

TO: ALL AGENTS

ASSISTED LIVING CENTERS

Grain Dealers Mutual Insurance Company is pleased to introduce its Assisted Living Centers program. Endorsement CP 000 12a will be added to the Building and Personal Property Coverage Form (CP 00 10). This endorsement may be written for a \$100 additional premium. The premium is not eligible for any further modification or the IRPM plan. This program can only be written on a monoline Commercial Property policy.

Form CP 000 12a provides Coverage Extensions and Additional Coverages as specified below:

I.	COVERAGE EXTENSIONS	
A.	Appurtenant Structures	\$25,000 but not more than 10% of Building Limit
B.	Fire Department Service Charge	\$2,500
C.	Newly Acquired or Constructed Property	\$500,000 Building / \$250,000 Business Personal
D.	Mini-Computer Media Coverage	\$10,000
E.	Personal Effects and Property of Others	\$10,000
F.	Valuable Papers and Records - Cost of Research	\$10,000
G.	Property Off Premises	\$25,000
H.	Outdoor Property	\$5,000 (\$500 for any one tree, shrub or plant)
II.	ADDITIONAL COVERAGES	
A.	Money and Securities	\$5,000 in / \$2,000 out
B.	Accounts Receivable	\$25,000 (\$2,500 not at described premises)
C.	Fire Extinguisher Recharging Expense	\$2,500
D.	Crime Reward	\$10,000 but not more than 10% of loss
E.	Lock and Key Replacement	\$1,000
F.	Back Up of Sewers, Drains or Sumps	\$5,000
G.	Fine Arts	\$10,000 (\$2,500 for any one item)
H.	Mechanical Breakdown	\$15,000 (of building limit)
I.	Spillage Coverage	\$5,000
J.	Business Income and Extra Expense	\$50,000

Company Exception Page CF-E-2 can be found on our web site under “Underwriting Tools” and “Company Procedure Manual.” The ALC Property Supplemental Application can also be found on our web site under “Underwriting Tools” and “Forms and Applications.”

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State Filings Coordinator
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