



Inland Marine Program

Written Stand Alone

Commercial Lines

Stand alone minimum premium is \$125

Rates as of January 2010

PROGRAM FEATURES

- Property referenced on our application must be principally kept in New York State
- **Stand alone Commercial IM minimum deductible is \$250, minimum premium \$125**
- **Payment of minimum premium is required with application**
- 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, domestic animals or reptiles
- Classification pages attached: “ R “ next to a class means pricing is regulated by URB otherwise Dryden uses its own rates for underwriting and pricing of any particular item, collection, grouping, listing or schedule
- 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

- Personal Inland Marine Binding Authority is \$30,000 single scheduled item and/or \$100,000 for any total schedule. **Jewelry valued \$1,000 and up requires a bill of sale or appraisal to establish value. Pictures required on mobile equipment valued over \$10,000 and ALL logging equipment.** Call for prior approval on any item or schedule that exceeds these limits.
- Commercial Inland Marine Binding Authority is \$100,000 for single scheduled item and/or \$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.**

COMMERCIAL CLASSIFICATIONS ANNUAL RATES

All rates are on a per \$1000 basis.

Deductibles	\$ 250.00	\$ 500.00	\$1000.00
MR-52 Miscellaneous Property, Including trailers, installation floaters, sports equipment for clubs & teams, farriers, etc.	\$ 16.00	\$ 15.68	\$ 13.92
MR-52 Photography Equipment	\$ 16.32	\$ 15.30	\$ 14.28
MR-61A Computer Coverage	\$ 4.32	\$ 3.90	\$ 3.60
MR-72 Contractors Equipment	\$ 11.00	\$ 10.78	\$ 10.23
MR-73 Repairman's Floater	\$ 10.00	\$ 9.80	\$ 9.30
MR-79 Contractors Tools & Equipment	\$ 15.00	\$ 14.70	\$ 13.95
Mechanics Tools & Equipment	\$ 11.00	\$ 10.78	\$ 10.23
Mobile Mechanics Tools & Equipment	\$ 15.00	\$ 14.70	\$ 13.95
Production/Manuf Tools & Equipment	\$ 11.00	\$ 10.78	\$ 10.23
MR-85 Fine Arts-must have CL property support for rating purposes			
MR-86 Valuable Papers & Records-must have CL property support for rating purposes			
MR-89 Signs-inside & outside (Option C Only)	\$ 17.28	\$ 15.60	\$ 14.40
MR-90 Musical Instruments			
Professional Individual			
First \$500	\$ 32.32	\$ 30.30	\$ 28.28
Next \$1000	\$ 13.28	\$ 12.45	\$ 11.62
Excess \$1,500	\$ 4.40	\$ 4.13	\$ 3.85
Dance Bands/Orchestras			
First \$2000	\$ 19.04	\$ 17.85	\$ 16.66
Next \$3000	\$ 16.32	\$ 15.30	\$ 14.28
Excess \$5000	\$ 12.24	\$ 11.48	\$ 10.71
All Other Bands/Orchestras			
First \$2000	\$ 8.48	\$ 7.95	\$ 7.42
Next \$3000	\$ 7.12	\$ 6.68	\$ 6.23
Excess \$5000	\$ 4.40	\$ 4.13	\$ 3.85
MR-101 Surveyors Property	\$ 13.00	\$ 12.74	\$ 12.09
Transit Coverage Forms			
MR-103 common carrier-covered causes	\$ 4.08	\$ 3.83	\$ 3.57
MR-104 private carrier-overed causes	\$ 8.16	\$ 7.65	\$ 7.14

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