

ADDITIONAL RULE(S)

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**RULE A1.  
TERRORISM PREMIUM DETERMINATION**

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Refer to the Terrorism Supplement to the CLM.

**SECTION I  
GENERAL RULES**

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**RULE 10.  
RETURN PREMIUM CHANGES**

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Paragraph **B.** is replaced by the following:

- B.** Return premium due to the insured must be granted, except that a refund is not required if the return premium is \$1 or less. Refer to the company to determine whether a refund of \$1 or less will be waived.

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**RULE 15.  
DEDUCTIBLES**

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Paragraph **F.** is replaced by the following:

**F. Endorsement**

Use New Hampshire Changes – Deductible Liability Insurance Endorsement **CG 03 06**.

**SECTION II  
COVERAGE RULES**

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**RULE 22.  
DESCRIPTION OF COMMERCIAL GENERAL LIABILITY  
COVERAGE**

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Paragraph **C.3.** is replaced by the following:

- 3.** Refer to mandatory state endorsements:
  - a.** New Hampshire Changes Endorsement **CG 01 12**.
  - b.** New Hampshire Changes – Premium Audit Condition Endorsement **CG 01 52**.

- c.** New Hampshire Amendment Of Liquor Liability Exclusion – Exception For Scheduled Activities Endorsement **CG 21 29**.

This mandatory endorsement replaces the liquor liability exclusion in the Commercial General Liability Coverage Part. The exclusion avoids the use of the phrase "in the business of...". This endorsement enables insurers to exempt certain scheduled activities from the application of the exclusion. If no exemptions are to be provided for scheduled activities, either type "None" in the Schedule of the endorsement or leave the Schedule blank.

If Amendment Of Liquor Liability Exclusion Endorsement **CG 21 50**, Amendment Of Liquor Liability Exclusion – Exception For Scheduled Premises Or Activities Endorsement **CG 21 51** or Amendment Of Liquor Liability Exclusion – Limited Exception For Bring Your Own Alcohol Endorsement **CG 40 09** is attached to a policy, Endorsement **CG 21 29** should not be attached to the same policy.

- d.** New Hampshire Changes – Amendment Of Representations Condition Endorsement **CG 26 55**.
- e.** New Hampshire Changes – Cancellation And Nonrenewal Endorsement **IL 01 35**.

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**RULE 24.  
BASES OF PREMIUM**

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The following is added to Paragraph **E.2.m.**:

For premium computation purposes, use \$48,400 as the annual individual payroll for executive officers.

For premium computation purposes, use \$48,400 as the annual individual payroll for individual insureds or co-partners.