



Commercial Lines Inland Marine Program

Written Stand Alone

Edition Date: February 2012

COMMERCIAL LINES INLAND MARINE - STAND ALONE POLICY

All rates are on a per \$1000 basis.

PROGRAM FEATURES

- Property referenced on our application must be principally kept in New York State
- **Stand alone Commercial IM minimum deductible is \$250**
- **Payment of minimum premium is required with application: \$125**
- When IM is endorsed onto another Dryden policy, the stand-alone IM minimum premiums do not apply
- Use Dryden application
- ACV based coverage for all classes
- Replacement Cost Coverage not available under this program
- Dryden will not cover cell phones, Ipods, MP3s and all similar handhelds
- Dryden will not cover domestic animals or reptiles
- Dryden will not cover baseball card collections
- Supporting business is required to write livestock coverage, bailees coverage and short-term lease of equipment. This support can include any other Dryden Property Policy or Dryden Inland Marine Policy.
- Household Property for individuals in a self-storage unit is covered under a commercial fire, contents only, policy. Contact a commercial underwriter with any requests for this coverage
- No stand alone Exhibition Floaters. Dryden writes a Vendor's policy and gives business property off premises coverage to address this exposure
- Dryden cannot write Commercial Fine Arts MR-85, or Commercial Valuable Papers MR-86 unsupported because URB rating requires the rates for these classes be based off the applicable underlying business property rates

Binding Authority

- Commercial Inland Marine Binding Authority is **\$100,000 for a single** scheduled item and **\$500,000 for any total schedule**.
- Pictures required on mobile equipment valued **over \$10,000** and **ALL** logging equipment.
- Any treaded piece of equipment will be classed as commercial and assigned the commercial rate.

Call for prior approval on any item or schedule that exceeds these limits.

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Deductibles	\$250.00	\$500.00	\$1,000.00	\$2,500.00
MR-41 Mobile Farm Machinery Commercial Use & Working Farms	\$ 4.17	\$ 3.92	\$ 3.68	\$ 3.19
MR-52 Miscellaneous Property Including trailers, installation floaters, sports equipment for clubs & teams, farriers, etc.	\$ 16.00	\$ 15.68	\$ 14.88	\$ 13.92
MR-52 Photography Equipment	\$ 16.32	\$ 15.30	\$ 14.28	\$ 12.24
MR-61A Computer Coverage	\$ 4.32	\$ 3.90	\$ 3.60	\$ 2.70
MR-72 Contractors Equipment	\$ 11.00	\$ 10.78	\$ 10.23	\$ 9.57
MR-73 Repairman's Floater	\$ 10.00	\$ 9.80	\$ 9.30	\$ 8.70
MR-79 Contractors Tools & Equipment	\$ 15.00	\$ 14.70	\$ 13.95	\$ 13.05
Mechanics Tools & Equipment	\$ 11.00	\$ 10.78	\$ 10.23	\$ 9.57
Mobile Mechanics Tools & Equipment	\$ 15.00	\$ 14.70	\$ 13.95	\$ 13.05
Production/Manuf Tools & Equipment	\$ 11.00	\$ 10.78	\$ 10.23	\$ 9.57
MR-90 Musical Instruments Professional Individual				
Cost for First \$500	\$ 16.16	\$ 15.15	\$ 14.14	\$ 12.12
Next \$1000	\$ 13.28	\$ 12.45	\$ 11.62	\$ 9.96
Excess \$1,500 (rate per 1,000)	\$ 4.40	\$ 4.13	\$ 3.85	\$ 3.30
Dance Bands/Orchestras				
First \$2000	\$ 19.04	\$ 17.85	\$ 16.66	\$ 14.28
Next \$3000	\$ 16.32	\$ 15.30	\$ 14.28	\$ 12.24
Excess \$5000	\$ 12.24	\$ 11.48	\$ 10.71	\$ 9.18
All Other Bands/Orchestras				
First \$2000	\$ 8.48	\$ 7.95	\$ 7.42	\$ 6.36
Next \$3000	\$ 7.12	\$ 6.68	\$ 6.23	\$ 5.34
Excess \$5000	\$ 4.40	\$ 4.13	\$ 3.85	\$ 3.30
MR-101 Surveyors Property	\$ 13.00	\$ 12.74	\$ 12.09	\$ 11.31
Transit Coverage Forms				
MR-103 common carrier-covered causes	\$ 4.08	\$ 3.83	\$ 3.57	\$ 3.06
MR-104 private carrier-overed causes	\$ 8.16	\$ 7.65	\$ 7.14	\$ 6.12

For any other commercial class not shown here, please contact commercial lines underwriting.