# COMMERCIAL GENERAL LIABILITY PROGRAM

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COMMERCIAL GENERAL LIABILITY PROGRAM (CG)

INTRODUCTION
This program is designed to provide liability coverage for businesses where no property coverage is desired or where the property coverage is written under a separate policy. North Star Mutual subscribes to the ISO General Liability Program for loss costs, rules, and forms. The loss costs are subject to our company multiplier as filed with the Insurance Department.

THE PURPOSE OF LIABILITY INSURANCE
Briefly, negligence is defined as failure to do what an ordinary person would do under the same circumstances. Therefore, the business operator or property owner may become involved in lawsuits arising out of injuries to persons or damage to property or members of the public because of accidents, caused by themselves, their employees, their property or business operations.

Negligence may be proven and a judgment awarded if the facts at the time of the accident reveal:
1. That the injury was caused by some fault or defect of which the owner or operator should have been aware;
2. That the owner or operator failed to fulfill his responsibility to protect the public from existing danger; or
3. That he was in someway negligent in meeting his responsibility.

Therefore, the major purposes of liability insurance would be to provide protection for:
1. Financial loss because of liability imposed by law.
2. Injuries to members of the public.
3. Damage to another persons property.
4. Accidents arising out of the ownership, maintenance, or use of the property.
5. Business operations or personal acts or omissions.

UNDERWRITING RULES
1. The Each Occurrence Limit for bodily injury or property damage may not be written in excess of $1,000,000.
2. The General Aggregate Limit may not be written in excess of $3,000,000.
3. Do not submit risks with serious uncorrected liability hazards or careless operations.
4. Products and Completed Operations coverage cannot be written alone.
5. Please refer to our COMMERCIAL LIABILITY AND PRODUCTS AND COMPLETED OPERATIONS PROHIBITED LISTS in the General Information section of our agents manual for eligibility requirements.
6. Our liability policies are written on an occurrence basis only.
7. A General Liability application must be completed on each submission.

LIABILITY COVERAGES PROVIDED
The Commercial General Liability policy is written on an occurrence basis and provides the following very broad coverages:

- Premises Operations Liability
- Host Liquor Liability
- Contractual Liability
- Incidental Medical Malpractice
- Personal and Advertising Injury
- Non-Owned Watercraft
- Medical Payments
- Limited Worldwide Liability
- Fire Damage Legal Liability
- Additional Persons Insured
- Broad Form Property Damage
- Extended Bodily Injury
- Automatic Coverage For Newly Acquired Organizations
- Medical Payments

Medical payments for $5,000 per person is included subject to the per occurrence limit. Eliminating the medical payments coverage is optional.
POLLUTION LIABILITY
All pollution coverage for bodily injury and property damage is excluded under our liability policy. North Star does not provide any pollution liability coverage.

OPTIONAL COVERAGES
Listed below are some of the more popular optional coverages:
- Hired and Non-Owned Auto
- Products and Completed Operations
- Employment Practices Liability (not available on stand-alone farm classifications)
- Cyber Liability
- Liquor Liability

MINIMUM PREMIUM
North Star General Liability policies have a $275 minimum policy premium, with exception to:
1. Stand-alone 1-4 family dwellings where a $100 minimum policy premium applies;
2. Stand-alone farm classifications where a $100 minimum policy premium applies;
3. Employment Practices Liability coverage where a $50 minimum premium applies to the coverage
4. Cyber Liability coverage where a $20 minimum premium applies to the coverage.
5. Liquor Liability coverage where a:
   a. $400 minimum premium applies to the coverage for Non-VFW/Eagles risks with on-premises liquor exposure; or
   b. $750 minimum premium applies to the coverage for VFW/Eagles risks with on-premises liquor exposure.
   The Liquor Liability minimum premium is subject to modification by the Liquor Liability Limits factor.

RATES AND QUOTES
North Star does not publish any liability rates or premiums in our agents manual with the exception of the rates for 1-4 family dwellings and farms listed in the chart below. Please submit an application or call us at the office for all other liability quotes. We are always happy to provide you with a quick quotation; and

POLICY TERM
Policies are written on a 1 year basis. The policy will be automatically renewed each year with an updated declarations page. The policy will be subject to the premiums, rules and forms in effect at the time of renewal. Policyholders will initially receive copies of all policy forms. Upon renewal they will receive only an updated declarations and forms that are new or revised. Policyholders may receive all policy forms upon request.

INDIVIDUAL RISK PREMIUM MODIFICATION (IRPM)
Premium credits or debits may be applied at the discretion of the Home Office. Please call our Home Office Commercial Underwriters to determine credits or debits. After the IRPM Plan has been applied, the annual premium cannot be less than the minimum premium.

DWELLING (1-4 FAMILY) - LIABILITY RATES
Generally, 1-4 family dwellings will be written under our Personal and Premises Liability Program using form NS-800. However, underwriting discretion may allow large accounts to be written under our Commercial Lines Program. Premiums for premises only liability for persons owning or leasing a 1 to 4 family dwelling are shown in the table below. $5,000 medical payments coverage is included. Stand-alone 1-4 family dwellings are subject to a minimum premium of $100. 1-4 family dwellings attached to a Commercial Multiline policy are subject to a minimum premium of $275. General Aggregate limits are twice the each occurrence limits shown below.

<table>
<thead>
<tr>
<th>LIABILITY (each occurrence)</th>
<th>$25,000</th>
<th>$50,000</th>
<th>$100,000</th>
<th>$300,000</th>
<th>$500,000</th>
<th>$1,000,000</th>
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<tbody>
<tr>
<td>MEDICAL PAYMENTS (each person)</td>
<td>$5,000</td>
<td>$5,000</td>
<td>$5,000</td>
<td>$5,000</td>
<td>$5,000</td>
<td>$5,000</td>
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<tr>
<td>Dwelling - 1 Family</td>
<td>63010</td>
<td>29</td>
<td>34</td>
<td>39</td>
<td>44</td>
<td>49</td>
</tr>
<tr>
<td>Dwelling - 2 Family</td>
<td>63011</td>
<td>45</td>
<td>51</td>
<td>57</td>
<td>63</td>
<td>69</td>
</tr>
<tr>
<td>Dwelling - 3 Family</td>
<td>63012</td>
<td>63</td>
<td>70</td>
<td>77</td>
<td>84</td>
<td>91</td>
</tr>
<tr>
<td>Dwelling - 4 Family</td>
<td>63013</td>
<td>79</td>
<td>87</td>
<td>95</td>
<td>103</td>
<td>111</td>
</tr>
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FARM - LIABILITY RATES

Generally, farm commercial liability will be written under our Personal and Premises Liability Program using form NS-810. However, underwriting discretion may allow large accounts to be written under our Commercial Lines Program. Premiums for the commercial liability exposures that arise out of farming activities on the insured premises and related operations are shown in the table below. $5,000 medical payments coverage is included. Stand-alone farm liability classes are subject to a minimum premium of $100. Farm liability classes attached to a Commercial Multiline policy are subject to a minimum premium of $275. General aggregate limits are twice the each occurrence limits shown below.

A base charge must be made for all farm land owned or rented by the insured (determined by the total number of acres owned and rented). If the following exposures exist a charge is required: all additional farm premises with buildings and livestock (Livestock Liability Exposure Charge). If other exposures exist, please call our Commercial Underwriting Department to discuss the risk as there may be additional charges that apply.

<table>
<thead>
<tr>
<th>LIABILITY (each occurrence)</th>
<th>25,000</th>
<th>50,000</th>
<th>100,000</th>
<th>300,000</th>
<th>500,000</th>
<th>1,000,000</th>
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<tbody>
<tr>
<td>MEDICAL PAYMENTS (each person)</td>
<td>5,000</td>
<td>5,000</td>
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<td>5,000</td>
<td>5,000</td>
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BASE CHARGES

0-160 Acres  75051  45  49  55  67  81  122
161-500 Acres  75151  54  59  66  81  97  146
501-2,000 Acres  75251  61  67  75  92 110  165
2,001-5,000 Acres  75251  69  75  86 104 124  186
Over 5,000 Acres  00093  78  85  95 116 140  210

ADDITIONAL CHARGES

Add'l Farm Premises with Buildings (owned or rented)  75350  15  18  20  23  26  39
Livestock Liability Exposure Charge  00113  53  57  63  70  77  116
Dwelling for Rent
1 family  00120  16  17  19  21  22  33
2 family  00121  32  34  38  42  44  66
3 family  00122  48  51  57  63  66  99
4 family  00123  64  68  76  84  88 132

Farm Employer's Liability
Each Full Time Employee, (Working 180 days per year or more)  76550  28  33  35  42  45  68
Each Part Time Employee (Working over 40 days but less than 180 days year)  76650  18  23  24  27  29  44
Custom Farming, Per $100 Receipts  76252  .47  .56  .61  .74  .87  1.31
Farm Pollution & Cleanup Coverage  78753  If aggregate limit is $50,000, charge $60

If the farm operations consist mainly of livestock rather than farming of land, refer to Home Office for acceptability and rating.

NOTE: If the farmland is rented to 1 party and the dwelling is rented to a 2nd party, then both a Base Charge and a Dwelling for Rent charge need to be made. If the same party rents both the farmland and the dwelling then just a base charge needs to be made.