



MISSOURI HOMEOWNERS

MANUAL

MADISON MUTUAL INSURANCE COMPANY

HOMEOWNER UNDERWRITING MANUAL INDEX

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AGENT'S UNDERWRITING GUIDELINES

An application for insurance is submitted at the discretion of the agent, who should use all available information in the field underwriting process. The Home Office uses all information including the application, the history we maintain and other sources of public information.

We view the integrity of the information on the application with major importance. The truthfulness of the details of claims is important to the underwriting decision. It is important to note that the underwriting process is based on all available information.

On HO-3 and HO-5 policies, photographs are suggested for all property regardless of age and should be emailed Underwriting Department. Photos should be taken from opposite diagonal corners of the dwelling and at least one photo of each additional structure. The Agent should be familiar with the property and have completed a physical inspection. The property should show good care and maintenance and show pride of ownership.

All Homeowner forms Except HO-4 and HO-6 must have an e2Value property valuation fully completed.

Inspection Guidelines:

- Inspections may be ordered at the discretion of the company.
- Homes built prior to 1950 will require an interior and exterior inspection. Interior photos should include: electrical panel with door open, furnace, water heater, plumbing under the kitchen sink, and sump pump.

All Modular Homes:

- Must not be older than 25 years.
- Must meet all other Underwriting criteria.

All Condominium Policies:

- Cannot be owned by a corporation or partnership
- Cannot be occupied by more than one additional family or more than two boarders.
- A unit may be rented to others; however, if a unit is rented to others the HO2470 must be added.
- Certain occupancies incidental to the dwelling are permitted provided that the premises is used primarily for dwelling purposes and there are no other ineligible business exposures.
- If there are more than two attached units, they cannot have a common attic.

Co-Insurance Requirements:

- HO-3 must meet the 80% co-insurance requirement.
- HO-5 must be written for 100% of replacement cost.

The Named Insured Must:

- Be on the deed of the home.
- Be a member of the household.

Trampolines

- All trampolines must be properly anchored, padding must cover springs, and must have netting.

In-Ground Pools

- Must have a 4-foot fence with a locking gate.
- Pools with diving boards are eligible if the depth is 8 feet or more and if the board is no more than 20 inches above the water level.
- Slides are eligible with a minimum pool depth of 5 feet.

Above-Ground Pools

- pools require a locking gate if they are more than 48" in height
- A 4-foot fence with locked gate or an elevated decking completely surrounding the pool and a retractable ladder that leads to a self-closing, self-locking gate.
- Diving boards and pool slides are not eligible with above ground pools.

Wood-burning and Wood Pellet Stoves

- Must be UL approved
- Top of pipe to ceiling: 18"
- Rear of unit to wall: 36" without a heat shield. 18' with a heat shield and a 1' air gap
- Side of unit to closest wall: 36" without a heat shield. 18' with a heat shield and a 1' air gap
- Bottom of unit to floor: 4'
- Front of unit to end of floor protection: 18"
- Side of unit to end of floor protection: 12"
- Length of pipe horizontal run: hangers if over 5' and ¼" upslope for every linear foot
- Photos are required of the Wood-burning stove and the UL approved tag

Solar Panels

- Solar Panels attached to the home are insured as part of Coverage A. The value of the solar panels needs to be added in addition to the replacement value of the home.
- Free-standing solar panels are insured as part of Coverage B. The policy can be endorsed with form HO-0448 – Other Structures on the Residence Premises – Increased Limit if the automatic Coverage B limit is not adequate.
- Invoices showing the value of the solar panels are required.
- Solar panels that are leased can have the lessor added as an additional interest with form HO-0441. Contact the home office for approval before adding an additional interest.

Protection Class

- The protection class listings received by ISO LOCATION (PPC) apply to risks insured under Homeowner Policies.
- **Single Class:** In a classified area where the primary responding fire department has a single classification (e.g. 6,) applies for all properties located within the classified area.
- **Split Classification:** In a classified area where two or more classifications are shown, the classifications will be displayed as “##/X” (e.g. 6/6X). The classification is assigned as follows:

Distance to Primary Responding Fire Department	Protection Class
A. 5 Road miles or less and within 1,000 feet of a hydrant	Use the first class shown (e.g. 6/6X), use class 6
B. 5 road miles or less and over 1,000 feet to hydrant	Use the second class shown (e.g. 6/6X), use 6X
C. More than five, but less than seven road miles and within 1000 feet of hydrant	Use Class 10W
D. For properties not qualifying for A, B, or C. above	Use Class 10

Liability Requirements

All ATV's, watercraft (boats, jet skis, wave runners, etc.), snowmobiles and dwellings not insured for liability by MMIC must be specifically insured for liability coverage by another insurance company.

AGENT'S AUTHORITY GUIDELINES

The agent is authorized to submit business in accordance with all Company guidelines and requirements. At the time of submission, the agent will be advised regarding acceptability and whether the risk has been approved. Additional information may be required before the risk is approved. In this situation no coverage is in effect until authority is given by the Company underwriter. The agent will be notified regarding any risk that does not meet the Company guidelines. All properties should be inspected prior to submitting for approval.

Dwellings with an estimated replacement cost exceeding the actual cash value of the dwelling by 200% or more must be submitted for underwriting approval. If Coverage A (**Replacement Cost**) exceeds the actual cash value or purchase amount by 200%, the application must be submitted to underwriting for approval.

The dwelling must have the following:

- An approved central heating system, which is thermostatically controlled, which directly distributes heat to all rooms in the dwelling by way of ducts or in the case of hot-water heat, a steam or hot-water system. Wood heating appliances are acceptable, but it cannot be the principal source of heat and must meet all National Fire Protection Association regulations and must be UL approved.
- Full masonry foundation under the dwelling exterior supporting walls.
- Basements with a dirt floor are not acceptable.
- Porches are to be secured and adequately footed.
- A modern indoor plumbing system permanently piped to a reliable water supply.
- Yard maintenance to include the cutting of grass and the disposal of any debris around the dwelling and additional structures.
- A modern electrical system with minimum amperage of 100 is required, 200 amperage is required for dwellings with electric heat and other appliances.
- Porches or decks more than 2 feet off the ground or with three (3) or more steps leading to them must be protected with properly installed handrails.
- Roofs 10 years or older will require Limited Loss Settlement for Windstorm or Hail Losses to Roof Surfacing, HO-0646.
- Metal roofs and metal siding must have the cosmetic damage exclusion, HO-0643 or HO-0644.
- Flat roofs must be vulcanized, seamless rubber.

Do not Submit: Applications should not be submitted if any of the following conditions exist:

- Dwelling is in deteriorating condition.
- Roofs showing excessive wear or deterioration.
- Coverage A over \$1,500,000.
- Property is for sale.
- Dwelling under renovation or undergoing extensive remodeling.
- Residences used for the purpose of college housing.
- Dwelling that is used in any type of Home-Sharing Activities.
- Daycare on premises.
- Wood stoves in a garage or other outbuilding.
- Risks that have a Doberman, Chow, Pit Bull, Staffordshire Terrier, Rottweiler, Mastiff, Wolf Hybrid, Presa Canarios, or Akita, including any dog that is a mix of one of these are not acceptable and should not be submitted.
- Animals with past biting history or territorial behavior (pack mentality).
- Own or have temporary custody of animals other than domestic animals. Unacceptable animals include horses, farm animals, exotic animals, and reptiles.
- No prior insurance or lapse in coverage. This does not apply to newly purchased homes.
- Risks with more than two losses in the last five years should be submitted to underwriting for approval.
- Seasonal homes should be submitted as an HO-3, HO5, or HO-6 and must have the supporting primary home under the homeowner or farmowner program with MMIC.

- Risks in a Public Protection class 10 or 10w.

Ineligible Dwelling or Construction Types: (including but not limited to)

- Vacant or Unoccupied properties, unless under new construction.
- Dwelling is used for more than a two-family residence.
- Slate, roll, tin, rock, tar, gravel, T-lock shingles, or wood roofs.
- Log homes or log sided homes.
- Risks that have knob and tube wiring.
- Dwellings with wood shake siding.
- Mobile home, trailer home, or house trailer.
- Dwellings with metal siding without cosmetic damage endorsement.
- Dwelling has an indoor swimming pool.
- Dwellings with asbestos or asphalt siding.
- Risks with FPE Stab-Lok electrical panels.
- Risks with a challenger electrical system.
- Risks with fuse boxes.
- Modular homes older than 25 years.
- Commercial or apartment buildings.

The maximum binding authority for:

- Coverage A is \$1,000,000.
- Coverage C on an HO-4 is \$100,000.
- Coverage C on an HO-6 is \$275,000.

The agent should call underwriting if there is a question as to the correct decision or if there are special or extenuating circumstances which you believe could affect the decision.

Copies of signed applications and all applicable forms should be maintained in agent's files (See page IV B-1 for signature requirements).

- Signed Cancellation Forms
- Copy of Power of Attorney Forms when applicable
- Signed ACH Agreements
- Signed ACH Cancellations

COVERAGE MINIMUMS

The following limits of liability are required:

Coverage	HO-3	HO-4	HO-5	HO-6
A. Dwelling	\$150,000	N/A	\$250,000	\$50,000
B. Other Structures	10% of Cov. A	N/A	10% of Cov. A	N/A
C. Personal Property	50% of Cov. A	\$20,000	80% of Cov. A	\$20,000
D. Loss of Use	30% of Cov. A	30% of Cov. A	30% of Cov. A	50% of Cov. A
E. Personal Liability	\$100,000	\$100,000	\$300,000	\$100,000
F. Medical Payments	\$1,000	\$1,000	\$2,000	\$1,000
Minimum Policy Premium	N/A	\$150	N/A	\$150

Minimum Coverage A Premium & Deductibles Based on Coverage A *		
Coverage A	Minimum Coverage A Premium	Minimum Deductible
150,000 – 199,000	\$500	\$1,500/\$1,500
200,000 – 249,000	\$550	\$1,500/\$1,500
250,000 – 299,000	\$600	\$1,500/\$1,500
300,000 – 349,000	\$650	\$2,000/\$2,000
350,000 – 399,000	\$800	\$2,000/\$2,000
400,000 – 449,000	\$1,000	\$2,000/\$2,000
450,000 – 499,000	\$1,250	\$2,000/\$2,000
500,000 – 549,000	\$1,400	\$2,500/\$2,500
550,000 – 599,000	\$1,700	\$2,500/\$2,500
600,000 – 649,000	\$2,000	\$2,500/\$2,500
650,000 – 699,000	\$2,500	\$5,000/\$5,000
700,000 – 749,000	\$3,000	\$5,000/\$5,000
750,000 – 899,000	\$3,500	\$5,000/\$5,000
Over 900,000	\$4,500	\$5,000/\$5,000

* Applies to HO-3 and HO-5

POLICY TYPES

HO-3 All Risk Form

Provides the dwelling and other structures all risk perils protection except exclusions. Personal property provides broad form named perils coverage.

Personal Property Covered Perils: fire or lightning, windstorm or hail, explosion, riot or civil commotion, aircraft, vehicles, smoke, vandalism or malicious mischief, theft, breakage of glass, falling objects, weight of ice, snow or sleet, accidental discharge or overflow of water or steam, sudden and accidental tearing, cracking, burning or bulging of heating system, freezing of plumbing, heating, air conditioning systems and domestic appliances, sudden and accidental damage from artificially generated electrical current, damage by glass or safety glazing material, and volcanic eruption.

Policies may be issued to an owner-occupant of a dwelling which is used exclusively for private residential purposes and contains no more than 2 families and no more than 2 roomers or boarders per family.

HO-3 policies must meet the 80% co-insurance requirement.

Following are the mandatory endorsements for HO-3

- HO-0124 – Special Provisions – Missouri
- HO-0427 – Limited Fungi, Wet or Dry Rot, or Bacteria Coverage
- HO-0446 – Inflation Guard
- HO-0496 – No Section II-Liability Coverage for Home Day Care Business/Limited Section I – Property Coverages for Home Day Care Business
- HO-2393 – Missouri Property and Casualty Insurance Guaranty Association Notification of Coverage Limitations
- MM-752 – Windstorm or Hail Deductible
- MM-754 – Pollution Liability Exclusion

HO-4 Contents Broad Form

Provides personal property and loss of use against the broad form named perils.

Covered Perils: fire or lightning, windstorm or hail, explosion, riot or civil commotion, aircraft, vehicles, smoke, vandalism or malicious mischief, theft, breakage of glass, falling objects, weight of ice, snow or sleet, accidental discharge or overflow of water or steam, sudden and accidental tearing, cracking, burning or bulging of heating system, freezing of plumbing, heating, air conditioning systems and domestic appliances, sudden and accidental damage from artificially generated electrical current, and volcanic eruption.

Use HO-4-to insure the tenant (non-owner) of a dwelling or an apartment.

Following are the mandatory endorsements for HO-4:

- HO-0124 – Special Provisions – Missouri
- HO-0426 – Limited Fungi, Wet or Dry Rot, or Bacteria Coverage
- HO-0446 – Inflation Guard
- HO-0496 – No Section II – Liability Coverage for Home Day Care Business/Limited Section I – Property Coverages for Home Day Care Business
- HO-2393 – Missouri Property and Casualty Insurance Guaranty Association Notification of Coverage Limitations
- MM-754 – Pollution Liability Exclusion

HO-5 Comprehensive Form

Provides the dwelling and other structures and personal properties open perils protection except for the exclusions. Basic policy is an HO-5 all risk form.

The HO-5 policy is designed primarily for property inside the city limits of a community.

Special Underwriting Requirements:

- Coverage A must be equal to 100% of full replacement cost
- Dwelling over 30 years old are not eligible
- Dwelling cannot be a duplex

Following are the mandatory “minimum” coverages and endorsements for HO-5 that are included without costs:

- \$300,000 Personal Liability/\$2,000 Medical Payments
- HO-0124 – Special Provisions – Missouri
- HO-0420 – Specified Additional Amount of Insurance for Coverage A – Dwelling
- HO-0427 – Limited Fungi, Wet or Dry Rot, or Bacteria Coverage
- HO-0446 – Inflation Guard
- HO-0465 – Cov. C Increased Special Limits of Liability:
 - Class A – Money, Bank Notes, etc. \$500
 - Class E – Jewelry, Watches and Furs \$2,000
- HO-0490 – Personal Property Replacement Cost Loss Settlement
- HO-0496 – No Section II- Liability Coverages for Home Day Care Business/Limited Section I – Property Coverages for Home Day Care Business
- HO-2393 – Missouri Property and Casualty Insurance Guaranty Association Notification of Coverage Limitations
- MM-752 – Windstorm or Hail Deductible
- MM-754 – Pollution Liability Exclusion
- MM-825 – Equipment Breakdown Endorsement

HO-6 Unit-Owners Form

The Condominium Unit-Owners policy provides liability and personal property coverage for condominium unit owners.

The amount of insurance should be the value of the contents on a replacement cost basis plus the replacement value of any portion of the internal unit the insured chooses to cover or is required to cover per the association agreement or bylaws. The agreement may require coverage for all building components including but not limited to the cabinets, lighting and plumbing fixtures, and floor coverings within the perimeter walls of the unit. A thorough review of the association bylaws is recommended.

An HO6 policy may be issued on owner occupied units, including seasonal units, which are part of a community association organized under a condominium, cooperative, town house, or a planned development community. The primary use for the unit must be for residential purposes including approved on-premises business activities.

Coverage "A" under the condominium policy includes the alteration, appliances, fixtures, improvements, and real property of the individual unit owner. Under Coverage "C" personal property is insured against named perils. The policy must be endorsed for Unit Owners Special coverage by adding the HO1731.

Following are the mandatory endorsements for HO-6:

- HO-0124 – Special Provisions – Missouri
- HO-0428 – Limited Fungi, Wet or Dry Rot, or Bacteria Coverage
- HO-0446 – Inflation Guard
- HO-0496 – No Section II – Liability Coverage for Home Day Care Business/Limited Section I – Property Coverages for Home Day Care Business
- HO-1731 – Unit – Owners Coverage C Special Coverage
- HO-1732 – Unit – Owners Coverage A Special Coverage
- HO-2393 – Missouri Property and Casualty Insurance Guaranty Association Notification of Coverage Limitations
- MM-752 – Windstorm or Hail Deductible
- MM-754 – Pollution Liability Exclusion

ENDORSEMENTS

Below is a list of endorsements we currently offer:

HO-0124	Special Provisions – Missouri
HO-0410	Additional Interests – Residence Premises
HO-0416	Premises Alarm or Fire Protection System
HO-0418	Deferred Premium Payment
HO-0420	Specified Additional Amount of Insurance – Coverage A
HO-0426	Limited Fungi, Wet or Dry Rot, or Bacteria Coverage (HO-4)
HO-0427	Limited Fungi, Wet or Dry Rot, or Bacteria Coverage (HO-3, HO-5)
HO-0428	Limited Fungi, Wet or Dry Rot, or Bacteria Coverage (HO-6)
HO-0435	Supplemental Loss Assessment Coverage
HO-0436	Loss Assessment Coverage for Earthquake
HO-0440	Structures Rented to Others – Residence Premises
HO-0441	Additional Insured – Residence Premises
HO-0442	Permitted Incidental Occupancies – Residence Premises
HO-0443	Replacement Cost Loss Settlement for Certain Non-Building Structures on the Residence Premises
HO-0446	Inflation Guard
HO-0448	Other Structures on the Residence Premises – Increased Limits
HO-0449	Building Additions and Alterations – Other Residence
HO-0450	Personal Property at Other Residences – Increased Limit
HO-0451	Building Additions and Alterations – Increased Limit (HO-4)
HO-0453	Credit Card, Electronic Fund Transfer Card or Access Device, Forgery and Counterfeit – Increased Limit
HO-0454	Earthquake
HO-0458	Other Members of Your Household
HO-0461	Scheduled Personal Property
HO-0465	Coverage C Increased Special Limits of Liability
HO-0466	Coverage C Increased Special Limits of Liability
HO-0477	Ordinance of Law Increased Amount of Coverage
HO-0490	Personal Property Replacement Cost Loss Settlement
HO-0491	Coverage B – Other Structures Away from the Residence Premises
HO-0492	Specific Structures Away from the Residence Premises
HO-0495	Limited Water Back-up and Sump Discharge or Overflow Coverage
HO-0496	No Section II – Liability Coverages for Home Day Care Business Limited Section I – Property Coverages for Home Day Care Business.
HO-0498	Refrigerated Property Coverage
HO-0527	Additional Insured – Student Living Away from the Residence Premises
HO-0528	Owned Motorized Golf Cart Physical Loss Coverage
HO-0531	Modified Functional Replacement Cost Loss Settlement
HO-0541	Extended Theft Coverage for Residence Premises Occasionally Rented to Landlord’s Furnishings
HO-0546	Landlord’s Furnishings
HO-0607	Limited Coverage for Theft of Personal Property Located in a Dwelling Under Construction
HO-0612	Trust Endorsement
HO-0614	Increased Amount of Ins for Personal Property Located in a Self-Storage Facility
HO-0643	Cosmetic Damage Exclusion – Windstorm or Hail
HO-0644	Roof Surfacing Cosmetic Damage Exclusion – Windstorm or Hail
HO-0646	Limited Loss Settlement for Windstorm or Hail Losses to Roof Surfacing

HO-0648	Residence Premises Definition Endorsement
HO-0649	Broadened Residence Premises Definition Endorsement
HO-0750	Additional Insured – Managers or Lessors of Premises Leased to and Insured
HO-0752	Loss Payable Provisions
HO-1731	Unit – Owners Coverage C Special Coverage
HO-1732	Unit – Owners Coverage A Special Coverage
HO-1733	Unit – Owners Rental to Others
HO-1747	Broadened Residence Premises Definition Endorsement – Unit-Owners
HO-1748	Residence Premises Definition Endorsement – Unit-Owners
HO-2393	Missouri P & C Insurance Guaranty Association Notification of Coverage Limitations
HO-2443	Permitted Incidental Occupancies – Other Residence
HO-2464	Owned Snowmobiles
HO-2470	Additional Residence Rented to Others
HO-2471	Business Pursuits
HO-2472	Incidental Farming Personal Liability
HO-2475	Watercraft
HO-2476	Farmers Personal Liability – Missouri
HO-2496	Exclusion of Farm Employees Illegally Employed
HO-P004	Limited Home Day Care Coverage Advisory Notice to Policyholders
MM-101	Amendatory Endorsement – Inspection (HO-3, HO-5)
MM-266	Buried Utility Lines Coverage
MM-380	Snowmobile Physical Damage Protection
MM-395	Watercraft – Special Excess Limit of Liability
MM-444	Roof Exclusion Endorsement
MM-600	Manuscript Endorsement
MM-670	Fire Department Service Charge Increase
MM-752	Windstorm or Hail Deductible
MM-754	Pollution Liability Exclusion
MM-801	Other Structures Exclusion
MM-825	Equipment Breakdown Endorsement
MM-830	Identity Fraud Restoration

Endorsement Packages

In order to allow for quick access to endorsements commonly requested by insureds, we offer two endorsement packages, one for HO-3 policies (Gold Endorsement Package) and one for HO-5 policies (Platinum Endorsement Package). If selected, the endorsements included in the package will be automatically added to the policy with a discount (which varies by endorsement). See the endorsement guidelines for the amount of discount. The following endorsements are included:

- Gold Endorsement Package (HO-3)
 - HO-0453 – Credit Card, Electronic Transfer Card or Access Device, Forgery and Counterfeit Money Coverage – Increased Limit of \$1,000
 - HO-0465 – Coverage C Increased Special Limits of Liability – \$300 Increase to Class A (Money, Bank Notes, Bullion, etc.), \$500 Increase to Class E (Jewelry, Watches, Furs, etc.)
 - HO-0477 – Ordinance or Law Increased Amount of Coverage – 25%
 - HO-0490 – Personal Property Replacement Cost Loss Settlement
 - HO-0498 – Refrigerated Property Coverage
 - MM-266 – Buried Utility Lines Coverage
 - MM-825 – Equipment Breakdown Endorsement

- Platinum Endorsement Package (HO-5)
 - HO-0453 – Credit Card, Electronic Transfer Card or Access Device, Forgery and Counterfeit Money Coverage – Increased Limit of \$5,000
 - HO-0498 – Refrigerated Property Coverage
 - MM-266 – Buried Utility Lines Coverage
 - MM-670 – Fire Department Service Charge Increase – Increased Limit of \$500

HOMEOWNERS ENDORSEMENT
DESCRIPTION/GUIDELINES/ RATING

Following is a list of endorsements that have specific rules. The agent should call the underwriting office if there is a question as to the correct decision or if there are special or extenuating circumstances which you believe could affect the underwriting decision.

HO-0124(05/11) Special Provisions (Missouri) – Mandatory (All Forms) – Amends Section I for exclusions and conditions and in Section II Coverage E for Personal Liability regarding limit of liability, the section on Communicable Disease, and Duties after “Occurrence”. Also changes Section I and II Conditions regarding Cancellation and Non-Renewal.

No Charge

HO-0410(10/00) Additional Interests-Residence Premises (All Forms) – Provides Section I coverage for the Additional Insured’s interest in the covered property.

No Charge

HO-0416(10/00) Premises Alarm or Fire Protection System (All Forms) – Insured acknowledges the installation of an alarm or automatic sprinkler system. Insured agrees to maintain the system in working order.

No Charge

HO-0418(10/00) Deferred Premium Payment (All Forms) – Premium option for the insured to pay their premium in installments. Each installment calculated at the annual premium then in effect.

No Charge

HO-0420(05/11) Specified Additional Amount of Insurance for Coverage A – Dwelling (HO-3 & HO-5) - Provides replacement cost under Coverage A for up to 125% of the limit of liability. To be eligible for this endorsement the dwelling must:

- Have a replacement cost of \$150,000 for HO-3
- Have a replacement cost of \$250,000 for HO-5
- Be insured for 100% of replacement cost
- Not be over 74 years of age when application is written

Years	Premium
0 - 10	\$25.00
11 – 20	\$30.00
21 – 30	\$35.00
31 – 40	\$40.00
41 – 50	\$45.00
51 - 74	\$100.00

HO-0426(05/11) Limited Fungi, Wet or Dry Rot, or Bacteria Coverage (HO-4)

The effect of this endorsement is to limit the amount of coverage available under policy when Fungi, Wet or Dry Rot or Bacteria result from a covered loss.

- The limit of liability under Section I Property Coverage for this coverage is \$10,000.
- This coverage only applies when such loss or costs are a result of a Peril Insured Against.
- This limitation does not apply when a covered loss results from Fire or Lightning.
- This amount does not increase the Section I Property Coverage limit of liability.
- This limit of liability under Section II Liability Coverage E resulting from "fungi", Wet or Dry Rot or Bacteria is limited to \$25,000.
- This Amount does not Increase the Coverage E limit of liability.

No Charge

HO-0427(05/11) Limited Fungi, Wet or Dry Rot, or Bacteria Coverage (HO-3 & HO-5)

The effect of this endorsement is to limit the amount of coverage available under the policy when Fungi, Wet or Dry Rot, or Bacteria result from a covered loss.

- The limit of liability under Section I Property Coverage for this coverage is \$10,000.
- This coverage only applies when such loss or costs are a result of a Peril Insured Against.
- This limitation does not apply when a covered loss results from Fire or Lightning.
- This amount does not increase the Section I Property Coverage limit of liability.
- This limit of liability under Section II Liability Coverage E resulting from "fungi", Wet or Dry Rot or Bacteria is limited to \$25,000.
- This amount does not increase the Coverage E limit of liability

No Charge

HO-0428(05/11) Limited Fungi, Wet or Dry Rot, or Bacteria Coverage (HO-6)

The effect of this endorsement is to limit the amount of coverage available under the policy when Fungi, Wet or Dry Rot, or Bacteria result from a covered loss.

- The limit of liability under Section I Property Coverage for this coverage is \$10,000.
- This coverage only applies when such loss or costs are a result of a Peril Insured Against.
- This limitation does not apply when a covered loss results from Fire or Lightning.
- This amount does not increase the Section I Property Coverage limit of liability.
- This limit of liability under Section II Liability Coverage E resulting from "fungi", Wet or Dry Rot or Bacteria is limited to \$25,000.
- This amount does not increase the Coverage E limit of liability

No Charge

**HO-0435(05/11) Supplemental Loss Assessment Coverage (HO-3, HO-5 & HO-6) – Pays the additional amount of assessment or assessments arising out of a single loss.
\$1000 is automatically included
Maximum Limit of \$50,000**

Amount of Coverage	Premium
\$5,000	\$8.00
\$10,000	\$13.00
\$15,000	\$16.00
\$20,000	\$18.00
\$25,000	\$21.00
\$30,000	\$23.00
\$35,000	\$27.00
\$40,000	\$30.00
\$45,000	\$33.00
\$50,000	\$36.00

HO-0436(05/11) Loss Assessment Coverage for Earthquake (HO-3, HO-5 & HO-6) – Provides protection for applicable coverages, for direct physical loss to covered property caused by earthquake, land shock waves or tremors before, during or after a volcanic eruption subject to endorsement exclusions. We pay your share of any loss assessment charged against you by a corporation or association of property owners.

- The dollar amount of the earthquake deductible is determined by multiplying either the Coverage A or Coverage C Limit of Liability shown in the Declarations, whichever is greater, by the deductible percentage amount.
- The minimum deductible for any one loss is \$500.
- This coverage cannot be effective on an application or on an existing policy for thirty days after an earthquake shock of 5.0 or greater on the Richter Scale.
- **Masonry or masonry veneer structures built before 1950 are not eligible.**
- Coverage availability must be provided for property located in Zone 1, 2, and 3 counties.
- There is no earthquake coverage offered in Zones 4 and 5 counties.

Zone 5- Counties of: Mississippi, New Madrid, Pemiscot
Zone 4- Counties of: Perry, Bollinger, Cape Girardeau, Butler, Scott, Stoddard, Dunklin
Zone 3- Counties of: St. Louis County, Jefferson, Washington, St. Francis, Sainte Genevieve, Iron, Reynolds, Madison, Wayne, Carter, Oregon, Ripley
Zone 2- Counties of: Lewis, Marion, Ralls, Pike, Lincoln
Zone 1- Counties of: Remainder of the State

Refer to Company for Rates

HO-0440(10/00) Structures Rented to Others - Residence Premises (HO-3 & HO-5) – Provides Section I and Section II coverage for structures rented to others located on the residence premises. However, if the structure is a full size dwelling, the structure must be insured on a Dwelling policy and NOT by endorsement.

- HO-0454 (Earthquake) is mandatory on this endorsement if this coverage is being requested on this policy.

Premium Rate

- \$4.00 per \$1,000 of insurance applied to each structure
- Plus the appropriate charge for Section II Additional Insured Locations-Rented to Others(endorsement HO-2470 rates)

HO-0441(10/00) Additional Insured - Residence Premises (All Forms) – Provides Section I and Section II coverage for the Additional Insured’s interest in the covered property.

No Charge

HO-0442(10/00) Permitted Incidental Occupancies – Residence Premises (All Forms) – Provides Section I Business Personal Property and Other Structure coverage and Section II coverage for accepted incidental occupancies. Endorsement is permitted if the premises are occupied principally as a dwelling and there is no other business conducted.

- There is a \$2500 limit applied to items held for resale.
- HO-0454 (Earthquake) is mandatory on this endorsement if this coverage is being requested on this policy.
- The number of walk-in customers should be minimal
- Annual gross receipts from the business should not exceed \$5,000
- Beauty Shops are not permitted
- Contractors are not eligible.

Section I premium: \$4.00 per \$1,000 of insurance

Section II premium:

Coverage E Limits	Coverage F Limits		
	\$1,000	\$2,000	\$5,000
\$100,000	\$26.00	\$29.00	\$32.00
\$300,000	\$28.00	\$31.00	\$34.00
\$500,000	\$29.00	\$32.00	\$35.00

HO-0443(05/11) Replacement Cost Loss Settlement for Certain Non-Building Structures on the Residence Premises (All Forms) – Amends Section I Condition regarding certain structures on the residence premises. Provides replacement cost for loss settlement.

\$4.00 per \$1,000 of insurance

HO-0446(10/00) Inflation Guard - Mandatory (All Forms) – The limit of liability for Coverages A – D (if applicable) will be increased automatically every year. This increase will be based on the current Company inflation factor.

No Charge

HO-0448(10/00) Other Structures on Residence Premises - Increased Limits (All Forms) – Provides additional coverage for a specific Other Structure located on the residence premises. To increase Coverage B (other structures coverage) this endorsement must be added.

- Structure must be located on the residence premises.
- Photographs of all structures are required.
- Endorsement does not affect the limit of liability that applies to the structures Under Coverage B – Other Structures.

\$4.00 per \$1,000 of insurance

HO-0449(10/00) Building Additions and Alterations – Other Residence (All Forms) – Pays the limit of liability shown in the schedule for any additions, improvements, or alterations made to that part of the building rented to an insured.

\$5.75 per \$1,000 of insurance

HO-0450(05/11) Personal Property at Other Residences - Increased Limit (All Forms) – Provides increased coverage over the policy limit for Personal Property located away from the residence premises. The policy limit is 10% of Coverage C or \$1,000 whichever is greater.

\$7.00 per \$1,000 of insurance

HO-0451(10/00) Building Additions and Alterations - Increased Limit (HO-4) - Provides increased coverage over the policy limit for building improvements or installations at the expense of the insured to the residence premises. The policy limit is 10% of Coverage C.

\$4.00 per \$1,000 of insurance

HO-0453(10/00) Credit Card, Fund Transfer Card, Forgery and Counterfeit Money Coverage Increased Limit (All Forms) – Provides increased coverage over the base policy limit of \$500.

Increased Limit	Premium (no Package)	Premium (with Package)
\$1,000	\$3.00	\$2.00
\$5,000	\$6.00	\$4.00
\$10,000	\$8.00	N/A

HO-0454(05/11) Earthquake (All Forms) – Provides protection for applicable coverages, for direct physical loss to covered property caused by earthquake, land shock waves or tremors before, during or after a volcanic eruption subject to endorsement exclusions.

- The dollar amount of the earthquake deductible is determined by multiplying either the Coverage A or Coverage C Limit of Liability shown in the Declarations, whichever is greater, by the deductible percentage amount.
- The minimum deductible for any one loss is \$500.
- This coverage cannot be effective on an application or on an existing policy for thirty days after an earthquake shock of 5.0 or greater on the Richter Scale.
- **Masonry or masonry veneer structures built before 1950 are not eligible.**
- Coverage availability must be provided for property located in Zone 1, 2, and 3 counties.
- There is no earthquake coverage offered in Zones 4 and 5 counties.

Zone 5- Counties of: Mississippi, New Madrid, Pemiscot
Zone 4- Counties of: Perry, Bollinger, Cape Girardeau, Butler, Scott, Stoddard, Dunklin
Zone 3- Counties of: St. Louis County, Jefferson, Washington, St. Francis, Sainte Genevieve, Iron, Reynolds, Madison, Wayne, Carter, Oregon, Ripley
Zone 2- Counties of: Lewis, Marion, Ralls, Pike, Lincoln
Zone 1- Counties of: Remainder of the State

Refer to Company for Rates

HO-0458(05/11) Other Members of Your Household (All Forms) – Amends the policy definition of who qualifies for an insured. Provides both Section I and Section II coverage.

Coverage E Limits	Premium
\$100,000	\$35.00
\$300,000	\$42.00
\$500,000	\$45.00

HO-0461(05/11) Scheduled Personal Property (All Forms) – Provides coverage against all risks of physical loss with certain conditions on scheduled personal property, including breakage coverage. No deductible applies. In order to have coverage, the following must be included with the application and all subsequent changes:

- An itemized list of all items to be scheduled.
- Detailed descriptions and value of each item.
- Appraisals under three years old for jewelry or furs with a value of \$5,000 or greater.
- Current photos for jewelry or furs with values over \$500 but less than \$5,000.
- All other required information (if applicable), such as manufacturer/brand and serial/model numbers.
- Photographs (if required).

<u>Class</u>	<u>Rate per \$100 value Property</u>	<u>Rate</u>
1	Jewelry (Appraisal under 3 Years Old).....	1.25
2	Furs	0.30
3	Cameras/ Personal.....	1.30

4	Musical Instruments/Personal.....	0.60
5	Silverware.....	0.20
6	Golfer's Equipment/ Personal.....	1.10
7	Fine Arts, China, Antiques.....	0.50
8	Postage Stamps, Books.....	0.60
9	Coins.....	1.50
10	Bicycles.....	10.00
11	CB Radio, Car Phones, Mobile Phones.....	5.00
12	Guns.....	3.00
13	Satellite Receiving Equipment.....	3.00
14	Tools/ Personal.....	1.75
15	Hearing Aids.....	2.00
16	Computers/ Personal.....	1.00
17	Cameras/ Business.....	2.00
18	Musical Instruments/ Business.....	0.90
19	Golfer's Equipment/ Business.....	1.65
20	Tools/ Business.....	2.65
21	Computers/ Business.....	1.50
22	Stereo and Equipment.....	1.10
23	Jewelry (Appraisal over 3 Years Old).....	1.85
24	Lawn and Garden Machinery.....	1.75

HO-0465(05/11) Coverage C - Increased Special Limits of Liability (HO-3, HO-4 & HO-5)

Class A Money, Bank Notes, Bullion, etc. – the policy limit of \$200 may be increased to \$500.

\$6.00 per \$100 without Package, \$5.00 per \$100 with Package

Class B Securities, Accounts, etc. – the policy limit of \$1,500 may be increased to \$2,000.

\$4.00 per \$100

Class E Jewelry, Watches, Furs, etc. – the policy limit of \$1,500 may be increased to \$2,500 but not exceeding \$1,000 for any one item. This limit applies to theft only.

\$8.00 per \$1,000 without Package, \$7.00 per \$1,000 with Package

Class F Firearms and Related Equipment – the policy limit of \$2,500 may be increased to \$5,000. This limit applies to theft only.

\$2.40 per \$100

Class G Silverware, Silver-plated ware, etc. – the policy limit of \$2,500 may be increased to \$5,000. This limit applies to theft only.

\$1.00 per \$500

HO-0466(05/11) Coverage C – Increased Special Limit of Liability (HO-6)

<u>Class A</u>	Money, Bank Notes, Bullion, etc. – the policy limit of \$200 may be increased to \$500. \$6.00 per \$100
<u>Class B</u>	Securities, Accounts, etc. – the policy limit of \$1,500 may be increased to \$2,000. \$4.00 per \$100
<u>Class E</u>	Jewelry, Watches, Furs, etc. – the policy limit of \$1,500 may be increased to \$2,500 but not exceeding \$1,000 for any one item. This limit applies to theft only. \$8.00 per \$1,000
<u>Class F</u>	Firearms and Related Equipment – the policy limit of \$2,500 may be increased to \$5,000. This limit applies to theft only. \$2.40 per \$100
<u>Class G</u>	Silverware, Silver-plated ware, etc. – the policy limit of \$2,500 may be increased to \$5,000. This limit applies to theft only. \$1.00 per \$500

HO-0477(10/00) Ordinance of Law Increased Amount of Coverage (All Forms) – Increases the total amount of Ordinance of Law Coverage provided under the basic policy. For all but HO-4 policies, the selected percentage applies to Coverage A. For HO-4 policies, the selected percentage applies to the Building Additions And Alterations limit. In addition, the rate below applies to Coverage A premium for all but HO-4 and HO-6 policies. Otherwise, it applies to Coverage C premium.

Options	Rate (no Package)	Rate (with Package)	Minimum Premium
25%	0.09	0.07	\$25.00
50%	0.15	N/A	\$35.00

HO-0490(05/11) Personal Property Replacement Cost Loss Settlement – Provides named peril coverage for unscheduled personal property, including the full cost of repair or replacement without reduction for depreciation. In addition:

- The Company reserves the right to replace any item(s) damaged or lost without obligation to replace all items.
- For a repairment/replacement cost of more than \$500, The Company will provide Actual Cash Value settlement until proof of replacement is received.

HO-3	12% of Coverage A Premium without Package, 11% with Package
HO-4 & HO-6	16% of Coverage C Premium (\$25.00 minimum)
HO-5	Included Automatically

HO-0491(05/11) Coverage B – Other Structures Away from the Residence Premises (HO-3, HO-5, & HO-6) – Provides Section I coverage for other structures which are owned by the insured and located away from the residence premises. Does not provide coverage for buildings being used or capable of being used as a dwelling, from which business is conducted or business property is stored, or any rental dwelling. The limit of liability for other structures will not be more than 10% of the limit of liability that applies to coverage A.

\$35.00 Charge

HO-0492(05/11) Specific Structures Away from the Residence Premises (HO-3 & HO-5) – Provides Section I coverage for buildings listed in the Schedule and located away from the residence premises. Does not provide coverage for buildings being used or capable of being used as a dwelling, from which business is conducted or business property is stored, or any rental dwelling.

\$4.00 per \$1000 of Coverage

HO-0495(05/11) Limited Water Back-up and Sump Discharge or Overflow Coverage (All Forms) Provides for direct physical loss, not caused by the negligence of any insured, to property covered under Section I caused by:

- Water which backs up through sewers or drains.
- Water which overflows from a sump pump, sump pump well or other type system designed to remove subsurface water which is drained from the foundation area even if such overflow results from the mechanical breakdown of the sump.

This endorsement does not increase the limits of liability for Coverage A, B, C or D. A \$250 deductible applies.

The following additional restrictions apply:

- This endorsement does NOT cover flood losses. Do not submit risks in flood hazard areas or areas known to be subject to periodic flooding.
- This endorsement cannot be added on a new or existing policy during a flood watch or warning.
- Risks having losses, insured or not, caused by water which backs up from sewers, drains, or sump pumps during the previous five years should be submitted for underwriting approval.
- If added mid-term, coverage must be made effective **a minimum of thirty days** from the date of request.

Refer to Company for Rates

HO-0496(10/00) No Section II- Liability Coverage for Home Day Care Business/ Limited Section I- Property Coverage for Home Day Care Business – Mandatory (All Forms) – Excludes Liability coverage or Home Day Care Business and gives limited Section I- Property coverage for Home Day Care Business

No Charge

HO-0498(05/11) Refrigerated Property Coverage (All Forms) – Provides up to \$500 coverage on property stored in freezers or refrigerators on the residence premises. A \$100 deductible applies.

\$10.00 Charge without Package, \$7.00 Charge with Package

HO-0527(05/11) Additional Insured – Student Living Away from the Residence Premises (All Forms) – Extends the definition of a Named Insured to include the person listed in the Schedule. Provides both Section I and Section II coverage. Applies only while that person is enrolled at the school and is residing at the address shown.

\$500 Deductible Applies
Minimum Amount of Coverage is \$2,000

Coverage E Limits	Coverage F Limits		
	\$1,000	\$2,000	\$5,000
\$100,000	\$45.00	\$57.00	\$63.00
\$300,000	\$53.00	\$59.00	\$67.00
\$500,000	\$55.00	\$61.00	\$71.00

HO-0528(05/11) Owned Motorized Golf Cart Physical Loss Coverage (All Forms) – Provides direct physical damage to an owned golf cart. Collision coverage is included.

\$500 Deductible Applies
Minimum Amount of Coverage is \$2,000

\$7.00 per \$500 of Coverage

HO-0531(05/11) Modified Functional Replacement Cost Loss Settlement (HO-3 & HO-5) – Loss Settlement is determined on a Functional Replacement Cost basis (see endorsement for exact wording). This endorsement is required on dwellings that are over 75 years old. Premium is calculated by applying the below factor to the policy's Coverage A premium.

Factor
-0.105

HO-0541(10/00) Extended Theft Coverage for Residence Premises Occasionally Rented to Others (All Forms) – Provides coverage for loss by theft while the portion of the residence premises usually occupied by the insured is occasionally rented in whole or part to others, or while there is rental to a roomer or boarder. This endorsement must be added to extend this coverage.

\$15.00 Charge

HO-0546(10/00) Landlord's Furnishings (HO-3 & HO5) – Additional Section I coverage for landlord furnishings as indicated in the Schedule. It is subject to the Coverage C limit that applies at the time of loss.

\$15.00 Flat Charge for \$1,000 of Coverage
\$3.00 for each additional \$1,000

HO-0607(05/11) Limited Coverage for Theft of Personal Property Located in a Dwelling Under
02/02/2026 Madison Mutual Insurance Company (MO)

Construction (All Forms) – Provides for theft of personal property located in a dwelling under construction.

Number of Days	Charge per \$1000
0-30 days	0.002
31-60 days	0.004
61-90 days	0.006

HO-0612(05/11) Trust Endorsement (All Forms) – Definition of “Insured” is amended to include the Trust and Trustee(s) for Coverage A Dwelling and B other structures. Provides Section II coverage for the Trust and the duties of the trustee(s).

Coverage E	Premium
\$100,000	\$12.00
\$300,000	\$15.00
\$500,000	\$20.00

HO-0614(05/11) Increased Amount of Insurance for Personal Property Located in a Self-Storage Facility (All Forms) – Under Section I Personal Property, coverage is afforded for personal Property located in a self-storage facility. The limit of liability is the amount shown in the schedule.

Coverage	Premium
\$2,000	\$15.00
\$4,000	\$20.00
\$6,000	\$28.00
\$8,000	\$38.00
\$10,000	\$48.00
\$12,000	\$60.00
\$14,000	\$75.00
\$20,000	\$100.00

HO-0643(04/16) Cosmetic Damage Exclusion – Windstorm or Hail (HO-3 & HO-5) – Cosmetic damage is damage that just affects the appearance but not the function of a specific property component. The policy may be endorsed to exclude cosmetic damage on buildings covered under Coverage A and Coverage B caused by the peril of Windstorm or Hail to all exterior surfacing. Dwellings with metal roofs and/or siding must have this endorsement.

-2.7% of the Basic Policy Premium

HO-0644(04/16) Roof Surfacing Cosmetic Damage Exclusion – Windstorm or Hail (HO-3 & HO-5) – Cosmetic damage is damage that just affects the appearance but not the function of a specific property component. The policy may be endorsed to exclude cosmetic damage on buildings covered under Coverage A and Coverage B caused by the peril of Windstorm or Hail to all roof surfacing only. Dwellings with metal roofs must have this endorsement.

-2.2% of the Basic Policy Premium

HO-0646(03/22) Limited Loss Settlement For Windstorm or Hail Losses to Roof Surfacing (HO-3 & HO-5) – Provides coverage for roof surfacing damage by windstorm or hail at a percentage of full replacement cost based on age of roof and type of roof material. Dwellings may be eligible for a discount to the basic policy premium depending on the calendar year that the roof was replaced. This endorsement will be added automatically to all roofs that are 10 years or older.

Age of Roof	Discount
Current Year	6%
1 Year Old	6%
2 Years Old	5%
3 Years Old	5%
4 Years Old	4%
5 Years Old	4%
6 Years Old	3%
7 Years Old	3%
8 Years Old	2%
9 Years Old	2%

HO-0648(10/15) Residence Premises Definition Endorsement (HO-3, HO-4 & HO-5) – Definition of "residence premises" is modified by making the residency requirements apply only when the policy first incepts, and not later.

No Charge

HO-0649(10/15) Broadened Residence Premises Definition Endorsement (HO-3, HO-4 & HO-5) – Allows the insured to schedule the un-occupancy period to allow for a start and stop time for the residency requirements.

No Charge

HO-0750(05/11) Additional Insured – Managers or Lessors of Premises Leased to an Insured (All Forms) – Definition of an insured is extended to include the person or organization named in the Schedule. Applies only to the part of the premises leased to an insured shown in the Schedule.

\$15.00 Charge

HO-0752(05/11) Loss Payable Provisions (All Forms) – Applies to covered business property. Coverage for property in which the insured and a Loss Payee have an insurable interest. Indicate if condition A, B, or C applies.

No Charge

HO-1731(05/11) Unit-Owners Coverage C Special Coverage (HO-6) – Mandatory – Perils Insured Against under Coverage C has been deleted. Provides open perils coverage for personal property. Automatically included with all HO6 policies for the premium indicated.

20% of the Base Rate

HO-1732(05/11) Unit-Owners Coverage A Special Coverage (HO-6) – Mandatory – Perils Insured Against under Coverage A has been deleted. Provides open perils coverage for Coverage A for described property. Automatically included with all HO6 policies for the premium indicated.

\$5.00 Flat Premium Charge

\$1.00 per additional \$1,000 above \$5,000 minimum

HO-1733(05/11) Unit-Owners Rental to Others (HO-6) – Extends Section I and Section II coverage while the residence premises is regularly rented or held for rental. See underwriting guidelines regarding condominiums being rented.

25% of the Base Rate

HO-1747(10/15) Broadened Residence Premises Definition Endorsement – Unit Owners (HO-6) – Allows the insured to schedule the un-occupancy period to allow for a start and stop time for the residency requirements.

No Charge

HO-1748(10/15) Residence Premises Definition Endorsement – Unit Owners (HO-6) – Definition of "residence premises" is modified by making the residency requirements apply only when the policy first incept, and not later.

No Charge

HO-2393(08/05) Missouri Property and Casualty Insurance Guaranty Association Notification of Coverage Limitations (All Forms) – Mandatory – Missouri law requires this endorsement to be added to all policies that exceed the limitations of coverage provided under the Act. Endorsement is governed by the provisions and conditions of the Act. The Association will pay claims in the event of a company's insolvency.

No Charge

HO-2443(10/00) Permitted Incidental Occupancies – Others Residence (All Forms) – Provides Section II Coverage and broadens the definition of an “insured location” from which an insured conducts business described in the Schedule.

	Coverage F Limits		
Coverage E Limits	\$1,000	\$2,000	\$5,000
\$100,000	\$15.00	\$17.00	\$21.00
\$300,000	\$20.00	\$23.00	\$27.00
\$500,000	\$39.00	\$41.00	\$46.00

HO-2464(10/00) Owned Snowmobile (All Forms) – Provides Section II coverage while off the residence premises provided the unit is owned by the named insured or any resident of the named insured’s household.

	Coverage F Limits		
Coverage E Limits	\$1,000	\$2,000	\$5,000
\$100,000	\$40.00	\$41.00	\$43.00
\$300,000	\$50.00	\$51.00	\$52.00
\$500,000	\$58.00	\$61.00	\$66.00

HO-2470(10/00) Additional Residences Rented to Others (All Forms) – Provides Section II coverage to:

- Secondary seasonal residences owned and occupied by the named insured.
- One- and two-family dwellings owned by the insured and rented to others.
- Supporting dwelling policy is required when adding this endorsement.
- Requires coverage for all additional premises where the name insured, or spouse maintains a residence other than a business or farm.

With company approval, proof of liability coverage (copy of declaration page or certificate of insurance) will be accepted when unable to place secondary, seasonal or rental dwellings with our company.

Occupied by named insured (1 Family Dwelling)

	Coverage F Limits		
Coverage E Limits	\$1,000	\$2,000	\$5,000
\$100,000	\$15.00	\$18.00	\$21.00
\$300,000	\$19.00	\$22.00	\$27.00
\$500,000	\$22.00	\$25.00	\$29.00

Occupied by named insured (2 Family Dwelling)

	Coverage F Limits		
Coverage E Limits	\$1,000	\$2,000	\$5,000
\$100,000	\$15.00	\$19.00	\$24.00
\$300,000	\$18.00	\$21.00	\$26.00
\$500,000	\$21.00	\$25.00	\$28.00

Rented to others (1 Family Dwelling)

	Coverage F Limits		
Coverage E Limits	\$1,000	\$2,000	\$5,000
\$100,000	\$18.00	\$21.00	\$26.00
\$300,000	\$23.00	\$27.00	\$30.00
\$500,000	\$24.00	\$28.00	\$31.00

Rented to others (2 Family Dwelling)

	Coverage F Limits		
Coverage E Limits	\$1,000	\$2,000	\$5,000
\$100,000	\$20.00	\$23.00	\$28.00
\$300,000	\$25.00	\$29.00	\$31.00
\$500,000	\$29.00	\$33.00	\$36.00

HO-2471(10/00) Business Pursuits (All Forms) – Provides Section II coverage for Business Pursuits:

- Provided the business is not owned or financially controlled by the insured. A charge should be made for each individual involved in a business pursuit.
- Maximum Business Pursuits is \$5,000 annual gross income. (Class 1)
- Occupations not otherwise classified, contact Home Office Underwriting.

Classifications:

Class 1 - Salesmen, Collectors or Messengers- Including installation, demonstration or servicing operations; and Clerical Office Employees- defined as those employees whose duties are confined to keeping books or records, conducting correspondence or who are engaged wholly in office work where such books or records are kept or where such correspondence is conducted, having no other duty of any nature in or about the employer's premises.

	Coverage F Limits		
Coverage E Limits	\$1,000	\$2,000	\$5,000
\$100,000	\$4.00	\$5.00	\$7.00
\$300,000	\$6.00	\$7.00	\$9.00
\$500,000	\$7.00	\$8.00	\$10.00

Class 2 - Teachers – Excluding liability for corporal punishment of pupils.

	Coverage F Limits		
Coverage E Limits	\$1,000	\$2,000	\$5,000
\$100,000	\$6.00	\$7.00	\$9.00
\$300,000	\$9.00	\$10.00	\$12.00
\$500,000	\$10.00	\$11.00	\$13.00

Class 3 - Teachers – Including liability for corporal punishment of pupils.

	Coverage F Limits		
Coverage E Limits	\$1,000	\$2,000	\$5,000
\$100,000	\$10.00	\$12.00	\$16.00
\$300,000	\$15.00	\$17.00	\$21.00
\$500,000	\$18.00	\$20.00	\$24.00

HO-2472(10/00) Incidental Farming Personal Liability (All Forms) – Provides Section II coverage for farming operations conducted on the residence premises when the following apply:

- The named insured is not a full-time farmer
- The owned acreage does not exceed 40 acres or house livestock (use endorsement HO-2476)
- All owned acreage must be adjacent to residence premises (use endorsement HO-2476)
- Not eligible if more than one farm building or farm personal property.
- Farm Employees coverage is not provided.

	Coverage F Limits		
Coverage E Limits	\$1,000	\$2,000	\$5,000
\$100,000	\$22.00	\$27.00	\$32.00
\$300,000	\$33.00	\$36.00	\$39.00
\$500,000	\$47.00	\$52.00	\$56.00

HO-2475(10/00) Watercraft (All Forms) – Provides Section II coverage for the use of watercraft. Coverage is provided automatically under the Homeowner Policy with no premium charge for the following:

- Watercraft with horsepower less than 25
- Sailboats under 26 feet
- Sailboats with no auxiliary power

Submit to Underwriting for approval on the following:

- Outboard motors with horsepower over 200
- Inboard motors and inboard/outboard motors with a horsepower rating of more than 260.
- Personal watercraft such as wave runners and jet skis

Do Not Submit the following:

- Sailboats over 40 feet in length
- Automobile motor conversions

NOTE: Where two or more outboard motors are regularly used in connection with any single watercraft owned by the insured, the horsepower on such outboards shall be cumulated for rating purposes.

	<u>Limit of Liability</u>	<u>MEDICAL</u>		
		<u>1000</u>	<u>2000</u>	<u>5000</u>
<u>OUTBOARD MOTORS- (Over 200 HP – Submit to Underwriting)</u>				
Boat Class 1 (26 HP to 49 HP)	100,000	8	9	11
	300,000	10	11	13
	500,000	12	14	17
Boat Class 2 (50 HP to 125 HP)	100,000	13	14	17
	300,000	16	18	21
	500,000	18	20	23
Boat Class 3 (126 HP to 160 HP)	100,000	32	35	40
	300,000	42	45	50
	500,000	44	47	52

	100,000	42	45	50
Boat Class 4 (161 HP to 200 HP)	300,000	48	51	56
	500,000	52	55	60

INBOARD/OUT BOARD MOTORS- (Over 260 HP – Submit to Underwriting)

	100,000	32	35	40
Boat Class 3 (Up to 160 HP)	300,000	42	45	50
	500,000	44	47	52

	100,000	42	45	50
Boat Class 5 (161 HP to 260 HP)	300,000	48	51	56
	500,000	55	58	63

SAILBOATS- (Under 26ft do not require an endorsement; over 40ft DO NOT SUBMIT)

	100,000	42	45	50
Boat Class 6 (26ft. to 40ft. inclusive with power)	300,000	48	51	56
	500,000	50	53	58

(PWC) Personal Watercraft- (Such as wave runners and jet skis – Submit to Underwriting)

	100,000	44	47	52
Boat Class 7	300,000	52	55	60
	500,000	60	63	68

HO-2476(05/11) Farmers Personal Liability – Missouri (All Forms) – Provides Section II coverage for farming operations when the following applies:

- The named insured is not a full-time farmer.
- The owned acreage is not in excess of 500 acres.
- Not eligible if there is more than one farm building, if there is any farm personal property or if the insured is a full-time farmer.
- Farm Employee coverage is not provided.

	Coverage F Limits		
Coverage E Limits	\$1,000	\$2,000	\$5,000
\$100,000	\$76.00	\$80.00	\$93.00
\$300,000	\$95.00	\$98.00	\$101.00
\$500,000	\$104.00	\$111.00	\$124.00

HO-2496(10/00) Exclusion of Farm Employees Illegally Employed (All Forms) – Under Section II Coverage E Personal Liability and Coverage F Medical Payments excludes coverage for bodily injury for “farm employees” illegally employed with the knowledge of an insured.

No Charge

HO-P004(05/11) Limited Home Day Care Coverage Advisory Notice to Policyholders – Mandatory (All Forms) – Provides a summary of the limited coverage for Home Day Care services.

No Charge

MADISON MUTUAL ENDORSEMENT (MM)
DESCRIPTION/GUIDELINES/RATING

MM-101(06/18) Amendatory Endorsement – Inspection – Mandatory (HO-3 & HO-5) – The Company may audit and inspect the records and property of the insured and insured location(s); however, this does not warrant that the property or operations are safe, meets local standards and codes, nor, are in compliance with any state, federal rule or regulations.

No Charge

MM-266(03/18) Buried Utility Lines Coverage (HO-3 & HO-5) – Provides coverage for underground pipes such as water, sewage, and gas lines, and underground wires such as electrical cables, power lines, and communication or data wiring, including any buried connections, valves, or equipment that serve underground pipes/wires. A \$500 deductible applies. This coverage applies to a leak, break, tear, rupture, collapse, or electrical arcing caused by or resulting from:

- Mechanical breakdown;
- Artificially generated electric current (including insulation breakdown);
- Wear and tear, marring, deterioration, hidden decay, rust or corrosion;
- Freezing (ground freeze), including frost heave and thaw; or
- Weight of equipment, animals, or people.

\$75 flat charge for \$10,000 of Coverage.

MM-380(10/12) Snowmobile - Physical Damage Protection (All Forms) – Provides all risk coverage for physical damage on an actual cash value basis on owned snowmobiles subject to endorsement exclusions.

- \$250 deductible applies.
- \$2.50 per \$100 of Insurance

MM-395(10/12) Watercraft - Special Excess Limit of Liability (All Forms) – Provides year round all risk coverage for physical damage on an actual cash value basis. Loss by theft does not apply to items covered under miscellaneous accessories unless the boat or motor is stolen.

- \$250 deductible applies

The following is required when requesting this endorsement:

- Photographs of items to be covered under this endorsement such as boat, motors, trailers, etc. Cover must be removed from the boat when photographing.
- Year, make, model, serial number and value of each item.
- Horsepower of each motor.
- Length of boat.
- Driver's License number and details regarding driving record of each driver.

The following should be submitted for underwriting approval:

- Outboard motors with a horsepower of more than 200.
- Inboard motors and inboard/outboard motors with a horse-power rating of more than 260.
- Watercraft over 20 years old.
- Inboard or inboard/outboard with a value of over \$50,000.
- Personal Watercraft such as wave runners and jet skis.

Do not Submit the following:

- Sailboats of more than 40 feet in length.
- Automobile motor conversions.

Rate per \$100.00 value

- Class 1** Outboard Motor 1.60
Class 2 Outboard Boat 1.50
Class 3 Inboard/Outboard Boat see following chart:

Code	Value	Factor	Code	Value	Factor
A.....	0-7000	2.00	G.....	22,001-25,000	1.40
B.....	7001-10,000	1.90	H.....	25,001-30,000	1.30
C.....	10,001-13,000	1.80	I.....	30,001-35,000	1.20
D.....	13,001-16,000	1.70	J.....	35,001-45,000	1.10
E.....	16,001-19,000	1.60	K.....	45,001-50,000	1.00
F.....	19,001-22,000	1.50	\$50,001 and above, contact underwriting		

- Class 4** Boat Trailer 1.40
Class 5 Miscellaneous Accessories 1.50
Class 6 Personal Watercraft..... 3.00

MM-444(05/16) Roof Exclusion Endorsement (All Forms) – Excludes coverage due to loss or damage or ensuing loss or damage to the listed building or structure arising out of damage to or deterioration of the roof or roof surfacing.

No Charge

MM-670(10/12) Fire Department Service Charge Endorsement (All Forms) – Provides additional coverage for the requested increase amount. The base policy limit is \$500. The maximum coverage available with this endorsement is \$2,000.

\$1.50 per \$100 of increased coverage without Package, \$1.10 with Package

MM-752(10/12) Windstorm or Hail Deductible – Mandatory (All Forms) – Provides coverage for any one loss caused by windstorm or hail that exceeds the windstorm or hail deductible. No other deductible in the policy applies to losses caused by windstorm or hail.

No Charge

MM-754(10/12) Pollution Liability Exclusion - Mandatory (All Forms) – Excludes bodily injury and property damage from the actual, alleged or threatened discharge or release of “pollutants” into or upon land, water, or air.

No Charge

MM-801(10/12) Other Structure Exclusion (All Forms) – Excludes coverage for specifically described structures and the contents of such structures that do not meet the Company’s underwriting requirements.

No Charge

MM-825(09/13) Equipment Breakdown Endorsement (HO-3 & HO-5) – Protects homeowners from the costs associated with repairing or replacing household equipment that has been damaged by mechanical, electrical, or pressure failure. Provides \$50,000 of coverage, including separate sub-limits of \$3,000 for the spoilage of perishable goods and water damage resulting from the “breakdown” of a sump pump. A \$500 deductible applies.

Policy Form(s)	Coverage A Limit	Premium
HO3	Less than \$250,000	\$35
HO3	\$250,000 - \$500,000	\$50
HO3	More than \$500,000	\$77
HO5*	Less than \$250,000	\$0
HO5*	\$250,000 - \$500,000	\$0
HO5*	More than \$500,000	\$0

* Automatically included with HO5 policies.

MM-830(03/18) Identity Fraud Restoration – Mandatory (All Forms) – Provides assistance to policyholders in the event of identity theft. Gives the insured access to a fraud specialist who will aid them in the process of resolving issues by communicating with creditors, government agencies, and law enforcement; helps consumers avoid recurrence of identity theft. Coverage is automatically included with all policy forms at no premium charge to the insured.

No Charge

MM-600(10/12) Manuscript Endorsement (All Forms) – Provides coverage that is not on a standard form that changes any conditions, agreements, exclusions, or warranties of the insurance contract.

No Charge

Policy Form Rating Factor & Base Rates

Policy Form	Base Rate	Factor
HO-3	\$1,202	1.00
HO-4	\$115	1.00
HO-5	\$1,301	1.11
HO-6	\$118	1.00

Roof Rating Factor

Applies to HO-3, HO-5 and HO-6

Roof Type	Factor
Built-Up/Tar and Gravel	1.00
Copper	1.00
Shingles, Architectural	1.00
Fiberglass, Translucent Panel	1.00
Foam	1.10
Plexiglas	1.00
Rubber	1.00
Shakes, Victorian Scalloped*	1.35
Shakes, Wood*	1.35
Shingles, Asphalt/Fiberglass	1.00
Shingles, Pine*	1.35
Shingles, Wood*	1.35
Shingles, Synthetic/Rubber	1.00
Shingles, Steel, Aggregate Finish	0.95
Slate	1.00
Steel	0.95
Tile, Clay	1.00
Tile, Concrete	1.00
Tile, Mission	1.00
Tile, Spanish	1.00
Tin	1.00
Hail Proof	1.00
Aluminum, Corrugated	1.00
Aluminum, Shingle	1.00
Aluminum, Standing Seam	1.00
Steel, Standing Seam	0.95
Rolled Roof/Single Ply	1.20
Vinyl	1.10
Shingles, Photovoltaic	1.20
Tiles, Photovoltaic	1.20

*Wood roof types are no longer offered on new business.

*Metal roofs and siding will require the cosmetic damage endorsement.

Territory Rating Factors

Applies to all HO Policies

See Appendix A

Coverage A and C Rating Factors

Applies to all Policies

Refer to Company for Rates

Square Footage Rating Factor

Applies to HO-3, HO-5 & HO-6

Square Footage	Factor
0-999	0.940
1,000-1,099	0.940
1,100-1,199	0.940
1,200-1,299	0.945
1,300-1,399	0.950
1,400-1,499	0.960
1,500-1,599	0.960
1,600-1,699	0.960
1,700-1,799	0.970
1,800-1,899	0.980
1,900-1,999	0.995
2,000-2,099	1.131
2,100-2,199	1.142
2,200-2,299	1.154
2,300-2,399	1.165
2,400-2,499	1.176
2,500-2,599	1.188
2,600-2,699	1.199
2,700-2,799	1.205
2,800-2,899	1.205
2,900-2,999	1.210
3,000-3,499	1.332
3,500-3,999	1.338
4,000-4,499	1.344
4,500-4,999	1.357
5,000-5,499	1.363
5,500-5,999	1.388
6,000-6,999	1.412
7,000-7,999	1.437
8,000-8,999	1.450
9,000-9,999	1.462
10,000 +	1.487

*Square Footage includes heated finished areas only

Construction Class Rating Factor

Applies to all Policies

Construction Class	Factor
Frame	1.00
Other	0.90

*The percent of construction needs to be 50% or more to get the 'Other' discount

Protection Class Rating Factor

Applies to all Policies

Protection Class	Factor
1	0.99
1X	1.08
1Y	1.08
2	1.00
2X	1.08
2Y	1.08
3	1.01
3X	1.08
3Y	1.08
4	1.02
4X	1.08
4Y	1.08
5	1.04
5X	1.08
5Y	1.08
6	1.11
6X	1.17
6Y	1.17
7	1.13
7X	1.17
7Y	1.17
8	1.21
8B	1.23
8X	1.25
8Y	1.23
9	1.34
10	1.67
10W	1.63

INCREASED/REDUCED COVERAGES

HOMEOWNER POLICIES

**PERSONAL PROPERTY – Coverage C
Increased Limit**

Policy Form	Premium
HO-3	\$1.50 per \$1,000 of insurance
HO-5	\$2.00 per \$1,000 of insurance

**LIABILITY/MEDICAL – Coverage E and F
Increased Limit**

	HO-3, HO-4, & HO-6		
Limit of Liability	Coverage F: \$1,000	Coverage F: \$2,000	Coverage F: \$5,000
Coverage E: \$100,000	\$24	\$34	\$38
Coverage E: \$300,000	\$38	\$48	\$52
Coverage E: \$500,000	\$45	\$54	\$59
	HO-5		
Limit of Liability	Coverage F: \$1,000	Coverage F: \$2,000	Coverage F: \$5,000
Coverage E: \$100,000	N/A	N/A	N/A
Coverage E: \$300,000	N/A	\$75	\$83
Coverage E: \$500,000	N/A	\$79	\$86

DISCOUNTS AND SURCHARGES

Deductibles

Applies to all Policies

Policy Form	All Other Perils Deductible	Windstorm or Hail Deductible	Discount/Surcharge	Minimum Surcharge or Maximum Discount
Other	\$1,000	\$1,500	-3%	\$125.00 MAX
Other	\$1,000	\$2,000	-6%	\$125.00 MAX
Other	\$1,500	\$1,500	-4%	\$175.00 MAX
Other	\$1,500	\$2,500	-10%	\$175.00 MAX
Other	\$2,000	\$2,000	-8%	\$250.00 MAX
Other	\$2,500	\$2,500	-13%	\$360.00 MAX
Other	\$2,500	\$5,000	-23%	\$360.00 MAX
Other	\$5,000	\$5,000	-29%	\$850.00 MAX
Other	\$5,000	\$10,000	-36%	\$1300.00 MAX
Other	\$10,000	\$10,000	-43%	\$1750.00 MAX
HO-4	\$1,000	\$1,000	0%	N/A
HO-4	\$1,500	\$1,500	-3%	\$175.00 MAX
HO-4	\$2,000	\$2,000	-6%	\$250.00 MAX
HO-4	\$2,500	\$2,500	-10%	\$360.00 MAX
HO-4	\$5,000	\$5,000	-20%	\$850.00 MAX
HO-4	\$5,000	\$10,000	-29%	\$1300.00 MAX
HO-4	\$10,000	\$10,000	-36%	\$1750.00 MAX
HO-6	\$1,000	\$1,500	-3%	\$125.00 MAX
HO-6	\$1,000	\$2,000	-6%	\$125.00 MAX
HO-6	\$1,500	\$1,500	-4%	\$175.00 MAX
HO-6	\$1,500	\$2,500	-10%	\$175.00 MAX
HO-6	\$2,000	\$2,000	-8%	\$250.00 MAX
HO-6	\$2,500	\$2,500	-13%	\$360.00 MAX
HO-6	\$2,500	\$5,000	-23%	\$360.00 MAX
HO-6	\$5,000	\$5,000	-29%	\$850.00 MAX
HO-6	\$5,000	\$10,000	-36%	\$1300.00 MAX
HO-6	\$10,000	\$10,000	-43%	\$1750.00 MAX

Age Discounts and Surcharges

Applies to HO-3, HO-5 and HO-6

Age of Home	Discount	Surcharge
0 years	24%	-
1 year	23.5%	-
2 years	23%	-
3 years	22.5%	-
4 years	22.3%	-
5 years	22%	-
6 years	6.8%	-
7 years	-	-
8 years	-	3.5%
9 years	-	6.4%
10 years	-	7.5%
11 years	-	8.1%
12 years	-	8.1%
13 years	-	8.1%
14 years	-	8.1%
15-19 years	-	8.6%

20-24 years	-	9.4%
25-29 years	-	9.4%
30-34 years	-	9.7%
35-39 years	-	9.9%
40-44 years	-	10.2%
45-49 years	-	10.4%
50-54 years	-	10.7%
55-59 years	-	10.9%
60-64 years	-	11.2%
65-69 years	-	11.4%
70-74 years	-	11.7%
75-79 years	-	11.9%
80-84 years	-	12.2%
85-89 years	-	12.4%
90-99 years	-	12.6%
100+ years	-	13.6%

Home Protection Device Credits

Applies to all Policies (Credits are not cumulative)

Code	Device	Discount
01	None	0%
02	Smoke Detection, Deadbolt Locks, Fire Extinguisher	0.5%
03	Local Burglar Alarm, Deadbolt Locks on Exterior Doors, Fire Extinguisher, Smoke Detection	2%
04	Fire/Burglar System Reporting To Police, Fire or Central Station, Deadbolt Locks on Exterior Doors, Fire Extinguisher, Smoke Detectors	5%
05	All of the Above plus Partial Sprinkler	10%
06	All of the Above plus Full Sprinkler	15%

Loyalty Discount

Applies to all Policies

A loyalty adjustment will be applied to the rates based on the number of years the policy has been in force with Madison Mutual. This Loyalty discount is the years the policyholder has maintained continuous coverage under a Madison Mutual policy.

Years Insured With MMIC	Discount
0-2	0%
3	2%
4	3%
5	4%
6	5%
7	6%
8+	7%

Auto – Home Discount

Applies to all Policies

Homeowner policies are eligible for a 20% discount to the base premium if the named insured also has a Personal Auto policy currently in force with the Company. The discount can be added to existing policies when the related policy is written. The discount does not apply to Dwelling policies. (See the Personal Auto Discounts and Surcharges section for details pertaining to auto policies.)

In addition, a discount of 10% will be given to eligible employees, retirees, or board members of Madison Mutual Insurance Company, as well as their spouses, domestic partners, children, and family members in the household. This discount is available whether or not the insured has the base Auto-Home Discount and applies in the same way. Furthermore:

- A. Retired employees must be 65 years of age or older.
- B. This discount only applies to policies sold through the Company's subsidiary agency – Midwest Preferred Insurance Services.
- C. All other underwriting standards and provisions apply.

Mature Discount

Applies to all Policies

Age	Factor
0 - 49	1.00
50 - 54	0.98
55+	0.95

Prior Claims

Applies to all Policies

		Number of Prior Weather Claims *		
		0	1	2+
Number of Prior Non-Weather Claims *	0	1.00	1.05	1.20
	1	1.20	1.26	1.44
	2+	1.50	1.58	1.80

*There is no charge on claims that have paid out less than \$1,000 or that are over 3 years old.

INSURANCE SCORING

A rating adjustment will be applied to the policy premium based on the insured's personal finance level.

PERSONAL FINANCE LEVEL	INSURANCE SCORE	FACTORS
LEVEL 0	No Hit/No Score	1.00
LEVEL 1	>=891	0.71
LEVEL 2	858 to 890	0.74
LEVEL 3	829 to 857	0.77
LEVEL 4	807 to 828	0.78
LEVEL 5	788 to 806	0.82
LEVEL 6	771 to 787	0.82
LEVEL 7	758 to 770	0.82
LEVEL 8	744 to 757	0.83
LEVEL 9	734 to 743	0.89
LEVEL 10	723 to 733	0.89
LEVEL 11	714 to 722	0.89
LEVEL 12	705 to 713	0.94
LEVEL 13	696 to 704	1.11
LEVEL 14	687 to 695	1.15
LEVEL 15	678 to 686	1.17
LEVEL 16	666 to 677	1.17
LEVEL 17	655 to 665	1.17
LEVEL 18	643 to 654	1.23
LEVEL 19	631 to 642	1.24
LEVEL 20	618 to 630	1.32
LEVEL 21	603 to 617	1.41
LEVEL 22	585 to 602	1.49
LEVEL 23	567 to 584	1.85
LEVEL 24	549 to 566	1.85
LEVEL 25	<=548	1.96

APPLICATION OF INSURANCE SCORING AND PERSONAL FINANCE LEVEL

The insurance scoring adjustment will be based on the following criteria:

- New Business – The Personal Finance Level will be applied to all new applications.
- Renewal Business – The Personal Finance Level will be applied to existing business not yet scored. At the request of the named insured or the insured's agent, a new score may be ordered once every 12 months. The Company shall have the discretion to obtain current insurance scoring information upon any renewal, if consistent with its underwriting guidelines.
- The Company will annually re-underwrite and re-rate based upon a current credit report or insurance score if the insured or the insured's agent makes a request unless the insurer's treatment is as 1) otherwise approved by the Department; 2) the insured is already in the most favorably priced tier; 3) credit was not used for rating when the policy was initially written; 4) the insurer reevaluates the insured at least every 5 years after policy issuance based on underwriting and rating factors other than credit information or 5) the insurer has recalculated an insurance score or obtained an updated credit report of the consumer in the previous 12-month period.
- The Company will notify the insured/applicant in the event their application or policy is adversely affected by the use of insurance scoring. This adverse action can include the following: 1) rejecting an application; 2) cancelling or non-renewing a policy; 3) limiting coverage; 4) not applying the best rate; 5) not applying a discount; 6) surcharging at a higher rate; 7) a reduction in coverage. The insured/applicant will be notified of the four reasons that were the primary influences of the adverse action. The Company will not cancel or non-renew any policy where Insurance Scoring is the sole reason.

SIGNATURE REQUIREMENTS

A Signature is required for the following:

- Adding, changing or removing a named insured.
- Adding or removing an Additional Insured (HO-0441).
- Increase in deductible.
- Decrease in policy limits.
- Deletion of scheduled structures or personal property.
- Deleting Earthquake coverage.

A Signature is not required for the following:

- Increasing coverage.
- Adding scheduled structures or personal property.
- Changing or deleting a mortgagee.
- Updating administrative information (phone numbers, etc.).

Signature Requirements for adding/removing non-relative residents:

- A non-relative resident such as a boyfriend/girlfriend can be added as a named insured. We will not require that a separate HO-4 policy be written on the non-relative resident; however, a signature is required to add the non-relative as a named insured on the policy.
- If a future request is made to delete the non-relative resident, a homeowner change signed by the non-relative resident will be required.

Signature Requirements for adding/removing a spouse:

When a policyholder marries, a homeowner change can be submitted adding the new spouse:

- The agent may submit a Homeowner's change signed by the insured requesting that the spouse be added.
- The agent may submit a Homeowner's change form noting "per the insured" in the remarks section.
- The insured may send a signed letter to the Home Office requesting the addition of his/her spouse.

While it is not required to obtain a policyholder signature in the circumstances stated above, you may wish to obtain a signature in order to ensure that there are no disputes as to the coverage available in the future.

AGENT OF RECORD CHANGES (AOR)

- An AOR request form, signed by the named insured and requesting agent, can be submitted to the Policy Services Department.
- The Company will notify the current agent of the AOR change request, giving them 7-days to obtain and submit a signed AOR rescission in order to conserve the policy.
- If a signed rescission is not received, the company will process the AOR effective the policy's upcoming renewal date.
- If the insured requests a midterm AOR, Underwriting approval is needed to rewrite the policy and override the original effective date of the policy to honor the tenure of the original policy.
- The application to rewrite the policy needs to be submitted within 5 business of Underwriting's approval to rewrite.

BILLING PAYMENT OPTIONS

Our homeowners program offers five payment options to policyholders. These options are the following:

- Direct Bill – Pay in Full
- Direct Bill – 6 Pay requires two months down – 5 remaining installments every 45 days
- Direct Bill – 2 Pay requires 50% down – 1 installment after 150 days
- Automated Debit 12 Pay - A monthly (ACH) requires 2 months down
- Mortgage Bill Full Pay

Down payments on any bill plan option can be made by the following payment types:

- ACH from the customer's account
- ACH Trust from the agent's trust account
- Credit Card

There is a \$5 Installment Fee applied to all Direct Bill pay plans to all installment payments, not the down payment.

Automated Debit 12 Pay requires an authorization form to be completed and attached to the policy or kept in the agency office. There is a \$1 service charge per installment when selecting this method of payment. This type of payment does require an immediate down payment. If no money is collected, an immediate transaction will pull from the customer's account.

There is a \$20 Insufficient Fund charge when a payment is not honored by the financial institution.

A \$20 fee will be applied for any rejected Credit Card payment.

In order to finalize any outstanding balances, there is a minimum seven-day delay until any refunds are processed.

In the event we receive an overpayment on a policy, the entire amount will be applied to the following installment and will not be divided among the remaining installments.

If a policy is cancelled for non-payment and a payment is later received there are two options:

- Reinstate with a lapse in coverage. This is allowed only within 16 days after cancellation and there is no coverage during this time. Payments received after the 16 days will be returned
- If 30 days past the due date, a new application must be submitted as new business, and all previous discounts will not apply

CLAIM PROCESSING

If an insured or third-party claimant comes to your office to report a claim, please phone the Home Office at (800)766-6642 and let the person speak directly with a Claim Department Customer Service representative.

If an insured or third-party claimant telephones your office to report a claim, please give them the Home Office toll-free phone number (800)766-6642 and ask that they call and speak directly with a Claim Department Customer Service Representative. You may also give the customer our website, www.madisonmutual.com, where they can also report the loss.

Never admit liability or coverage on a claim. If an insured or claimant questions these procedures, merely explain that we have professional claims representatives at the Home Office, and they can:

- Provide the best service for efficient claims settlement
- Authorize claims settlement on the phone (within specified parameters)
- Help with the selection of a contractor, etc. convenient to the insured or claimant

If the insured/claimant refuses to call the Home Office, call the Home Office Claims Customer Service Department immediately to report the claim.

Territory Rating Factors

All Policy Forms

Zip Code	Factor								
63001	1.247	63052	1.389	63115	1.262	63164	1.429	63361	0.878
63005	1.069	63053	1.493	63116	1.318	63166	1.429	63362	0.828
63006	1.223	63055	0.881	63117	1.188	63167	1.408	63363	0.881
63010	1.335	63056	0.828	63118	1.444	63169	1.429	63365	0.839
63011	1.195	63057	1.476	63119	0.923	63171	1.408	63366	0.908
63012	1.474	63060	1.054	63120	1.246	63177	1.429	63367	0.825
63013	0.78	63061	0.976	63121	1.201	63178	1.429	63368	0.899
63014	0.854	63065	1.498	63122	1.208	63179	1.429	63369	0.874
63015	1.11	63066	1.291	63123	1.205	63180	1.429	63370	0.846
63016	1.344	63068	0.791	63124	1.056	63182	1.429	63373	0.961
63017	1.229	63069	1.514	63125	1.213	63188	1.429	63376	0.862
63019	1.506	63070	1.498	63126	1.211	63195	1.408	63377	0.836
63020	1.321	63071	1.047	63127	1.493	63197	1.429	63378	0.801
63021	1.189	63072	0.94	63128	1.068	63199	1.429	63379	0.797
63022	1.466	63073	1.003	63129	1.231	63301	0.933	63380	0.799
63023	1.185	63074	1.169	63130	1.235	63302	0.933	63381	0.844
63024	1.466	63077	0.844	63131	1.428	63303	1.132	63382	0.902
63025	1.283	63079	0.887	63132	1.267	63304	0.982	63383	0.848
63026	1.469	63080	0.925	63133	1.148	63330	0.831	63384	0.887
63028	1.626	63084	0.71	63134	1.149	63332	0.852	63385	0.849
63030	1.199	63087	1.523	63135	1.12	63333	0.864	63386	1.055
63031	1.044	63088	1.041	63136	1.155	63334	0.836	63387	0.836
63032	1.044	63089	0.819	63137	1.164	63336	0.819	63388	0.886
63033	1.108	63090	0.763	63138	1.127	63338	0.958	63389	0.875
63034	1.043	63091	0.903	63139	1.304	63339	0.888	63390	0.801
63036	1.453	63099	1.489	63140	1.154	63341	0.912	63401	1.249
63037	0.859	63101	1.359	63141	1.069	63342	0.809	63430	0.988
63038	1.089	63102	1.249	63143	1.219	63343	0.854	63431	1.027
63039	0.97	63103	1.619	63144	1.345	63344	0.815	63432	1.016
63040	1.154	63104	1.405	63145	1.408	63345	0.936	63433	0.875
63041	1.143	63105	1.001	63146	1.234	63346	0.864	63434	1.015
63042	1.111	63106	1.331	63147	1.229	63347	0.855	63435	0.998
63043	1.154	63107	1.273	63150	1.429	63348	0.795	63436	0.931
63044	0.913	63108	1.166	63151	1.408	63349	0.824	63437	1.017
63045	1.051	63109	1.283	63155	1.386	63350	0.89	63438	1.03
63047	1.571	63110	1.126	63156	1.429	63351	0.842	63439	1.006
63048	1.458	63111	1.515	63157	1.429	63352	0.945	63440	1.004
63049	1.361	63112	1.335	63158	1.429	63353	0.788	63441	0.904
63050	1.481	63113	1.302	63160	1.429	63357	0.784	63442	1.01
63051	1.429	63114	1.191	63163	1.429	63359	0.878	63443	1.025

Territory Rating Factors

All Policy Forms

Zip Code	Factor								
63445	1.002	63543	1.02	63648	1.238	63760	1.059	63848	1.104
63446	1.029	63544	1.037	63650	1.21	63763	1.088	63849	1.079
63447	1.001	63545	1.045	63651	1.193	63764	1.058	63850	1.088
63448	1.029	63546	1.018	63653	1.291	63766	1.044	63851	1.076
63450	1.052	63547	0.996	63654	1.204	63767	1.058	63852	1.092
63451	1.047	63548	1.02	63655	1.081	63769	1.06	63853	1.077
63452	1.003	63549	1.005	63656	1.207	63770	1.052	63855	1.083
63453	1.009	63551	1.028	63660	1.248	63771	1.06	63857	1.032
63454	1.052	63552	1.012	63662	1.081	63774	1.067	63860	1.077
63456	1.004	63555	0.999	63663	1.21	63775	1.089	63862	1.079
63457	1.024	63556	1.061	63664	1.185	63776	1.108	63863	1.093
63458	1.039	63557	1.031	63665	1.182	63779	1.012	63866	1.079
63459	0.96	63558	1.027	63666	1.193	63780	0.993	63867	1.067
63460	1.032	63559	1.022	63670	1.434	63781	1.056	63868	1.061
63461	1.123	63560	1.074	63673	1.193	63782	1.082	63869	1.073
63462	0.951	63561	1.025	63674	1.356	63783	1.068	63870	1.09
63463	1.042	63563	1.017	63675	1.168	63784	1.056	63873	1.073
63464	1.039	63565	1.051	63701	0.903	63785	1.034	63874	1.087
63465	1.002	63566	1.042	63702	0.975	63787	1.085	63875	1.079
63466	1.015	63567	1.026	63703	0.951	63801	0.996	63876	1.084
63467	0.991	63601	1.337	63730	1.064	63820	1.055	63877	1.076
63468	1.038	63620	1.167	63732	1.035	63821	1.084	63878	1.084
63469	1.044	63621	1.177	63735	1.089	63822	1.104	63879	1.086
63471	1.08	63622	1.225	63736	1.058	63823	1.058	63880	1.072
63472	1.006	63623	1.224	63737	1.128	63824	1.043	63881	1.058
63473	1.018	63624	1.246	63738	1.076	63825	1.103	63882	1.056
63474	1.018	63625	1.202	63739	1.024	63826	1.076	63901	1.273
63501	0.993	63626	1.267	63740	1.033	63827	1.08	63902	1.181
63530	1.05	63627	1.451	63742	1.03	63828	1.081	63931	1.19
63531	0.991	63628	1.404	63743	1.057	63829	1.086	63932	1.136
63532	1.05	63629	1.202	63744	1.038	63830	1.063	63933	1.095
63533	1.016	63630	1.281	63745	0.991	63833	1.084	63934	1.117
63534	1.017	63631	1.233	63746	1.089	63834	1.056	63935	1.19
63535	1.023	63632	1.103	63747	1.075	63837	1.06	63936	1.12
63536	1.02	63633	1.195	63748	1.056	63839	1.076	63937	1.166
63537	0.991	63636	1.157	63750	1.095	63840	1.076	63938	1.092
63538	1.012	63637	1.261	63751	1.055	63841	1.067	63939	1.179
63539	1.032	63638	1.183	63752	0.979	63845	1.063	63940	1.165
63540	0.998	63640	1.333	63755	0.973	63846	1.101	63941	1.19
63541	1.021	63645	1.094	63758	1.036	63847	1.097	63942	1.191

Territory Rating Factors

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Zip Code	Factor								
63943	1.182	64037	1.117	64089	1.061	64141	0.906	64402	1.279
63944	1.135	64040	1.238	64090	1.219	64144	0.903	64420	1.436
63945	1.179	64048	1.195	64092	0.96	64145	1.724	64421	0.981
63950	1.135	64050	1.719	64093	1.114	64146	1.029	64422	1.094
63951	1.106	64051	0.948	64096	1.071	64147	1.107	64423	1.154
63952	1.156	64052	1.481	64097	1.279	64148	0.906	64424	1.294
63953	1.17	64053	0.927	64098	1.019	64149	1.533	64426	1.167
63954	1.141	64054	0.932	64101	0.97	64150	1.007	64427	1.096
63955	1.183	64055	1.791	64102	0.92	64151	1.051	64428	1.208
63956	1.147	64056	1.7	64105	0.943	64152	0.984	64429	1.126
63957	1.166	64057	1.592	64106	0.925	64153	0.99	64430	1.029
63960	1.088	64058	1.138	64108	0.903	64154	1.022	64431	1.257
63961	1.108	64060	1.195	64109	0.848	64155	1.035	64432	1.231
63962	1.151	64061	1.227	64110	0.825	64156	1.071	64433	1.186
63963	1.115	64062	1.232	64111	0.86	64157	1.074	64434	1.251
63964	1.134	64063	1.569	64112	0.878	64158	1.097	64436	0.914
63965	1.179	64064	0.907	64113	0.856	64161	1.09	64437	1.125
63966	1.116	64065	0.911	64114	0.856	64162	0.992	64438	1.209
63967	1.143	64066	1.2	64116	1.045	64163	1.038	64439	1.017
64001	1.05	64067	1.174	64117	1.405	64164	1.048	64440	0.996
64002	1.075	64068	1.271	64118	1.101	64165	1.063	64441	1.397
64011	1.224	64069	1.271	64119	1.192	64166	1.089	64442	1.226
64012	1.802	64070	1.198	64120	1.018	64167	1.01	64443	1.006
64013	1.057	64071	1.17	64121	0.913	64168	0.91	64444	1.059
64014	1.012	64072	1.202	64123	0.916	64170	0.905	64445	1.234
64015	1.09	64073	1.208	64124	0.944	64171	0.894	64446	1.15
64016	1.181	64074	1.196	64125	0.923	64179	0.906	64448	1.001
64017	1.211	64075	1.205	64126	0.887	64180	0.906	64449	1.06
64018	1.038	64076	1.176	64127	0.887	64184	0.906	64451	1.07
64019	1.177	64077	1.199	64128	0.84	64187	0.906	64453	1.295
64020	1.05	64078	1.249	64129	0.817	64188	0.903	64454	1.063
64021	1.086	64079	1.036	64130	0.819	64190	0.907	64455	1.125
64022	1.12	64080	1.199	64131	1.421	64191	0.907	64456	1.71
64024	1.182	64081	1.617	64132	0.803	64192	0.81	64457	1.118
64028	1.014	64082	1.066	64133	1.585	64195	0.907	64458	1.294
64029	1.349	64083	1.828	64134	0.84	64196	0.904	64459	1
64030	1.508	64084	1.222	64136	0.839	64197	0.905	64461	1.304
64034	1.158	64085	1.181	64137	0.869	64198	0.906	64463	1.101
64035	1.164	64086	1.74	64138	1.368	64199	0.906	64465	1.257
64036	1.201	64088	1.219	64139	1.304	64401	0.983	64466	1.096

Territory Rating Factors

All Policy Forms

Zip Code	Factor								
64467	1.298	64623	1.057	64672	1.052	64761	1.119	64854	1.514
64468	1.24	64624	1.168	64673	1.081	64762	1.321	64855	1.409
64469	1.12	64625	1.104	64674	1.026	64763	1.208	64856	1.527
64470	1.086	64628	0.984	64676	0.997	64765	1.247	64857	1.435
64471	1.291	64630	1.046	64679	1.102	64766	1.344	64858	1.459
64473	1.003	64631	1.019	64680	1.192	64767	1.291	64859	1.485
64474	1.124	64632	1.109	64681	1.011	64769	1.35	64861	1.598
64475	1.415	64633	1.076	64682	1.066	64770	1.225	64862	1.53
64476	1.284	64635	1.041	64683	1.062	64771	1.27	64863	1.482
64477	1.136	64636	1.183	64686	1.055	64772	1.211	64864	1.455
64479	1.289	64637	1.409	64688	1.033	64776	1.247	64865	1.463
64480	1.071	64638	1.062	64689	1.141	64778	1.268	64866	1.567
64481	1.166	64639	1.036	64701	1.345	64779	1.251	64867	1.559
64482	1.145	64640	1.087	64720	1.26	64780	1.247	64868	1.5
64483	1.027	64641	1.079	64722	1.248	64781	1.261	64869	1.437
64484	1.023	64642	1.142	64723	1.249	64783	1.26	64870	1.452
64485	1.004	64643	1.041	64724	1.23	64784	1.321	64873	1.606
64486	1.428	64644	1.177	64725	1.291	64788	1.225	64874	1.662
64487	1.112	64645	1.075	64726	1.238	64790	1.255	64999	0.924
64489	1.184	64646	1.073	64728	1.297	64801	1.418	65001	1.002
64490	1.095	64647	1.132	64730	1.232	64802	1.418	65010	0.789
64491	1.186	64648	1.089	64733	1.196	64803	1.418	65011	1.178
64492	1.123	64649	1.155	64734	1.235	64804	1.428	65013	1.036
64493	1.159	64650	1.202	64735	1.216	64830	1.435	65014	1.084
64494	1.038	64651	1.001	64738	1.293	64831	1.514	65016	0.916
64496	1.162	64652	1.059	64739	1.253	64832	1.414	65017	1.059
64497	1.142	64653	1.006	64740	1.176	64833	1.45	65018	0.927
64498	1.22	64654	1.067	64741	1.285	64834	1.463	65020	1.052
64499	1.431	64655	1.071	64742	1.257	64835	1.445	65023	0.922
64501	0.863	64656	1.095	64743	1.253	64836	1.451	65024	0.944
64502	0.874	64657	1.204	64744	1.281	64840	1.487	65025	0.948
64503	0.856	64658	0.986	64745	1.246	64841	1.451	65026	1.037
64504	0.996	64659	1.005	64746	1.289	64842	1.637	65032	1.021
64505	0.906	64660	1.009	64747	1.279	64843	1.515	65034	0.989
64506	0.858	64661	1.078	64748	1.393	64844	1.547	65035	0.968
64507	0.857	64664	1.045	64750	1.262	64847	1.514	65036	0.909
64508	0.878	64667	1.064	64752	1.253	64848	1.509	65037	1.079
64601	1.06	64668	1.12	64755	1.409	64849	1.435	65038	1.077
64620	1.14	64670	1.158	64756	1.364	64850	1.491	65039	0.891
64622	1.103	64671	1.216	64759	1.352	64853	1.606	65040	0.972

Territory Rating Factors

All Policy Forms

Zip Code	Factor								
65041	0.861	65104	1.04	65261	1.02	65339	1.046	65486	1.043
65042	1.029	65105	1.04	65262	0.926	65340	0.994	65501	1.196
65043	0.873	65106	1.04	65263	1.077	65344	1.057	65529	1.087
65046	0.868	65107	1.04	65264	0.95	65345	0.95	65532	1.206
65047	1.046	65108	1.04	65265	1.028	65347	0.974	65534	1.116
65048	0.993	65109	1.027	65270	1.079	65348	0.98	65535	1.168
65049	1.037	65110	1.027	65274	0.98	65349	1.026	65536	1.189
65050	1.01	65111	1.04	65275	1.035	65350	0.936	65541	1.188
65051	0.921	65201	0.836	65276	0.955	65351	1.004	65542	1.185
65052	1.052	65202	0.851	65278	1.049	65354	1	65543	1.198
65053	0.958	65203	0.745	65279	0.903	65355	1.13	65546	1.206
65054	0.937	65205	0.836	65280	1.007	65360	1.048	65548	1.209
65055	0.971	65211	0.836	65281	0.995	65401	1.25	65550	1.147
65058	0.994	65212	0.836	65282	0.993	65402	1.25	65552	1.171
65059	0.847	65215	0.836	65283	1.014	65409	1.25	65555	1.192
65061	0.907	65216	0.836	65284	1.07	65436	1.169	65556	1.085
65062	0.974	65217	0.836	65285	1.089	65438	1.201	65557	1.164
65063	0.809	65218	0.836	65286	1.05	65439	1.209	65559	1.229
65064	1.033	65230	0.997	65287	0.942	65440	1.208	65560	1.213
65065	1.022	65231	1.026	65299	0.847	65441	1.029	65564	1.198
65066	1.027	65232	1.017	65301	0.778	65443	1.023	65565	1.207
65067	0.878	65233	1.042	65302	0.792	65444	1.194	65566	1.209
65068	0.959	65236	1.036	65305	1.021	65446	1.207	65567	1.126
65069	0.87	65237	0.995	65320	1.003	65449	1.209	65570	1.181
65072	1.061	65239	1.059	65321	1.038	65452	1.064	65571	1.201
65074	0.979	65240	1.157	65322	0.997	65453	1.232	65580	1.135
65075	1.023	65243	1.046	65323	1.123	65456	1.2	65582	1.044
65076	0.991	65244	1.017	65324	1.096	65457	1.124	65583	1.075
65077	0.824	65246	0.993	65325	1.003	65459	1.049	65584	1.075
65078	1.008	65247	1.053	65326	1.069	65461	1.15	65586	1.212
65079	1.077	65248	0.965	65327	1.011	65462	1.161	65588	1.193
65080	0.882	65250	0.975	65329	0.992	65463	1.145	65589	1.197
65081	0.968	65251	0.71	65330	1.013	65464	1.203	65590	1.255
65082	1.034	65254	0.982	65332	0.941	65466	1.194	65591	1.08
65083	1.041	65255	1.385	65333	1.001	65468	1.198	65601	1.511
65084	1.023	65256	1.001	65334	0.943	65470	1.169	65603	1.432
65085	0.946	65257	1.031	65335	0.973	65473	1.13	65604	1.475
65101	1.043	65258	1.08	65336	1.025	65479	1.196	65605	1.913
65102	1.04	65259	1.022	65337	0.917	65483	1.193	65606	1.201
65103	1.04	65260	1.042	65338	1.033	65484	1.19	65607	1.325

Territory Rating Factors

All Policy Forms

Zip Code	Factor								
65608	1.281	65654	1.711	65714	2.114	65765	1.395	65898	1.426
65609	1.243	65655	1.253	65715	1.264	65766	1.248	65899	1.418
65610	1.514	65656	1.556	65717	1.228	65767	1.266		
65611	1.43	65657	1.366	65720	1.379	65768	1.238		
65612	1.496	65658	1.492	65721	1.951	65769	1.916		
65613	1.646	65660	1.21	65722	1.245	65770	1.49		
65614	1.328	65661	1.469	65723	1.674	65771	1.373		
65615	1.369	65662	1.226	65724	1.27	65772	1.576		
65616	1.369	65663	1.386	65725	1.454	65773	1.268		
65617	1.5	65664	1.567	65726	1.384	65774	1.285		
65618	1.251	65666	1.251	65727	1.349	65775	1.226		
65619	1.408	65667	1.235	65728	1.494	65776	1.228		
65620	1.348	65668	1.221	65729	1.261	65777	1.227		
65622	1.294	65669	1.447	65730	1.554	65778	1.198		
65623	1.66	65672	1.351	65731	1.354	65779	1.249		
65624	1.547	65673	1.365	65732	1.203	65781	1.511		
65625	1.584	65674	1.352	65733	1.319	65783	1.227		
65626	1.238	65675	1.579	65734	1.822	65784	1.246		
65627	1.347	65676	1.269	65735	1.21	65785	1.404		
65629	1.386	65679	1.367	65737	1.445	65786	1.13		
65630	1.41	65680	1.341	65738	1.437	65787	1.073		
65631	1.508	65681	1.487	65739	1.389	65788	1.211		
65632	1.263	65682	1.454	65740	1.362	65789	1.221		
65633	1.743	65685	1.286	65741	1.26	65790	1.23		
65634	1.163	65686	1.466	65742	1.378	65791	1.207		
65635	1.472	65688	1.218	65744	1.314	65793	1.214		
65636	1.323	65689	1.203	65745	1.549	65801	1.418		
65637	1.236	65690	1.196	65746	1.28	65802	1.476		
65638	1.25	65692	1.209	65747	1.561	65803	1.422		
65640	1.447	65701	1.294	65752	1.49	65804	1.37		
65641	1.546	65702	1.249	65753	1.403	65805	1.418		
65644	1.332	65704	1.261	65754	1.449	65806	1.425		
65645	1.491	65705	1.755	65755	1.267	65807	1.426		
65646	1.498	65706	1.338	65756	1.6	65808	1.418		
65647	1.605	65707	1.54	65757	1.422	65809	1.385		
65648	1.393	65708	1.772	65759	1.354	65810	1.416		
65649	1.485	65710	1.491	65760	1.245	65814	1.418		
65650	1.365	65711	1.213	65761	1.289	65817	1.418		
65652	1.361	65712	1.716	65762	1.281	65890	1.418		
65653	1.353	65713	1.291	65764	1.206	65897	1.407		