

**ALLEGANY CO-OP INSURANCE CO.**

# **CAMPGROUND AND RV PARK PACKAGE**

**May 2012**

**NEW YORK**

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# CAMPGROUND AND RV PARK PACKAGE

## Rule No.

### 1. ELIGIBILITY:

The Campground and RV Park Package contains rules, classifications, rates and premiums for writing property, liability and other coverages for Campground and Recreational Vehicle Park exposures.

### 2. POLICY COVERAGES:

The following coverages are provided in the Campground and RV Park Package:

#### PRINCIPAL COVERAGES:

#### LIMITS

Coverage A, if applicable	Select Limit
Coverage B, if applicable	Select Limit
Additional Campground and RV Park Property	\$2,500
Change of Location	Not applicable
Exterior Signs	\$1,000
Extra Expense	\$1,000
Fire Legal Liability	\$50,000
Golf Carts Owned by Members/Others	\$1,000
Loss of Earnings	\$5,000
Money and Securities	\$2,500
Personal Property of Others	\$1,000
Premises Medical Payments	\$5,000/\$25,000
Removal	Included within Coverages A and B
Repairs	Not applicable
While Away From the Insured Premises	\$1,000
Premises and Operations Liability	Select Limit

### 3. MANDATORY FORMS:

ACIC-SF-521C NY  
Causes of Loss Form (SF-1, SF-2, SF-3, and/or SF-4)  
LS-1 or LS-5

#### **4. GENERAL RULES:**

##### **4-a CANCELLATION**

If insurance is canceled or reduced at the request of the company or the insured, the earned premium shall be computed on a pro-rata basis, subject to the rule pertaining to Maximum & Minimum Charges.

##### **4-b CLASSIFICATIONS**

If an exposure exists outside of the classifications included in this manual, use the filed Allegany rate for the appropriate classification times a factor of .759.

##### **4-c COINSURANCE**

The rates in the rate pages contemplate an 80% coinsurance percentage for buildings and business property. An option to remove the coinsurance provision is available for an additional premium charge. The rates with no coinsurance are 20% greater than the rates for 80% coinsurance.

##### **4-d CONTINUOUS POLICIES**

Allegany Co-op writes continuous policies with annual terms being rated with rates in effect at the beginning of each annual policy period.

##### **4-e CONTRIBUTING INSURANCE (SF-128)**

Coverage may be divided between two or more companies using the rates, rules, forms and endorsements of this manual.

##### **4-f EXCESS LIABILITY (\$2,000,000 occurrence/\$4,000,000 aggregate)**

Charge an additional 35% of the developed liability premium for the \$1,000,000 per occurrence limit, subject to the minimum premium of \$333.

##### **4-g MAXIMUM & MINIMUM CHARGES**

No additional premium shall be charged and no return premium shall be allowed when such additional or return premium is less than \$15.00.

Annual Minimum Premium      \$500.00

Minimum Retained Premium    \$250.00

Minimum Earned Premium      \$250.00

Minimum Premium applies per location and includes mandatory coverages.

##### **4-h PREMIUM MODIFICATIONS**

###### **1. SUPERIOR RISK PROGRAM**

A superior risk credit of 15% is applied to accounts that meet the following criteria:

- a. The applicant is a member in good standing with the New York Campground Association.
- b. The property receives a favorable loss control inspection report.
- c. The applicant utilizes an incident reporting form to document any safety concerns or injuries sustained on the premises.
- d. Access roads are posted with speed zones and speed bumps where necessary.
- e. The water system is tested annually by the Health Department.
- f. Electrical services are all grounded.
- g. Swimming pool rules are posted.

## **2. RETENTION CREDIT**

A retention credit of 5% of the policy premium is provided to each policy that renews without lapse of coverage once the coverage has been in place with Allegany Co-op Insurance Company for one year. After the initial 1-year qualifying period the retention credit will be applied as long as coverage is continued without lapse or rewrite.

### **4-i RATE REVISIONS**

When the company announces a rate revision, the revised rates shall apply to each new and renewal policy and all binders having inception dates or policy rating terms on or after the effective date(s) of the rate revision. Endorsements shall be rated with the rates in effect for the policy term to which such endorsement applies.

### **4-j REPLACEMENT COST PROVISION (SF-27B)**

Replacement cost coverage may be offered with underwriter approval. Losses would be settled without deduction for depreciation. Replacement Cost is limited to the cost of replacement with similar materials on the same site and used for the same purpose. The rates are the same as for actual cash value coverage.

### **4-k RESTRICTION OF INDIVIDUAL POLICY**

If a policy would not be issued because of unusual exposures, the applicant may request a restriction of the policy at no reduction in the premium. The request, bearing the signature of the applicant, shall be referred to the Company.

### **4-l WHOLE DOLLAR PREMIUM**

The premium for each exposure shall be rounded to the nearest dollar, separately for each coverage provided by the policy.

A premium involving 50 cents or over shall be rounded to the next highest dollar.

## **5. RATING:**

1. Obtain the standard Campground and RV Park Package charge from the top of the rate pages. The standard Campground and RV Park Package charge is the premium for the mandatory property coverages. (Apply any deductible credit.)
2. Obtain the appropriate rate(s) for building and business property, peril options and protection class, according to the occupancy. Apply any deductible credits. Apply resulting rate per thousand of coverage.
3. Determine the Premises & Operations Premium for all applicable liability classifications:
  - a) Obtain the Premises & Operations rate for the appropriate classification and zone.
  - b) Select the rate from the table below the desired limit of liability insurance.
  - c) Multiply by the appropriate basis.
4. Determine the Products/Completed Operations Premium for all applicable liability classifications: (if this coverage is included)
  - a) Obtain Products/Completed Operations rate for the appropriate classification and zone.
  - b) Select the rate from the table below the desired limit of liability insurance.
  - c) Multiply by the gross receipts (per \$1,000).
5. Calculate each optional property coverage (Apply any deductible credit).
6. Calculate each optional liability coverage.
7. Add steps 1-6 for final premium.
8. Apply any applicable premium modifications.

## **RATING TERMS DEFINED & NOTES**

### **CONSTRUCTION DEFINITIONS:**

**Frame:** Buildings where the exterior walls are wood or other combustible materials, including construction where combustible materials are combined with other materials (such as brick veneer, stone veneer, wood iron-clad, stucco on wood). One third of exterior walls are of frame or combustible material.

**Masonry:** Buildings where the exterior walls are constructed of masonry materials such as adobe, brick, concrete, gypsum block, hollow materials, and where the floors and roof are combustible (disregarding floors resting directly on the ground). Less than one third of exterior walls are of frame or combustible constructions.

### **PROTECTION DEFINITIONS:**

**Protected:** Building is located within 1,000 feet of an approved fire hydrant and is within 5 road miles of a responding fire department.

**Semi-Protected:** Building is located more than 1,000 feet of an approved fire hydrant, but is within 5 road miles of a responding fire department.

**Unprotected-** All Others.

## **TERRITORIES:**

Zone 1: All of state except counties listed below in Zone 2.

Zone 2: Counties of: Dutchess, Nassau, Orange, Putnam, Rockland, Suffolk, Ulster, and Westchester.

## **BASIS OF LIABILITY PREMIUM:**

The basis of liability premium is the unit of exposure used to determine the premium. Rates are shown on the rate pages with the classification description.

### **Basis**

Area means the square footage of floor space for entire building, excluding the following:

- Basements (unless open to the public);
- Mezzanine floor openings;
- Private residences (charge as apartment);
- Areas used by concessionaires, subtenants or tenants if areas are physically separated; and
- Portions of floors on which 50% or more of the area is used for:
  - a) storage in connection with building maintenance; and
  - b) machinery & equipment pertaining to the service of the building.

Building owners measure building area using square footage outside the outer building walls. Tenants measure building area using square footage of leased space.  
Rates apply per 100 square feet of area.

Per Person means the total number of persons.

Receipts means the gross amount of money charged for goods, products sold or operations performed. The minimum receipts to be used are \$20,000.  
1) Rates apply per \$100 for Premises and Operations Classifications.  
2) Rates apply per \$1,000 for Products/Completed Operations Classifications.

Each means the total number designated.

**SPECIAL NOTE:** Products/Completed Operations are based upon Receipts.

For forms, classifications, rules and rates not shown in this manual, refer to the URB manual, forms, rules and rates approved for use by the company.

**OPTIONAL PROPERTY COVERAGES: (\$500 Deductible)**

<b>Accounts Receivable (MR-87)</b>	\$1 per \$1,000
<b>Additional Campground &amp; RV Park Property (ACIC-SF-521C NY)</b> (See form ACIC-SF-521C NY for types of property covered.)	\$20 per \$1,000
<b>Boats (MR-51)</b>	\$13.60 per \$1,000
<b>Builders Risk</b>	
Builders Risk (SF-21)	\$2 per \$1,000
Extra Coverage (SF-21A)	\$4 per \$1,000
Renovation Forms:	
Standard (SF-21D)	\$3 per \$1,000
Broad (SF-21C)	\$5 per \$1,000
Special (SF-21B)	\$8 per \$1,000
<b>Computer Coverage (MR-61A)</b>	\$5 per \$1,000
<b>Contractors Equipment:</b>	
Standard (MR-71)	\$7 per \$1,000
Risks Not Otherwise Excluded (MR-72)	\$9 per \$1,000
<b>Cooking Protection Equipment Accidental Leakage (SF-91)</b>	\$30 per year

**Deductibles:** All rates in this manual are based upon \$500 deductible clause.  
For Building and Business Property, refer to Property Rate page.  
Optional Higher Deductibles are shown in the following table:

Deductible Rate Factors		
Deductible	SF Forms	MR Forms
\$1,000	0.92	0.95
2,500	0.85	0.88
5,000	0.75	0.78

**Equipment Breakdown Enhancement Endorsement (SF-345)**

This endorsement adds additional perils that are otherwise excluded from property insurance policy forms. Coverage may be added for a premium charge of 6% of the total buildings and business property premiums.

<b>Equipment Rental Reimbursement (MR-74)</b>	\$9 per \$1,000
<b>Exterior Signs (ACIC-SF-521C NY)</b>	\$15 per \$1,000
<b>Extra Expense (ACIC-SF-521C NY)</b>	\$20 per \$1,000
<b>Golf Carts Owned by Members/Others (ACIC-SF-521C NY)</b>	\$5 per \$1,000



**Installation Floater:**

Standard (MR-75)	\$4 per \$1,000
Special (MR-76)	\$5 per \$1,000

**Loss of Earnings (ACIC-SF-521C NY)** \$4 per \$1,000

**Miscellaneous Property Floater (MR-52) (MR-54)**

MR-52	\$16 per \$1,000
MR-54 (Select one group on form)	
Group 1	\$7 per \$1,000
Group 2	\$9 per \$1,000
Group 3	\$12 per \$1,000

**Money and Securities (ACIC-SF-521C NY)** \$8 per \$1,000

**Off Premises Power Clause (SF-94A) (SF-95A)**

Covers loss to business property from physical damage to any electrical generating plant, power house, substation, transformer or other equipment.

SF-94A-Specified Causes of Loss-	
(excluding power transmission lines)	\$1.00 per \$1,000
(including power transmission lines)	\$1.50 per \$1,000
SF-95A-(Time Element) All Covered Causes-	
(excluding power transmission lines)	\$1.25 per \$1,000
(including power transmission lines)	\$2.00 per \$1,000

**Peak Season (SF-125)**

Business Property coverage can be increased for specific periods of time.

The additional premium for use of the endorsement shall be calculated at pro-rata of the annual rate for each period as specified in the endorsement.

**EXAMPLE:**

Camp 'X' desires \$5,000 Peak Season Coverage for 3 months of the year.

Business Property rate = \$22. (\$22 premium per \$1,000 coverage)

% of year = # months desired coverage / 12 = 3 / 12 = .25

Peak Season Premium:

(Desired Coverage / 1,000)	x	BP Rate	x	% of year	=	Premium
(\$5,000 / \$1,000)	x	22	x	.25	=	\$27.50

**Personal Property of Others (ACIC-SF-521C NY)** \$5 per \$1,000

**Protective Safeguards (SF-53)**

<u>Burglary / Fire Alarm Systems (UL listing required)</u>	<u>Credit</u>
Central Station Reporting	10%
Fire/Police Reporting Systems	5%
Watchman	5%

**Refrigerated Food Products-Food Spoilage (SF-93)** \$15 per \$1,000

(Also charge Off Premises Power if requested.)

**Refrigerated Property (SF-106)** \$15 per \$1,000  
(Also charge Off Premises Power if requested.)

**Seasonal Variation (SF-391)**

Insured selects a coverage amount for each month of the year.

This form is to be used where the insured knows the business property amounts for each month and these values do not change significantly from year to year.

Calculate the average value for the entire year [(January + February + .... + December) / 12]. This value is to be shown on the form.

Multiply average value by business property rates.

**Sports Equipment Floater (MR-56)** \$14 per \$1,000

**Tools & Equipment Floater:**

Standard (MR-80)	\$7 per \$1,000
Broad (MR-78)	\$10 per \$1,000
Special (MR-79)	\$12 per \$1,000

**While Away From the Insured Premises (ACIC-SF-521C NY)** \$5 per \$1,000

## OPTIONAL LIABILITY COVERAGES:

### 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); and
- d) Mortgagees and loss payees (LS-22) (No occupancy of Premises).

The following additional insureds may be added at a 10% increase to the liability premium:

- a) Additional Owners (LS-19) (LS-22);
- b) Architects, engineers or surveyors engaged by the insured (LS-21) (LS-22);
- c) Concessionaires (LS-22);
- d) Employees other than executives and others qualifying as insureds (LS-21);
- e) Mortgagees and loss payees (LS-22) (Occupancy of Premises);
- f) Owner when tenant is named insured (LS-19);
- g) Purchasers under contract/owners by deed (LS-22) (No occupancy of premises); and
- h) Person or organization where charge for services is 25% or greater of insured's total annual charge for services (LS-22).

The following additional insureds may be added at 25% increase to the liability premium:

- a) Architects, engineers or surveyors engaged by others (LS-22);
- b) Contractors or subcontractors (LS-21) (LS-22);
- c) Persons or organizations involved with saddle animals (LS-22);
- d) Purchasers under contract / owners by deed (LS-22) (Occupancy of Premises);
- e) Tenants or exhibitors (LS-22); and
- f) Trustees in bankruptcy and receivers in bankruptcy. (LS-22).

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

\$5.00 per subdivision.

### Assault & Battery Exclusion (LS-73)

\$10 credit per policy

### Business General Liability (LS-5)

(charge in addition to general liability and products/completed operations)

Zone 1		Zone 2	
Limit	Premium	Limit	Premium
\$300,000/600,000	\$ 31	\$300,000/600,000	\$ 40
500,000/1,000,000	\$ 36	500,000/1,000,000	\$ 47
1,000,000/2,000,000	\$ 44	1,000,000/2,000,000	\$ 57

**Employers' Non-Ownership Automobile (LS-50)**

Zone 1		Zone 2	
Limit of Liability	Premium	Limit of Liability	Premium
\$300,000/600,000	\$ 39	\$300,000/600,000	\$ 51
500,000/1,000,000	\$ 43	500,000/1,000,000	\$ 56
1,000,000/2,000,000	\$ 50	1,000,000/2,000,000	\$ 65

**Exclusion of Newly Acquired Entities (LS-91)**

\$5 credit per policy.

**Exclusion-Products/Completed Operations Hazard (LS-16B)**

For use with LS-5 when Products/Completed Operations coverage is not purchased.

This endorsement excludes Products and Completed Operations from the policy.

Do not make charge for Products and Completed Operations.

**Exclusionary Endorsements**-to be attached when applicable, at the insured's request:

All Hazards in Connection with Designated Premises (LS-17)

Asbestos, Dioxin or Polychlorinated Biphenols (LS-87)

Athletic Participants (LS-14)

Business Premises Exclusion Other Than Designed Premises (use with LS-5) (LS-70)

Coverage Applicable to Designated Premises or Project Only (LS-70A)

Discrimination Clarification (LS-88)

Employment Practices (LS-93)

Operations (LS-18)

**Hired And Non-Owned Automobile Coverage (LS-50A)**

Zone 1		Zone 2	
Limit of Liability	Premium	Limit of Liability	Premium
\$300,000/600,000	\$ 54	\$300,000/600,000	\$ 70
500,000/1,000,000	\$ 66	500,000/1,000,000	\$ 86
1,000,000/2,000,000	\$ 80	1,000,000/2,000,000	\$ 104

**Personal Injury Liability (LS-49)**

15% of Premises &amp; Operations premium.

**Products and Completed Operations Hazard (when applicable, use appropriate LS products form)**

Zone 1				Zone 2			
Rate per \$1,000 Receipts				Rate per \$1,000 Receipts			
	\$300,000/ 600,000	\$500,000/ 1,000,000	\$1,000,000/ 2,000,000		\$300,000/ 600,000	\$500,000/ 1,000,000	\$1,000,000/ 2,000,000
Restaurants	0.77	0.91	1.06	Restaurants	1.00	1.18	1.38
Taverns	0.61	0.72	0.84	Taverns	0.79	0.94	1.09
Camp Stores/Others	0.48	0.57	0.66	Camp Stores/Others	0.62	0.74	0.86

Minimum Premium	\$ 107	\$ 123	\$ 148	Minimum Premium	\$ 139	\$ 160	\$ 192
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**ALLEGANY CO-OP INSURANCE COMPANY  
CAMPGROUND AND RV PARK PROGRAM RATES**

**Standard Campground and RV Park Package Charge (mandatory charge)                      \$110**

***ALL ZONES:***

**PROPERTY RATES—BUILDINGS AND BUSINESS PROPERTY—BASIC PERILS (SF-1)**

Rates per \$1,000.

Rates at \$500 Deductible—See Deductible Table for other options.

Classification	Protected	Semi-and Unprotected
Campground Buildings Frame	\$5.88	\$7.08
Restaurant/ Tavern Frame	10.02	12.06
Campground Buildings Masonry	5.41	6.50
Restaurant/Tavern Masonry	9.22	11.06
Swimming Pools	1.50	1.50

**PROPERTY RATES—BUILDINGS AND BUSINESS PROPERTY—BROAD PERILS (SF-2)**

Rates per \$1,000.

Rates at \$500 Deductible—See Deductible Table for other options.

Classification	Protected	Semi-and Unprotected
Campground Buildings Frame	\$6.17	\$7.40
Restaurant/ Tavern Frame	10.51	12.62
Campground Buildings Masonry	5.68	6.82
Restaurant/Tavern Masonry	9.67	11.62
Swimming Pools	1.80	1.80

**PROPERTY RATES—BUILDINGS AND BUSINESS PROPERTY—SPECIAL PERILS (SF-3 AND/OR SF-4)**

Rates per \$1,000.

Rates at \$500 Deductible—See Deductible Table for other options.

Classification	Protected	Semi-and Unprotected
Campground Buildings Frame	\$6.29	\$7.92
Restaurant/ Tavern Frame	10.72	12.90
Campground Buildings Masonry	5.80	6.96
Restaurant/Tavern Masonry	10.34	11.83
Swimming Pools	1.86	1.86

**Deductible Credits**—The following Deductible Table applies to the Building and Business Property Rates shown above.

Deductible	\$1,000	\$2,500	\$5,000
Factor	.86	.74	.66

**ALLEGANY CO-OP INSURANCE COMPANY  
CAMPGROUND AND RV PARK PROGRAM RATES**

**ZONE 1  
LIABILITY RATES**

CLASSIFICATION	LIMITS		
	\$300,000/600,000	\$500,000/1,000,000	\$1,000,000/2,000,000
Bicycle Rentals	\$ 15	\$ 19	\$ 23
Camp Stores	65	77	91
Fishing Pond	117	134	162
Golf Cart Rentals	32	39	45
Hayrides and other rides (per wagon)	110	130	153
Indoor Pavilions and Rec Hall	70	84	98
Non-motorized Boat Rentals	11	13	16
Pedal Cart Rentals	10	13	15
Playgrounds	100	117	139
Propane Filling Stations	221	260	306
Refreshment Stands	95	112	132
Rental Cabins, Park Trailers –Short Term	61	71	84
Rental Houses-Long Term	51	60	70
Rental Sites—Other than Tents	13	15	17
Rental Sites—Tents Only	10	12	14
Sprayground	247	284	343
Swimming Beaches	534	614	741
Swimming Pools	400	460	556

NOTE: Rating basis is “each” or per unit for the above classifications.

Restaurants and Taverns Operated in Connection With the Campground (Rate per 100 Sq. Ft. of Area)	\$ 59	\$ 73	\$ 87
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*For liability limits of \$2,000,000 per occurrence, \$4,000,000 aggregate, see General Rules: Excess Liability.*

**ZONE 2  
LIABILITY RATES**

CLASSIFICATION	LIMITS		
	\$300,000/600,000	\$500,000/1,000,000	\$1,000,000/2,000,000
Bicycle Rentals	\$ 19	\$ 24	\$ 29
Camp Stores	82	96	114
Fishing Pond	148	170	205
Golf Cart Rentals	41	49	57
Hayrides and other rides (per wagon)	140	165	194
Indoor Pavilions and Rec Hall	88	106	124
Non-motorized Boat Rentals	14	16	20
Pedal Cart Rentals	13	16	19
Playgrounds	140	165	194
Propane Filling Stations	280	330	389
Refreshment Stands	168	198	234
Rental Cabins, Park Trailers –Short Term	77	90	107
Rental Houses-Long Term	64	75	89
Rental Sites—Other than Tents	15	18	21
Rental Sites—Tents Only	12	15	18
Sprayground	313	360	435
Swimming Beaches	677	778	939
Swimming Pools	507	583	705

NOTE: Rating basis is “each” or per unit for the above classifications.

Restaurants and Taverns Operated in Connection With the Campground (Rate per 100 Sq. Ft. of Area)	\$77	\$95	\$113
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*For liability limits of \$2,000,000 per occurrence, \$4,000,000 aggregate, see General Rules: Excess Liability.*