

ATTENTION: PL/CL Agents

RLI will now allow "Second Location" availability in their underwriting and coverage for their IHB Insurance Product. This is for both new and renewal policies with an effective date on or after March 1st, 2009.

RLI will be implementing more enhancements to the 2nd location soon.

2ND Location Eligibility:

Risks may **store** BPP at a second location, but may **not operate** their business from a second location (other than a secondary residence).

The following are examples of an eligible second location:

- Insured rents or owns a second home.
- Partnership/Corporation-Two owners each working from their own home. (Note: A third location may be added by endorsement with underwriting approval).
- Storage Units (Maximum Size: 250 Sq Ft.)
- Outbuildings located on insured's premises but **more than** 100 ft. away from their home (Any size)

2nd Location Additional Information:

- The 2nd location does not have to be in the same state as the 1st location (primary residence), however, the agent must be licensed in the state in which the 2nd location resides to submit for coverage.
- The minimum BPP limit for the 2nd location is \$5,000.
- The BPP rate for the 2nd location is 20% more than the BPP rate for the 1st location. For example, if the 1st location and 2nd location are in the same state and territory; and the 1st location had a BPP rate of 1.85, then the 2nd location would have a BPP rate of 2.22. NOTE: if the 2nd location is in a different state and/or territory the rate would be 20% more than the BPP rate for that specific state and/or territory.
- A 2nd location cannot be added to an existing policy whose effective date is prior to March 1, 2009. In order to add a 2nd location, the policy must be cancelled and reissued with an effective date on or after 3/1/09.

Thank you for your continued business!!

RLI Specialty Markets