

BINDING AUTHORITY GUIDE FOR ILLINOIS LICENSED PROPERTY & CASUALTY BUSINESS

Based on the LMA 3018 Binding Authority

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Contacts

John Dinges, CPCU, Assistant Manager, Compliance	+1 312 407 6210	john.dinges@lloyds.com
Doug Heitzman, Senior Compliance Analyst	+1 312 407 6211	doug.heitzman@lloyds.com
Tom Oberwetter, Manager, Compliance	+1 312 407 6204	tom.oberwetter@lloyds.com

GENERAL PRINCIPLES

1. **Sub-section 8.3** of the binding authority must give at least 60 days advance period, to comply with Illinois material change and non-renewal statutes.
 2. If **Sub-section 18** requires applications or specified proposal forms, the application or form must be included and may require filing with the Illinois Division of Insurance (IDOI).
 3. In **Section 20**, the current Illinois licensed format is LMA 3031 (Lloyd's Certificate Jacket A18)
 - A. This certificate jacket includes service of suit and names Lloyd's Illinois, Inc. as a service of suit nominee. NMA 1998 is unnecessary.
4. For **Illinois surplus lines business**, the approved format is SLC-4, which contains all required surplus lines notices. Please note that SLC-3 does not contain all required surplus lines notices.
 - A. For Illinois Surplus lines business, the service of suit nominee **must not** be Lloyd's Illinois, Inc.
5. **Sub-section 21.1**
 - A. This section must address **each** class of coverage and line of business specified in **Section 6.2**
 - B. All clauses intended for use with any degree of frequency for **any** of these classes and lines must be specified to avoid the need to obtain the lead underwriter's specific agreement to forms.
 - C. Please organize clauses as follows by line of business.
 - i. Wordings, clauses, endorsements, etc. that are mandatory for all business written regardless of class or line and regardless of whether the risk is Illinois licensed or surplus lines
 - ii. Wordings mandatory **except** in Illinois
 - iii. Wordings mandatory in Illinois
 - iv. Optional wordings – for any state
 - v. Optional wordings specific for Illinois
 - D. For Property & Casualty, both TRIA purchased and TRIA rejected forms must be addressed. ISO TRIA forms are acceptable to the IDOI. **LMA forms are not.**
 - E. If more than one form is listed addressing a subject (such as TRIA), it should be clearly stated that one **or** the other is mandatory, or that one **or** the other is optional.

- F. It is common for Property and General Liability authorities to be written using ISO forms. ISO Property and General Liability forms are filed with the IDOI for use with certain mandatory modular endorsements.
- i. Forms that **must** be included with the basic ISO property forms are
 1. CP 00 90 07 88 Commercial Property Conditions
 2. CP 01 40 07 06 Exclusion of Loss Due to Virus or Bacteria
 3. IL 00 17 11 98 Common Policy Conditions
 4. IL 01 18 05 05 Illinois Changes
 5. IL 02 84 12 05 Illinois Changes–Cancellation & Non-Renewal
 6. IL 09 35 07 02 Exclusion of Certain Computer-related Losses
- Please note** the ISO cancellation and non-renewal clause does not have a short rate cancellation table. For this reason, we recommend inclusion of NMA 45.
- ii. The forms that **must** be included with the new ISO occurrence-based Commercial General Liability form (CG 00 01 12 07) are
 1. CG 02 00 12 07 Illinois Changes, Cancellation & Non-Renewal
 3. IL 01 62 04 06 Illinois Changes–Defense Costs
 4. IL 00 21 07 02 Nuclear Energy Liability Exclusion (Broad)
 5. IL 00 17 11 98 Common Policy Conditions
- G. Similar mandatory inclusions apply to other lines/classes of business.
- H. Vague phrases **must** be avoided, such as “the following clauses or their equivalent” or “standard wordings”. Such phrases are unacceptable and do not fulfill Lloyd’s contract certainty requirements.
6. The Law and Practice, Jurisdiction and Governing Law state **must** be Illinois for Illinois business. See **Section 39**, specifically.
 7. All wordings used on Illinois licensed business must be filed with the IDOI. Lloyd’s Illinois files wordings on behalf of Lloyd’s underwriters.
 - A. If a new wording has not been filed, but its use is desired for Illinois business, please submit it to us at mail@lloydsillinois.com for a compliance review.
 - B. We will file the form on your behalf, with the lead underwriter’s agreement.
 - C. Lloyd’s Illinois wording reviews can take two or more weeks to resolve.
 - D. For commercial Property and Casualty business, Illinois is a “file and use” state. This means that risks can be bound immediately using a filed form unless or until the IDOI rejects the form. Risks bound to that point would not need amendment until renewal.
 8. For prompt information on available filed forms, please e-mail us at info@lloydsillinois.com with your inquiry, indicating that you have a “binding authority compliance request”.
 9. Please email a draft of your binding authority to us at mail@lloydsillinois.com at least 45 days prior to renewal so that any regulatory issues can be addressed in advance of the inception date.
 10. A complete copy of the final binding authority, including a signed-down syndicate table, **must** be submitted to us by email to mail@lloydsillinois.com **before** any risks are bound.

COMMON CORE PROPERTY POLICY CONSTRUCTION

Form	Description	Comments
Policy jacket		
LMA 3031	Lloyd's Certificate Jacket A18	Includes schedule and service of suit (NMA 1998 naming Lloyd's Illinois, Inc. as nominee)
Coverage forms		
CP 00 10 04 02	Building and Personal Property Coverage Form	
With one of the following:		
CP 10 10 04 02	Causes of Loss - Basic Form, or	
CP 10 20 04 02	Causes of Loss - Broad Form, or	
CP 10 30 04 02	Causes of Loss - Special Form, or	
CP 10 40 08 99	Causes of Loss - Earthquake Form	
AIF 101	Standard Fire Insurance Wording	
CP 00 20 04 02	Builder's Risk Coverage Form	
CP 00 30 04 02	Business Income (and Extra Expense) Coverage Form	
Mandatory inclusions (when ISO Forms are used as the basis of coverage)		
CP 00 90 07 88	Commercial Property Conditions	These clauses are mandatory for use with any of the basic ISO coverage forms.
CP 01 40 07 06	Exclusion of Loss Due to Virus or Bacteria	
IL 00 17 11 98	Common Policy Conditions	
IL 01 18 05 05	Illinois Changes	
IL 09 35 07 02	Exclusion of Certain Computer-related Losses	
IL 02 84 12 05	Illinois Changes - Cancellation & Non-Renewal	
With this recommended inclusion:		
NMA 45	New Short Rate Cancellation Table	IL 02 84 12 05 does not have table.
TRIA forms		
IL 09 52 01 08	Cap on Losses from Certified Acts of Terrorism, or	
IL 09 53 01 08	Exclusion of Certified Acts of Terrorism, or	
IL 09 86 01 08	Exclusion of Certified Acts of Terrorism Involving Nuclear, Biological, Chemical or Radiological Terrorism, Cap on Covered Certified Acts Losses, or	
IL 09 87 01 08	Limitation of Coverage for Certified Acts of Terrorism (Sub-Limit on Annual Aggregate Basis)	
IL 09 85 01 08	Disclosure Pursuant to Terrorism Risk Insurance Act	

COMPLETE LIST OF ISO PROPERTY FORMS FILED IN ILLINOIS (as of April 1, 2008)

ISO form	Title
CP DS 00 10 00	COMMERCIAL PROPERTY COVERAGE PART DECLARATIONS PAGE
CP DS 01 10 00	COMMERCIAL PROPERTY COVERAGE PART SUPPLEMENTAL DECLARATIONS
CP DS 02 10 00	COMMERCIAL PROPERTY COVERAGE PART RENEWAL ENDORSEMENT
CP DS 03 10 00	STANDARD PROPERTY POLICY RENEWAL ENDORSEMENT
CP DS 04 10 00	REPORTED - ACQUIRED - INCIDENTAL LOCATIONS SCHEDULE
CP DS 05 10 00	LEGAL LIABILITY COVERAGE SCHEDULE
CP DS 06 10 00	EARTHQUAKE - VOLCANIC ERUPTION COVERAGE SCHEDULE
CP DS 07 10 00	LEASEHOLD INTEREST COVERAGE SCHEDULE
CP DS 65 10 00	FLOOD COVERAGE SCHEDULE
CP P 003 07 06	EXCLUSION OF LOSS DUE TO VIRUS OR BACTERIA ADVISORY NOTICE TO POLICYHOLDERS
CP 00 10 04 02	BUILDING AND PERSONAL PROPERTY COVERAGE FORM
CP 00 17 04 02	CONDOMINIUM ASSOCIATION COVERAGE FORM
CP 00 18 04 02	CONDOMINIUM COMMERCIAL UNIT-OWNERS COVERAGE FORM
CP 00 20 04 02	BUILDERS RISK COVERAGE FORM
CP 00 30 04 02	BUSINESS INCOME (AND EXTRA EXPENSE) COVERAGE FORM
CP 00 32 04 02	BUSINESS INCOME (WITHOUT EXTRA EXPENSE) COVERAGE FORM
CP 00 40 04 02	LEGAL LIABILITY COVERAGE FORM
CP 00 50 04 02	EXTRA EXPENSE COVERAGE FORM
CP 00 60 06 95	LEASEHOLD INTEREST COVERAGE FORM
CP 00 70 04 02	MORTGAGEHOLDERS ERRORS AND OMISSIONS COVERAGE FORM
CP 00 80 10 00	TOBACCO SALES WAREHOUSES COVERAGE FORM
CP 00 90 07 88	COMMERCIAL PROPERTY CONDITIONS
CP 00 99 04 02	STANDARD PROPERTY POLICY
CP 01 40 07 06	EXCLUSION OF LOSS DUE TO VIRUS OR BACTERIA
CP 03 20 10 92	MULTIPLE DEDUCTIBLE FORM (FIXED DOLLAR DEDUCTIBLES)
CP 03 21 06 95	WINDSTORM OR HAIL PERCENTAGE DEDUCTIBLE
CP 04 01 10 00	BRANDS AND LABELS
CP 04 05 04 02	ORDINANCE OR LAW COVERAGE
CP 04 07 10 91	POLLUTANT CLEAN UP AND REMOVAL ADDITIONAL AGGREGATE LIMIT OF INSURANCE
CP 04 10 06 95	ELECTRICAL APPARATUS
CP 04 15 10 00	DEBRIS REMOVAL ADDITIONAL INSURANCE
CP 04 17 04 02	UTILITY SERVICES - DIRECT DAMAGE
CP 04 18 06 95	CONDOMINIUM COMMERCIAL UNIT-OWNERS OPTIONAL COVERAGES
CP 04 25 10 90	NEWLY ACQUIRED OR CONSTRUCTED PROPERTY - INCREASED LIMIT
CP 04 30 04 02	ELECTRONIC COMMERCE (E-COMMERCE)
CP 04 31 04 02	CHANGES - FUNGUS, WET ROT, DRY ROT AND BACTERIA
CP 04 32 04 02	BUSINESS PERSONAL PROPERTY LIMITED INTERNATIONAL COVERAGE
CP 04 33 04 02	PROPERTY IN PROCESS OF MANUFACTURE BY OTHERS LIMITED INTERNATIONAL COVERAGE
CP 04 38 10 00	FUNCTIONAL BUILDING VALUATION
CP 04 39 10 90	FUNCTIONAL PERSONAL PROPERTY VALUATION (OTHER THAN STOCK)
CP 04 40 06 95	SPOILAGE COVERAGE
CP 04 50 07 88	VACANCY PERMIT
CP 04 60 10 00	VACANCY CHANGES
CP 10 10 04 02	CAUSES OF LOSS - BASIC FORM
CP 10 20 04 02	CAUSES OF LOSS - BROAD FORM
CP 10 30 04 02	CAUSES OF LOSS - SPECIAL FORM
CP 10 33 06 95	THEFT EXCLUSION
CP 10 35 06 95	WATERCRAFT EXCLUSION
CP 10 37 10 00	RADIOACTIVE CONTAMINATION
CP 10 40 08 99	EARTHQUAKE AND VOLCANIC ERUPTION ENDORSEMENT
CP 10 41 08 99	EARTHQUAKE INCEPTION EXTENSION
CP 10 45 08 99	EARTHQUAKE AND VOLCANIC ERUPTION ENDORSEMENT (SUB-LIMIT FORM)
CP 10 51 07 88	GRAIN PROPERTIES - EXPLOSION LIMITATION
CP 10 52 10 00	BROKEN OR CRACKED GLASS EXCLUSION FORM
CP 10 54 06 95	WINDSTORM OR HAIL EXCLUSION
CP 10 55 06 95	VANDALISM EXCLUSION
CP 10 56 06 95	SPRINKLER LEAKAGE EXCLUSION
CP 10 60 07 88	MOLTEN MATERIAL
CP 10 65 10 00	FLOOD COVERAGE ENDORSEMENT
CP 10 70 07 88	PIER AND WHARF ADDITIONAL COVERED CAUSES OF LOSS
CP 11 05 04 02	BUILDERS RISK REPORTING FORM
CP 11 06 11 85	BUILDERS RISK PREMIUM ADJUSTMENT FORM

ISO form	Title
CP 11 13 06 95	BUILDERS RISK RENOVATIONS
CP 11 14 07 88	BUILDERS RISK - SEPARATE OR SUB-CONTRACTOR'S EXCLUSION
CP 11 15 07 88	BUILDERS RISK - SEPARATE OR SUB-CONTRACTORS COVERAGE
CP 11 20 06 01	BUILDERS RISK - COLLAPSE DURING CONSTRUCTION
CP 11 21 06 95	BUILDERS RISK - THEFT OF BUILDING MATERIALS, FIXTURES, MACHINERY, EQUIPMENT
CP 11 99 06 95	BUILDERS RISK CHANGES - STANDARD PROPERTY POLICY
CP 12 01 11 85	COMMERCIAL PROPERTY COVERAGE PART POLICY CHANGES
CP 12 11 10 00	BURGLARY AND ROBBERY PROTECTIVE SAFEGUARDS
CP 12 18 06 95	LOSS PAYABLE PROVISIONS
CP 12 30 06 95	PEAK SEASON LIMIT OF INSURANCE
CP 12 70 09 96	JOINT OR DISPUTED LOSS AGREEMENT
CP 13 10 04 02	VALUE REPORTING FORM
CP 13 20 07 88	ADDITIONAL LOCATIONS - SPECIAL COINSURANCE PROVISIONS
CP 13 30 07 88	AGRICULTURAL PRODUCTS STORAGE
CP 13 60 10 00	REPORT OF VALUES
CP 13 61 11 85	SUPPLEMENTAL REPORT OF VALUES
CP 13 70 11 85	MULTIPLE LOCATION/PREMIUM AND DISPERSION CREDIT APPLICATION
CP 14 10 06 95	ADDITIONAL COVERED PROPERTY
CP 14 15 07 88	ADDITIONAL BUILDING PROPERTY
CP 14 20 07 88	ADDITIONAL PROPERTY NOT COVERED
CP 14 30 10 00	OUTDOOR TREES, SHRUBS AND PLANTS
CP 14 40 10 00	OUTSIDE SIGNS
CP 14 50 10 00	RADIO OR TELEVISION ANTENNAS
CP 14 60 07 88	LEASED PROPERTY
CP 15 01 04 02	BUSINESS INCOME FROM DEPENDENT PROPERTIES - LIMITED INTERNATIONAL COVERAGE
CP 15 02 04 02	EXTRA EXPENSE FROM DEPENDENT PROPERTIES - LIMITED INTERNATIONAL COVERAGE
CP 15 07 11 85	EXPANDED LIMITS ON LOSS PAYMENT
CP 15 08 04 02	BUSINESS INCOME FROM DEPENDENT PROPERTIES - BROAD FORM
CP 15 09 04 02	BUSINESS INCOME FROM DEPENDENT PROPERTIES - LIMITED FORM
CP 15 10 10 90	ORDINARY PAYROLL LIMITATION OR EXCLUSION
CP 15 11 07 88	POWER, HEAT AND REFRIGERATION DEDUCTION
CP 15 13 07 88	SEASONAL LEASES - MONTHLY LIMITS ON LOSS PAYMENT
CP 15 15 06 95	BUSINESS INCOME REPORT/WORK SHEET
CP 15 20 06 95	BUSINESS INCOME PREMIUM ADJUSTMENT
CP 15 24 10 00	MINING PROPERTIES - BUSINESS INCOME
CP 15 25 10 00	BUSINESS INCOME CHANGES - EDUCATIONAL INSTITUTIONS
CP 15 31 04 02	ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION
CP 15 32 10 00	CIVIL AUTHORITY INCREASED COVERAGE PERIOD
CP 15 34 04 02	EXTRA EXPENSE FROM DEPENDENT PROPERTIES
CP 15 45 04 02	UTILITY SERVICES - TIME ELEMENT
CP 15 50 11 85	RADIO OR TELEVISION ANTENNAS - BUSINESS INCOME OR EXTRA EXPENSE
CP 15 55 06 95	BUSINESS INCOME CHANGES - TIME PERIOD
CP 15 56 02 97	BUSINESS INCOME CHANGES - BEGINNING OF THE PERIOD OF RESTORATION (NO WAITING PERIOD)
CP 15 57 08 98	BUSINESS INCOME AND/OR EXTRA EXPENSE COVERAGE FOR YEAR 2000 COMPUTER-RELATED AND OTHER ELECTRONIC PROBLEMS
CP 16 15 07 88	STATEMENT OF VALUES
CP 16 50 11 85	CLASS RATE INFORMATION
CP 16 55 11 85	CLASS RATE INFORMATION BLANKET AVERAGE RATES OR SCHEDULE OF PROPERTIES
CP 17 98 10 00	CONDOMINIUM COMMERCIAL UNIT OWNERS CHANGES - STANDARD PROPERTY POLICY
CP 17 99 06 95	CONDOMINIUM ASSOCIATION CHANGES - STANDARD PROPERTY POLICY)
CP 19 10 06 95	YOUR BUSINESS PERSONAL PROPERTY - SEPARATION OF COVERAGE
CP 60 05 11 85	LEASEHOLD INTEREST FACTORS FOR 5.0%
CP 60 06 11 85	LEASEHOLD INTEREST FACTORS FOR 6.0%
CP 60 07 11 85	LEASEHOLD INTEREST FACTORS FOR 7.0%
CP 60 08 11 85	LEASEHOLD INTEREST FACTORS FOR 8.0%
CP 60 09 11 85	LEASEHOLD INTEREST FACTORS FOR 9.0%
CP 60 10 11 85	LEASEHOLD INTEREST FACTORS FOR 10.0%
CP 60 11 06 95	LEASEHOLD INTEREST FACTORS FOR 11.0%
CP 60 12 11 85	LEASEHOLD INTEREST FACTORS FOR 12.0%
CP 60 13 11 85	LEASEHOLD INTEREST FACTORS FOR 13.0%
CP 60 14 11 85	LEASEHOLD INTEREST FACTORS FOR 14.0%
CP 60 15 11 85	LEASEHOLD INTEREST FACTORS FOR 15.0%
CP 99 02 07 88	MANUFACTURERS CONSEQUENTIAL LOSS ASSUMPTION
CP 99 05 06 95	DISTILLED SPIRITS AND WINES MARKET VALUE
CP 99 10 07 88	ALCOHOLIC BEVERAGES TAX EXCLUSION

ISO form	Title
CP 99 20 10 90	CONTRIBUTING INSURANCE
CP 99 30 06 95	MANUFACTURER'S SELLING PRICE (FINISHED "STOCK" ONLY)
CP 99 31 07 88	MARKET VALUE - STOCK
CP 99 42 07 88	STORAGE OR REPAIRS LIMITED LIABILITY
CP 99 92 11 85	HOUSEHOLD PERSONAL PROPERTY COVERAGE
CP 99 93 10 90	TENTATIVE RATE
IL DS 00 09 07	COMMON POLICY DECLARATIONS
IL L 002 06 06	PROPERTY - NOTICE OF LOSS
IL N 001 09 03	FRAUD STATEMENT
IL P 001 01 04	U.S. TREASURY DEPARTMENT'S OFFICE OF FOREIGN ASSETS CONTROL ("OFAC") ADVISORY NOTICE TO POLICYHOLDERS
IL T 001 05 05	LOST POLICY RELEASE/CANCELLATION REQUEST
IL 00 03 09 07	CALCULATION OF PREMIUM
IL 00 17 11 98	COMMON POLICY CONDITIONS
IL 00 30 01 06	EXCLUSION OF TERRORISM
IL 00 31 01 06	EXCLUSION OF TERRORISM INVOLVING NUCLEAR, BIOLOGICAL OR CHEMICAL TERRORISM
IL 00 32 01 06	LIMITATION OF COVERAGE FOR TERRORISM -- SUB-LIMIT ON ANNUAL AGGREGATE BASIS
IL 01 18 05 05	ILLINOIS CHANGES
IL 01 62 04 06	ILLINOIS CHANGES - DEFENSE COSTS
IL 02 84 12 05	ILLINOIS CHANGES - CANCELLATION AND NONRENEWAL
IL 04 15 04 98	PROTECTIVE SAFEGUARDS
IL 09 03 07 02	MINE SUBSIDENCE SCHEDULE
IL 09 12 07 02	ILLINOIS CHANGES - MINE SUBSIDENCE - NON-RESIDENTIAL BUILDING
IL 09 33 07 02	ILLINOIS CHANGES - MINE SUBSIDENCE LOSS ASSESSMENT
IL 09 34 07 02	ILLINOIS CHANGES - MINE SUBSIDENCE - RESIDENTIAL BUILDING
IL 09 35 07 02	EXCLUSION OF CERTAIN COMPUTER-RELATED LOSSES
IL 09 50 11 02	COVERAGE FOR CERTIFIED ACTS OF TERRORISM; CAP ON LOSSES
IL 09 51 11 02	REMOVAL OF EXCLUSION OF ACTS OF TERRORISM; CAP ON CERTAIN LOSSES
IL 09 52 01 08	CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM
IL 09 53 01 08	EXCLUSION OF CERTIFIED ACTS OF TERRORISM
IL 09 69 11 02	LIMITED EXCLUSION OF ACTS OF TERRORISM (OTHER THAN CERTIFIED ACTS OF TERRORISM); CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM; COVERAGE FOR CERTAIN FIRE LOSSES
IL 09 70 11 02	EXCLUSION OF ACTS OF BIOLOGICAL OR CHEMICAL TERRORISM; CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM; COVERAGE FOR CERTAIN FIRE LOSSES
IL 09 71 11 02	EXCLUSION OF CERTIFIED ACTS AND OTHER ACTS OF TERRORISM; COVERAGE FOR CERTAIN FIRE LOSSES
IL 09 72 11 02	EXCLUSION OF CERTIFIED ACTS OF TERRORISM AND BIOLOGICAL OR CHEMICAL ACTS OF TERRORISM; COVERAGE FOR CERTAIN FIRE LOSSES
IL 09 85 01 08	DISCLOSURE PURSUANT TO TERRORISM RISK INSURANCE ACT
IL 09 86 01 08	EXCLUSION OF CERTIFIED ACTS OF TERRORISM INVOLVING NUCLEAR, BIOLOGICAL, CHEMICAL OR RADIOLOGICAL TERRORISM; CAP ON COVERED CERTIFIED ACTS LOSSES
IL 09 87 01 08	LIMITATION OF COVERAGE FOR CERTIFIED ACTS OF TERRORISM (SUB-LIMIT ON ANNUAL AGGREGATE BASIS)
IL 09 91 12 03	EXCLUSION OF CERTIFIED ACTS AND OTHER ACTS OF TERRORISM INVOLVING NUCLEAR, BIOLOGICAL OR CHEMICAL TERRORISM; CAP ON COVERED CERTIFIED ACTS LOSSES
IL 09 92 12 03	LIMITATION OF COVERAGE FOR CERTIFIED ACTS AND OTHER ACTS OF TERRORISM (SUB-LIMIT ON ANNUAL AGGREGATE BASIS)
IL 09 95 01 07	CONDITIONAL EXCLUSION OF TERRORISM (RELATING TO DISPOSITION OF FEDERAL TERRORISM RISK INSURANCE ACT)
IL 09 96 01 07	CONDITIONAL EXCLUSION OF TERRORISM INVOLVING NUCLEAR, BIOLOGICAL OR CHEMICAL TERRORISM (RELATING TO DISPOSITION OF FEDERAL TERRORISM RISK INSURANCE ACT)
IL 09 97 01 07	CONDITIONAL LIMITATION OF COVERAGE FOR TERRORISM - SUB-LIMIT ON ANNUAL AGGREGATE BASIS (RELATING TO DISPOSITION OF FEDERAL TERRORISM RISK INSURANCE ACT)
IL 09 98 01 07	DISCLOSURE OF PREMIUM THROUGH END OF YEAR FOR CERTIFIED ACTS OF TERRORISM COVERAGE (PURSUANT TO TERRORISM RISK INSURANCE ACT)
IL 09 99 01 07	DISCLOSURE OF PREMIUM AND ESTIMATED PREMIUM FOR CERTIFIED ACTS OF TERRORISM COVERAGE (PURSUANT TO TERRORISM RISK INSURANCE ACT)

COMPLETE LIST OF ISO GENERAL LIABILITY FORMS FILED IN ILLINOIS (as of April 1, 2008)

ISO form	Title
CG DS 01 10 01	COMMERCIAL GENERAL LIABILITY DECLARATIONS(1)
CG DS 02 07 98	OWNERS AND CONTRACTORS PROTECTIVE LIABILITY DECLARATIONS(1)
CG DS 03 07 98	LIQUOR LIABILITY DECLARATIONS(1)
CG DS 04 07 98	RAILROAD PROTECTIVE LIABILITY DECLARATIONS(1)
CG DS 05 07 98	PRODUCTS/COMPLETED OPERATIONS LIABILITY DECLARATIONS(1)
CG DS 06 07 98	POLLUTION LIABILITY DECLARATIONS(1)
CG DS 07 07 98	UNDERGROUND STORAGE TANKS LIABILITY DECLARATIONS(1)
CG DS 10 12 04	PRODUCT WITHDRAWAL DECLARATIONS(1)
CG P 001 07 04	REVISIONS TO ADDITIONAL INSURED ENDORSEMENTS ADVISORY NOTICE TO POLICYHOLDERS
CG P 002 07 04	REVISIONS TO ADDITIONAL INSURED - VENDORS ADVISORY NOTICE TO POLICYHOLDERS
CG P 003 07 04	AMENDMENT OF INSURED CONTRACT DEFINITION ADVISORY NOTICE TO POLICYHOLDERS
CG P 004 12 04	2004 GENERAL LIABILITY MULTISTATE FORMS REVISION ADVISORY NOTICE TO POLICYHOLDERS
CG P 005 03 05	EXCLUSION - VIOLATION OF STATUTES THAT GOVERN E-MAILS, FAX, PHONE CALLS OR OTHER METHODS OF SENDING MATERIAL OR INFORMATION ADVISORY NOTICE TO POLICYHOLDERS
CG P 006 03 05	EXCLUSION - SILICA OR SILICA-RELATED DUST ADVISORY NOTICE TO POLICYHOLDERS
CG P 010 12 07	2007 GENERAL LIABILITY MULTISTATE FORMS REVISION ADVISORY NOTICE TO POLICYHOLDERS
CG 00 01 12 07	COMMERCIAL GENERAL LIABILITY COVERAGE FORM (OCCURRENCE VERSION)
CG 00 02 12 07	COMMERCIAL GENERAL LIABILITY COVERAGE FORM (CLAIMS-MADE VERSION)
CG 00 09 12 07	OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE FORM - COVERAGE FOR OPERATIONS OF DESIGNATED CONTRACTOR
CG 00 33 12 07	LIQUOR LIABILITY COVERAGE FORM (OCCURRENCE VERSION)
CG 00 34 12 07	LIQUOR LIABILITY COVERAGE FORM (CLAIMS-MADE VERSION)
CG 00 35 12 07	RAILROAD PROTECTIVE LIABILITY COVERAGE FORM
CG 00 37 12 07	PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE FORM (OCCURRENCE VERSION)
CG 00 38 12 07	PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE FORM (CLAIMS-MADE VERSION)
CG 00 39 12 07	POLLUTION LIABILITY COVERAGE FORM DESIGNATED SITES
CG 00 40 12 07	POLLUTION LIABILITY LIMITED COVERAGE FORM DESIGNATED SITES
CG 00 42 12 04	UNDERGROUND STORAGE TANK POLICY DESIGNATED TANKS
CG 00 66 12 07	PRODUCT WITHDRAWAL COVERAGE FORM
CG 00 99 11 85	CHANGES IN GENERAL LIABILITY FORMS FOR COMMERCIAL PACKAGE POLICIES
CG 01 65 08 05	ILLINOIS CHANGES - CONDOMINIUMS
CG 01 99 10 93	ILLINOIS CHANGES
CG 02 00 12 07	ILLINOIS CHANGES - CANCELLATION AND NONRENEWAL
CG 02 24 10 93	EARLIER NOTICE OF CANCELLATION PROVIDED BY US (FOR USE WITH CGL, LIQUOR, POLLUTION AND PRODUCTS POLICIES)
CG 03 00 01 96	DEDUCTIBLE LIABILITY INSURANCE (FOR USE WITH CGL AND PRODUCTS POLICIES)
CG 03 05 01 96	DEDUCTIBLE LIABILITY INSURANCE (FOR USE WITH LIQUOR POLICIES)
CG 04 22 11 85	POLLUTION LIABILITY COVERAGE EXTENSION (FOR USE WITH CGL POLICIES)
CG 04 24 10 93	COVERAGE FOR INJURY TO LEASED WORKERS (FOR USE WITH CGL, LIQUOR, OCP, POLLUTION AND PRODUCTS POLICIES)
CG 04 26 11 94	COVERAGE FOR INJURY TO LEASED WORKERS (FOR USE WITH UST POLICIES)
CG 04 28 12 04	POLLUTION EXCLUSION - NAMED PERIL LIMITED EXCEPTION FOR A SHORT-TERM POLLUTION EVENT
CG 04 29 12 04	POLLUTION EXCLUSION - LIMITED EXCEPTION FOR A SHORT-TERM POLLUTION EVENT
CG 04 30 09 99	POLLUTION EXCLUSION - LIMITED EXCEPTION FOR DESIGNATED POLLUTANT(S)
CG 04 31 09 98	YEAR 2000 COMPUTER-RELATED AND OTHER ELECTRONIC PROBLEMS - LIMITED COVERAGE OPTIONS
CG 04 32 04 98	YEAR 2000 COMPUTER-RELATED AND OTHER ELECTRONIC PROBLEMS - LIMITED COVERAGE OPTIONS
CG 04 35 12 07	EMPLOYEE BENEFITS LIABILITY COVERAGE
CG 04 36 12 04	LIMITED PRODUCT WITHDRAWAL EXPENSE ENDORSEMENT
CG 04 37 12 04	ELECTRONIC DATA LIABILITY
CG 20 02 11 85	ADDITIONAL INSURED - CLUB MEMBERS
CG 20 03 11 85	ADDITIONAL INSURED - CONCESSIONAIRES TRADING UNDER YOUR NAME
CG 20 04 11 85	ADDITIONAL INSURED - CONDOMINIUM UNIT OWNERS
CG 20 05 11 85	ADDITIONAL INSURED - CONTROLLING INTEREST
CG 20 07 07 04	ADDITIONAL INSURED - ENGINEERS, ARCHITECTS, OR SURVEYORS
CG 20 08 11 85	ADDITIONAL INSURED - USERS OF GOLFMOBILES
CG 20 10 07 04	ADDITIONAL INSURED - OWNERS, LESSEES OR CONTRACTORS - SCHEDULED PERSON OR ORGANIZATION
CG 20 11 01 96	ADDITIONAL INSURED - MANAGERS OR LESSORS OF PREMISES
CG 20 12 07 98	ADDITIONAL INSURED - STATE OR POLITICAL SUBDIVISIONS - PERMIT

ISO form	Title
CG 20 13 11 85	ADDITIONAL INSURED - STATE OR POLITICAL SUBDIVISIONS - PERMITS RELATING TO PREMISES
CG 20 14 11 85	ADDITIONAL INSURED - USERS OF TEAMS, DRAFT OR SADDLE ANIMALS
CG 20 15 07 04	ADDITIONAL INSURED - VENDORS
CG 20 17 10 93	ADDITIONAL INSURED - TOWNHOUSE ASSOCIATIONS
CG 20 18 11 85	ADDITIONAL INSURED - MORTGAGEE, ASSIGNEE, OR RECEIVER
CG 20 20 11 85	ADDITIONAL INSURED - CHARITABLE INSTITUTIONS
CG 20 22 10 01	ADDITIONAL INSURED - CHURCH MEMBERS AND OFFICERS
CG 20 23 10 93	ADDITIONAL INSURED - EXECUTORS, ADMINISTRATORS, TRUSTEES OR BENEFICIARIES
CG 20 24 11 85	ADDITIONAL INSURED - OWNERS OR OTHER INTERESTS FROM WHOM LAND HAS BEEN LEASED
CG 20 25 11 85	ADDITIONAL INSURED - ELECTIVE OR APPOINTIVE EXECUTIVE OFFICERS OF PUBLIC CORPORATIONS
CG 20 26 07 04	ADDITIONAL INSURED - DESIGNATED PERSON OR ORGANIZATION
CG 20 27 11 85	ADDITIONAL INSURED - CO-OWNER OF INSURED PREMISES
CG 20 28 07 04	ADDITIONAL INSURED - LESSOR OF LEASED EQUIPMENT
CG 20 29 11 85	ADDITIONAL INSURED - GRANTOR OF FRANCHISE
CG 20 30 01 96	OIL OR GAS OPERATIONS - NONOPERATING, WORKING INTERESTS
CG 20 31 07 04	ADDITIONAL INSURED - ENGINEERS, ARCHITECTS OR SURVEYORS
CG 20 32 07 04	ADDITIONAL INSURED - ENGINEERS, ARCHITECTS OR SURVEYORS NOT ENGAGED BY THE NAMED INSURED
CG 20 33 07 04	ADDITIONAL INSURED - OWNERS, LESSEES OR CONTRACTORS - AUTOMATIC STATUS WHEN REQUIRED IN CONSTRUCTION AGREEMENT WITH YOU
CG 20 34 07 04	ADDITIONAL INSURED - LESSOR OF LEASED EQUIPMENT - AUTOMATIC STATUS WHEN REQUIRED IN LEASE AGREEMENT WITH YOU
CG 20 35 10 01	ADDITIONAL INSURED - GRANTOR OF LICENSES - AUTOMATIC STATUS WHEN REQUIRED BY LICENSOR
CG 20 36 10 01	ADDITIONAL INSURED - GRANTOR OF LICENSES
CG 20 37 07 04	ADDITIONAL INSURED - OWNERS, LESSEES OR CONTRACTORS - COMPLETED OPERATIONS
CG 21 00 07 98	EXCLUSION - ALL HAZARDS IN CONNECTION WITH DESIGNATED PREMISES
CG 21 01 11 85	EXCLUSION - ATHLETIC OR SPORTS PARTICIPANTS
CG 21 04 11 85	EXCLUSION - PRODUCTS/COMPLETED OPERATIONS HAZARD
CG 21 16 07 98	EXCLUSION - DESIGNATED PROFESSIONAL SERVICES
CG 21 17 07 98	EXCLUSION - MOVEMENT OF BUILDINGS OR STRUCTURES
CG 21 33 11 85	EXCLUSION - DESIGNATED PRODUCTS (FOR USE WITH CGL AND PRODUCTS POLICIES)
CG 21 34 01 87	EXCLUSION - DESIGNATED WORK (FOR USE WITH CGL AND PRODUCTS POLICIES)
CG 21 35 10 01	EXCLUSION - COVERAGE C - MEDICAL PAYMENTS
CG 21 36 03 05	EXCLUSION - NEW ENTITIES
CG 21 37 10 01	EXCLUSION - EMPLOYEES AND VOLUNTEER WORKERS AS INSUREDS
CG 21 38 11 85	EXCLUSION - PERSONAL AND ADVERTISING INJURY
CG 21 39 10 93	CONTRACTUAL LIABILITY LIMITATION (FOR USE WITH CGL AND PRODUCTS POLICIES)
CG 21 41 11 85	EXCLUSION - INTERCOMPANY PRODUCTS SUITS (FOR USE WITH CGL AND PRODUCTS POLICIES)
CG 21 42 12 04	EXCLUSION - EXPLOSION, COLLAPSE, AND UNDERGROUND PROPERTY DAMAGE HAZARD (SPECIFIED OPERATIONS)
CG 21 43 12 04	EXCLUSION - EXPLOSION, COLLAPSE, AND UNDERGROUND PROPERTY DAMAGE HAZARD (SPECIFIED OPERATIONS EXCEPTED)
CG 21 44 07 98	LIMITATION OF COVERAGE TO DESIGNATED PREMISES OR PROJECT
CG 21 45 07 98	EXCLUSION - DAMAGE TO PREMISES RENTED TO YOU
CG 21 47 12 07	EMPLOYMENT-RELATED PRACTICES EXCLUSION
CG 21 50 09 89	AMENDMENT OF LIQUOR LIABILITY EXCLUSION
CG 21 51 09 89	AMENDMENT OF LIQUOR LIABILITY EXCLUSION - EXCEPTION FOR SCHEDULED ACTIVITIES
CG 21 52 07 98	EXCLUSION - FINANCIAL SERVICES
CG 21 53 01 96	EXCLUSION - DESIGNATED ONGOING OPERATIONS
CG 21 54 01 96	EXCLUSION - DESIGNATED OPERATIONS COVERED BY A CONSOLIDATED (WRAP-UP) INSURANCE PROGRAM
CG 21 55 09 99	TOTAL POLLUTION EXCLUSION WITH A HOSTILE FIRE EXCEPTION
CG 21 56 07 98	EXCLUSION - FUNERAL SERVICES
CG 21 57 07 98	EXCLUSION - COUNSELING SERVICES
CG 21 58 07 98	EXCLUSION - PROFESSIONAL VETERINARIAN SERVICES
CG 21 59 07 98	EXCLUSION - DIAGNOSTIC TESTING LABORATORIES
CG 21 60 09 98	EXCLUSION - YEAR 2000 COMPUTER-RELATED AND OTHER ELECTRONIC PROBLEMS
CG 21 61 04 98	EXCLUSION - YEAR 2000 COMPUTER-RELATED AND OTHER ELECTRONIC PROBLEMS - PRODUCTS/COMPLETED OPERATIONS
CG 21 62 09 98	EXCLUSION - YEAR 2000 COMPUTER-RELATED AND OTHER ELECTRONIC PROBLEMS - WITH EXCEPTION FOR BODILY INJURY ON YOUR PREMISES
CG 21 63 09 98	YEAR 2000 COMPUTER-RELATED AND OTHER ELECTRONIC PROBLEMS - EXCLUSION OF SPECIFIED COVERAGES FOR DESIGNATED LOCATIONS, OPERATIONS, PRODUCTS OR SERVICES

ISO form	Title
CG 21 64 09 98	YEAR 2000 COMPUTER-RELATED AND OTHER ELECTRONIC PROBLEMS - EXCLUSION OF SPECIFIED COVERAGES FOR DESIGNATED PRODUCTS OR COMPLETED OPERATIONS
CG 21 65 12 04	TOTAL POLLUTION EXCLUSION WITH A BUILDING HEATING, COOLING AND DEHUMIDIFYING EQUIPMENT EXCEPTION AND A HOSTILE FIRE EXCEPTION
CG 21 66 12 04	EXCLUSION - VOLUNTEER WORKERS
CG 21 67 12 04	FUNGI OR BACTERIA EXCLUSION
CG 21 70 01 08	CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM
CG 21 73 01 08	EXCLUSION OF CERTIFIED ACTS OF TERRORISM
CG 21 76 01 08	EXCLUSION OF PUNITIVE DAMAGES RELATED TO A CERTIFIED ACT OF TERRORISM
CG 21 80 01 08	CERTIFIED ACTS OF TERRORISM AGGREGATE LIMIT; CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM
CG 21 82 01 08	CERTIFIED ACTS OF TERRORISM AGGREGATE LIMIT; CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM
CG 21 84 01 08	EXCLUSION OF CERTIFIED NUCLEAR, BIOLOGICAL, CHEMICAL OR RADIOLOGICAL ACTS OF TERRORISM; CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM
CG 21 86 12 04	EXCLUSION - EXTERIOR INSULATION AND FINISH SYSTEMS
CG 21 90 01 06	EXCLUSION OF TERRORISM
CG 21 91 01 06	EXCLUSION OF TERRORISM INVOLVING NUCLEAR, BIOLOGICAL OR CHEMICAL TERRORISM
CG 21 92 01 06	LIMITATION OF COVERAGE FOR TERRORISM ON AN ANNUAL AGGREGATE BASIS
CG 21 93 07 04	EXTENDED REPORTING PERIOD FOR TERRORISM COVERAGE
CG 21 96 03 05	SILICA OR SILICA-RELATED DUST EXCLUSION
CG 22 24 07 98	EXCLUSION - INSPECTION, APPRAISAL AND SURVEY COMPANIES
CG 22 27 11 85	EXCLUSION - BODILY INJURY TO RAILROAD PASSENGERS
CG 22 28 12 04	AMENDMENT - TRAVEL AGENCY TOURS (LIMITATION OF COVERAGE)
CG 22 29 11 85	EXCLUSION - PROPERTY ENTRUSTED
CG 22 30 07 98	EXCLUSION - CORPORAL PUNISHMENT
CG 22 31 07 98	EXCLUSION - RIOT, CIVIL COMMOTION OR MOB ACTION - GOVERNMENTAL SUBDIVISIONS
CG 22 32 07 98	EXCLUSION - PROFESSIONAL SERVICES - BLOOD BANKS
CG 22 33 07 98	EXCLUSION - TESTING OR CONSULTING ERRORS AND OMISSIONS
CG 22 34 07 98	EXCLUSION - CONSTRUCTION MANAGEMENT ERRORS AND OMISSIONS
CG 22 36 07 98	EXCLUSION - PRODUCTS AND PROFESSIONAL SERVICES (DRUGGISTS)
CG 22 37 07 98	EXCLUSION - PRODUCTS AND PROFESSIONAL SERVICES (OPTICAL AND HEARING AID ESTABLISHMENTS)
CG 22 38 07 98	EXCLUSION - FIDUCIARY OR REPRESENTATIVE LIABILITY OF FINANCIAL INSTITUTIONS
CG 22 39 07 98	EXCLUSION - CAMPS OR CAMPGROUNDS
CG 22 40 01 96	EXCLUSION - MEDICAL PAYMENTS - DAY CARE CENTERS
CG 22 41 10 01	EXCLUSION - HOUSING PROJECTS SITES
CG 22 42 11 85	EXCLUSION - EXISTENCE OR MAINTENANCE OF STREETS, ROADS, HIGHWAYS OR BRIDGES
CG 22 43 07 98	EXCLUSION - ENGINEERS, ARCHITECTS OR SURVEYORS PROFESSIONAL LIABILITY
CG 22 44 07 98	EXCLUSION - SERVICES FURNISHED BY HEALTH CARE PROVIDERS
CG 22 45 07 98	EXCLUSION - SPECIFIED THERAPEUTIC OR COSMETIC SERVICES
CG 22 46 11 85	EXCLUSION - ROLLING STOCK - RAILROAD CONSTRUCTION
CG 22 47 11 85	EXCLUSION - SALINE SUBSTANCES CONTAMINATION
CG 22 48 03 05	EXCLUSION - INSURANCE AND RELATED OPERATIONS
CG 22 50 11 88	EXCLUSION - FAILURE TO SUPPLY
CG 22 51 07 98	EXCLUSION - LAW ENFORCEMENT ACTIVITIES
CG 22 52 10 93	EXCLUSION - MEDICAL PAYMENTS COVERAGE (INMATES, PATIENTS OR PRISONERS)
CG 22 53 11 85	EXCLUSION - LAUNDRY AND DRY CLEANING DAMAGE
CG 22 54 11 85	EXCLUSION - LOGGING AND LUMBERING OPERATIONS
CG 22 56 07 98	EXCLUSION - INJURY TO VOLUNTEER FIREFIGHTERS
CG 22 57 01 96	EXCLUSION - UNDERGROUND RESOURCES AND EQUIPMENT
CG 22 58 11 85	EXCLUSION - DESCRIBED HAZARDS (CARNIVALS, CIRCUSES AND FAIRS)
CG 22 60 12 07	LIMITATION OF COVERAGE - REAL ESTATE OPERATIONS
CG 22 62 10 01	UNDERGROUND RESOURCES AND EQUIPMENT COVERAGE
CG 22 63 01 96	STEVEDORING OPERATIONS LIMITED COMPLETED OPERATIONS COVERAGE (FOR USE WITH CGL AND PRODUCTS POLICIES)
CG 22 64 07 98	PESTICIDE OR HERBICIDE APPLICATOR COVERAGE
CG 22 65 09 99	OPTICAL AND HEARING AID ESTABLISHMENTS
CG 22 66 11 85	MISDELIVERY OF LIQUID PRODUCTS COVERAGE
CG 22 67 10 93	CORPORAL PUNISHMENT
CG 22 68 09 97	OPERATION OF CUSTOMERS AUTOS ON PARTICULAR PREMISES
CG 22 69 10 01	DRUGGISTS
CG 22 70 11 85	REAL ESTATE PROPERTY MANAGED
CG 22 71 10 01	COLLEGES OR SCHOOLS (LIMITED FORM)

ISO form	Title
CG 22 72 03 05	COLLEGES OR SCHOOLS
CG 22 73 07 98	EXCLUSION - OIL OR GAS PRODUCING OPERATIONS
CG 22 74 10 01	LIMITED CONTRACTUAL LIABILITY COVERAGE FOR PERSONAL AND ADVERTISING INJURY
CG 22 75 07 98	PROFESSIONAL LIABILITY EXCLUSION - COMPUTER SOFTWARE
CG 22 76 07 98	PROFESSIONAL LIABILITY EXCLUSION - HEALTH OR EXERCISE CLUBS OR COMMERCIALY OPERATED HEALTH OR EXERCISE FACILITIES
CG 22 77 07 98	PROFESSIONAL LIABILITY EXCLUSION - COMPUTER DATA PROCESSING
CG 22 78 07 98	HAZARDOUS MATERIAL CONTRACTORS
CG 22 79 07 98	EXCLUSION - CONTRACTORS - PROFESSIONAL LIABILITY
CG 22 80 07 98	LIMITED EXCLUSION - CONTRACTORS - PROFESSIONAL LIABILITY
CG 22 81 01 96	EXCLUSION - ERRONEOUS DELIVERY OR MIXTURE AND RESULTING FAILURE OF SEED TO GERMINATE - SEED MERCHANTS
CG 22 87 07 98	EXCLUSION - ADULT DAY CARE CENTERS
CG 22 88 07 98	PROFESSIONAL LIABILITY EXCLUSION - ELECTRONIC DATA PROCESSING SERVICES AND COMPUTER CONSULTING OR PROGRAMMING SERVICES
CG 22 90 07 98	PROFESSIONAL LIABILITY EXCLUSION - SPA OR PERSONAL ENHANCEMENT FACILITIES
CG 22 91 07 98	EXCLUSION - TELECOMMUNICATIONS EQUIPMENT OR SERVICE PROVIDERS ERRORS AND OMISSIONS
CG 22 92 12 07	SNOW PLOW OPERATIONS COVERAGE
CG 22 93 12 07	LAWN CARE SERVICES COVERAGE
CG 22 94 10 01	EXCLUSION - DAMAGE TO WORK PERFORMED BY SUBCONTRACTORS ON YOUR BEHALF
CG 22 95 10 01	EXCLUSION - DAMAGE TO WORK PERFORMED BY SUBCONTRACTORS ON YOUR BEHALF - DESIGNATED SITES OR OPERATIONS
CG 22 96 10 01	LIMITED EXCLUSION - PERSONAL AND ADVERTISING INJURY - LAWYERS
CG 22 97 10 01	DRUGGISTS - BROADENED COVERAGE
CG 22 98 12 04	EXCLUSION - INTERNET SERVICE PROVIDERS AND INTERNET ACCESS PROVIDERS ERRORS AND OMISSIONS
CG 22 99 12 04	PROFESSIONAL LIABILITY EXCLUSION - WEB-SITE DESIGNERS
CG 23 01 12 04	EXCLUSION - REAL ESTATE AGENTS OR BROKERS ERRORS OR OMISSIONS
CG 24 01 12 04	NON-BINDING ARBITRATION
CG 24 02 12 04	BINDING ARBITRATION
CG 24 03 11 85	WAIVER OF CHARITABLE IMMUNITY (FOR USE WITH CGL AND PRODUCTS POLICIES)
CG 24 04 10 93	WAIVER OF TRANSFER OF RIGHTS OF RECOVERY AGAINST OTHERS TO US
CG 24 05 12 04	FINANCIAL INSTITUTIONS - FIDUCIARY INTEREST ONLY
CG 24 07 01 96	PRODUCTS/COMPLETED OPERATIONS HAZARD REDEFINED (FOR USE WITH CGL AND PRODUCTS POLICIES)
CG 24 08 10 93	LIQUOR LIABILITY
CG 24 09 07 98	GOVERNMENTAL SUBDIVISIONS
CG 24 10 07 98	EXCESS PROVISION - VENDORS
CG 24 11 12 04	FIDUCIARIES - FIDUCIARY INTEREST
CG 24 12 11 85	BOATS
CG 24 14 11 85	WAIVER OF GOVERNMENTAL IMMUNITY
CG 24 15 10 01	LIMITED POLLUTION LIABILITY EXTENSION ENDORSEMENT
CG 24 16 12 07	CANOE OR ROWBOATS
CG 24 17 10 01	CONTRACTUAL LIABILITY - RAILROADS
CG 24 18 09 99	SEED MERCHANTS - COVERAGE FOR ERRONEOUS DELIVERY OR MIXTURE AND RESULTING FAILURE OF SEED TO GERMINATE
CG 24 19 09 99	SEED MERCHANTS - COVERAGE FOR ERRONEOUS DELIVERY OR MIXTURE (RESULTING FAILURE OF SEED TO GERMINATE NOT INCLUDED)
CG 24 20 09 99	SEED MERCHANTS - COVERAGE FOR ERRONEOUS DELIVERY OR MIXTURE AND RESULTING FAILURE OF SEED TO GERMINATE
CG 24 21 09 99	SEED MERCHANTS - COVERAGE FOR ERRONEOUS DELIVERY OR MIXTURE (RESULTING FAILURE OF SEED TO GERMINATE NOT INCLUDED)
CG 24 22 10 01	AMENDMENT OF COVERAGE TERRITORY - WORLDWIDE COVERAGE
CG 24 23 10 01	AMENDMENT OF COVERAGE TERRITORY - ADDITIONAL SCHEDULED COUNTRIES
CG 24 24 10 01	AMENDMENT OF COVERAGE TERRITORY - WORLDWIDE COVERAGE WITH SPECIFIED EXCEPTIONS
CG 24 25 12 04	LIMITED FUNGI OR BACTERIA COVERAGE
CG 24 26 07 04	AMENDMENT OF INSURED CONTRACT DEFINITION
CG 24 27 03 05	LIMITED CONTRACTUAL LIABILITY - RAILROADS
CG 25 02 07 98	AMENDMENT OF LIMITS OF INSURANCE
CG 25 03 03 97	DESIGNATED CONSTRUCTION PROJECT(S) GENERAL AGGREGATE LIMIT
CG 25 04 03 97	DESIGNATED LOCATION(S) GENERAL AGGREGATE LIMIT
CG 26 59 06 00	ILLINOIS CHANGES - CONTRACTORS - HOME REPAIR AND REMODELING
CG 26 85 06 03	ILLINOIS CHANGES - ADDITIONAL INSURED - CITY OF CHICAGO - SCAFFOLDING
CG 27 02 01 96	EXCLUSION OF SPECIFIC ACCIDENTS, PRODUCTS, WORK OR LOCATIONS (FOR USE WITH CGL)

ISO form	Title
	CLAIMS-MADE POLICIES)
CG 27 03 01 96	AMENDMENT OF SECTION V - EXTENDED REPORTING PERIODS FOR SPECIFIC ACCIDENTS, PRODUCTS, WORK OR LOCATIONS (FOR USE WITH CGL AND PRODUCTS CLAIMS-MADE POLICIES)
CG 27 05 01 96	EXCLUSION OF SPECIFIC ACCIDENTS, PRODUCTS, WORK OR LOCATIONS (FOR USE WITH PRODUCTS CLAIMS-MADE POLICIES)
CG 27 10 12 07	SUPPLEMENTAL EXTENDED REPORTING PERIOD ENDORSEMENT
CG 27 11 07 98	SUPPLEMENTAL EXTENDED REPORTING PERIOD ENDORSEMENT FOR SPECIFIC ACCIDENTS, PRODUCTS, WORK OR LOCATIONS
CG 27 15 12 07	EXTENDED REPORTING PERIOD ENDORSEMENT FOR EMPLOYEE BENEFITS LIABILITY COVERAGE
CG 28 02 10 93	INSURED SITE DEFINITION (CONTRACTORS) (FOR USE WITH POLLUTION POLICIES)
CG 28 03 01 96	SUPPLEMENTAL EXTENDED REPORTING PERIOD ENDORSEMENT (FOR USE WITH LIQUOR CLAIMS-MADE POLICIES)
CG 28 04 10 93	EARLIER NOTICE OF CANCELLATION PROVIDED BY US (FOR USE WITH OCP POLICIES)
CG 28 05 10 01	PERSONAL INJURY LIABILITY
CG 28 06 01 96	LIMITATION OF COVERAGE TO INSURED PREMISES (FOR USE WITH LIQUOR POLICIES)
CG 28 07 12 07	PRINCIPALS PROTECTIVE LIABILITY COVERAGE
CG 28 12 10 01	PESTICIDE OR HERBICIDE APPLICATOR COVERAGE
CG 28 28 01 99	ILLINOIS CHANGES - EXTENDED REPORTING PERIOD
CG 28 33 01 96	VOLUNTARY CLEAN-UP COSTS REIMBURSEMENT (FOR USE WITH POLLUTION POLICY CG 00 39)
CG 28 34 01 96	SUPPLEMENTAL EXTENDED REPORTING PERIOD ENDORSEMENT (FOR USE WITH PRODUCTS CLAIMS-MADE POLICY)
CG 28 35 01 96	SUPPLEMENTAL EXTENDED REPORTING PERIOD ENDORSEMENT FOR SPECIFIC ACCIDENTS, PRODUCTS, WORK OR LOCATIONS (FOR USE WITH PRODUCTS CLAIMS-MADE POLICIES)
CG 28 78 01 99	ILLINOIS EXTENDED REPORTING PERIOD ENDORSEMENT
CG 28 79 01 99	ILLINOIS EXTENDED REPORTING PERIOD ENDORSEMENT
CG 29 05 07 05	ILLINOIS CHANGES - CANCELLATION AND NONRENEWAL
CG 29 06 07 05	ILLINOIS CHANGES - CANCELLATION AND NONRENEWAL
CG 29 35 11 88	ADDITIONAL INSURED - STATE OR POLITICAL SUBDIVISIONS - PERMITS (FOR USE WITH OCP POLICY)
CG 29 51 12 07	EMPLOYMENT-RELATED PRACTICES EXCLUSION
CG 29 52 09 89	AMENDMENT OF LIQUOR LIABILITY EXCLUSION (FOR USE WITH PRODUCTS POLICIES)
CG 29 53 09 89	AMENDMENT OF LIQUOR LIABILITY EXCLUSION - EXCEPTION FOR SCHEDULED ACTIVITIES (FOR USE WITH PRODUCTS POLICIES)
CG 29 78 11 94	EXCLUSION - UNDERGROUND STORAGE TANK INCIDENTS (FOR USE WITH POLLUTION POLICIES)
CG 29 80 05 91	ILLINOIS CHANGES
CG 29 81 05 91	ILLINOIS CHANGES
CG 29 88 10 93	WAIVER OF TRANSFER OF RIGHTS OF RECOVERY AGAINST OTHERS TO US (FOR USE WITH OCP POLICY)
CG 30 18 12 07	ILLINOIS CHANGES - CANCELLATION AND NONRENEWAL
CG 30 57 11 94	SUPPLEMENTAL EXTENDED REPORTING PERIOD ENDORSEMENT (FOR USE WITH UST POLICIES)
CG 30 60 11 94	AMENDATORY ENDORSEMENT - EXTENDED REPORTING PERIODS (FOR USE WITH UST POLICIES)
CG 30 62 03 97	ILLINOIS CHANGES - TRANSFER OF DUTIES WHEN A LIMIT OF INSURANCE OR THE DEFENSE EXPENSE AMOUNT IS USED UP
CG 31 15 10 01	CONSTRUCTION PROJECT MANAGEMENT PROTECTIVE LIABILITY COVERAGE
CG 31 22 09 02	ILLINOIS CHANGES - LIQUOR LIABILITY
CG 31 31 12 04	FUNGI OR BACTERIA EXCLUSION
CG 31 32 12 04	LIMITED FUNGI OR BACTERIA COVERAGE
CG 31 66 12 04	EXCLUSION - EXTERIOR INSULATION AND FINISH SYSTEMS
CG 31 67 12 04	EXCLUSION - EXTERIOR INSULATION AND FINISH SYSTEMS
CG 31 68 12 07	EXCLUSION - COVERAGE A - PRODUCT WITHDRAWAL EXPENSE
CG 31 69 12 04	EXCLUSION - COVERAGE B - PRODUCT WITHDRAWAL LIABILITY
CG 31 70 12 04	EXCLUSION - PRODUCT TAMPERING
CG 31 71 12 04	EXCLUSION - PRODUCT REPLACEMENT, REPAIR OR REPURCHASE
CG 31 72 12 04	COVERAGE EXTENSION - COVERAGE A - PRODUCT RESTORATION EXPENSE
CG 31 74 12 04	EXCLUSION OF NEWLY ACQUIRED ORGANIZATIONS AS INSUREDS
CG 31 98 12 04	CALCULATION OF PREMIUM
CG 31 99 12 04	NUCLEAR ENERGY LIABILITY EXCLUSION ENDORSEMENT (BROAD FORM)
CG 33 70 03 05	SILICA OR SILICA-RELATED DUST EXCLUSION
CG 33 71 03 05	SILICA OR SILICA-RELATED DUST EXCLUSION
IL C 001 09 03	CERTIFICATE OF COMMERCIAL LIABILITY INSURANCE
IL DS 00 09 07	COMMON POLICY DECLARATIONS(1)
IL L 001 06 06	NOTICE OF AN OCCURRENCE, OFFENSE OR CLAIM
IL N 001 09 03	FRAUD STATEMENT
IL P 001 01 04	U.S. TREASURY DEPARTMENT'S OFFICE OF FOREIGN ASSETS CONTROL ("OFAC") ADVISORY NOTICE TO POLICYHOLDERS

ISO form	Title
IL T 001 05 05	LOST POLICY RELEASE/CANCELLATION REQUEST
IL W 121 03 06	ILLINOIS CNR - CHANGES WIZARD
IL 00 03 09 07	CALCULATION OF PREMIUM
IL 00 17 11 98	COMMON POLICY CONDITIONS
IL 00 21 07 02	NUCLEAR ENERGY LIABILITY EXCLUSION ENDORSEMENT (BROAD FORM)
IL 01 62 04 06	ILLINOIS CHANGES - DEFENSE COSTS
IL 09 11 11 85	SUPPLEMENT TO RETROSPECTIVE PREMIUM ENDORSEMENT (FINAL PREMIUM COMPUTATION)
IL 09 18 10 93	RETROSPECTIVE PREMIUM ENDORSEMENT - ONE YEAR PLAN - MULTIPLE LINES
IL 09 19 10 93	RETROSPECTIVE PREMIUM ENDORSEMENT - THREE YEAR PLAN - MULTIPLE LINES
IL 09 20 10 93	RETROSPECTIVE PREMIUM ENDORSEMENT - LONG TERM CONSTRUCTION PROJECT - MULTIPLE LINES
IL 09 21 04 84	RETROSPECTIVE PREMIUM ENDORSEMENT - SHORT FORM
IL 09 22 04 84	RETROSPECTIVE PREMIUM ENDORSEMENT - EXCLUSION OF AVIATION EXPOSURES
IL 09 23 04 84	RETROSPECTIVE PREMIUM ENDORSEMENT - EXCLUSION OF RETROSPECTIVE DEVELOPMENT FACTORS
IL 09 30 03 87	RETROSPECTIVE PREMIUM ENDORSEMENT - ONE (OR THREE) YEAR PLAN - MULTIPLE LINES - SUPPLEMENTARY AGREEMENTS
IL 09 85 01 08	DISCLOSURE PURSUANT TO TERRORISM RISK INSURANCE ACT
IL 12 04 12 98	ILLINOIS POLICY CHANGES



SCHEDULE GUIDANCE FOR ILLINOIS PROPERTY RISKS – REQUIREMENTS ARE IN RED

SCHEDULE

This Schedule forms part of and incorporates by reference LMA3018 and LMA5058 (the ‘Agreement’), which Agreement is identified by the Agreement Number and Unique Market Reference Number stated below. For the purposes of interpretation, the contents of this Schedule shall have meaning only as provided for in the Agreement.

Agreement Number:	ABCDE1234567EXAMPLE
Unique Market Reference Number:	B123ABCDE1234567EXAMPLE
The Coverholder: Address:	
The Lloyd’s Broker: Address:	
AGREEMENT SECTION NUMBER	NARRATIVE
Section 2	PERIOD: From: {Inception Date} To: {Expiry Date} Both days inclusive, any time zone
Sub-section 3.1 Sub-section 3.2	THE PERSON(S) RESPONSIBLE FOR THE OVERALL OPERATION AND CONTROL: THE PERSON(S) AUTHORIZED TO BIND INSURANCES:

Sub-section 3.3 Sub-section 3.4	THE PERSON(S) WITH OVERALL RESPONSIBILITY FOR THE ISSUANCE OF DOCUMENTS EVIDENCING INSURANCES BOUND: THE PERSON(S) AUTHORIZED TO EXERCISE ANY CLAIMS AUTHORITY:
Section 6	AUTHORIZED CLASS(ES) OF BUSINESS AND COVERAGE(S): Forms must be specified in sub-section 21.1 for each class of business and coverage stated here. (subject to the terms, conditions, exclusions and limitations of the Agreement)
Sub-section 7.5	OTHER EXCLUDED CLASS(ES) OF BUSINESS OR COVERAGE(S): (and subject always to the provisions of the US General Cover Conditions)
Sub-section 8.1 Sub-section 8.3	PERIOD OF INSURANCES BOUND: { } months MAXIMUM PERIOD OF INSURANCES BOUND: { } months including odd time MAXIMUM ADVANCE PERIOD FOR INCEPTION DATES: { 60 } days minimum in Illinois.
Section 9	MAXIMUM LIMITS OF LIABILITY/SUMS INSURED:
Sub-section 10.1 Sub-section 10.2	GROSS PREMIUM INCOME LIMIT: NOTIFIABLE PERCENTAGE OF THE LIMIT NOT TO EXCEED:
Sub-section 11.1 Sub-section 11.2 Sub-section 11.3	RISKS LOCATED IN: Illinois must be included here. INSUREDS DOMICILED IN: Illinois must be included here. TERRITORIAL LIMITS: Illinois must be included here.



<p>Sub-section 12.1 Sub-section 12.2</p>	<p>BASIS OF MONITORING AGGREGATE EXPOSURES: REPORTING INTERVALS:</p>
<p>Sub-section 12.3</p>	<p>MAXIMUM TOTAL AGGREGATE LIMIT(S):</p>
<p>Sub-section 13.1 Sub-section 13.2</p>	<p>BASIS FOR THE CALCULATION OF GROSS PREMIUMS: DEDUCTIBLES AND/OR EXCESSES:</p>
<p>Sub-section 14.1 Sub-section 14.2</p>	<p>OTHER CONDITIONS AND/OR REQUIREMENTS RELATING TO THE OPERATION OF THE AGREEMENT: AMENDMENTS:</p>
<p>Sub-section 16.1.1</p>	<p>NUMBER OF DAYS NOTICE OF CANCELLATION: { } days Minimum 60 days for Illinois</p>
<p>Section 18</p>	<p>APPLICATIONS OR PROPOSAL FORMS: These may require filing with the IDOI if they are intended to form part of the contract. Lloyd's Illinois files forms for Lloyd's underwriters.</p>
<p>Sub-section 19.6</p>	<p>VARIATIONS TO THE STATED PROCEDURE IN RELATION TO COPY DOCUMENTS:</p>

Section 20	<p>FORMAT OF CERTIFICATES: A18 for Illinois licensed placements. SLC-4 for surplus lines placements.</p>
Sub-section 21.1	<p>WORDINGS, CONDITIONS, CLAUSES, ENDORSEMENTS, WARRANTIES AND EXCLUSIONS APPLICABLE TO INSURANCES BOUND: Forms must be specified here for each class of business and coverage stated in Section 6.</p>
Sub-section 21.4	<p>EXAMPLE (the following should be repeated for each line of coverage to be written):</p> <p>The following clauses must be attached for all risks bound: [list them]</p> <p>The following clauses must be used for non-Illinois licensed risks: [list them]</p> <p>The following clauses must be used for all Illinois licensed risks: [list them]</p> <p>The following clauses are at coverholder discretion for any risk bound hereunder: [list them]</p> <p>The following clauses are at coverholder discretion for non-Illinois licensed risks: [list them]</p> <p>The following clauses are at coverholder discretion for Illinois licensed risks: [list them]</p> <p>SEVERAL LIABILITY NOTICE: LSW 1001</p>
Section 24	<p>PROCEDURE FOR THE HANDLING AND SETTLEMENT OF CLAIMS:</p>
Sub-section 25.2	<p>PREMIUM BORDEREAUX INTERVAL: *monthly / quarterly</p>



Sub-section 25.3	CLAIMS BORDEREAUX (PAID AND OUTSTANDING) TO BE PRODUCED BY THE COVERHOLDER: *Yes / No CLAIMS BORDEREAUX INTERVAL: *monthly / quarterly *(Delete as applicable)
Sub-section 25.5	MAXIMUM PERIOD FOR SUBMISSION OF BORDEREAUX: { } days
Sub-section 25.7 Sub-section 25.8	MAXIMUM PERIOD FOR REMITTANCE OF SETTLEMENTS: { } days FEES AND CHARGES TO BE DEDUCTED BY THE COVERHOLDER:
Sub-section 26.1 Sub-section 26.2	THE COVERHOLDER'S COMMISSION: CONTINGENT OR PROFIT COMMISSION:
Sub-section 34.2	STATISTICAL INFORMATION REQUIRED BY THE UNDERWRITERS: REPORTING INTERVAL(S): *monthly / quarterly *(Delete as applicable) MAXIMUM NUMBER OF DAYS: { } days
Section 39	JURISDICTION AND GOVERNING LAW STATE: State of Illinois for Illinois licensed placements.

Agreement Number: **ABCDE1234567EXAMPLE**

Unique Market Reference Number: **B123ABCDE1234567EXAMPLE**

SIGNATURE OF THE COVERHOLDER

In accordance with Section 1 of LMA3018, the Agreement is signed on behalf of the Coverholder as acceptance of the terms and conditions of the Agreement inclusive of any attachments identified in the Schedule.

Signed and accepted on behalf of the Coverholder

Name and Position of Signatory

Date of Signature

ACKNOWLEDGEMENT OF THE UNDERWRITERS

Signed and accepted on behalf of the Underwriters

Date of acknowledgement

Submit a signed copy of the binding authority agreement to Lloyd's Illinois at mail@lloydsillinois.com

LMA3018 (Broker)
20/07/2006