

11. CHANGE COINSURANCE PERCENTAGE TO:

80% 90% 100%

12. CHANGE DEDUCTIBLE AMOUNT TO:

\$500 \$1,000 \$2,500

13. CHANGE BUILDING VALUATION BASIS TO:

REPLACEMENT COST ACTUAL CASH VALUE

14. ADDING COVERAGE TO DESCRIBED PREMISES IN DECLARATION PAGE: (Adding Burglary and Robbery requires completion of B/R section in application Form BCP 01.)

COVERAGE	AMT. OF INS.	COINS.	CONST.	SPRINKLERED	OCCUPANCY	AREA	YEAR BUILT
BUILDING	\$						
BUSINESS PERSONAL PROPERTY	\$						

Deductible Amount: _____

15. DELETING COVERAGE: (Indicate building number as shown in policy)

BLDG. # _____ BUILDING BUSINESS PERSONAL PROPERTY BURGLARY AND ROBBERY

16. CHANGE ADDITIONAL INSURED(S) TO:

REQ'D EFF. DATE: _____ 1ST AMEND ADD DELETE
 2ND AMEND ADD DELETE

NAME AND ADDRESS	INSURABLE INTEREST	DESIGNATED PREMISES
1ST.		
2ND.		

17. CHANGE MORTGAGEE(S), ASSIGNEE(S), OR RECEIVER(S) TO:

REQ'D EFF. DATE: _____ 1ST AMEND ADD DELETE
 2ND AMEND ADD DELETE

NAME AND ADDRESS	LOAN NUMBER	DESIGNATED PREMISES
1ST.		
2ND.		

18. ATTACH CONTRACT OF SALE CLAUSE:

SELLER. Legal Owner (Title Holder) of Property. Name and Mailing Address.

BUYER. Who is purchasing Property. Name and Mailing Address.

19. USE THIS SPACE FOR ADDITIONAL INFORMATION OR EXPLANATION TO ANY OF THE ITEMS ON THIS APPLICATION, OR TO REQUEST CHANGE NOT COVERED IN THE ABOVE ITEMS.

TERMS AND CONDITIONS OF ENDORSEMENTS TO FAIR PLAN BUSINESSOWNERS POLICIES

These terms and conditions supplement the Broker's Manual and the FAIR Plan's underwriting rules and procedures, which Manual, rules and procedures, in case of conflict, are controlling.

As used in this form, the phrase "received in the FAIR Plan office" means the actual, physical receipt in the offices occupied at the time of such receipt by the FAIR Plan Association. As used in this form, the terms "rejected" means that a writing stating that an endorsement request is rejected has been delivered to, or deposited in the mail addressed to, the insured or broker listed on the policy or on the Endorsement Application.

The Businessowners Policy covers one location per policy. Additional locations or change of location address CANNOT be added or amended by endorsement. New locations must be submitted on new applications (BCP 01).

All Endorsement Applications received in the mail or brought to the FAIR Plan office are stamped and dated officially by the FAIR Plan staff with the date they are received in the FAIR Plan office. This date and the rules below will be used to establish effective dates of endorsements.

- 1. EFFECTIVE DATE OF ENDORSEMENTS ADDING COVERAGE OR INCREASING DOLLAR AMOUNT OF COVERAGE.** Unless a later date is specifically requested on the Endorsement Application, the effective date of an endorsement adding coverage or increasing the dollar amount of coverage will be the fifth (5th) day after the Endorsement Application requesting such additional or increase is received in the FAIR Plan office, but only if the Plan has not rejected such request by the end of such fifth (5th) day. In the event that a quotation has been requested, no such coverage change shall be deemed ever to have become effective unless the premium occasioned thereby is received in the Fair Plan office within 25 days of the date of the Endorsement Quotation. If the premium is received in the FAIR Plan office after such 25th day, but not more than 60 days, a new effective date will be established as of 5 days after such receipt of such premium, and an endorsement will thereafter be released. Overpayment will be refunded if over \$5.00.
- 2. EFFECTIVE DATE OF ENDORSEMENTS DELETING COVERAGE OR DECREASING DOLLAR AMOUNT OF COVERAGE.** To be accepted, the requested date of an endorsement deleting coverage or decreasing dollar amount of coverage must fall within the fourteen (14) day period ending with the date the Endorsement Application is received in the FAIR Plan office. The effective date of such endorsements issued pursuant to an Endorsement Application requesting a date more than fourteen days before such receipt will be the 14th day before such receipt. The effective date of an endorsement for which no specific date is requested will be the date the Endorsement Application is received in the FAIR Plan office. Return premium if over \$5.00 will be refunded.
- 3. EFFECTIVE DATE OF NON-MONEY ENDORSEMENTS.** The effective date of a non-money endorsement, such as assignment of policy or change of loss payee, will be the date a written request therefore is received in the FAIR Plan office, or a later date if it is specifically requested in writing.
- 4. THE INSURANCE BROKER IS NOT THE FAIR PLAN'S AGENT AND MAY NOT BIND THE FAIR PLAN.** No insurance broker (commonly called "an insurance agent" or "insurance broker") is an agent or representative of the FAIR Plan in any respect, and no insurance broker is authorized to bind the FAIR Plan in any manner. Endorsements to FAIR Plan policies must be signed by an employee of the FAIR Plan authorized to do so, and no endorsements may be validly issued or signed by any other person on behalf of the FAIR Plan.