

OPTIONAL LIABILITY COVERAGES:

B. LIABILITY:

Additional Insured - (Various Forms)

The following additional insureds may be added at no additional premium:

- a) Spouses (LS-22)
- b) Fiduciaries (administrators, executors, guardians, committees and trustees) (LS-22)
- c) Members of clubs or unincorporated associations (LS-23)
- d) Mortgagees and loss payees (LS-22) (No occupancy of Premises)

Additional Insured - State or Political subdivision - (LS-25)

\$5.00 per subdivision.

The following additional insureds may be added at the following scale of flat premium charges per each additional insured added during the same policy year. The charge per additional insured is based on the unaudited liability premium for the liability classification that specifically relates to the exposure of the additional insured:

- a.) Additional Insureds – Vendors Broad Form (LS-71) for the manufacturer’s or distributor’s products/completed operations applicable to the products sold by a vendor
- b) Additional Owners (LS-19) (LS-22)
- c) Architects, engineers or surveyors engaged by the insured (LS-21) (LS-22) or engaged by others (LS-22)
- d) Concessionaires (LS-22)
- e) contractors or subcontractors (LS-21) (LS-22)
- f) Employees other than executives and others qualifying as insureds (LS-21)
- g) Mortgagees and loss payees (LS-22) (Occupancy of Premises)
- h) Owner when tenant is named insured (LS-19)
- i) Persons or organizations involved with saddle animals (LS-22)
- i.) Purchasers under contract/owners by deed (LS-22) (Occupancy or No occupancy of premises)
- k) tenants or exhibitors (LS-22)
- i) Trustees in bankruptcy and receivers in bankruptcy. (LS-22)

Additional Insured Flat Charge Scale

<u>Liability Premium Range</u>	<u>Charge</u>	<u>Liability Premium Range</u>	<u>Charge</u>
\$ 1 to \$ 249	\$ 5	\$ 5,000 to \$ 5,499	\$ 250
\$ 250 to \$ 499	\$ 10	\$ 5,500 to \$ 5,999	\$ 275
\$ 500 to \$ 999	\$ 25	\$ 6,000 to \$ 6,499	\$ 300
\$ 1,000 to \$ 1,499	\$ 50	\$ 6,500 to \$ 6,999	\$ 325
\$ 1,500 to \$ 1,999	\$ 75	\$ 7,000 to \$ 7,499	\$ 350
\$ 2,000 to \$ 2,499	\$ 100	\$ 7,500 to \$ 7,999	\$ 375
\$ 2,500 to \$ 2,999	\$ 125	\$ 8,000 to \$ 8,499	\$ 400
\$ 3,000 to \$ 3,499	\$ 150	\$ 8,500 to \$ 8,999	\$ 425
\$ 3,500 to \$ 3,999	\$ 175	\$ 9,000 to \$ 9,499	\$ 450
\$ 4,000 to \$ 4,499	\$ 200	\$ 9,500 to \$ 9,999	\$ 475
\$ 4,500 to \$ 4,999	\$ 225	\$ 10,000 & HIGHER	\$ 500