

## NEXT COMMERCIAL PROPERTY PROGRAM

Next Insurance US Company

Commercial Lines Manual

ISO Manual Exception Page – Countrywide

DIVISION TEN - BUSINESSOWNERS

These rules are amended

### Section I General Rules

#### Rule 7 – Policywriting Minimum Premium

|         |                 |
|---------|-----------------|
| Section | Minimum Premium |
| Policy  | \$205           |

If the term of the policy is less than one year, the applicable minimum premium shall be pro-rated.

#### Rule 8 – Additional Premium changes

##### B. Waiver of Premium

We will not be waiving any premium. This waiver applies only to that portion of the company premium due on the effective date of the policy change.

#### Rule 9 – Return Premium Changes

##### B. Waiver of Premium

We will return premium that is owed to the insured.

#### Rule 11 – Protective Devices or Services

Protective devices or services may be required. The policy must be endorsed to require that the company be notified if the devices or services are discontinued or out of service. Use Protective Safeguards Endorsement NXUS-CP-2013 and/or NXUS-CP-2096.