



**WISCONSIN HOMEOWNERS
MANUAL**

MADISON MUTUAL INSURANCE COMPANY

HOMEOWNER UNDERWRITING MANUAL INDEX

SECTION I - PROPERTY UNDERWRITING GUIDELINES

- A. Agent's Underwriting Guidelines
- B. Agent's Authority Guidelines
- C. Coverage Minimums

SECTION II - HOMEOWNER POLICY TYPES & ENDORSEMENTS

- A. Policy Types
- B. Endorsement List
- C. Homeowner Endorsement Description/Guidelines/Rating
- D. Madison Mutual Endorsement (MM) Description/Guidelines/Rating

SECTION III - HOMEOWNER RATING

- A. Other Rating Factors
- B. Increased/Reduced Coverage
- C. Discounts and Surcharges
- D. Insurance Scoring

SECTION IV - HOMEOWNER PROCESSING

- A. Signature Requirements
- B. Billing Payment Options
- C. Claim Processing

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, and 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 older than 15 years and/or showing premature wear will only be considered with 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 HO3, HO5, or HO6 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	\$475	\$1,000/\$1,500
200,000 – 249,000	\$525	\$1,000/\$1,500
250,000 – 299,000	\$575	\$1,000/\$1,500
300,000 – 349,000	\$625	\$1,000/\$1,500
350,000 – 399,000	\$700	\$1,000/\$1,500
400,000 – 499,000	\$850	\$2,000/\$2,000
500,000 – 549,000	\$1,250	\$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	\$2,300	\$5,000/\$5,000
700,000 – 749,000	\$2,700	\$5,000/\$5,000
750,000 – 799,000	\$3,000	\$5,000/\$5,000
800,000 – 849,000	\$3,300	\$5,000/\$5,000
850,000 – 899,000	\$3,700	\$5,000/\$5,000
900,000 – 949,000	\$4,000	\$5,000/\$5,000
Over 950,000	\$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-0148 – Special Provisions – Wisconsin
- HO-0427 – Limited Fungi, Wet or Dry Rot, or Bacteria Coverage
- HO-0446 – Inflation Guard
- MM-752 – Windstorm or Hail Deductible
- MM-754 – Pollution Liability Exclusion
- MM-830 – Identity Fraud Restoration

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-0148 – Special Provisions – Wisconsin
- HO-0426 – Limited Fungi, Wet or Dry Rot, or Bacteria Coverage
- HO-446 – Inflation Guard
- MM-754 – Pollution Liability Exclusion
- MM-830 – Identity Fraud Restoration

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-0148 – Special Provisions – Wisconsin
- 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
- MM-754 – Pollution Liability Exclusion
- MM-825 – Equipment Breakdown Endorsement
- MM-830 – Identity Fraud Restoration

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-0148 – Special Provisions – Wisconsin
- HO-0428 – Limited Fungi, Wet or Dry Rot, or Bacteria Coverage
- HO-0446 – Inflation Guard
- HO-1731 – Unit-Owners Coverage C Special Coverage
- HO-1732 – Unit-Owners Coverage A Special Coverage
- MM-752 – Windstorm or Hail Deductible
- MM-754 – Pollution Liability Exclusion
- MM-830 – Identity Fraud Restoration

ENDORSEMENTS

Below is a list of endorsements we currently offer:

HO-0148	Special Provisions – Wisconsin
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-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-0530	Functional Replacement Cost Loss Settlement
HO-0541	Extended Theft Coverage for Residence Premises Occasionally Rented to Others
HO-0546	Landlord’s Furnishings
HO-0607	Limited Coverage for Theft of Personal Property Located in a Dwelling Under Construction
HO-0614	Increased Amount of Insurance for Personal Property Located in a Self-Storage Facility
HO-0615	Trust Endorsement
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 Provision
HO-1731	Unit – Owners Coverage C Special Coverage

02/02/2026

Madison Mutual Insurance Company (WI)

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-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-2473	Farmers Personal Liability
HO-2475	Watercraft
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-0148(05/11) Special Provisions – Wisconsin – 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 an existing policy for thirty days after an earthquake shock 5.0 or greater on the Richter Scale.
- **Masonry or masonry veneer structures built before 1950 are not eligible.**

Zone 1 - Remainder of 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 (HO-3, HO-5 & HO-6) – 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 F Limits		
Coverage E 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 (HO3 & HO5) – 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 (HO-3, HO-5 & HO-6) – 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 (HO-3, HO-5 & HO-6) – 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 (HO-3, HO-5 & HO-6) – 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 coverage 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 an existing policy for thirty days after an earthquake shock 5.0 or greater on the Richter Scale.
- **Masonry or masonry veneer structures built before 1950 are not eligible.**

Zone 1 - Remainder of 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)

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

\$6.00 per \$100

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

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-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	8% of Coverage A Premium without Package, 7% 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-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-0530(05/11) 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 (HO-3 & HO-5) – 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 & HO-5) – 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-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-0615(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-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 15 years or older.

Age of Roof	Discount
Current Year	6%
1 Year Old	6%
2 Years Old	6%
3 Years Old	5%
4 Years Old	5%
5 Years Old	5%
6 Years Old	4%
7 Years Old	4%
8 Years Old	4%
9 Years Old	4%
10 Years Old	3%
11 Years Old	3%
12 Years Old	3%
13 Years Old	2%
14 Years Old	2%
15 Years Old	2%
16 Years Old or Older	0%

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) – 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) – 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

02/02/2026

Madison Mutual Insurance Company (WI)

II D-12

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-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 (HO-3 & HO-5) – 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-2473)
- All owned acreage must be adjacent to residence premises (use endorsement HO-2473)
- 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-2473(05/11) Farmers Personal Liability (HO-3, HO-5 & HO-6) – 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-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

	Limit of Liability	MEDICAL		
		1000	2000	5000
<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
Boat Class 4 (161 HP to 200 HP)	100,000	42	45	50
	300,000	48	51	56
	500,000	52	55	60
<u>INBOARD/OUT BOARD MOTORS- (Over 260 HP – Submit to Underwriting)</u>				
Boat Class 3 (Up to 160 HP)	100,000	32	35	40
	300,000	42	45	50
	500,000	44	47	52
Boat Class 5 (161 HP to 260 HP)	100,000	42	45	50
	300,000	48	51	56
	500,000	55	58	63
<u>SAILBOATS- (Under 26ft do not require an endorsement; over 40ft DO NOT SUBMIT)</u>				
Boat Class 6 (26ft. to 40ft. inclusive with power)	100,000	42	45	50
	300,000	48	51	56
	500,000	50	53	58
<u>(PWC) Personal Watercraft- (Such as wave runners and jet skis – Submit to Underwriting)</u>				
Boat Class 7	100,000	44	47	52
	300,000	52	55	60
	500,000	60	63	68

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(08/03) 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(09/12) 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
HO2, HO3, HO8	Less than \$250,000	\$35
HO2, HO3, HO8	\$250,000 - \$500,000	\$50
HO2, HO3, HO8	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(10/11) 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	\$849	1.00
HO-4	\$138	1.00
HO-5	\$929	1.25
HO-6	\$154	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 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 and 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	0.940
1,300-1,399	0.940
1,400-1,499	0.950
1,500-1,599	0.950
1,600-1,699	0.960
1,700-1,799	0.970
1,800-1,899	0.980
1,900-1,999	0.990
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

Transition Premium Stabilization Factor

Applies to HO-3 & HO-5

The Transition Premium Stabilization Factor is designed to benefit policy holders by limiting the amount of change from the expiring premium to the renewal premium. This factor is calculated when comparing the expiring Coverage A premium to the renewal Coverage A premium and it limits any Coverage A premium increase to +25%.

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%
26-29 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	1.02
LEVEL 1	>=891	0.79
LEVEL 2	858 to 890	0.83
LEVEL 3	829 to 857	0.85
LEVEL 4	807 to 828	0.87
LEVEL 5	788 to 806	0.87
LEVEL 6	771 to 787	0.87
LEVEL 7	758 to 770	0.87
LEVEL 8	744 to 757	0.88
LEVEL 9	734 to 743	0.95
LEVEL 10	723 to 733	0.95
LEVEL 11	714 to 722	0.95
LEVEL 12	705 to 713	1.01
LEVEL 13	696 to 704	1.16
LEVEL 14	687 to 695	1.19
LEVEL 15	678 to 686	1.25
LEVEL 16	666 to 677	1.25
LEVEL 17	655 to 665	1.25
LEVEL 18	643 to 654	1.32
LEVEL 19	631 to 642	1.32
LEVEL 20	618 to 630	1.32
LEVEL 21	603 to 617	1.32
LEVEL 22	585 to 602	1.41
LEVEL 23	567 to 584	1.81
LEVEL 24	549 to 566	1.92
LEVEL 25	<=548	2.01

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 used in the calculation of a renewal offer may be manually adjusted downward on a policy after ten or more years of renewals to recognize the longevity of their payment pattern with the company. These manual adjustments would only result in a lower overall premium for any such policies compared to the price that would have been offered without the manual adjustment to the Personal Finance Level.
- 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; or 4) 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.
- No-hits – If an insurance score is ordered and the result is a "no-hit" or "thin file", the policy will be rated based on the experience of all "no hit" or "thin file" policies for the company as actuarially justified in its filing.

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								
53001	0.687	53047	0.704	53097	0.704	53153	0.714	53211	0.718
53002	0.701	53048	0.708	53098	0.686	53154	0.695	53212	0.764
53003	0.709	53049	0.74	53099	0.705	53156	0.691	53213	0.808
53004	0.673	53050	0.71	53101	0.699	53157	0.698	53214	0.729
53005	0.732	53051	0.712	53102	0.692	53158	0.686	53215	0.732
53006	0.724	53052	0.717	53103	0.691	53159	0.701	53216	0.824
53007	0.719	53056	0.701	53104	0.692	53167	0.788	53217	0.708
53008	0.732	53057	0.722	53105	0.715	53168	0.722	53218	0.794
53010	0.698	53058	0.717	53108	0.755	53170	0.695	53219	0.708
53011	0.691	53059	0.7	53109	0.692	53171	0.685	53220	0.706
53012	0.693	53060	0.686	53110	0.71	53172	0.721	53221	0.707
53013	0.67	53061	0.718	53114	0.671	53176	0.687	53222	0.758
53014	0.739	53062	0.718	53115	0.656	53177	0.688	53223	0.729
53015	0.683	53063	0.698	53118	0.716	53178	0.698	53224	0.713
53016	0.694	53064	0.705	53119	0.706	53179	0.726	53225	0.762
53017	0.718	53065	0.748	53120	0.674	53181	0.683	53226	0.735
53018	0.71	53066	0.721	53121	0.661	53182	0.684	53227	0.707
53019	0.718	53069	0.72	53122	0.727	53183	0.687	53228	0.704
53020	0.686	53070	0.656	53125	0.685	53184	0.683	53233	0.772
53021	0.675	53072	0.712	53126	0.711	53185	0.747	53234	0.833
53022	0.703	53073	0.678	53127	0.684	53186	0.698	53235	0.698
53023	0.706	53074	0.66	53128	0.682	53187	0.698	53237	0.833
53024	0.69	53075	0.677	53129	0.703	53188	0.69	53244	0.716
53026	0.694	53076	0.698	53130	0.702	53189	0.689	53259	0.833
53027	0.699	53078	0.704	53132	0.697	53190	0.652	53263	0.833
53029	0.694	53079	0.711	53137	0.682	53191	0.683	53267	0.832
53031	0.668	53080	0.683	53138	0.741	53192	0.704	53268	0.832
53032	0.725	53081	0.619	53139	0.771	53194	0.694	53274	0.833
53033	0.698	53082	0.666	53140	0.699	53195	0.687	53278	0.832
53034	0.708	53083	0.634	53141	0.687	53199	0.69	53288	0.832
53035	0.708	53085	0.636	53142	0.678	53201	0.833	53290	0.833
53036	0.701	53086	0.696	53143	0.686	53202	0.742	53293	0.833
53037	0.695	53088	0.767	53144	0.684	53203	0.757	53295	0.757
53038	0.703	53089	0.715	53146	0.7	53204	0.74	53401	0.708
53039	0.716	53090	0.684	53147	0.683	53205	0.778	53402	0.719
53040	0.687	53091	0.71	53148	0.739	53206	0.822	53403	0.722
53042	0.699	53092	0.702	53149	0.698	53207	0.721	53404	0.696
53044	0.644	53093	0.67	53150	0.696	53208	0.833	53405	0.699
53045	0.713	53094	0.673	53151	0.719	53209	0.752	53406	0.695
53046	0.708	53095	0.695	53152	0.743	53210	1.098	53407	0.708

Territory Rating Factors

All Policy Forms

Zip Code	Factor								
53408	0.729	53546	0.655	53590	0.647	53792	0.68	53930	0.816
53501	0.656	53547	0.629	53593	0.68	53793	0.693	53931	0.77
53502	0.685	53548	0.623	53594	0.685	53794	0.693	53932	0.724
53503	0.707	53549	0.652	53595	0.716	53801	0.77	53933	0.764
53504	0.682	53550	0.668	53596	0.663	53802	0.744	53934	0.994
53505	0.672	53551	0.658	53597	0.678	53803	0.707	53935	0.773
53506	0.78	53553	0.73	53598	0.676	53804	0.761	53936	0.986
53507	0.705	53554	0.741	53599	0.684	53805	0.797	53937	0.809
53508	0.687	53555	0.726	53701	0.691	53806	0.749	53939	0.789
53510	0.71	53556	0.766	53702	0.748	53807	0.73	53940	0.808
53511	0.666	53557	0.714	53703	0.67	53808	0.736	53941	0.856
53512	0.653	53558	0.657	53704	0.696	53809	0.79	53942	0.824
53515	0.703	53559	0.679	53705	0.663	53810	0.755	53943	0.783
53516	0.707	53560	0.712	53706	0.682	53811	0.7	53944	0.934
53517	0.71	53561	0.771	53707	0.693	53812	0.722	53946	0.798
53518	0.796	53562	0.67	53708	0.693	53813	0.745	53947	0.81
53520	0.669	53563	0.641	53711	0.684	53816	0.771	53948	0.919
53521	0.662	53565	0.726	53713	0.658	53817	0.78	53949	0.849
53522	0.676	53566	0.658	53714	0.702	53818	0.725	53950	0.952
53523	0.667	53569	0.756	53715	0.665	53820	0.733	53951	0.769
53525	0.681	53570	0.675	53716	0.692	53821	0.809	53952	0.904
53526	0.762	53571	0.712	53717	0.701	53824	0.715	53953	0.863
53527	0.673	53572	0.69	53718	0.678	53825	0.751	53954	0.802
53528	0.686	53573	0.779	53719	0.696	53826	0.802	53955	0.755
53529	0.694	53574	0.695	53725	0.692	53827	0.788	53956	0.744
53530	0.691	53575	0.655	53726	0.68	53901	0.765	53957	0.744
53531	0.688	53576	0.687	53744	0.673	53910	0.999	53958	0.84
53532	0.674	53577	0.749	53774	0.667	53911	0.727	53959	0.809
53533	0.732	53578	0.725	53777	0.67	53913	0.718	53960	0.773
53534	0.681	53579	0.699	53778	0.68	53916	0.715	53961	0.803
53535	0.741	53580	0.737	53779	0.68	53919	0.773	53962	0.901
53536	0.665	53581	0.849	53782	0.691	53920	0.844	53963	0.736
53537	0.651	53582	0.712	53783	0.67	53922	0.727	53964	0.906
53538	0.647	53583	0.721	53784	0.693	53923	0.764	53965	0.859
53540	0.769	53584	0.78	53785	0.691	53924	0.868	53968	0.891
53541	0.695	53585	0.679	53786	0.691	53925	0.688	53969	0.769
53542	0.658	53586	0.701	53788	0.691	53926	0.806	54001	0.985
53543	0.764	53587	0.684	53789	0.691	53927	0.988	54002	1.027
53544	0.702	53588	0.725	53790	0.691	53928	0.734	54003	1.047
53545	0.619	53589	0.642	53791	0.693	53929	0.917	54004	0.964

Territory Rating Factors

All Policy Forms

Zip Code	Factor								
54005	0.976	54127	0.839	54204	0.838	54401	0.8	54446	0.899
54006	0.979	54128	0.848	54205	0.813	54402	0.823	54447	0.86
54007	1.019	54129	0.763	54207	0.732	54403	0.804	54448	0.865
54009	1.008	54130	0.783	54208	0.805	54404	0.891	54449	0.888
54010	1.079	54131	0.826	54209	0.804	54405	0.867	54450	0.856
54011	1.079	54135	0.834	54210	0.805	54406	0.953	54451	0.837
54013	0.974	54136	0.783	54211	0.805	54407	0.961	54452	0.841
54014	1.101	54137	0.844	54212	0.805	54408	0.852	54454	0.993
54015	1.075	54138	0.841	54213	0.816	54409	0.845	54455	0.937
54016	1.219	54139	0.832	54214	0.743	54410	0.953	54456	0.929
54017	1.072	54140	0.789	54215	0.745	54411	0.856	54457	0.995
54020	1.045	54141	0.863	54216	0.804	54412	0.93	54458	0.931
54021	1.148	54143	0.806	54217	0.821	54413	0.971	54459	0.847
54022	1.172	54149	0.841	54220	0.713	54414	0.865	54460	0.865
54023	1.121	54150	0.851	54221	0.713	54415	0.955	54462	0.841
54024	1.003	54151	0.819	54226	0.806	54416	0.862	54463	0.833
54025	1.068	54152	0.847	54227	0.783	54417	0.841	54464	0.853
54026	1.031	54153	0.837	54228	0.758	54418	0.853	54465	0.872
54027	0.951	54154	0.833	54229	0.897	54420	0.916	54466	0.953
54028	0.979	54155	0.839	54230	0.743	54421	0.873	54467	0.875
54082	1.116	54156	0.833	54232	0.708	54422	0.868	54469	0.994
54101	0.844	54157	0.83	54234	0.805	54423	0.961	54470	0.842
54102	0.822	54159	0.827	54235	0.77	54424	0.859	54471	0.87
54103	0.823	54160	0.751	54240	0.781	54425	0.86	54472	0.891
54104	0.826	54161	0.831	54241	0.616	54426	0.87	54473	0.94
54106	0.841	54162	0.863	54245	0.721	54427	0.872	54474	0.864
54107	0.833	54165	0.84	54246	0.804	54428	0.837	54475	0.995
54110	0.755	54166	0.802	54247	0.732	54429	0.877	54476	0.807
54111	0.83	54169	0.788	54301	0.883	54430	0.855	54479	0.901
54112	0.831	54170	0.856	54302	0.95	54432	0.899	54480	0.858
54113	0.794	54171	0.873	54303	0.904	54433	0.865	54481	0.9
54114	0.824	54173	0.91	54304	0.847	54434	0.861	54482	0.954
54115	0.83	54174	0.832	54305	0.929	54435	0.844	54484	0.9
54119	0.821	54175	0.843	54306	0.95	54436	0.923	54485	0.853
54120	0.822	54177	0.825	54307	0.844	54437	0.878	54486	0.878
54121	0.822	54180	0.826	54308	0.922	54439	0.856	54487	0.837
54123	0.783	54182	0.84	54311	0.864	54440	0.868	54488	0.884
54124	0.847	54201	0.801	54313	0.851	54441	0.91	54489	0.991
54125	0.819	54202	0.804	54324	0.95	54442	0.841	54490	0.849
54126	0.784	54203	0.806	54344	0.95	54443	0.996	54491	0.848

Territory Rating Factors

All Policy Forms

Zip Code	Factor								
54492	0.989	54555	0.856	54636	1.211	54725	0.926	54768	0.827
54493	0.903	54556	0.848	54637	0.944	54726	0.816	54769	1.057
54494	0.999	54557	0.849	54638	0.92	54727	0.809	54770	1.004
54495	0.997	54558	0.838	54639	0.922	54728	0.903	54771	0.871
54498	0.862	54559	0.867	54640	0.844	54729	0.749	54772	0.91
54499	0.885	54560	0.842	54641	0.955	54730	0.908	54773	1.017
54501	0.834	54561	0.843	54642	1.017	54731	0.874	54774	0.741
54511	0.835	54562	0.831	54643	0.966	54732	0.801	54801	0.858
54512	0.846	54563	0.879	54644	1.096	54733	0.919	54805	0.949
54513	0.844	54564	0.843	54645	0.868	54734	0.945	54806	0.879
54514	0.868	54565	0.863	54646	0.974	54735	0.953	54810	0.969
54515	0.851	54566	0.841	54648	0.983	54736	1.015	54812	0.931
54517	0.874	54568	0.843	54649	0.96	54737	0.986	54813	0.946
54519	0.838	54601	1.101	54650	1.158	54738	1.03	54814	0.882
54520	0.838	54602	1.047	54651	0.951	54739	0.964	54816	0.883
54521	0.834	54603	1.179	54652	0.891	54740	0.988	54817	0.866
54524	0.851	54610	1.041	54653	1.036	54741	0.933	54818	0.916
54525	0.859	54611	0.955	54654	0.839	54742	0.982	54819	0.887
54526	0.87	54612	1.069	54655	0.862	54743	1.041	54820	0.893
54527	0.865	54613	0.99	54656	1.024	54745	0.822	54821	0.888
54529	0.84	54614	1.106	54657	0.809	54746	0.943	54822	0.912
54530	0.865	54615	0.969	54658	1.05	54747	1.031	54824	0.983
54531	0.842	54616	1.01	54659	0.984	54748	0.792	54826	0.954
54532	0.839	54618	0.954	54660	0.942	54749	0.931	54827	0.885
54534	0.857	54619	0.99	54661	1.247	54750	1.065	54828	0.894
54536	0.861	54620	1.002	54662	0.977	54751	0.872	54829	0.937
54537	0.856	54621	1.009	54664	0.893	54754	0.948	54830	0.942
54538	0.848	54622	1.06	54665	0.929	54755	1.062	54832	0.89
54539	0.841	54623	1.056	54666	0.942	54756	1.029	54834	0.896
54540	0.841	54624	0.896	54667	0.963	54757	0.818	54835	0.887
54541	0.833	54625	1.132	54669	1.203	54758	0.971	54836	0.913
54542	0.823	54626	0.829	54670	0.983	54759	1.037	54837	0.951
54543	0.837	54627	1.072	54701	1.019	54760	0.992	54838	0.894
54545	0.85	54628	0.874	54702	0.876	54761	1.04	54839	0.882
54546	0.868	54629	1.119	54703	0.969	54762	0.944	54840	0.948
54547	0.856	54630	1.17	54720	0.931	54763	0.919	54841	0.928
54548	0.843	54631	0.828	54721	1.014	54764	0.993	54842	0.906
54550	0.861	54632	0.973	54722	0.921	54765	0.907	54843	0.901
54552	0.86	54634	0.903	54723	1.085	54766	0.867	54844	0.884
54554	0.834	54635	0.967	54724	0.802	54767	0.962	54845	0.933

Territory Rating Factors

All Policy Forms

Zip Code	Factor								
54846	0.872	54912	0.797	54966	0.973				
54847	0.889	54913	0.835	54967	0.858				
54848	0.879	54914	0.792	54968	0.824				
54849	0.899	54915	0.797	54969	0.863				
54850	0.878	54919	0.797	54970	0.876				
54853	0.957	54921	0.984	54971	0.771				
54854	0.897	54922	0.866	54974	0.77				
54855	0.878	54923	0.843	54976	0.899				
54856	0.883	54926	0.898	54977	0.927				
54857	0.911	54927	0.808	54978	0.861				
54858	0.972	54928	0.861	54979	0.752				
54859	0.838	54929	0.873	54980	0.778				
54861	0.876	54930	0.952	54981	0.884				
54862	0.885	54931	0.859	54982	0.921				
54864	0.906	54932	0.758	54983	0.905				
54865	0.895	54933	0.851	54984	0.932				
54867	0.889	54934	0.812	54985	0.796				
54868	0.926	54935	0.752	54986	0.833				
54870	0.857	54936	0.75	54990	0.925				
54871	0.872	54937	0.736						
54872	0.941	54940	0.867						
54873	0.9	54941	0.791						
54874	0.913	54942	0.845						
54875	0.886	54943	0.984						
54876	0.904	54944	0.857						
54880	0.931	54945	0.913						
54888	0.854	54946	0.914						
54889	0.964	54947	0.825						
54890	0.9	54948	0.857						
54891	0.88	54949	0.893						
54893	0.934	54950	0.871						
54895	0.902	54952	0.785						
54896	0.874	54956	0.795						
54901	0.769	54957	0.795						
54902	0.757	54960	0.863						
54903	0.757	54961	0.892						
54904	0.772	54962	0.909						
54906	0.757	54963	0.778						
54909	0.953	54964	0.766						
54911	0.806	54965	0.891						

WISCONSIN PROPERTY
AGENT BOOK TRANSFER PREMIUM CAPPING

The Agent Book Transfer Premium Capping program is used in conjunction with writing business from a non-Madison Mutual company into the Madison Mutual rating program. The purpose of this capping program is to reduce the policyholder premium disruption that could result from the transfer of a large agent book of business to Madison Mutual.

Annual policy capped premium is determined at conversion to new business. The policyholder's prior carrier renewal premium will apply which equates to a 0.00% premium change when switching to Madison Mutual or the prior carrier's current premium plus 2.00% can apply if there is no renewal premium. If Madison Mutual cannot match the coverage or deductible due to its rating structure varying from the prior carrier, coverage will be offered at the next higher available coverage level or lower deductible level, but still for the same total policy premium. Similarly, the pay plan will be matched with the Madison Mutual pay plan that matches closest to the one offered by the previous carrier.

Capped premium at the first renewals will be no more than \$120 higher than the expiring policy premium if the price matched premium was \$1,200 or lower, \$240 higher if the price matched premium was between \$1,201 and \$2,400, and \$360 higher if price matched premium was \$2,401 or higher. For the next renewal, the same dollar restrictions on the total premium increase will apply based on the first renewal total premium price. Subsequent renewals will be at the full Madison Mutual rates. No price matched new business or the next two renewals will ever exceed the filed Madison Mutual rates.

Capped premium is calculated by taking the policyholder's expiring full-term renewal offered premium from their prior insurance company and comparing it to the uncapped new full-term Madison Mutual premium at current rates. If the amount of the premium increase is greater than the dollar cap based on the premium range as described above, rate capping will be applied to reduce the premium to the maximum dollar increase.

Rate capping will apply to the policy premium for the entire policy term and will not be recalculated for midterm adjustments to the policy. However, if an insured elects to change any coverage amount or endorsement mid-term or at a renewal when a price matched manual endorsement was applied to the policy, the price matched manual endorsement will not be applied to the renewal premium.

If the policyholder has a chargeable claim during the first two policy periods with Madison Mutual, there will be no rate cap premium reduction offered in the subsequent renewal offer.

We will not offer a premium cap credit that is more than 55% of the currently filed un-capped Madison Mutual rates, whether in a policy's first term or any subsequent renewal.