special Flood Hazard Area that does not maintain a flood policy or sign the **SIC FW01** Form is not eligible for coverage with SafePoint.

C. EXCEPTIONS

1. Tenant named insured or condominium unit-owner with property located above the ground floor. However, if building coverage is provided by the building owner or condominium association master policy, flood coverage on the building is not required.
2. Cooperative units within a cooperative building.
3. Business Personal Property located in a building not eligible for flood coverage under the NFIP "Ineligible Property" rule.
4. Property listed in the NFIP "Examples of Ineligible Risks" rule.

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 property insured by SafePoint to confirm eligibility, occupancy, risk characteristics, wind mitigation devices, replacement value and assess conditions. Access to the interior of the property may be required.

Failure to respond to an inspection request or refusal to allow an inspection may result in removal of wind mitigation credits, if the inspection is for the purpose of verifying wind mitigation devices; cancellation or nonrenewal, if the inspection is intended to determine eligibility for coverage, condition, or value.

SAFEPOINT INSURANCE COMPANY - BUSINESS ADVANTAGE PROGRAM
Property / Commercial Non-Residential Manual

ELIGIBILITY LIST*

*For classes not listed contact Underwriting.

FOOD & DRINK SALES

Description
Bakeries - Baking on premises
Bakeries - No baking on premises - sales only
Beverage Stores - Nonalcoholic and Alcoholic stores (Liquor Stores require working Central Station Alarm system with surveillance cameras)
Candy or Confectionery Products - Stores
Caterers
Cheese Shop
Coffee Shop, Café
Convenience Store – Requires working central station alarm system and surveillance cameras for theft
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 – Requires working central station alarm system and surveillance cameras for theft
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 – Requires working central station alarm system and surveillance cameras for theft
Restaurant- No Cooking (see additional requirements) – Requires working central station alarm system and surveillance cameras for theft
Restaurants – Requires working central station alarm system and surveillance cameras for theft. Refer to additional underwriting eligibility requirements under the Additional Eligibility Requirements section.
Specialty Food Store- no direct imports

OFFICES – BUSINESS & PROFESSIONAL

Description
Accountant & Bookkeeping
Actuarial Services
Advertising Agency
Architect & Engineering – Office exposure only; no construction work of any kind.
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.
Contractor’s Office – subject to no storage of flammables, explosives, hazardous fluids, chemicals or tanks
Dental Laboratory
Dentist Office- including Orthodontist, Oral Surgeon & Hygienist
Dietician
Direct Mail Advertising Office
Doctor’s Office- No general anesthesia. No surgical centers.

SAFEPOINT INSURANCE COMPANY - BUSINESS ADVANTAGE PROGRAM
Property / Commercial Non-Residential Manual

Drafting Services
Employment Agency – no temp agencies. Permanent placement only.
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) – See list of ineligible occupancies
Manufacturer’s Representative – samples only. Products must be CMP eligible. No foreign products.
Model Homes- used as an office only.
Mortgage Broker
Occupational Therapist
Office Administrative Services
Optometrist
Photographer/ Videographer – Working central station alarm system required. Inland Marine is not available.
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 – No tours. Office exposure only for property.
Veterinarian or Veterinary Hospital – Property only. No Animal Coverage.

SAFEPOINT INSURANCE COMPANY - BUSINESS ADVANTAGE PROGRAM

Property / Commercial Non-Residential Manual

RETAIL & SERVICE – NONFOOD

Description
Appliance Store- Household
Art Gallery – No Fine Arts Coverage. Working central station alarm system required.
Art Studio
Arts & Crafts, Artist & Drafting Supplies Store
Automobile Services & Repair Shops – Mono line Property only. Subject to favorable housekeeping.
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 – Working central station alarm system required.
Candy or Confectionary Store
Card, Gift & Stationery Store
Carpet or Rug Sales – premises only. No installation.
Cellphone Store – Requires Underwriting Review and Acceptability.
Ceramics and Pottery Store
China Store
Church – Subject to no stain glass. Property only.
Clock Store
Clothing Store – Infant/baby clothing must be less than 10% of sales. Working central station alarm system for theft.
Collectibles and Memorabilia Store
Computer Store (including incidental installation) – Working central station alarm system required.
Computer Service or Repair – Working central station alarm system required. Bailees not available.
Condominium Association – commercial shopping center, commercial warehouse
Copying, Duplicating & Quick Print Services
Cosmetics, Beauty Supplies & Perfume Store
Cutlery & Flatware Store
Dairy Products or Butter & Egg Store
Daycares, including Child Care Services
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 – Cremations are prohibited.
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

SAFEPOINT INSURANCE COMPANY - BUSINESS ADVANTAGE PROGRAM

Property / Commercial Non-Residential Manual

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
Mail Order Houses
Mailing Companies
Mercantile NOC- Low & moderate susceptibility
Monuments, Tombstones & Statuary Store
Museum or Historical Society – No Fine Arts Coverage.
Music Stores – compact discs, records and tapes including sheet music – Working central station alarm system required.
Musical Instrument Stores – including incidental lessons & repairs – Submit for underwriting approval. Alarm system required.
Nail Salon – No tanning beds, electrolysis, body wraps, body piercings, tattoos, Botox or other cosmetic procedures.
Newsstands
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
School Supplies Store
Schools – Private and Charter (Property Only)
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.
Stores – NOC
Stationery, Paper Products or Office Supplies Store
Tailor, Seamstress, Dressmaker Shop or Service
Television or Radio Receiving Set – repair only
Trophy Store
Vacuum Cleaner Sale & Service
Variety Store
Video Games Store
Vocational and Trade Schools
Warehouse – Lessor’s Risk, Single and Multiple Occupancies, Private Storage – Subject to underwriting review and acceptability.
Watch Store
Wigs or Hair Pieces
Window Treatment Store

SAFEPOINT INSURANCE COMPANY - BUSINESS ADVANTAGE PROGRAM
Property / Commercial Non-Residential Manual

ADDITIONAL ELIGIBILITY REQUIREMENTS – Applies to Voluntary and Assumed Policies

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

1. Adult Day Care (1052) Non-Governmental (Citizens Take-Out):

If utilizing commercial grade cooking equipment:

- a. Require premises are fully protected by an automatic sprinkler system or automatic smoke/heat detection system if required by building code;
- b. All cooking devices, hoods and ducts are protected by a fixed, wet or dry chemical extinguishing system serviced under a long term service contract.
- c. Deep fat fryers are equipped with an automatic temperature shutoff.
- d. Remove fuel shutoff is provided for all cooking equipment.
- e. Maintenance contract is in effect for the regular cleaning of all hoods and ducts on a quarterly basis.

2. 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. Combustible packaging materials (paper and plastic) are isolated from baking/cooking equipment.
- d. Hired and nonowned auto is not available if delivery to others.

3. 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.

4. Delicatessens – With cooking (No seating):

If seating is available, rate under appropriate restaurant class.

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.

5. 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.

6. 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.

SAFEPOINT INSURANCE COMPANY - BUSINESS ADVANTAGE PROGRAM
Property / Commercial Non-Residential Manual

7. 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.
- c. Central station burglar alarm is required.

8. 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.
- c. Working central station alarm system is required for theft including Building and Personal Property Coverage;
- d. Working surveillance cameras are required;
- e. If 24/7 operations, a working UL Alarm system with panic button is required

9. 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. LPG Exchange is acceptable.

10. Meat, Fish, Poultry or Seafood – Stores:

- a. SafePoint may require that the premises are fully protected by an automatic sprinkler system. Premises require smoke detection system (smoke detectors).
- b. Cold storage spaces are provided with automatic temperature alarms and refrigerant used is other than ammonia-based.
- c. Acceptable: Commercial and Limited cooking or deli operations (refer to definition below).

11. Mercantile Buildings, Lessor's Risk – Prohibited Occupancies for Property Coverage:

- a. Drug rehabilitation centers/facilities, high target government offices, public schools, manufacturing, ammunition, firearms, storage of hazardous chemicals, fireworks, explosives, fuels, LPG tanks or tanks storing oxygen, carbon dioxide, or any other highly volatile substances.
- b. Working smoke detectors required.
- c. Tenants with commercial cooking require working Ansul System with hood maintenance contract in place including emergency fuel shutoff system.
- d. Tenants are required to maintain General Liability Coverage with equal limits and Additional Insured Endorsement in favor of building owner.

12. Restaurants

Restaurants with commercial and limited cooking may be eligible under our program, subject to the following eligibility guidelines

Property eligibility requirements under this program:

- a. Minimum \$1,000 property deductible applies.
- b. Annual sales maximum is \$2,500,000. Gross square footage up to 10,000 feet.

SAFEPOINT INSURANCE COMPANY - BUSINESS ADVANTAGE PROGRAM

Property / Commercial Non-Residential Manual

- c. Catering maximum – 25% of gross sales. Raw fish/meat maximum – 10% of gross sales. Prohibited: Catering serving of alcoholic beverages, including beer and/or wine.
- d. 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.
- e. Hired and non-owned auto is not available for restaurants that offer any type of delivery service.
- f. Liquor Liability is excluded by SafePoint and coverage is not available.
- g. Restaurants servicing any kind of alcoholic beverages, including beer and wine, must provide SafePoint with a copy of their current Liquor Liability policy showing minimum limits of \$1,000,000 Per Occurrence/\$2,000,000 General Aggregate including full Assault and Battery.
- h. Working Ansul system required over all commercial cooking areas, including auto-shutoff valve, fire extinguishers, and smoke detectors. Hood Maintenance Contract is required.

13. 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 and occasional soloist performance for monoline property.
- c. Patron participation activities such as karaoke, dancing, play areas and music
- d. Commercial cooking in frame construction unless buildings are 2005 and newer or 100% sprinklered with ISO sprinkler credits applied. Subject to underwriting acceptability.
- e. High crime areas.
- f. Restaurants that allow smoking inside.

14. Veterinarian or Veterinary Hospitals:

- a. Premises (hospitals) are fully protected by an automatic sprinkler system or automatic heat/smoke detection system.
- b. No high-valued diagnostic equipment/devices are located on the premises in areas below grade.
- c. Medical gases (oxygen/anesthetics) are properly stored and isolated from combustible materials.

15. Warehouses

- a. SafePoint may require premises to be fully protected depending on occupancies and exposures, including Sprinkler systems with annual maintenance testing;
- b. Prohibited: Storage of hazardous chemicals, flammables and explosives.
- c. Acceptable warehouse occupancies include light assembly work, mixed occupancies, and light manufacturing.

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 forty-five (45) days notice plus mailing. Policies that do not meet SafePoint's Underwriting and Eligibility Criteria will be issued a Nonrenewal Notice fifty (50) days prior to renewal date.

For policies assumed from Citizens policyholders, SafePoint will issue Renewal Notice forty-five (45) days prior to expiration date, plus mailing under Basic Form Coverage Peril, **CP 10 10** per expiring Citizens policy. Special Form may be available to Citizens policyholders at renewal upon request and are subject to SafePoint's Underwriting Eligibility and Approval. Contact SafePoint for risks not meeting the above eligibility guidelines.

SAFEPOINT INSURANCE COMPANY - BUSINESS ADVANTAGE PROGRAM
Property / Commercial Non-Residential Manual

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

C. INSTALLMENT FEE

For policies on installment billing, a flat \$3.00 per installment fee applies and a one-time setup fee of \$10.00 applies. The maximum installment fee charges per year will not exceed \$36.00.

D. FACTORS OR MULTIPLIERS

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

E. 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.

SAFEPOINT INSURANCE COMPANY - BUSINESS ADVANTAGE PROGRAM

Property / Commercial Non-Residential Manual

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. Policies on installment billing will incur an installment fee and a one-time set up fee.
9. Reinstatement may be considered if the cancellation or lapse date does not exceed 30 days. If SafePoint reinstates, we will reinstate back to the policy cancellation date with no gaps in coverage. A signed no-loss statement is required and subject to Underwriting approval. If reinstatement is approved, a \$10.00 reinstatement fee 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.

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 building coverage, business personal property and business income limits will be adjusted annually by 2% for inflation. For example, if increased by 2%, the Building coverage limit on a building insured for \$100,000 will increase to \$102,000.

RESTRICTION OF COVERAGE OR EXCESS RATE

At the discretion of SafePoint, nonresidential 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.
3. 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 690-137.008, F.A.C.

SAFEPOINT INSURANCE COMPANY - BUSINESS ADVANTAGE PROGRAM
Property / Commercial Non-Residential Manual

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 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

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%

C. MAXIMUM ALLOWABLE CREDIT/DEBIT

The maximum allowable credit or debit is 25%.

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. RESERVED FOR FUTURE USE

D. STATE FIRE MARSHAL REGULATORY SURCHARGE

This fund provides fire and hazardous waste cleanup training for fire departments throughout the state. An assessment of 0.1% on gross written premium on all commercial property located in Florida.

SAFEPOINT INSURANCE COMPANY - BUSINESS ADVANTAGE PROGRAM

Property / Commercial Non-Residential Manual

NOTES: 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.

PROTECTIVE DEVICES AND SERVICES – SPRINKLER SYSTEMS

A. GENERAL

Protective devices or services may be required depending on the class of business. If required, the policy will be endorsed to require the policyholder to notify SafePoint if the devices or services are discontinued or out of service. Protective Safeguards Endorsement **IL 04 15** will be added to the policy.

B. SPRINKLER LEAKAGE

Sprinkler Leakage is a covered cause of loss under Cause of Loss Basic Form. Coverage is provided automatically under Basic Form. SafePoint may exclude Sprinkler Leakage Coverage under Form CP 10 56. Sprinkler Leakage Exclusion for sprinklered buildings not fully approved by ISO to receive sprinkler credits, unless alternative documentation is received and approved by SafePoint confirming under ISO Form CP 10 56. Buildings that are subject to the Sprinkler Leakage Endorsement will receive appropriate ISO credit at renewal time as adopted by SafePoint.

DEFINITIONS

A. CLASS RATES

Rates which apply to risks that:

1. Are eligible for class rating; and
2. Share the same classification description.

B. BUILDING DEFINITION

A "building" is defined as a permanent structure enclosed within exterior walls, roof, and floor, and including all attached apparatus, equipment, and fixtures.

C. SINGLE BUILDING DEFINITION

Single Buildings for rating purposes:

1. As one building when they communicate through unprotected openings.
2. Separately when separated by space.
3. Separately if divided by an 8-inch masonry or 6-inch reinforced concrete party wall without openings, provided that, if a roof is combustible or metal, the party wall pierces the roof. In addition, if the exterior walls are not masonry, the party wall must pierce the non-masonry walls.

D. LOCATION DEFINITION

For rating purposes, a "location" is defined as each separately rated, non-communicating building or other structure.

E. SPECIFICALLY RATED RISKS

Specific rates are assigned to properties not eligible for Class Rates. Properties ineligible for class rates include those in which the square footage, construction, and CSP Class codes (occupancy) meet a certain criteria. Properties with sprinklers installed or restaurants beyond the scope of limited cooking are also ineligible for class rating.

Specific rates are based on loss costs developed by the Insurance Services Office (ISO) based on a survey of the property and application of rating schedules. If specific rates are not available from ISO at the time of application, tentative rates will be applied until the completed survey can be completed by ISO.

SAFEPOINT INSURANCE COMPANY - BUSINESS ADVANTAGE PROGRAM

Property / Commercial Non-Residential Manual

SafePoint accepts ISO surveys up to five (5) years old. Any surveys older than five (5) years will need to be updated by ISO.

The following types of risks will be specifically rated by SafePoint:

1. Non-Residential Commercial Boarding Houses with restaurants
2. Hotels and Motels with restaurants
3. Hotels and Motels w/o cooking or with Limited Cooking:
 - a. Construction types: Frame, JM, NC with square footage over 25,000 square feet.
 - b. Construction types: MNC, Modified FR, and FR with square footage over 5,000 square feet.
4. Mercantile, Non-Manufacturing and Warehouse
 - a. Construction types: Frame, JM, NC with square footage over 25,000 square feet.
 - b. Construction types: MNC, Modified FR, and FR with square footage over 5,000 square feet.
5. Manufacturing
 - a. Construction types: Frame, JM, NC with square footage over 25,000 square feet.
 - b. Construction types: MNC, Modified FR, and FR with square footage over 5,000 square feet.

F. RESERVED FOR FUTURE USE

G. CONSTRUCTION DEFINITIONS

1. Construction Classes
 - a. Group I – F = Frame; JM = Joisted Masonry; N-C = Non-Combustible; M N-C = Masonry Non Combustible; FR= Modified Fire Resistive or Fire Resistive
 - b. Group II – AA = Superior; A = Wind Resistive; AB = Semi-Wind Resistive; B = Ordinary Construction (Masonry or Frame).
2. Construction Definitions Group I
 - a. Frame (Code 1) – Buildings where the exterior walls are wood or other combustible materials including construction where combustible materials are combined with other materials such as brick or stone veneer, wood iron-clad, or stucco on wood.
 - b. Joisted Masonry (Code 2) – Buildings where the exterior walls are constructed of masonry materials such as adobe, brick, concrete, gypsum block, hollow concrete block, stone, tile or similar materials and where the floors and roof are combustible.
 - c. Non-Combustible (Code 3) - Buildings where the exterior walls and the floors and roof are constructed of and supported by metal, asbestos, gypsum or other non-combustible materials.
 - d. Masonry Non-Combustible (Code 4) – Buildings where the exterior walls are constructed of masonry materials described in Code 2 above, with the floors and roof of metal or other non-combustible materials.
 - e. Modified Fire Resistive (Code 5) – Buildings where the exterior walls and the floors and roof are constructed of masonry or fire resistive material with a fire resistance rating of one hour or more but less than two hours.
 - f. Fire Resistive (Code 6) – Buildings where the exterior walls and the floors and roof are constructed of masonry or fire resistive materials having a fire resistive rating of not less than two hours.

NOTE: When a building is of mixed construction, refer to the Mixed Construction Rule to determine applicable construction type.

SAFEPOINT INSURANCE COMPANY - BUSINESS ADVANTAGE PROGRAM

Property / Commercial Non-Residential Manual

3. Construction Definitions Group II
 - a. AA = Superior – Applies to buildings which are classified for Group I rating as Fire Resistive (Code 6) or modified Fire Resistive (Code 5) (Refer to the Construction Symbols chart).
 - b. A = Wind Resistive – Applies to buildings which are classified for Group I rating as Fire Resistive (Code 6), Modified Fire Resistive (Code 5) or Masonry Non-Combustible (Code 4) (Refer to the Construction Symbols chart).
 - c. AB = Semi-Wind Resistive – Applies to buildings which are classified for Group I rating as Masonry Non-Combustible (Code 4) (Refer to the Construction Symbols chart).
 - d. B = Ordinary – Applies to buildings which are classified for Group I rating as Non-Combustible (Code 3), Joisted Masonry (Code 2) or Frame (Code 1) (Refer to the Construction Symbols chart).

4. Mixed Construction

When a building is of mixed construction, determine the applicable construction type as follows but disregarding the wall and floor areas of the basement, or the area of the floor on grade for buildings that do not have a basement:

 - a. If 2/3 or more of the total wall area is of masonry or fire resistive materials, the construction type is:
 - (1) Fire Resistive or Modified Fire Resistive – when 2/3 or more of the total floor and roof area is of masonry or fire resistive materials.
 - (2) Masonry Non-Combustible – when 2/3 or more of the total floor and roof area is of non-combustible materials.
 - (3) Joisted Masonry – when more than 1/3 of the total floor and roof area is of combustible materials.
 - b. If 2/3 or more of the total wall area and 2/3 or more of the floor and roof area is of noncombustible materials, the applicable construction type is Non-Combustible.
 - c. If more than 1/3 of the total wall area is of combustible materials, the applicable construction type is Frame.
 - d. If none of the preceding items describe the building, apply to ISO for construction type giving construction details.

SAFEPOINT INSURANCE COMPANY - BUSINESS ADVANTAGE PROGRAM
Property / Commercial Non-Residential Manual

5. Construction Symbols Table

CONSTRUCTION SYMBOLS							
Construction Type	Construction Code	Construction Symbols (Group II)					
Frame	1	B					
Joisted Masonry	2	<i>Roof Construction Enhancement</i>		<i>Wall & Wall Support Construction</i>			
				Other than Reinforced Masonry		Reinforced Masonry	
				Low Rise	High Rise	Low Rise	High Rise
		No Enhancement		B	AB	AB	AB
		Enhancement (See Rule 6.a.)		AB	AB	AB	AB
Non-Combustible	3	<i>Roof Construction Enhancement</i>		<i>Wall & Roof Construction</i>			
				Light Steel		Other than Light Steel	
				Low Rise	High Rise	Low Rise	High Rise
		No Enhancement		B	AB	AB	AB
		Enhancement (See Rule 6.b.)		AB	AB	AB	AB
Masonry Non-Combustible	4	<i>Roof Construction Enhancement</i>	<i>Roof & Roof Support Construction</i>	<i>Wall & Wall Support Construction</i>			
				Other than Reinforced Masonry		Reinforced Masonry	
				Low Rise	High Rise	Low Rise	High Rise
		No Enhancement	Light Steel	B	AB	AB	AB
		No Enhancement	Other than Light Steel	AB	A	A	A
		No Enhancement	Light Steel	AB	A	A	A
		Enhancement (See Rule 6.c.)	Other than Light Steel	A	AA	AA	AA
Modified Fire Resistive And Fire Resistive	5,6	<i>Roof & Roof Support Construction</i>		<i>Wall & Wall Support Construction</i>			
				Other than Reinforced Masonry		Reinforced Masonry	
				Low Rise	High Rise	Low Rise	High Rise
		Light Steel		AB	A	A	A
		Other Than Light Steel		A	AA	AA	AA

SAFEPOINT INSURANCE COMPANY - BUSINESS ADVANTAGE PROGRAM

Property / Commercial Non-Residential Manual

6. Roof Construction Enhancements

For Construction Codes 2, 3 and 4, certain roof construction determines the symbol as follows:

- a. For Joisted Masonry construction (Construction Code 2) where the entire roof is a minimum of 2 inches in thickness and is supported by timbers having a minimum dimension of 6 inches, or is documented to have a wind uplift classification of 90 or equivalent.
- b. For Non-Combustible construction (Construction Code 3) where the entire roof is constructed of a minimum of 2 inches of masonry on steel supports, or constructed of 22-gauge metal (or heavier) on steel supports, or documented to have a wind uplift classification of 90 or equivalent.
- c. For Masonry Non-Combustible construction (Construction Code 4) where the entire roof is constructed of a minimum of 2 inches of masonry on steel supports, or constructed of 22-gauge metal (or heavier) on steel supports, or documented to have a wind uplift classification of 90 or equivalent.

7. Construction Enhancements for Basic Group II

- a. Reinforced Masonry – Walls must be reinforced in both the vertical and horizontal directions with steel reinforcement. Vertical reinforcement shall be fully grouted in the cells of hollow masonry units. Horizontal reinforcement shall be fully grouted in specially formed (Bond Beam) units designed for that purpose. Tilt-up or poured concrete wall units shall be reinforced both vertically and horizontally with reinforcing steel.
- b. Heavy Steel – Buildings must have heavyweight steel H or I column and beam framing, welded, bolted or riveted.
- c. Light Steel – Buildings are constructed with tapered H or I columns of lightweight steel framing with lightweight steel roof; pre-engineered or custom designed lightweight steel structures with lightweight steel walls and roofs.
- d. High-Rise – Buildings must have five stories (i.e. separate floors) or greater, including the ground floor but excluding the basement.

RATES

A. UNRATED RISKS-TENTATIVE RATES

Risks not eligible for class rates and not yet specifically rated may be written at a tentative rate until the specific loss cost is provided by ISO. Tentative Rate Endorsement CP 99 93 will be attached when the policy is written. CP 99 93 may also be used at policy renewal in the event that, due to materially changed conditions, an existing specific rate becomes inequitable. After the actual specific rate is available, the policy will be endorsed to the specific rate. The new rate will be effective as of the inception date or renewal date of the policy.

B. RATING BASIS

Unless otherwise specified, all rates for SafePoint are for each \$100 of insurance and are annual rates.

C. TRANSFER OF INSURANCE AND REMOVAL OF PROPERTY

When insurance covering property is transferred to a location with a different rate, adjust the difference in the premium proportionally. Add all clauses and warranties applying at the new location to the policy. New location will be subject to current underwriting rules.

D. TENANTS IMPROVEMENTS & BETTERMENTS

Improvements and betterments are improvements to real property. They are of a permanent nature, such as a new store front, decorations, partitions or elevators. The improvements and betterments are either installed or acquired by the tenant but are not legally removable by the

SAFEPOINT INSURANCE COMPANY - BUSINESS ADVANTAGE PROGRAM

Property / Commercial Non-Residential Manual

tenant. This coverage protects a tenant's use interest in improvements and betterments which may be damaged or destroyed by a covered cause of loss. The Business Personal Property rate is used.

BUILDING CODE EFFECTIVENESS GRADING SCHEDULE (BCEGS)

A. GENERAL INFORMATION

1. The Building Code Effectiveness Grading Schedule develops grades of 1 to 10 for a community based on the adequacy of its building code and the effectiveness of its enforcement of that code. Policies that include Windstorm or Hail coverage may be eligible for special rating treatment, subject to the criteria in the following paragraphs. The Building Code Effectiveness Grading factor applies, where applicable, in addition to the Public Protection Classification factors.
2. In some communities, two Building Code Effectiveness Grades may be assigned.
3. One grade will apply to 1 and 2 family dwelling; the other grade will apply to all other buildings. The Public Protection Classification Manual will indicate the application of each grade. This separation applies even if the residential property is written under a Commercial Property policy. The rate modification factors apply to the numerical grade shown, regardless of whether the property is graded as residential or commercial.

The Building Code Effectiveness Grades for a community, and its effective date, are provided in the Public Protection Classification Manual published by ISO Commercial Risk Services, Inc.

B. COMMUNITY GRADING

1. The Building Code Effectiveness Grade applies to any building that has an original certificate of occupancy dates in the year of the effective date of the community grading, or later. A rating factor has been developed for each community grade.
2. If a community is re-graded subsequent to its initial grading, the factor for the revised grade applies to buildings that have an original certificate of occupancy dated the year of the effective date of the revised grading, or later.
3. Where certificates of occupancy are not issued, equivalent documentation acceptable to the company may be used.
4. If, due to an addition or alteration, the original building is changed to comply with the latest building code, the factor for the community grading applicable at the time the reconstruction is completed will apply to such building.
5. The Building Code Effectiveness Grade may apply to Windstorm/Hail. Specific information is provided in the Public Protection Classification Manual. If the grade in the Manual does not apply to one of the causes of loss, the factor should not be applied for that cause of loss.
6. Communities that decline to participate in the Building Code Effectiveness Grading Program will be identified in the Public Protection Classification Manual as not participating. Buildings in these communities will receive a premium surcharge. This surcharge will apply to any building that has an original certificate of occupancy dated in the year of the effective date of the community evaluation that identifies the community as not participating.
7. Ungraded and Non-Participating Risks are coded "99" or (98), respectively. Do not classify as Grade 10.

C. RATE MODIFICATION – COMMUNITY GRADING

For buildings that are eligible under paragraph B of this Additional Rule, and for personal property inside such buildings, modify the Basic Group II by the applicable factor from the following tables. Do not apply a factor if the policy excludes Windstorm or Hail.

SAFEPOINT INSURANCE COMPANY - BUSINESS ADVANTAGE PROGRAM

Property / Commercial Non-Residential Manual

D. INDIVIDUAL GRADING

Where buildings have been built in full conformance with the natural hazard mitigation elements of one of the nationally recognized building codes, even though the community grade is greater than "1", or the community is not participating in the program, exception rating procedures may apply. Any building may be classified as Grade One "1" for Windstorm/Hail upon certification by a Florida licensed architect or structural engineer, based on an on-site inspection, that such building is in compliance with one of the three nationally recognized building codes with respect to mitigation of the Windstorm and/or Hail hazard. This classification is effective only from the date of the certification.

Any costs associated with this provision are to be paid by the insured.

E. PREMIUM COMPUTATION

1. Based upon the BCEGS Grade, determine the applicable factor from the BCEGS table found in the Rate Table section of this manual.
2. Apply the factor to the rate developed in the sequence outlined in the Premium Development section of this manual.

BUILDING AND BUSINESS PERSONAL PROPERTY COVERAGE

A. RATES AND RATING BASIS

1. Building rates – apply to building structure and fixtures, machinery and equipment owned by insured that are attached and permanently installed, as defined in the **CP 00 10**, and **CP 00 18** coverage forms.
2. Business Personal Property (BPP) rates apply to personal property of insured, as defined in the **CP 00 10**, and **CP 00 18** coverage forms.
3. Valuation Basis – Building and BPP rates apply for coverage on a replacement cost basis.

B. BASIC GROUP I RATES

The Group I Rates shall be determined based upon CSP Code, Protection Class, Location and Construction Class in the ISO manuals CF-2015-RRU1 and CF-2015-RLC1 For fully enclosed auxiliary or subsidiary occupancies (club house, pool house, storage building, maintenance building, guard house, etc.) operated on the premises of, and used exclusively in conjunction with the principal occupancy, use the same CSP code as the primary commercial occupancy.

C. LOCATION OF INSURED PROPERTY

The Group I Class Rates apply statewide with the exception of the following territorial rates for properties located within the city's corporate limits or the counties of Hillsborough and Miami-Dade.

Jacksonville	Miami-Dade Ex Hialeah, Miami Beach,
Miami*	Hillsborough County Except Tampa
Miami Beach	Hialeah
Tampa	St. Petersburg

***For the Port of Miami, use the territorial multiplier that applies to "Miami-Dade Ex Hialeah, Miami Beach, Miami."**

SAFEPOINT INSURANCE COMPANY - BUSINESS ADVANTAGE PROGRAM
Property / Commercial Non-Residential Manual

D. COMMERCIAL MULTIPERIL RATING TERRITORIES

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 Basic Group II rating we will use the BGII rates shown below in (H), (I) and (J).. Business Income and Special Form rate factors will apply as per the ISO manual.

E. INSURANCE TO VALUE

Buildings and BPP must be insured to at least 80% of the Replacement Cost, subject to the maximum limits available.

F. OPTIONAL COVERAGES

1. Certified Acts of Terrorism (TRIA)
 - 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. Sinkhole Loss Coverage
 - a. The SafePoint Commercial Nonresidential policy covers Catastrophic Ground Cover Collapse, as defined by Florida Statute 627.706. The Florida Changes Endorsement **CP 01 25** will be attached to each new and renewal policy. Catastrophic Ground Cover Collapse provides coverage for direct physical loss or damage to Covered Property caused by or resulting from catastrophic ground cover collapse, meaning geological activity that results in all of the following:
 - (1) The abrupt collapse of the ground cover;
 - (2) A depression in the ground cover clearly visible to the naked eye;
 - (3) Structural damage to the building, including the foundation; and
 - (4) The insured structure being condemned and ordered to be vacated by the governmental agency authorized by law to issue such an order for that structure.Catastrophic Ground Cover Collapse does not include sinkhole losses that do not meet the criteria of catastrophic ground cover collapse.
 - b. Sinkhole Loss Coverage may be purchased for an additional premium. If elected, refer to specific eligibility and inspection requirements found in the sinkhole guidelines. Sinkhole Loss Coverage applies to Principal Buildings scheduled on the policy when elected.
 - c. To include Sinkhole Loss coverage, the applicant or Named Insured will complete form **SIC SLC-R** and an inspection may be required prior to this coverage being added. If the request for coverage is approved by SafePoint, the Florida – Sinkhole Loss Coverage endorsement IL 04 01 will be attached to the policy.
 - d. For existing risks who want to remove Sinkhole Loss coverage from their policy, a signed Rejection of Sinkhole Loss Coverage Form (**SIC SLC-R**) must be submitted before this coverage can be removed. The Declarations page will provide that Sinkhole Loss coverage is not included.
 - e. Sinkhole Loss Deductible - A 10% deductible applies to the peril of Sinkhole Loss.
 - f. Sinkhole Loss Premium – Refer to ISO rate tables for the Group II sinkhole premium base rates by territory and compute the optional sinkhole premium separately for each scheduled building.

G. LOSS COST MULTIPLIER BGI, TERRORISM & ANY OTHER APPLICABLE COVERAGES 1.50

SAFEPOINT INSURANCE COMPANY - BUSINESS ADVANTAGE PROGRAM

Property / Commercial Non-Residential Manual

H. BGII BUILDING AND BPP RATES – VOLUNTARY AND ASSUMPTION POLICIES CNRM PROGRAM

TERR	Building				Contents			
	AA	A	AB	B	AA	A	AB	B
100A	0.491	0.544	0.698	1.178	0.235	0.260	0.337	0.596
100B	0.419	0.465	0.596	1.005	0.201	0.222	0.288	0.509
120A	0.663	0.737	0.975	1.661	0.278	0.312	0.414	0.658
120B	0.502	0.558	0.739	1.258	0.210	0.236	0.313	0.498
120C	0.389	0.433	0.572	0.975	0.163	0.183	0.243	0.386
121A	0.858	0.953	1.261	2.148	0.359	0.403	0.535	0.850
121B	0.431	0.479	0.633	1.079	0.180	0.203	0.269	0.427
121C	0.261	0.290	0.384	0.654	0.109	0.123	0.163	0.259
122A	0.911	1.016	1.391	2.424	0.379	0.419	0.549	1.003
122B	0.492	0.546	0.723	1.231	0.206	0.231	0.307	0.487
123A	0.766	0.854	1.169	2.038	0.319	0.352	0.462	0.843
123B	0.381	0.423	0.560	0.953	0.159	0.179	0.238	0.377
123C	0.236	0.262	0.347	0.592	0.099	0.111	0.147	0.234
124A	0.799	0.891	1.219	2.125	0.333	0.367	0.482	0.879
124B	0.453	0.503	0.665	1.133	0.190	0.213	0.282	0.449
124C	0.349	0.388	0.513	0.873	0.146	0.164	0.218	0.346
125A	0.751	0.837	1.146	1.997	0.313	0.345	0.453	0.826
125B	0.461	0.514	0.703	1.226	0.192	0.212	0.278	0.507
126A	0.349	0.389	0.533	0.928	0.145	0.160	0.210	0.384
127A	0.399	0.445	0.609	1.062	0.166	0.183	0.241	0.439
128A	0.556	0.620	0.848	1.479	0.231	0.255	0.335	0.612
128B	0.333	0.370	0.490	0.834	0.139	0.157	0.208	0.330
129A	0.582	0.649	0.888	1.548	0.242	0.267	0.351	0.640
129B	0.420	0.468	0.641	1.118	0.175	0.193	0.253	0.462
130A	0.672	0.749	1.025	1.787	0.280	0.309	0.405	0.739
130B	0.438	0.486	0.643	1.096	0.183	0.206	0.273	0.434
130C	0.361	0.402	0.531	0.905	0.151	0.170	0.225	0.358
131A	0.668	0.744	1.019	1.776	0.278	0.307	0.402	0.735
131B	0.461	0.512	0.678	1.154	0.193	0.217	0.288	0.457
131C	0.346	0.384	0.508	0.865	0.145	0.162	0.216	0.343
132A	0.689	0.768	1.052	1.834	0.287	0.317	0.416	0.759
132B	0.519	0.576	0.762	1.299	0.217	0.244	0.324	0.514
132C	0.418	0.465	0.615	1.048	0.175	0.197	0.261	0.415
133A	1.034	1.153	1.579	2.752	0.431	0.475	0.624	1.138
133B	0.805	0.895	1.184	2.017	0.337	0.379	0.502	0.798
133C	0.591	0.657	0.869	1.480	0.248	0.278	0.369	0.586
133D	0.523	0.581	0.768	1.309	0.219	0.246	0.326	0.518
134A	1.294	1.442	1.975	3.442	0.539	0.594	0.780	1.424
134B	0.801	0.892	1.222	2.130	0.333	0.368	0.483	0.881
134C	0.606	0.676	0.926	1.613	0.252	0.279	0.366	0.667

SAFEPOINT INSURANCE COMPANY - BUSINESS ADVANTAGE PROGRAM

Property / Commercial Non-Residential Manual

Building					Contents				
TERR	AA	A	AB	B		AA	A	AB	B
141A	0.427	0.476	0.652	1.136		0.178	0.196	0.258	0.470
142A	0.482	0.538	0.736	1.283		0.201	0.221	0.291	0.531
142B	0.405	0.452	0.619	1.078		0.169	0.186	0.244	0.446
143A	0.709	0.790	1.082	1.885		0.295	0.326	0.427	0.780
143B	0.586	0.651	0.862	1.468		0.246	0.276	0.366	0.581
143C	0.456	0.507	0.671	1.143		0.191	0.214	0.285	0.452
144A	0.444	0.493	0.652	1.111		0.186	0.209	0.277	0.440
144B	0.360	0.400	0.530	0.902		0.151	0.169	0.225	0.357
145A	0.400	0.446	0.610	1.064		0.166	0.184	0.241	0.440
146A	0.392	0.437	0.598	1.042		0.163	0.180	0.236	0.431
146B	0.266	0.296	0.391	0.667		0.112	0.125	0.166	0.264
147A	0.363	0.404	0.553	0.965		0.151	0.167	0.219	0.399
147B	0.237	0.262	0.332	0.466		0.194	0.217	0.272	0.324
150A	0.389	0.433	0.593	1.034		0.162	0.179	0.234	0.428
150B	0.258	0.288	0.394	0.687		0.108	0.119	0.156	0.284
180A	0.978	1.084	1.391	2.345		0.469	0.519	0.672	1.187
180B	0.812	0.900	1.154	1.947		0.389	0.430	0.558	0.985
180C	0.531	0.589	0.755	1.274		0.254	0.282	0.365	0.645
181A	0.886	0.988	1.353	2.358		0.369	0.407	0.534	0.976
181B	0.624	0.695	0.952	1.660		0.260	0.287	0.376	0.687
181C	0.450	0.502	0.687	1.198		0.187	0.207	0.271	0.495
182A	0.846	0.937	1.202	2.028		0.405	0.448	0.581	1.027
182B	0.708	0.789	1.081	1.884		0.295	0.325	0.427	0.779
182C	0.545	0.607	0.831	1.449		0.227	0.250	0.328	0.599
310A	1.250	1.386	1.778	2.998		0.599	0.663	0.859	1.518
310B	1.175	1.303	1.671	2.818		0.563	0.623	0.807	1.427
310C	0.908	1.006	1.290	2.176		0.435	0.481	0.623	1.102
310D	0.863	0.957	1.227	2.069		0.413	0.457	0.593	1.048
310E	0.674	0.747	0.958	1.616		0.323	0.357	0.463	0.818
310F	0.625	0.693	0.888	1.498		0.299	0.331	0.429	0.759
310G	0.573	0.635	0.815	1.374		0.275	0.304	0.394	0.696
310H	0.511	0.566	0.726	1.224		0.245	0.271	0.351	0.620
310I	0.468	0.518	0.665	1.121		0.224	0.248	0.321	0.567
310J	0.424	0.470	0.603	1.017		0.203	0.225	0.291	0.515
320A	0.423	0.469	0.601	1.013		0.202	0.224	0.290	0.513
320B	0.411	0.455	0.584	0.985		0.197	0.218	0.282	0.499
320C	0.397	0.440	0.564	0.952		0.190	0.210	0.273	0.482
340A	0.396	0.439	0.563	0.950		0.190	0.210	0.272	0.481
340B	0.383	0.424	0.544	0.918		0.183	0.203	0.263	0.465
340C	0.380	0.422	0.541	0.912		0.182	0.202	0.261	0.462
350A	0.327	0.362	0.464	0.783		0.156	0.173	0.224	0.396
350B	0.324	0.359	0.461	0.777		0.155	0.172	0.223	0.393

SAFEPOINT INSURANCE COMPANY - BUSINESS ADVANTAGE PROGRAM

Property / Commercial Non-Residential Manual

Building					Contents				
TERR	AA	A	AB	B		AA	A	AB	B
350C	0.321	0.355	0.456	0.769		0.154	0.170	0.220	0.389
360A	0.842	0.933	1.196	2.018		0.403	0.446	0.578	1.021
360B	0.678	0.752	0.964	1.626		0.325	0.360	0.466	0.823
360C	0.591	0.655	0.841	1.418		0.283	0.313	0.406	0.718
360D	0.498	0.552	0.708	1.194		0.238	0.264	0.342	0.604
360E	0.406	0.450	0.578	0.974		0.195	0.215	0.279	0.493
360F	0.341	0.378	0.484	0.817		0.163	0.181	0.234	0.414
361A	1.354	1.501	1.925	3.246		0.648	0.718	0.930	1.643
361B	1.177	1.304	1.673	2.821		0.563	0.624	0.808	1.428
361C	1.078	1.194	1.532	2.584		0.516	0.571	0.740	1.308
361D	0.912	1.011	1.297	2.187		0.437	0.484	0.626	1.107
361E	0.731	0.810	1.039	1.753		0.350	0.388	0.502	0.887
361F	0.615	0.681	0.874	1.473		0.294	0.326	0.422	0.746
370A	0.321	0.356	0.456	0.769		0.154	0.170	0.220	0.389
370B	0.321	0.356	0.457	0.771		0.154	0.170	0.221	0.390
380A	0.983	1.089	1.397	2.356		0.471	0.521	0.675	1.193
380B	0.616	0.682	0.875	1.476		0.295	0.326	0.423	0.747
380C	0.518	0.574	0.736	1.242		0.248	0.275	0.356	0.629
381A	0.871	0.966	1.239	2.089		0.417	0.462	0.598	1.058
381B	0.498	0.552	0.708	1.194		0.239	0.264	0.342	0.605
381C	0.470	0.521	0.668	1.127		0.225	0.249	0.323	0.571
390A	0.273	0.303	0.401	0.683		0.114	0.128	0.170	0.270
390B	0.254	0.282	0.373	0.636		0.106	0.119	0.158	0.252
391A	0.266	0.296	0.392	0.667		0.112	0.125	0.166	0.264
391B	0.242	0.269	0.356	0.606		0.101	0.114	0.151	0.240
410A	0.344	0.383	0.525	0.915		0.143	0.158	0.207	0.378
420A	0.772	0.857	1.134	1.932		0.323	0.363	0.481	0.765
420B	0.659	0.732	0.969	1.651		0.276	0.310	0.411	0.654
420C	0.610	0.678	0.897	1.528		0.256	0.287	0.381	0.605
420D	0.561	0.623	0.825	1.405		0.235	0.264	0.350	0.556
430A	0.313	0.347	0.459	0.783		0.131	0.147	0.195	0.310
430B	0.243	0.270	0.357	0.608		0.102	0.114	0.152	0.241
440A	0.382	0.425	0.562	0.958		0.160	0.180	0.239	0.379
440B	0.311	0.345	0.457	0.778		0.130	0.146	0.194	0.308
441A	0.307	0.341	0.451	0.769		0.129	0.144	0.191	0.304
442A	0.404	0.449	0.594	1.012		0.169	0.190	0.252	0.401
442B	0.318	0.354	0.468	0.797		0.133	0.150	0.199	0.316
442C	0.246	0.273	0.361	0.615		0.103	0.115	0.153	0.243
442D	0.219	0.244	0.323	0.550		0.092	0.103	0.137	0.218
450A	0.215	0.239	0.317	0.539		0.090	0.101	0.134	0.213
451A	0.275	0.305	0.404	0.688		0.115	0.129	0.171	0.272
451B	0.224	0.248	0.329	0.560		0.094	0.105	0.140	0.222

SAFEPOINT INSURANCE COMPANY - BUSINESS ADVANTAGE PROGRAM

Property / Commercial Non-Residential Manual

TERR	Building				Contents				
	AA	A	AB	B	AA	A	AB	B	
452A	0.238	0.265	0.351	0.597		0.100	0.112	0.149	0.236
452B	0.221	0.246	0.325	0.554		0.093	0.104	0.138	0.219
453A	0.221	0.245	0.324	0.552		0.092	0.104	0.138	0.219
454A	0.290	0.322	0.426	0.726		0.121	0.136	0.181	0.288
455A	0.242	0.269	0.356	0.606		0.101	0.114	0.151	0.240
456A	0.209	0.233	0.318	0.555		0.087	0.096	0.126	0.230
457A	0.180	0.200	0.265	0.451		0.075	0.085	0.112	0.179
458A	0.290	0.322	0.426	0.726		0.121	0.136	0.181	0.288
458B	0.228	0.253	0.335	0.571		0.095	0.107	0.142	0.226
459A	0.300	0.333	0.440	0.750		0.125	0.141	0.187	0.297
459B	0.270	0.300	0.397	0.676		0.113	0.127	0.168	0.268
460A	0.314	0.349	0.461	0.786		0.131	0.148	0.196	0.311
460B	0.271	0.301	0.398	0.678		0.113	0.127	0.169	0.269
461A	0.332	0.369	0.488	0.831		0.139	0.156	0.207	0.329
462A	0.344	0.382	0.505	0.860		0.144	0.161	0.214	0.341
463A	0.380	0.422	0.558	0.951		0.159	0.178	0.237	0.376
463B	0.353	0.392	0.518	0.883		0.148	0.166	0.220	0.350
464A	0.373	0.416	0.570	0.993		0.155	0.171	0.225	0.411
464B	0.318	0.355	0.485	0.846		0.132	0.146	0.192	0.350
465A	0.220	0.245	0.324	0.552		0.092	0.104	0.138	0.218
465B	0.200	0.222	0.294	0.501		0.084	0.094	0.125	0.198
466A	0.230	0.256	0.338	0.576		0.096	0.108	0.143	0.228
466B	0.196	0.218	0.289	0.492		0.082	0.092	0.122	0.195
470A	0.426	0.473	0.626	1.067		0.178	0.200	0.266	0.422
470B	0.309	0.343	0.454	0.773		0.129	0.145	0.193	0.306
470C	0.260	0.289	0.382	0.651		0.109	0.122	0.162	0.258
471A	0.290	0.323	0.427	0.727		0.122	0.136	0.181	0.288
471B	0.266	0.296	0.391	0.666		0.111	0.125	0.166	0.264
472A	0.571	0.634	0.839	1.430		0.239	0.268	0.356	0.566
472B	0.467	0.519	0.687	1.170		0.196	0.220	0.292	0.463
472C	0.375	0.416	0.551	0.938		0.157	0.176	0.234	0.371
473A	0.252	0.280	0.370	0.631		0.106	0.118	0.157	0.250
473B	0.247	0.275	0.363	0.619		0.103	0.116	0.154	0.245
480A	0.612	0.680	0.899	1.532		0.256	0.288	0.382	0.606
480B	0.495	0.550	0.727	1.239		0.207	0.233	0.309	0.491
480C	0.435	0.484	0.640	1.090		0.182	0.205	0.272	0.432
480D	0.418	0.464	0.614	1.046		0.175	0.196	0.261	0.414
480E	0.375	0.417	0.551	0.939		0.157	0.176	0.234	0.372
480F	0.318	0.354	0.468	0.797		0.133	0.150	0.199	0.315
481A	0.462	0.513	0.679	1.156		0.193	0.217	0.288	0.458
481B	0.366	0.407	0.538	0.917		0.153	0.172	0.228	0.363
481C	0.307	0.341	0.451	0.768		0.128	0.144	0.191	0.304

SAFEPOINT INSURANCE COMPANY - BUSINESS ADVANTAGE PROGRAM

Property / Commercial Non-Residential Manual

Building					Contents				
TERR	AA	A	AB	B		AA	A	AB	B
490A	0.237	0.262	0.332	0.467		0.195	0.217	0.272	0.325
500A	0.276	0.305	0.386	0.542		0.226	0.252	0.316	0.377
500B	0.260	0.287	0.364	0.511		0.213	0.238	0.298	0.355
500C	0.241	0.267	0.338	0.475		0.198	0.221	0.277	0.330
50A	1.720	1.912	3.157	7.480		0.721	0.804	1.417	3.456
50B	1.523	1.692	2.794	6.621		0.638	0.712	1.254	3.059
510A	0.291	0.321	0.407	0.572		0.239	0.266	0.334	0.398
510B	0.255	0.282	0.358	0.503		0.210	0.234	0.293	0.350
511A	0.247	0.273	0.346	0.487		0.203	0.226	0.284	0.338
520A	0.278	0.308	0.390	0.548		0.229	0.255	0.319	0.381
520B	0.237	0.262	0.332	0.467		0.195	0.217	0.272	0.325
521A	0.286	0.316	0.401	0.564		0.235	0.262	0.328	0.392
521B	0.262	0.290	0.367	0.516		0.215	0.240	0.301	0.359
521C	0.235	0.260	0.329	0.463		0.193	0.216	0.270	0.322
522A	0.220	0.243	0.308	0.433		0.181	0.201	0.252	0.301
522B	0.194	0.214	0.271	0.381		0.159	0.177	0.222	0.265
523A	0.186	0.206	0.261	0.367		0.153	0.171	0.214	0.255
523B	0.173	0.192	0.243	0.341		0.142	0.159	0.199	0.237
523C	0.162	0.179	0.226	0.318		0.133	0.148	0.185	0.221
524A	0.184	0.203	0.257	0.361		0.151	0.168	0.211	0.251
524B	0.174	0.192	0.244	0.342		0.143	0.159	0.200	0.238
525A	0.158	0.174	0.221	0.310		0.129	0.144	0.181	0.216
525B	0.145	0.160	0.202	0.285		0.119	0.132	0.166	0.198
525C	0.135	0.149	0.189	0.265		0.111	0.123	0.155	0.184
526A	0.214	0.237	0.300	0.421		0.176	0.196	0.246	0.293
526B	0.190	0.210	0.266	0.374		0.156	0.174	0.218	0.260
526C	0.170	0.188	0.238	0.335		0.140	0.156	0.195	0.233
527A	0.228	0.252	0.319	0.448		0.187	0.208	0.261	0.312
527B	0.176	0.195	0.246	0.347		0.145	0.161	0.202	0.241
528A	0.177	0.196	0.248	0.349		0.146	0.163	0.204	0.243
528B	0.170	0.188	0.238	0.335		0.140	0.156	0.195	0.233
528C	0.159	0.176	0.223	0.313		0.131	0.146	0.183	0.218
529A	0.190	0.210	0.266	0.373		0.156	0.174	0.218	0.260
70A	1.609	1.788	2.952	6.995		0.674	0.752	1.325	3.231

SAFEPOINT INSURANCE COMPANY - BUSINESS ADVANTAGE PROGRAM
Property / Commercial Non-Residential Manual

I. LIMIT OF INSURANCE RELATIVITY FACTORS – BUILDING – BASIC GROUP II

Limit of Insurance	Limit of Insurance Relativity Factor	Limit of Insurance	Limit of Insurance Relativity Factor
0	1.513	950,000	0.942
50,000	1.513	1,000,000	0.940
75,000	1.363	1,250,000	0.932
100,000	1.266	1,500,000	0.926
125,000	1.195	1,750,000	0.921
150,000	1.140	2,000,000	0.917
175,000	1.096	2,250,000	0.914
200,000	1.059	2,500,000	0.911
225,000	1.027	2,750,000	0.908
250,000	1.000	3,000,000	0.906
275,000	0.995	3,250,000	0.903
300,000	0.991	3,500,000	0.901
325,000	0.987	3,750,000	0.900
350,000	0.983	4,000,000	0.898
375,000	0.980	4,250,000	0.896
400,000	0.977	4,500,000	0.895
425,000	0.974	4,750,000	0.894
450,000	0.972	5,000,000	0.893
475,000	0.970	5,500,000	0.890
500,000	0.967	6,000,000	0.888
550,000	0.963	6,500,000	0.886
600,000	0.960	7,000,000	0.885
650,000	0.956	7,500,000	0.883
700,000	0.953	8,000,000	0.882
750,000	0.951	8,500,000	0.881
800,000	0.948	9,000,000	0.880
850,000	0.946	9,500,000	0.878
900,000	0.944	10,000,000 +	0.877

SAFEPOINT INSURANCE COMPANY - BUSINESS ADVANTAGE PROGRAM
Property / Commercial Non-Residential Manual

J. LIMIT OF INSURANCE RELATIVITY FACTORS – CONTENTS – BASIC GROUP II

Limit of Insurance	Limit of Insurance Relativity Factor	Limit of Insurance	Limit of Insurance Relativity Factor
0	1.487	500,000	0.913
10,000	1.487	550,000	0.911
20,000	1.254	600,000	0.908
30,000	1.134	650,000	0.906
40,000	1.057	700,000	0.904
50,000	1.000	750,000	0.903
60,000	0.991	800,000	0.901
70,000	0.984	850,000	0.900
80,000	0.978	900,000	0.898
90,000	0.973	950,000	0.897
100,000	0.969	1,000,000	0.896
125,000	0.960	1,100,000	0.893
150,000	0.953	1,200,000	0.891
175,000	0.947	1,300,000	0.890
200,000	0.942	1,400,000	0.888
225,000	0.938	1,500,000	0.886
250,000	0.934	1,600,000	0.885
275,000	0.931	1,700,000	0.884
300,000	0.929	1,800,000	0.883
325,000	0.926	1,900,000	0.882
350,000	0.924	2,000,000	0.881
375,000	0.922	2,500,000	0.876
400,000	0.920	3,000,000	0.873
425,000	0.918	3,500,000	0.870
450,000	0.916	4,000,000	0.868
475,000	0.915	4,500,000	0.866
		5,000,000 and greater	0.864

K. CLAIMS DISCOUNT / SURCHARGES

The following discount/surcharges are applied based on a policyholder's previous three-year history of qualified claims. For new policies, paid claims (non- 'Act of God') for a prospective insured qualify. A surcharge applies to renewal policies if a claim is submitted with SAFEPOINT. 'Acts of God' defined as Wind, Hail, and Lightning, are not considered a qualifying claim. If claims free at new business or renewal with SafePoint the discount would apply. Discount/Surcharge applies to the BG 1 and SCOL premium of a new or renewal policies. Claims drop off after 3 years

No loss .05 Credit
One loss .05 Debit
Two Loss .20 Debit

SAFEPOINT INSURANCE COMPANY - BUSINESS ADVANTAGE PROGRAM

Property / Commercial Non-Residential Manual

COMMERCIAL NONRESIDENTIAL WIND ONLY PROGRAM

UNDERWRITING GUIDELINES

A. COMMERCIAL NONRESIDENTIAL WIND ONLY

Building and Business Personal Property coverage may be written for the following types of risks:

1. Commercial Non-Residential Condominium Associations
2. Commercial Non-Residential Condominium Unit-Owners
3. Professional Office Buildings
4. Mercantile
5. Hotels/Motels
6. Offices
7. Restaurants
8. Other commercially operated property that is eligible for coverage for Wind Only

B. ELIGIBLE OCCUPANCIES

Refer to Eligibility Class Descriptions under this Manual.

C. INELIGIBLE RISKS

1. Buildings or Business Personal Property located in a building that presents substandard conditions of a nature that would render the property uninsurable.
2. Buildings or Business Personal Property located in a building with poor physical conditions or poor housekeeping.
3. Buildings or Business Personal Property located in a building with extra-hazardous adjoining exposures.
4. A newly constructed or completely renovated building in which the minimum occupancy requirement (at least 60% occupied) will not be met within (90) days.
5. Buildings or Business Personal Property located in a building 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.
6. Buildings or Business Personal Property located in a building constructed partially or completely over water.
7. Risks for which an applicant has ever been convicted of arson or fraud.
8. Risks for which the most recent prior policy was issued for less than a full annual term. These risks remain ineligible for a period of 6 months from the prior policy expiration date.
9. Buildings or Business Personal Property located in a building in which the roof has not been updated or replaced in the last 30 years. (This rule applies to Citizen takeout policies only.)
10. Buildings or Business Personal Property located in mobile homes, manufactured homes, open structures, trailers or frame construction.
11. Buildings or Business Personal Property that is in the open
12. Buildings in excess of 50 years of age
13. Vacant buildings or Business Personal Property located in a vacant building (Any building with an occupancy rate of less than 60% is considered a vacant building).
14. Buildings or Business Personal Property located in a building with evidence of existing damage or disrepair.

SAFEPOINT INSURANCE COMPANY - BUSINESS ADVANTAGE PROGRAM

Property / Commercial Non-Residential Manual

- 15. Risks for which an applicant has had a policy cancelled, nonrenewed or voided for material misrepresentation or fraud.
- 16. Buildings or Business Personal Property located in a building with excessive debris around the exterior of the building.
- 17. Residential Condominiums
- 18. Risks with any "Major Structure" as defined in Florida Statute, located seaward of the Coastal Construction Control Line or within the Coastal Barrier Resources System for which a building permit application is made after July 1, 2015 for either:
 - a. New construction, or;
 - b. Rebuilding, repairing, restoring or remodeling to increase the total square footage of the finished area by more than 25%

"Major Structure" means, apartment buildings, non-residential condominiums, motels, hotels, restaurants, and other types of eligible commercial nonresidential buildings, having the potential for substantial impact on coastal zones.

COVERED CAUSES OF LOSS

Windstorm or Hail (Wind-Only policy).

VALUATION OF COVERED PROPERTY

- A. SafePoint provides Replacement Cost (RCV) and Actual Cash Value (ACV) coverage on Buildings, Improvements and Betterments and Business Personal Property, subject to policy conditions. Business Income is not available for Wind Only policies.
- B. Coverage for Special Class Items is not available.
- C. All property limits must be written at 100% of Replacement Cost for 80%, 90% or 100% Coinsurance basis, subject to the maximum coverage limits available. Agreed Value is not available.
- D. Blanket coverage is not available. All Buildings, Improvements and betterments, and Business Personal Property must be scheduled.
- E. All commercial nonresidential buildings located at the same location must be scheduled on one policy for the same named insured.

LIMITS

- A. Coverage Available

Policy	With Wind	Ex - Wind	Outside Coastal Territory	Inside Coastal Territory
Commercial Nonresidential Wind - Only	Y	N/A	Y	Y

SAFEPOINT INSURANCE COMPANY - BUSINESS ADVANTAGE PROGRAM

Property / Commercial Non-Residential Manual

B. Minimum and Maximum limits

Policy	Building (Minimum limit)	Business Personal Property (Minimum Limit)	Building (Maximum Limit)	Business Personal Property (Maximum Limit)
Commercial Nonresidential Wind - Only	N/A	N/A	\$1,000,000 for Building only, BPP only, Building, BPP, Improvements & Betterments Combined	

Tenants Improvements and Betterments are improvements to real property. They are of a permanent nature, and are either installed or acquired by the tenant but are not legally removable by the tenant. These are rated as Business Personal Property.

POLICY MINIMUM PREMIUM

Policy Minimum Premium is \$ 500.00 for Wind Only

DEDUCTIBLE OPTIONS

- A. Deductible options selected must be the same for each single building or structure insured on the policy. Deductibles cannot be changed mid-term. Coverage may not be rewritten to circumvent these restrictions. Refer to the Rates and Rating manual for available Hurricane, Other Windstorm or Hail Deductible combinations.
- B. **Options:** Windstorm or Hail Deductible (combined) 3% or 5%. The deductible amount(s) will not be less than \$1,000.

REQUIRED DOCUMENTS FOR BINDING

- A. Completed and signed ACORD 125 and 140 applications.
- B. If third party lease agreement in place, copy of lease where Named Insured is responsible for building coverage. Third party lease agreements are acceptable for single tenant occupancies and not multiple occupancies.
- C. SafePoint’s Flood Waiver Form or copy of Flood Insurance Dec page if risk is located in zones A and V, Special Flood Hazard Areas.
- D. Payment of premium.
- E. If lapse in coverage, signed No Loss Statement confirming no losses/damages as of the date of last coverage to requested effective date in addition to 3-year loss runs. Coverage is contingent upon favorable loss experience and no more than 30 days’ lapse.
- F. If request for coverage is for Agreed Value, a completed and updated Statement of Values ACORD form must accompany the application. Values listed on the Statement of Values must be 90% to 100% of replacement cost values.
- G. SafePoint Insurance Company reserves the right to request any other additional information or documentation needed for underwriting purposes and review of eligibility.

PREMIUM DEVELOPMENT

- A. Determine the appropriate Class Description that corresponds with the risk to be insured from the Eligibility Classification list of this manual.
- B. Determine the appropriate rate table for Group 2 rates from the Group 2 Rates Table of this manual;
- C. Rate Modifiers: When applicable, these apply sequentially to the single combined Hurricane and Other Windstorm or Hail (OWH) rate.
 - 1. Combined Hurricane and Other Windstorm or Hail Deductible Factors that apply. Multiple the deductible factor times the base rate for Building and BPP.

SAFEPOINT INSURANCE COMPANY - BUSINESS ADVANTAGE PROGRAM

Property / Commercial Non-Residential Manual

2. Coinsurance – Determine the Coinsurance option selected and multiply the applicable factor to the results from above. For 100% coinsurance, use .90 factor. For 90% Coinsurance, use .95 Factor. Buildings must be insured to 100% Replacement Cost regardless of coinsurance.
3. If applicable, multiply the rates developed above by the BCEGS appropriate factors
4. Multiply the results above times the Coverage limit for Building, Business Personal Property per \$100. Round to the nearest dollar.

COVERAGE REQUIREMENTS – FLOOD INSURANCE

Property in a Special Flood Hazard Area, as defined by the National Flood Insurance Program (NFIP) (i.e., A, AO, AH, A1-A30, AE, A99, V, V1-V30, VE) must maintain a flood policy to be eligible for coverage with SafePoint, unless the applicant or insured signs an “Election Not to Buy Separate Flood Insurance” (SIC-FW01) Form, or an exception in this rule applies.

CANCELLATIONS FOR WIND ONLY POLICIES

- A. Pro-Rata: All cancellations will be calculated on a pro rata basis except when short rate cancellation rules apply as described below.
- B. Short Rate: Return Premiums will be calculated on a short rate basis using the formula and factors in the Rates and Rating Manual, and rounded to the next higher dollar, when coverage existed at any time from June 1 to November 30, and a policy is cancelled for one of the following reasons:
 1. Nonpayment of premium;
 2. Nonpayment of premium to a premium finance company; or
 3. At the request of the first named insured, if the insured still has an insurable interest and coverage is not rewritten with another carrier for a full annual term.

SHORT RATE CANCELLATION FACTORS

- A. If Pro-Rata Cancellation does not apply and coverage existed at any time June 1 to November 30, the return premium will be calculated on a short-rate basis by applying the applicable factor in the table below, rounding to the nearest whole dollar.

1 YEAR POLICY	
Days Policy in Force	Unearned Factor
1 to 180	0.200
181 to 210	0.150
211 to 240	0.100
241 to 270	0.075
271 to 300	0.050
301 to 330	0.025
331 to 365	0.000

- B. In addition, any current SafePoint policyholder who replaces their SafePoint policy with a policy that provides coverage including wind for anything less than a full annual term will be subject to the 80% minimum earned premium rule.

EXCEPTIONS

- A. Similar insurance on the covered property is written with another insurer;

Ed. 1/2019

SAFEPOINT INSURANCE COMPANY - BUSINESS ADVANTAGE PROGRAM

Property / Commercial Non-Residential Manual

- B. Property is moved from a wind-eligible area;
- C. Property is demolished;
- D. Property is sold or foreclosed upon;
- E. Insured goes out of business;
- F. Insured is deceased;
- G. Property has had continuous windstorm coverage for no less than three years immediately preceding the cancellation date with Citizens and/or any other carrier;
- H. Mortgage(s) on the covered property is paid in full during the term of this policy

Note: When acceptable documentation is provided (e.g. copy of the Declarations page, binder, or other evidence of insurance; deed or closing documents) return premium will be on a pro rata basis for the exceptions listed above.

SAFEPOINT INSURANCE COMPANY - BUSINESS ADVANTAGE PROGRAM

Property / Commercial Non-Residential Manual

BGII BUILDING AND BPP RATES – WIND ONLY PROGRAM

	Building					Contents			
	AA	A	AB	B		AA	A	AB	B
100A	0.467	0.517	0.663	1.119		0.210	0.234	0.308	0.579
100B	0.398	0.464	0.595	0.955		0.178	0.198	0.261	0.490
120A	0.630	0.700	0.926	1.578		0.234	0.260	0.358	0.625
120B	0.477	0.530	0.702	1.195		0.177	0.197	0.271	0.473
120C	0.370	0.411	0.544	0.926		0.136	0.152	0.208	0.364
121A	0.815	0.905	1.198	2.040		0.305	0.338	0.465	0.812
121B	0.409	0.455	0.602	1.025		0.151	0.168	0.231	0.404
121C	0.248	0.276	0.365	0.622		0.090	0.100	0.137	0.239
122A	0.866	0.965	1.321	2.303		0.327	0.361	0.485	0.985
122B	0.467	0.519	0.687	1.170		0.174	0.193	0.265	0.463
123A	0.728	0.811	1.111	1.936		0.273	0.302	0.405	0.823
123B	0.362	0.402	0.532	0.906		0.133	0.147	0.203	0.354
123C	0.224	0.249	0.330	0.562		0.083	0.092	0.127	0.221
124A	0.759	0.846	1.158	2.019		0.285	0.316	0.424	0.860
124B	0.430	0.478	0.632	1.077		0.159	0.177	0.243	0.425
124C	0.331	0.368	0.487	0.830		0.122	0.135	0.186	0.324
125A	0.713	0.795	1.089	1.897		0.267	0.296	0.397	0.806
125B	0.438	0.488	0.668	1.164		0.161	0.178	0.239	0.485
126A	0.348	0.388	0.506	0.882		0.120	0.133	0.179	0.363
127A	0.379	0.423	0.579	1.009		0.138	0.153	0.205	0.417
128A	0.528	0.589	0.806	1.405		0.196	0.217	0.292	0.592
128B	0.316	0.352	0.465	0.792		0.115	0.128	0.176	0.307
129A	0.553	0.616	0.844	1.470		0.205	0.227	0.305	0.620
129B	0.399	0.445	0.609	1.062		0.146	0.162	0.217	0.441
130A	0.638	0.711	0.974	1.697		0.238	0.264	0.354	0.719
130B	0.416	0.462	0.611	1.041		0.153	0.170	0.234	0.409
130C	0.343	0.381	0.505	0.860		0.126	0.140	0.193	0.336
131A	0.634	0.707	0.968	1.687		0.238	0.263	0.353	0.716
131B	0.438	0.487	0.644	1.097		0.162	0.180	0.247	0.431
131C	0.328	0.365	0.483	0.822		0.120	0.134	0.184	0.321
132A	0.655	0.730	0.999	1.742		0.245	0.271	0.364	0.738
132B	0.493	0.547	0.724	1.234		0.183	0.203	0.279	0.487
132C	0.397	0.442	0.584	0.995		0.147	0.163	0.224	0.391
133A	0.983	1.095	1.500	2.614		0.372	0.411	0.552	1.121
133B	0.765	0.850	1.125	1.916		0.286	0.317	0.436	0.762
133C	0.562	0.624	0.826	1.406		0.210	0.233	0.320	0.559

SAFEPOINT INSURANCE COMPANY - BUSINESS ADVANTAGE PROGRAM

Property / Commercial Non-Residential Manual

	Building					Contents			
	AA	A	AB	B		AA	A	AB	B
133D	0.497	0.552	0.730	1.244		0.185	0.205	0.283	0.493
134A	1.229	1.370	1.876	3.270		0.467	0.516	0.693	1.408
134B	0.760	0.848	1.161	2.023		0.286	0.316	0.424	0.862
134C	0.576	0.642	0.879	1.532		0.214	0.237	0.318	0.646
141A	0.406	0.452	0.619	1.080		0.149	0.164	0.221	0.448
142A	0.458	0.511	0.699	1.219		0.169	0.187	0.251	0.509
f142B	0.385	0.429	0.588	1.024		0.141	0.155	0.209	0.424
143A	0.673	0.751	1.028	1.791		0.252	0.279	0.374	0.760
143B	0.557	0.619	0.819	1.395		0.206	0.229	0.315	0.551
143C	0.433	0.482	0.637	1.086		0.160	0.178	0.244	0.427
144A	0.421	0.468	0.620	1.055		0.156	0.173	0.238	0.415
144B	0.342	0.380	0.503	0.857		0.125	0.139	0.192	0.335
145A	0.380	0.424	0.580	1.011		0.139	0.153	0.206	0.418
146A	0.372	0.415	0.568	0.990		0.136	0.150	0.201	0.409
146B	0.253	0.281	0.372	0.634		0.091	0.101	0.139	0.243
147A	0.361	0.403	0.552	0.916		0.125	0.138	0.185	0.376
147B	0.194	0.211	0.265	0.402		0.110	0.125	0.164	0.209
150A	0.369	0.412	0.564	0.983		0.135	0.149	0.200	0.406
150B	0.250	0.279	0.383	0.653		0.087	0.096	0.129	0.261
180A	0.929	1.030	1.321	2.228		0.430	0.478	0.630	1.183
180B	0.771	0.855	1.097	1.849		0.355	0.395	0.520	0.977
180C	0.505	0.559	0.718	1.210		0.228	0.254	0.335	0.629
181A	0.842	0.939	1.285	2.240		0.314	0.347	0.466	0.947
181B	0.593	0.661	0.905	1.577		0.221	0.244	0.328	0.666
181C	0.428	0.477	0.653	1.138		0.157	0.174	0.233	0.473
182A	0.803	0.891	1.142	1.926		0.373	0.415	0.546	1.025
182B	0.673	0.750	1.027	1.790		0.252	0.278	0.374	0.759
182C	0.517	0.577	0.790	1.376		0.192	0.212	0.285	0.578
310A	1.188	1.317	1.689	2.848		0.553	0.615	0.810	1.442
310B	1.116	1.238	1.587	2.677		0.519	0.577	0.760	1.355
310C	0.862	0.956	1.226	2.067		0.398	0.443	0.584	1.095
310D	0.820	0.909	1.166	1.966		0.378	0.421	0.554	1.040
310E	0.640	0.710	0.910	1.535		0.293	0.326	0.429	0.806
310F	0.594	0.658	0.844	1.423		0.271	0.301	0.397	0.745
310G	0.545	0.604	0.774	1.306		0.247	0.275	0.363	0.681
310H	0.485	0.538	0.690	1.163		0.219	0.244	0.321	0.603

SAFEPOINT INSURANCE COMPANY - BUSINESS ADVANTAGE PROGRAM

Property / Commercial Non-Residential Manual

Building					Contents				
	AA	A	AB	B		AA	A	AB	B
310I	0.444	0.492	0.631	1.065		0.200	0.222	0.293	0.549
310J	0.403	0.470	0.602	0.966		0.180	0.200	0.264	0.496
320A	0.402	0.468	0.600	0.963		0.179	0.200	0.263	0.494
320B	0.390	0.454	0.583	0.936		0.174	0.194	0.255	0.479
320C	0.396	0.438	0.562	0.904		0.168	0.187	0.246	0.462
340A	0.395	0.437	0.560	0.902		0.167	0.186	0.246	0.461
340B	0.381	0.421	0.540	0.872		0.162	0.180	0.237	0.445
340C	0.379	0.418	0.536	0.866		0.160	0.178	0.235	0.441
350A	0.321	0.355	0.455	0.782		0.136	0.151	0.200	0.375
350B	0.319	0.352	0.452	0.775		0.135	0.150	0.198	0.371
350C	0.315	0.348	0.446	0.767		0.133	0.148	0.196	0.367
360A	0.799	0.886	1.137	1.917		0.368	0.410	0.540	1.013
360B	0.644	0.714	0.916	1.545		0.295	0.328	0.432	0.811
360C	0.562	0.623	0.799	1.347		0.255	0.284	0.375	0.703
360D	0.473	0.524	0.673	1.134		0.213	0.237	0.313	0.587
360E	0.406	0.449	0.576	0.925		0.172	0.191	0.252	0.474
360F	0.336	0.372	0.477	0.776		0.143	0.159	0.209	0.392
361A	1.286	1.426	1.828	3.083		0.599	0.667	0.878	1.561
361B	1.118	1.239	1.589	2.680		0.519	0.578	0.761	1.357
361C	1.024	1.135	1.455	2.454		0.475	0.528	0.696	1.306
361D	0.867	0.961	1.232	2.078		0.400	0.445	0.587	1.101
361E	0.694	0.770	0.987	1.665		0.318	0.354	0.467	0.876
361F	0.584	0.647	0.830	1.400		0.266	0.296	0.390	0.732
370A	0.315	0.348	0.447	0.767		0.133	0.149	0.196	0.367
370B	0.316	0.349	0.448	0.769		0.134	0.149	0.196	0.368
380A	0.933	1.035	1.327	2.238		0.432	0.480	0.633	1.188
380B	0.585	0.648	0.831	1.402		0.266	0.296	0.391	0.733
380C	0.492	0.545	0.699	1.179		0.222	0.247	0.326	0.612
381A	0.828	0.917	1.177	1.984		0.382	0.425	0.559	1.050
381B	0.473	0.524	0.673	1.134		0.213	0.237	0.313	0.587
381C	0.447	0.495	0.635	1.071		0.201	0.223	0.294	0.553
390A	0.259	0.288	0.381	0.649		0.094	0.104	0.143	0.250
390B	0.241	0.268	0.355	0.604		0.087	0.097	0.133	0.232
391A	0.253	0.281	0.372	0.634		0.092	0.102	0.140	0.244
391B	0.230	0.256	0.338	0.576		0.083	0.093	0.127	0.223
410A	0.341	0.381	0.522	0.869		0.118	0.130	0.175	0.356

SAFEPOINT INSURANCE COMPANY - BUSINESS ADVANTAGE PROGRAM

Property / Commercial Non-Residential Manual

	Building				Contents				
	AA	A	AB	B		AA	A	AB	B
420A	0.733	0.814	1.078	1.836		0.275	0.306	0.420	0.734
420B	0.626	0.696	0.921	1.568		0.233	0.259	0.356	0.621
420C	0.580	0.644	0.852	1.452		0.215	0.239	0.329	0.574
420D	0.533	0.592	0.784	1.335		0.198	0.220	0.303	0.528
430A	0.297	0.330	0.436	0.744		0.108	0.120	0.166	0.289
430B	0.231	0.270	0.339	0.578		0.083	0.092	0.127	0.221
440A	0.363	0.404	0.534	0.910		0.134	0.149	0.204	0.357
440B	0.295	0.328	0.434	0.739		0.108	0.120	0.165	0.287
441A	0.292	0.324	0.429	0.730		0.106	0.118	0.162	0.284
442A	0.384	0.427	0.564	0.962		0.141	0.157	0.216	0.377
442B	0.302	0.336	0.445	0.757		0.110	0.123	0.168	0.294
442C	0.233	0.259	0.343	0.584		0.084	0.093	0.128	0.224
442D	0.208	0.232	0.307	0.522		0.079	0.087	0.120	0.209
450A	0.215	0.237	0.314	0.512		0.073	0.081	0.112	0.195
451A	0.261	0.290	0.383	0.653		0.095	0.105	0.144	0.252
451B	0.212	0.247	0.327	0.532		0.076	0.084	0.116	0.203
452A	0.227	0.265	0.350	0.567		0.081	0.090	0.124	0.217
452B	0.210	0.244	0.323	0.526		0.075	0.083	0.115	0.200
453A	0.221	0.243	0.323	0.525		0.075	0.083	0.114	0.200
454A	0.276	0.306	0.405	0.690		0.100	0.111	0.153	0.267
455A	0.230	0.269	0.338	0.575		0.083	0.092	0.126	0.220
456A	0.197	0.220	0.302	0.543		0.068	0.075	0.101	0.206
457A	0.178	0.196	0.260	0.429		0.060	0.067	0.092	0.161
458A	0.276	0.306	0.405	0.690		0.100	0.111	0.153	0.267
458B	0.217	0.252	0.334	0.542		0.078	0.086	0.118	0.207
459A	0.285	0.316	0.418	0.713		0.104	0.115	0.158	0.276
459B	0.256	0.285	0.377	0.642		0.093	0.103	0.142	0.248
460A	0.298	0.331	0.438	0.747		0.109	0.121	0.166	0.290
460B	0.257	0.286	0.378	0.645		0.093	0.104	0.142	0.249
461A	0.315	0.350	0.463	0.789		0.115	0.128	0.176	0.307
462A	0.326	0.363	0.480	0.817		0.120	0.133	0.183	0.319
463A	0.361	0.401	0.530	0.903		0.133	0.148	0.203	0.354
463B	0.335	0.372	0.492	0.839		0.123	0.137	0.188	0.328
464A	0.372	0.415	0.569	0.943		0.129	0.142	0.191	0.388
464B	0.314	0.350	0.480	0.804		0.108	0.120	0.161	0.327
465A	0.220	0.243	0.322	0.524		0.075	0.083	0.114	0.200

SAFEPOINT INSURANCE COMPANY - BUSINESS ADVANTAGE PROGRAM

Property / Commercial Non-Residential Manual

Building					Contents				
	AA	A	AB	B		AA	A	AB	B
465B	0.199	0.219	0.291	0.476		0.067	0.075	0.103	0.180
466A	0.218	0.254	0.337	0.547		0.078	0.087	0.120	0.209
466B	0.195	0.215	0.284	0.467		0.066	0.073	0.101	0.176
470A	0.405	0.450	0.595	1.013		0.150	0.166	0.229	0.399
470B	0.293	0.326	0.431	0.734		0.107	0.119	0.163	0.285
470C	0.247	0.275	0.363	0.619		0.089	0.099	0.136	0.238
471A	0.276	0.306	0.405	0.691		0.100	0.111	0.153	0.267
471B	0.253	0.281	0.371	0.633		0.091	0.102	0.140	0.244
472A	0.542	0.603	0.797	1.358		0.202	0.225	0.309	0.540
472B	0.444	0.493	0.653	1.112		0.165	0.183	0.252	0.439
472C	0.356	0.396	0.523	0.891		0.131	0.146	0.200	0.349
473A	0.239	0.266	0.352	0.600		0.086	0.096	0.132	0.230
473B	0.235	0.261	0.345	0.588		0.085	0.094	0.129	0.226
480A	0.581	0.646	0.854	1.455		0.217	0.241	0.332	0.579
480B	0.470	0.522	0.691	1.177		0.175	0.194	0.267	0.466
480C	0.414	0.460	0.608	1.036		0.153	0.170	0.234	0.408
480D	0.397	0.441	0.583	0.994		0.147	0.163	0.224	0.391
480E	0.356	0.396	0.524	0.892		0.131	0.146	0.200	0.350
480F	0.302	0.336	0.444	0.757		0.110	0.123	0.169	0.295
481A	0.439	0.487	0.645	1.098		0.163	0.181	0.249	0.434
481B	0.348	0.387	0.511	0.871		0.128	0.142	0.195	0.341
481C	0.291	0.324	0.428	0.730		0.106	0.118	0.162	0.283
490A	0.221	0.242	0.303	0.459		0.126	0.143	0.187	0.238
500A	0.264	0.288	0.361	0.515		0.150	0.170	0.223	0.284
500B	0.246	0.269	0.337	0.511		0.140	0.159	0.208	0.265
500C	0.226	0.246	0.309	0.469		0.128	0.146	0.191	0.243
50A	1.634	1.816	2.999	7.106		0.687	0.768	1.346	3.283
50B	1.447	1.608	2.654	6.290		0.607	0.678	1.252	2.906
510A	0.274	0.300	0.376	0.570		0.156	0.177	0.232	0.296
510B	0.241	0.263	0.330	0.501		0.137	0.156	0.204	0.260
511A	0.232	0.253	0.318	0.482		0.132	0.150	0.196	0.250
520A	0.267	0.291	0.365	0.521		0.152	0.172	0.226	0.287
520B	0.221	0.241	0.302	0.459		0.126	0.143	0.187	0.238
521A	0.276	0.301	0.377	0.535		0.157	0.178	0.233	0.297
521B	0.239	0.261	0.327	0.495		0.136	0.154	0.202	0.257
521C	0.218	0.238	0.299	0.453		0.124	0.141	0.185	0.235

SAFEPOINT INSURANCE COMPANY - BUSINESS ADVANTAGE PROGRAM

Property / Commercial Non-Residential Manual

	Building					Contents			
	AA	A	AB	B		AA	A	AB	B
522A	0.202	0.220	0.276	0.419		0.115	0.130	0.171	0.217
522B	0.172	0.188	0.235	0.357		0.098	0.111	0.145	0.185
523A	0.165	0.180	0.225	0.342		0.094	0.106	0.139	0.177
523B	0.150	0.164	0.205	0.312		0.085	0.097	0.127	0.162
523C	0.137	0.150	0.187	0.284		0.078	0.088	0.116	0.147
524A	0.161	0.176	0.221	0.335		0.092	0.104	0.137	0.174
524B	0.151	0.165	0.206	0.313		0.086	0.097	0.127	0.162
525A	0.133	0.145	0.182	0.275		0.075	0.086	0.112	0.143
525B	0.118	0.129	0.162	0.245		0.067	0.076	0.100	0.127
525C	0.107	0.117	0.147	0.222		0.061	0.069	0.091	0.115
526A	0.195	0.213	0.267	0.405		0.111	0.126	0.165	0.210
526B	0.169	0.184	0.231	0.351		0.096	0.109	0.143	0.182
526C	0.146	0.160	0.200	0.304		0.083	0.095	0.124	0.158
527A	0.210	0.230	0.288	0.437		0.120	0.136	0.178	0.227
527B	0.153	0.167	0.209	0.318		0.087	0.099	0.129	0.165
528A	0.155	0.169	0.212	0.321		0.088	0.100	0.131	0.166
528B	0.147	0.160	0.201	0.304		0.083	0.095	0.124	0.158
528C	0.134	0.147	0.184	0.279		0.076	0.087	0.114	0.145
529A	0.168	0.184	0.230	0.349		0.096	0.109	0.142	0.181
70A	1.528	1.698	2.804	6.645		0.642	0.717	1.324	3.070