

145. Property subject to installment sales contract—self-service laundry equipment in use as such being purchased through a bona fide installment sales contract. Affirmative.

146. Physicians' and surgeons' instrument floater—hospitals and clinics—Subsection (6) (o) describes the persons to be insured under the floaters. The subsection does not apply to hospitals, clinics, medical schools and the like as evidenced by permitting furniture and fixtures to be covered if situated in that portion of the premises occupied by a physician or surgeon in the practice of his profession. However, physicians' and surgeons' instruments in use as such, the property of and on the premises of hospitals, clinics and the like may qualify under subsection (6) (m) as property of a mobile or floating nature.

147. Instrumentalities of transportation and communication—Builders' risk, covering property about to become or which has become part of a specified road, overpass, underpass, bridge, tunnel or dam in course of construction and otherwise subject to the terms, conditions and limitations of subsection (4). Affirmative.

148. City-owned gas and water meters in use as such on the premises of customers. Affirmative.

149. Radar unit in a trailer consisting of a complete ground radar tracking unit contained in a van-type semi-trailer on a college campus and used for instruction laboratory. Affirmative except as to the trailer.

150. Intercom systems under lease. Affirmative as to systems on lease. Negative as to property of the insured on premises of assured.

151. Dump beds readily detachable in use on vehicle and in storage incidental to such use. Affirmative.

152. Bailees' customers policy endorsement covering furniture, fixtures, machinery, tools, improvements and betterments. Negative.

153. Seed cotton and baled cotton on vehicles, in seed cotton houses, and on gin premises. Negative.

154. Personal property floater coverage extended under standard form to include liability for forged credentials. Negative.

155. Trampolines in use as a commercial amusement enterprise. Negative.

156. Multiple use trailer unit designed for attachment to auto and used as boat trailer, utility trailer, or tent trailer. Negative.

157. Coverage under conditional sales policy on equipment repossessed. Equipment subject to a conditional sales contract is classifiable as inland marine. Upon termination by repossession, insurance on property repossessed is classifiable as inland marine under "domestic shipments".

158. Builders risk insurance covering differences in conditions by insuring any and all kinds of property at site of installation during construction until accepted or until interest of assured ceases against all risks of loss except loss by fire, extended coverage perils and vandalism and malicious mischief. Negative.

159. Installment sales contracts which provide for election by purchaser to continue insurance in force after interest of seller ceases and includes property pledged for payment of a debt or to secure payment for a loan. Negative.

160. Public property floater covering personal property belonging to states, counties, townships and municipalities, including property of others in the custody or control of assured. Negative.

161. Camper's unit detachable from motor truck. Affirmative.

162. Stone crusher bins and conveyors at a specific situs but designed to be moved when rock supply is depleted. Affirmative.

163. School property floater covering "all personal property of the named assured, except as excluded, and similar property of others in the custody or control of the assured and for which the assured is legally liable or has prior to loss assumed liability." Negative.

164. Medical profession floater policy which covers personal property of every kind and description usual and incidental to the assured's profession while at a specified location, while situated at other locations, and while in transit, all subject to exclusion of specified property. Negative.

165. Material handling equipment, transportation and floater policy covering the interest of the assured in all personal property owned by the assured, incidental to the business of the assured; personal property of others in custody and control of the assured, incidental to the business of the assured; personal property sold by the assured under conditional sales plans; and improvements and betterments to buildings occupied but not owned by the assured; all subject to stated exclusions. Negative.

166. Moving sidewalk which affords means of transportation from one building to another separate and distinct building in a shopping center. Affirmative.

167. Traffic control system covering traffic signals and auxiliary equipment. Affirmative as to outside signals, lamps and wiring. Negative as to operating and control apparatus in buildings.

168. Agents' catastrophe insurance policy which indemnifies the assured for loss of commission resulting from a reduction of a client's insurable interest by risks insured. Negative.

169. Professional golfers' all risk policy which, in part, insures golfing property of the insured and other golfing equipment held for sale incidental to insured's operations as a professional golfer. Negative.

170. Storage and drying bins installation floater consisting of bins constructed of galvanized steel walls bolted together, property being in the nature of "equipment" rather than "building materials". Coverage as inland marine applies during transit and during period of installation until interest of installer ceases or property is accepted as satisfactory whichever first occurs. Affirmative.

171. Debarker and chipper equipment having the quality of mobility in its nature and use. Affirmative.

172. Greenhouse installation risks consisting of property in the nature of "equipment", as distinguished from "building materials", while in transit and during installation until the interest of the installer ceases or the property is accepted as satisfactory, whichever first occurs. Affirmative.

173. Personal property floater insuring household furnishings under an installment sales loan plan which covers the interest of the insured and the interest of the purchaser in property offered as collateral to

secure a loan under a policy which would continue in force after the seller's interest ceases. Negative since the form of policy is not the well established type of policy known as "The Personal Property Floater" nor does the policy comply with subsection (6) (o).

174. Telephone answering service insurance including business interruption or extra expense coverage covering physical damage to leased telephone or radio telephone equipment against all risks of loss. Affirmative.

175. Trailer truck theatre consisting of portable theatre equipment including trailer trucks used in transporting such equipment. Negative as to insurance of the trailer trucks.

176. Ice vending machines, mobile in nature, in use for the purpose for which they were manufactured. Affirmative.

177. Coin changers permanently located in parking lots. Negative.

178. Trailer-kitchen, restaurant covering trailer unit and its contents wherever located and operating as restaurant. Negative as to the unit; affirmative as to mobile articles used in connection therewith.

179. Chicks and supplies in possession of growers also engaged in business as a dealer. Affirmative.

180. Theatrical floaters affording coverage to eligible property on an all-risk basis. Affirmative.

History: 1-2-56; am. (6) (d); am. (7) (a), (b), (c) and (d); r. (7) (e), (f), (g), (h), (i), (j) and (k); am. (9) (a) 18, 21, 29 and 49; cr. (9) (a) 76 through 152, both inclusive, Register, November, 1960, No. 59, eff. 12-1-60; cr. (9) (a) 153 through 180, both inclusive, Register, April, 1964, No. 100, eff. 5-1-64.

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