

**State:** Missouri **Filing Company:** AIG Property Casualty Company  
**TOI/Sub-TOI:** 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations  
**Product Name:** AIG Private Client Group Homeowners Program  
**Project Name/Number:** Resubmission of Wind or Hail Deductible Endorsement & Rule/

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### User Usage Agreement

#### Attachments

Usage Agreement [Usage Agreement.pdf](#)

### Form Attachments

(ex. Form Name Form Number Attachment Name)

Wind or Hail Deductible PCHO-WHLDED [PCHO-WHLDED \(02-18\) - Wind or Hail Deductible.pdf](#)

### Rate-Rule Attachments

(ex. Document Name Attachment Name)

MO HO/Condo/Tenant Rating Rules [MO HO-Condo-Tenant Rate Man \(Ed. 07-2024\).pdf](#)

### Supporting Document

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#### Attachments

Filing Memorandum [MO HO Explanatory Memo - Wind-Hail Ded Endt & Rule.pdf](#)

Marked Copies of Form and Rules [PCHO-WHLDPD \(03-18\) - Wind or Hail Percentage Deductible - Marked.pdf](#)

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Response to Objection Dated 8/26/24 on SERFF Tracking Number APCG-134186346 [Response to MO Obj Dated 8-26-24 on SERFF Tracking Number APCG-134186346.pdf](#)

**State:** Missouri **Filing Company:** AIG Property Casualty Company  
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## Filing at a Glance

Company: AIG Property Casualty Company  
Product Name: AIG Private Client Group Homeowners Program  
State: Missouri  
TOI: 04.0 Homeowners  
Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations  
Filing Type: Form/Rate/Rule  
Date Submitted: 09/23/2024  
SERFF Tr Num: APCG-134251447  
SERFF Status: Closed-FORMS-'APPROVED'/RATES & RULES-'REVIEWED'  
State Tr Num: 107  
State Status: FORMS-'APPROVED'/RATES & RULES-'REVIEWED'  
Co Tr Num: PCG-MO-24-HO-04-B

Effective Date: 03/15/2025  
Requested (New):  
Effective Date: 03/15/2025  
Requested (Renewal):  
Author(s): Stefanie Colavito  
Reviewer(s): Christina Blackburn (primary), Jeremy Sebastian  
Disposition Date: 10/31/2024  
Disposition Status: FORMS-'APPROVED'/RATES & RULES-'REVIEWED'  
Effective Date (New): 03/15/2025  
Effective Date (Renewal): 03/15/2025

**State:** Missouri **Filing Company:** AIG Property Casualty Company  
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## General Information

Project Name: Resubmission of Wind or Hail Deductible Endorsement & Rule  
 Project Number:  
 Reference Organization:  
 Reference Title:  
 Filing Status Changed: 10/31/2024  
 State Status Changed: 10/31/2024  
 Created By: Stefanie Colavito  
 Corresponding Filing Tracking Number:  
 State TOI: 04.0 Homeowners

Status of Filing in Domicile:  
 Domicile Status Comments:  
 Reference Number:  
 Advisory Org. Circular:  
 Deemer Date:  
 Submitted By: Stefanie Colavito  
 State Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations

**Filing Description:**  
 AIG Property Casualty Company is resubmitting the following revised form and associated rule for your approval.  
 PCHO-WHLDED (02/18) Wind or Hail Deductible Endorsement

Please see the Explanatory Memo for details.

We have included responses to questions received in your letter dated August 26, 2024 under SERFF Tracking Number APCG-134186346.

## Company and Contact

### Filing Contact Information

Stefanie Colavito, stefanie.colavito@aig.com  
 1271 Avenue of the Americas, 732-242-9591 [Phone]  
 Floor 37  
 New York, NY 10020

### Filing Company Information

AIG Property Casualty Company	CoCode: 19402	State of Domicile: Illinois
1271 Avenue of the Americas	Group Code: 12	Company Type: Property & Casualty
37th Floor	Group Name: AIG	State ID Number:
New York, NY 10020	FEIN Number: 25-1118791	
(212) 458-5000 ext. [Phone]		

**State:** Missouri **Filing Company:** AIG Property Casualty Company  
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## Filing Fees

### State Fees

Fee Required? Yes  
 Fee Amount: \$150.00  
 Retaliatory? No  
 Fee Explanation: Filers must pay a total of \$150.00 per submission per line.  
 Per Company: Yes

Company	Amount	Date Processed	Transaction #
AIG Property Casualty Company	\$150.00	09/23/2024 03:57 PM	295927686
<b>EFT Total</b>	<b>\$150.00</b>		

### State Specific

NAIC Number: 012-19402  
 Have you reviewed the General Instructions document? (yes/no)(General Instructions updated 06/16/2017): Yes  
 If this is a rate filing, was rate data added on the rate/rule schedule? (yes/no): Yes  
 Are you paying the \$150 per company per submission filing fee electronically using EFT? The utilization of SERFF and EFT for filings of papers, documents, and reports is now required, per 20 CSR 100-1.900.: Yes

**State:** Missouri**Filing Company:** AIG Property Casualty Company**TOI/Sub-TOI:** 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations**Product Name:** AIG Private Client Group Homeowners Program**Project Name/Number:** Resubmission of Wind or Hail Deductible Endorsement & Rule/

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
FORMS- 'APPROVED'/RAT ES & RULES- 'REVIEWED'	Christina Blackburn	10/31/2024	10/31/2024

## Objection Letters and Response Letters

### Objection Letters

Status	Created By	Created On	Date Submitted
PENDING INDUSTRY RESPONSE	Pickett Lee	09/24/2024	09/24/2024

### Response Letters

Responded By	Created On	Date Submitted
Stefanie Colavito	09/25/2024	09/25/2024

**State:** Missouri

**Filing Company:** AIG Property Casualty Company

**TOI/Sub-TOI:** 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations

**Product Name:** AIG Private Client Group Homeowners Program

**Project Name/Number:** Resubmission of Wind or Hail Deductible Endorsement & Rule/

## Disposition

Disposition Date: 10/31/2024

Effective Date (New): 03/15/2025

Effective Date (Renewal): 03/15/2025

Status: FORMS-'APPROVED'/RATES & RULES-'REVIEWED'

Comment: Thank you for your filing submission. At this point in time, I do not have any further questions and am concluding my review of this filing. Please note that although this filing has reached final review with the Department it does not mean the Department is precluded from initiating future inquiries or from taking further administrative or legal action. Ultimately, the insurance company is responsible for ensuring it is in compliance with Missouri insurance law through its administration of insurance policies and handling of claims.

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
AIG Property Casualty Company	0.000%	0.000%	\$0	995	\$10,547,660	0.000%	0.000%

Schedule	Schedule Item	Schedule Item Status	Public Access
Form	Wind or Hail Deductible	FORMS-'APPROVED'/RATES & RULES-'REVIEWED'	Yes
Rate	MO HO/Condo/Tenant Rating Rules	FORMS-'APPROVED'/RATES & RULES-'REVIEWED'	Yes
Supporting Document	Filing Memorandum	FORMS-'APPROVED'/RATES & RULES-'REVIEWED'	Yes
Supporting Document	Exhibit A, B, & C (20 CSR 500-4.200)	FORMS-'APPROVED'/RATES & RULES-'REVIEWED'	Yes
Supporting Document	Actuarial Justification	FORMS-'APPROVED'/RATES & RULES-'REVIEWED'	Yes
Supporting Document	Marked Copies of Form and Rules	FORMS-'APPROVED'/RATES & RULES-'REVIEWED'	Yes
Supporting Document	Statement of Variability	FORMS-'APPROVED'/RATES & RULES-'REVIEWED'	Yes
Supporting Document	Response to Objection Dated 8/26/24 on SERFF Tracking Number APCG-134186346	FORMS-'APPROVED'/RATES & RULES-'REVIEWED'	Yes

**State:** Missouri **Filing Company:** AIG Property Casualty Company  
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## Objection Letter

Objection Letter Status	PENDING INDUSTRY RESPONSE
Objection Letter Date	09/24/2024
Submitted Date	09/24/2024
Respond By Date	10/24/2024

Dear Stefanie Colavito,

**Introduction:**

Missouri law (Section 374.192.1 RSMo, enacted in 2024), requires the department to give regulated entities “not less than thirty calendar days to submit any record or material requested by the department”, with exception of forms submitted under section 375.920. While the requested respond by date allows thirty days to respond, for speed to market and best interest of Missouri consumers, your prompt response is encouraged and appreciated.

**Objection 1**

- MO HO/Condo/Tenant Rating Rules, MO-RT-1 through MO-RT-44 (Rate)

Comments: Please fill out the Overall % Indicated Change located in the Company Rate Information section on the Rate Schedule tab.

**Conclusion:**

Sincerely,  
Pickett Lee

**State:** Missouri **Filing Company:** AIG Property Casualty Company  
**TOI/Sub-TOI:** 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations  
**Product Name:** AIG Private Client Group Homeowners Program  
**Project Name/Number:** Resubmission of Wind or Hail Deductible Endorsement & Rule/

## Response Letter

Response Letter Status Submitted to State  
Response Letter Date 09/25/2024  
Submitted Date 09/25/2024

Dear Christina Blackburn,

**Introduction:**

This is in response to your letter dated 9/24/24.

**Response 1**

**Comments:**

We have submitted a Post-Submission Update completing the Overall % Indicated Change located in the Company Rate Information section on the Rate Schedule tab.

**Related Objection 1**

Applies To:

- MO HO/Condo/Tenant Rating Rules, MO-RT-1 through MO-RT-44 (Rate)

Comments: Please fill out the Overall % Indicated Change located in the Company Rate Information section on the Rate Schedule tab.

**Changed Items:**

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

No Supporting Documents changed.

**Conclusion:**

If you have any additional questions, please feel free to contact me.

Sincerely,  
Stefanie Colavito

**State:** Missouri **Filing Company:** AIG Property Casualty Company  
**TOI/Sub-TOI:** 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations  
**Product Name:** AIG Private Client Group Homeowners Program  
**Project Name/Number:** Resubmission of Wind or Hail Deductible Endorsement & Rule/

## Post Submission Update Request Processed On 09/27/2024

**Status:** Allowed  
**Created By:** Stefanie Colavito  
**Processed By:** Pickett Lee  
**Comments:**

### Company Rate Information:

Company Name:AIG Property Casualty Company

Field Name	Requested Change	Prior Value
Overall % Indicated Change	0.000%	

**State:** Missouri

**Filing Company:** AIG Property Casualty Company

**TOI/Sub-TOI:** 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations

**Product Name:** AIG Private Client Group Homeowners Program

**Project Name/Number:** Resubmission of Wind or Hail Deductible Endorsement & Rule/

## Form Schedule

Item No.	Schedule Item Status	Form Name	Form Number	Edition Date	Form Type	Form Action	Action Specific Data		Readability Score	Attachments
							Previous Filing Number:	Replaced Form Number:		
1	FORMS-'APPROVED'/RA TES & RULES- 'REVIEWED' 10/31/2024	Wind or Hail Deductible	PCHO- WHLDED	(02/18)	END	Replaced	APCG- 131682113	PCHO-WHLPD		PCHO-WHLDED (02-18) - Wind or Hail Deductible.pdf
							Replaced Edition Date:	(03/18)		

### Form Type Legend:

<b>ABE</b>	Application/Binder/Enrollment	<b>ADV</b>	Advertising
<b>BND</b>	Bond	<b>CER</b>	Certificate
<b>CNR</b>	Canc/NonRen Notice	<b>DEC</b>	Declarations/Schedule
<b>DSC</b>	Disclosure/Notice	<b>END</b>	Endorsement/Amendment/Conditions
<b>ERS</b>	Election/Rejection/Supplemental Applications	<b>OTH</b>	Other

SERFF Tracking #:

APCG-134251447

State Tracking #:

107

Company Tracking #:

PCG-MO-24-HO-04-B

State: Missouri

Filing Company: AIG Property Casualty Company

TOI/Sub-TOI: 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations

Product Name: AIG Private Client Group Homeowners Program

Project Name/Number: Resubmission of Wind or Hail Deductible Endorsement & Rule/

## Rate Information

Rate data applies to filing.

Filing Method: Prior Approval

Rate Change Type: Neutral

Overall Percentage of Last Rate Revision: -0.500%

Effective Date of Last Rate Revision: 06/18/2022

Filing Method of Last Filing: Use & File

SERFF Tracking Number of Last Filing: APCG-133194046

## Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
AIG Property Casualty Company	0.000%	0.000%	\$0	995	\$10,547,660	0.000%	0.000%

SERFF Tracking #:

APCG-134251447

State Tracking #:

107

Company Tracking #:

PCG-MO-24-HO-04-B

State: Missouri

Filing Company: AIG Property Casualty Company

TOI/Sub-TOI: 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations

Product Name: AIG Private Client Group Homeowners Program

Project Name/Number: Resubmission of Wind or Hail Deductible Endorsement & Rule/

## Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1	FORMS- 'APPROVED'/RATES & RULES- 'REVIEWED' 10/31/2024	MO HO/Condo/Tenant Rating Rules	MO-RT-1 through MO-RT-44	Replacement	APCG-133194046	MO HO-Condo-Tenant Rate Man (Ed. 07-2024).pdf

**State:** Missouri **Filing Company:** AIG Property Casualty Company  
**TOI/Sub-TOI:** 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations  
**Product Name:** AIG Private Client Group Homeowners Program  
**Project Name/Number:** Resubmission of Wind or Hail Deductible Endorsement & Rule/

## Supporting Document Schedules

<b>Satisfied - Item:</b>	Filing Memorandum
<b>Comments:</b>	
<b>Attachment(s):</b>	MO HO Explanatory Memo - Wind-Hail Ded Endt & Rule.pdf
<b>Item Status:</b>	FORMS-'APPROVED'/RATES & RULES-'REVIEWED'
<b>Status Date:</b>	10/31/2024

<b>Bypassed - Item:</b>	Exhibit A, B, & C (20 CSR 500-4.200)
<b>Bypass Reason:</b>	N/A - We are not adopting a reference filing from a rating organization.
<b>Attachment(s):</b>	
<b>Item Status:</b>	FORMS-'APPROVED'/RATES & RULES-'REVIEWED'
<b>Status Date:</b>	10/31/2024

<b>Bypassed - Item:</b>	Actuarial Justification
<b>Bypass Reason:</b>	N/A - We are not revising rates.
<b>Attachment(s):</b>	
<b>Item Status:</b>	FORMS-'APPROVED'/RATES & RULES-'REVIEWED'
<b>Status Date:</b>	10/31/2024

<b>Satisfied - Item:</b>	Marked Copies of Form and Rules
<b>Comments:</b>	
<b>Attachment(s):</b>	PCHO-WHLPD (03-18) - Wind or Hail Percentage Deductible - Marked.pdf MO HO-Condo-Tenant Rate Man (Ed. 03-2022) v2 - MARKED.pdf
<b>Item Status:</b>	FORMS-'APPROVED'/RATES & RULES-'REVIEWED'
<b>Status Date:</b>	10/31/2024

<b>Satisfied - Item:</b>	Statement of Variability
<b>Comments:</b>	
<b>Attachment(s):</b>	MO Wind Hail Ded Endt Statement of Variability.pdf
<b>Item Status:</b>	FORMS-'APPROVED'/RATES & RULES-'REVIEWED'
<b>Status Date:</b>	10/31/2024

<b>Satisfied - Item:</b>	Response to Objection Dated 8/26/24 on SERFF Tracking Number APCG-134186346
<b>Comments:</b>	
<b>Attachment(s):</b>	Response to MO Obj Dated 8-26-24 on SERFF Tracking Number APCG-134186346.pdf
<b>Item Status:</b>	FORMS-'APPROVED'/RATES & RULES-'REVIEWED'

**SERFF Tracking #:**

APCG-134251447

**State Tracking #:**

107

**Company Tracking #:**

PCG-MO-24-HO-04-B

**State:**

Missouri

**Filing Company:**

AIG Property Casualty Company

**TOI/Sub-TOI:**

04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations

**Product Name:**

AIG Private Client Group Homeowners Program

**Project Name/Number:**

Resubmission of Wind or Hail Deductible Endorsement & Rule/

**Status Date:**

10/31/2024

## WIND OR HAIL DEDUCTIBLE

With respect to coverage provided by this endorsement, all provisions and conditions of the policy apply unless they are changed by this endorsement.

As respects the following location:

For the credit given, it is agreed and understood that:

**PART II – PROPERTY, B. Payment of a Loss**, Deductible is amended to include the following:

Deductible

We will pay only that part of the total of the loss for **house, contents** and **other permanent structures** if your **residence** is a **house**, or the total of the loss for **contents** if your **residence** is a condominium, cooperative or rental, that exceeds the wind or hail deductible stated in this endorsement. This deductible applies in the event of direct physical loss to property covered under this policy caused directly or indirectly by wind or hail. Such deductible applies regardless of any other cause or event contributing concurrently or in any sequence to the loss. No other deductible provision in the policy applies to direct physical loss caused by wind or hail.

<The wind or hail deductible is equal to \_\_\_\_\_% of the <**House/Contents**> coverage limit stated on the most recent Declarations Page.>

<The wind or hail deductible is equal to \$\_\_\_\_\_.>

**AIG PROPERTY CASUALTY COMPANY  
PRIVATE CLIENT GROUP  
HOMEOWNERS/CONDOMINIUM/COOPERATIVE/TENANT  
RATING PAGES  
STATE OF MISSOURI**

**ELIGIBILITY**

All homes must be used as one-family to four-family residences.

A Tenant/Condominium/Cooperative Policy may be issued to the tenant of a dwelling or a tenant/owner-occupant of a rental/condominium unit.

**DEFINITIONS**

**Burglar Alarm** – A central station or direct reporting theft or burglar alarm that is maintained and in use.

**Fire Alarm** – A central station or direct reporting fire alarm that is maintained and in use.

**Renovated House** – A house that has had the plumbing and heating systems and the electrical system including wiring, receptacles, circuit boxes and conduits in exposed areas completely upgraded. The renovations must have been completed by a licensed contractor in compliance with the local building codes.

**Vacant House** – A house that is empty of furnishings and contents. We must be notified if an insured house will be vacant for more than 60 days.

**POLICY TERM**

Policies may be written for a period of one year and may be extended for successive policy periods. Policies written for less than one year will be rated pro rata basis. The rates, rules and forms in effect at the effective date of the policy shall apply. A policy may be renewed based on premiums in effect at renewal date. The current editions of the applicable forms and endorsements will be made a part of the policy. All rates contained in this manual and the Rate pages are annual rates.

**DEDUCTIBLES**

See the State Rate Pages for Deductible options.

**EARTHQUAKE**

Earthquake coverage must meet our underwriting guidelines and is available for an additional premium charge.

**SPECIAL RATES AND CONDITIONS**

For a risk with unusual circumstances or other special factors, special rates or conditions may be issued. These special rates and conditions may be requested by either the insured or the company, and must conform to individual state requirements.

Special rates and conditions may be issued for all risks which meet the following minimum criteria:

Home or Contents:	\$ 2,000,000 any single house or
	\$ 1,000,000 contents

**CHANGES**

All changes requiring premium adjustments shall be computed *pro rata*. When there is a change in rates, the new rates will apply as follows:

- *New Lines*: New policies issued and effective on or after the effective date of the change will be rated using the new rates.
- *Renewals*: Renewals issued on or after the effective date of the change will be rated using the new rates.
- *Coverage Changes*: The same rates used for the current term of the policy will apply to all changes in coverage, including the addition of coverage to a policy.

## **CANCELLATION**

If the policy is cancelled for any reason, the return premium should be computed on a *pro rata* basis.

## **COURSE OF CONSTRUCTION**

Refer to Company for Course of Construction pricing.

## **PREMIUM DETERMINATION**

The following rating steps are carried out multiplicatively for each peril separately and apply to all policy forms, unless otherwise indicated. All computations are to be rounded to the nearest dollar after every step. Fifty cents or more should be rounded up to the nearest dollar amount.

### **Rating Step 1: Base Pure Premium**

Select the appropriate base pure premium by policy form and by peril. Refer to the rate pages.

For Homeowners, the Base Pure Premium contemplates the following coverages:

- 20% of House Coverage for Other Permanent Structures coverage
- 70% of House Coverage for Contents coverage
- Unlimited Loss of Use (see policy)
- Other coverages, as described in the policy. See Policy for complete coverage description.

For Tenants/Condominium/Cooperative, the Base Pure Premium contemplates the following coverages:

- Unlimited Loss of Use (see policy)

\*For locations under course of construction, the appropriate coverage limit is the sum of the coverage limits for House, Other Permanent Structure and Contents. Therefore, there is no separate percentage limit for Other Structures or Contents.

### **Rating Step 2: Territory Factor**

Select the appropriate territorial relativity by peril. Refer to the rate pages.

### **Rating Step 3: Tier Factor**

Multiply the appropriate factors for each tiering variable to get the final tier relativity by peril (round the result to the nearest fourth decimal). Refer to the rate pages.

Additional Note:

We shall, at the request of an insured or the insured's agent, re-underwrite and re-rate the insured's personal insurance policy based on a current credit report or insurance score unless the insurer's treatment is as 1) otherwise approved by the Department; 2) credit was not used for rating when the policy was initially written; 3) the insurer reevaluates the insured at least every 36 months after policy issuance based on underwriting and rating factors other than credit information or 4) the insurer has recalculated an insurance score or obtained an updated credit report of the consumer in the previous 12-month period.

### **Rating Step 4: Major Coverage x Deductible Factor x Deductible Factor**

Major coverage refers to Dwelling Coverage for Homeowners or Contents Coverage for Condominiums and Tenants. Total Insured Value is defined as the sum of coverage limits for Dwelling, Contents, and Other Structures.

Based on the policy form, choose the appropriate major coverage x deductible table. Locate the appropriate factor by peril according to the major coverage limit and the deductible selected. If the coverage limit selected is not specifically defined, use the interpolation method outlined below to determine the appropriate factor.

*Interpolation Method*

- Step 1 - Identify the coverage limit immediately below the selected coverage amount
- Step 2 - Identify the coverage limit immediately above the selected coverage amount
- Step 3 - Subtract the coverage limit determined in Step 1 from that determined in Step 2
- Step 4 - Divide the value determined in step 3 by 1,000
- Step 5 - Subtract the Major Coverage/TIV x Deductible factor associated with the lower limit from that of the higher limit and then divide by step 4, this is the incremental factor per extra \$1,000 of coverage over the lower limit
- Step 6 - Subtract the lower limit from the selected coverage limit and divide by 1,000
- Step 7 - Multiply result from step 5 by result from step 6
- Step 8 - Add result from step 7 to the factor associated with the lower limit and this is the appropriate Major Coverage x Deductible factor for the selected coverage limit

To determine the factor for a coverage limit above the highest limit displayed in the rate pages, use the incremental factor per extra \$1,000 of coverage between the two highest available limits (for all perils excluding liability) and follow the rest of the procedure as noted above.

*Interpolation Example - \$2,225,000 Coverage Home with \$5,000 Deductible, Fire peril*

- Step 1 - \$2,200,000
- Step 2 - \$2,300,000
- Step 3 - \$2,300,000- \$2,200,000 = \$100,000
- Step 4 - 100,000 / 1,000 = 100
- Step 5 - (2.2337-2.1357)/100= 0.00098
- Step 6 - (\$2,225,000 - \$2,200,000) / 1,000 = 25,000 / 1,000 = 25
- Step 7 - 25 \* 0.00098=0.0245
- Step 8 - 2.1357 + 0.00245 = **2.1602**

Refer to the rate pages.

**Rating Step 5: Coverage B and C Adjustment**

For Dwelling, determine the Coverage B and Coverage C ratio by dividing each coverage limit by the Dwelling limit. Look up each ratio in the ranges defined in the rate table to determine the appropriate factor. This adjustment does not impact Condominium or Tenant forms. Refer to the rate pages.

**Rating Step 6: Type of Residence Factor**

Categorize the location as one of the following twelve types of residence and apply the corresponding factor by peril in the rate pages.

<b>Type of Residence</b>
Primary
Seasonal/secondary location With No Caretaker
Seasonal/secondary location with no Caretaker and no Primary Residence on Policy
Seasonal/secondary location with Full-time Caretaker in House
Seasonal/secondary location with Full-time Caretaker on Grounds

Seasonal/secondary location with Part-time Caretaker
Seasonal/secondary location with Full-time Caretaker in House and no Primary Residence on Policy
Seasonal/secondary location with Full-time Caretaker on Grounds and no Primary Residence on Policy
Seasonal/secondary location with Part-time Caretaker and no Primary Residence on Policy
Vacant
Rented to Other
Family Member Occupied

Apply the factor(s) by peril. Refer to the Rate Pages.

A seasonal or secondary location is defined as a residence that is unoccupied for more than 60 days in any given policy term.

Full-time caretaker in residence is defined as a caretaker who is present at the seasonal or secondary location during the owner's absence. Full-time caretaker on ground is defined as a caretaker who lives on the grounds, not in the residence, during the owner's absence.

Part-time caretaker is defined as a caretaker (or equivalent service with an established maintenance company) who checks on the location at least once per week during the unoccupied time period.

Vacant is defined as a location that is empty of furnishings and contents. We must be notified if an insured location will be vacant for more than 60 days.

**Rating Step 7: Protection Class**

1. In a municipality or classified area where a single class of fire protection is available throughout, apply the protection class indicated.
  
2. In a municipality or classified area where two or more classifications are shown (e.g.6/9), the classification is determined as follows:
 

Assign Class 6	Five road miles or less to the fire station, and main dwelling within 1,000 feet of a public hydrant.
Assign Class 9	Five road miles or less to the fire station, but <b>NO</b> public hydrant within 1,000 feet of the main dwelling.
  
3. If a risk is assigned an ISO (or any equivalent data source) Classification 9, or made up of a combined number and letter, but meets **ALL** the criteria in either the {a – c} or {d – f} or {g – k} sections below, then the risk will be rated as though it were a **Protection Class 6**:
  - a) The fire department is located within five miles or 15 minutes response time of the main dwelling; and
  - b) Has a fire alarm that has a direct reporting or central station system that is maintained and in use; and
  - c) Has a sprinkler system water flow alarm that activates a central station or direct alarm;

OR

  - d) The fire department is located within five miles or 15 minutes response time of the main dwelling;
  - e) Has a fire alarm that has a direct reporting or central station system that is maintained and in use; and
  - f) The primary responding fire department can provide 5,000 gallons or more on initial response;

OR

- g) The fire department is located within five miles or 15 minutes response time of the main dwelling;
- h) Has a fire alarm that has a direct reporting or central station system that is maintained and in use;
- i) There is a year-round alternate water source with an approved Fire Department Connection and directly accessible to firefighting equipment (directly accessible means within 20 feet or less of a hard packed road surface and within 2,000 feet from the home);
- j) The water source contains at least 5,000 gallons of water year-round; and
- k) The primary responding fire department can provide 5,000 gallons or more on initial response

In a municipality or classified area where the fire station is more than five road miles from the main dwelling, assign a Class 10.

Select the appropriate factor based on the protection class of the location. Refer to the rate pages.

### **Rating Step 8: Construction Type**

Select the appropriate factor based on the construction type of the location. Refer to the rate pages.

Frame: Outer walls of frame; iron clad; sheet aluminum or aluminum siding on wood; composition siding; and asphalt covered fiberboard.

Stucco: Outer walls of stucco; asbestos board; rigid asbestos; and hard cement type sidings.

Brick Veneer: Outer walls of brick veneer or stone veneer.

Brick: Outer walls of solid masonry; brick; stone; concrete; HTB; HT; hollow masonry units; ICM and ICMS.

Synthetic Stucco: The basic EIFS wall system is a barrier type cladding that consists of foam insulation either adhesively or mechanically attached directly to the exterior substrate (typically wood or gypsum in residential construction). The insulation can be expanded, extruded or polyiso-cyanurate type. The insulation is covered with a lamina, which consists of either a cementitious or non-cementitious stucco base coat, embedded fiberglass reinforcing mesh and synthetic finish coat.

### **Rating Step 9: Age of Dwelling and Renovated Home Adjustments (Homeowners only)**

The age of the dwelling is computed by subtracting the year of construction from the policy effective year.

Renovated Home is defined as a home that has had the plumbing, heating systems, electrical system including wiring, receptacles, circuit boxes and conduits in exposed areas completely upgraded, or new roof. A house that has had the plumbing, heating system, the electrical system or roof completely upgraded in the last eight years may be eligible for a discount. The renovations must have been completed by a licensed contractor in compliance with the local building codes. Different levels of discounts are offered depending on the type of utilities renovated. The age of Renovation is computed by subtracting the year of renovated utility from the policy effective year. For homes with more than one type of utilities renovated, multiply each applicable factor together to calculate the Renovated Home factor.

Determine the appropriate Age of Dwelling and Renovated Home factors by peril based on the age of dwelling and age of renovation. If both factors are less than 1.0, the less of the two factors will apply. Otherwise, both factors apply.

### **Rating Step 10: Renovation Surcharge**

There is a premium adjustment for locations undergoing a renovation. Refer to the Rate pages.

### **Rating Step 11: Multi-Family Surcharge (Homeowners only)**

There is a premium adjustment on any three or more family houses. Refer to the Rate pages.

### **Rating Step 12: Protection Credits**

Determine the applicable factors by peril based on the presence of the following protection features on the location. The maximum credit offered by peril on all of these credits combined is -40%, or a factor of 0.60, excluding those locations under course of construction. For locations under course of construction, please refer to Company. Refer to the rate pages.

All Policy Forms

1. Fire Alarm Credit - Fire Alarm that has a direct reporting or central station system that is maintained and in use.
2. Burglar Alarm Credit - Burglar Alarm that has a direct reporting or central station system that is maintained and in use.
3. Automatic Water Shut-Off Valve Credit - Automatic water shut-off valve that actively monitors and protects all residential plumbing in the main residence. If a leak occurs, this device must:
  - close and shut off the master plumbing valve; or
  - close and shut off the mater plumbing valve and activate the central station or direct alarm system

Determine the appropriate credit based on the type of Water Shut-Off Valve in the location.

4. Guard Gated Community Credit - Locations located in a gated community meeting all of the following criteria:
  - vehicular and pedestrian access is limited to entrances controlled by guards or locked gates at all times;
  - proper identification is required to enter; and
  - visitors are announced.
5. Residential Sprinkler System Credit - Sprinkler system that is properly maintained and protects all enclosed spaces in the location. The two types of sprinkler system considered are the following:
  - a. Sprinkler systems that protect these areas:
    - i. All living areas
    - ii. Basements
    - iii. Garages
    - iv. Mechanical areas
  - b. Sprinkler systems that protect these areas:
    - i. Areas of egress
    - ii. Mechanical areas

Homeowners Only

6. Security protection for the entire external perimeter of the house consisting of any one or more of the following:
  - Closed circuit TV cameras monitored 24 hours a day
  - Detection system, external to the residence which is motion activated and monitored 24 hours per day
  - 24-hour on-site security guard.

7. Full-time caretaker who lives at the residence year round (if house is seasonal, this discount is not applicable; a separate factor exists for Seasonal/secondary location with Full-time Caretaker). This credit applies only if a 24-hour on-site security guard is not present.
8. 24-hour signal continuity protection for central station or direct fire and burglar alarm systems which ensure uninterrupted communication with the central station in the event that primary communication is interrupted.
9. Sprinkler system water flow alarm that activates a central station or direct alarm.
10. Temperature monitoring system to protect against freezing, which activates a central station alarm.
11. Permanently installed, electrical power back-up generator capable of servicing heat, light, alarm and sprinkler systems.
12. Explosive gas leakage detector that activates a central station alarm.
13. Automatic seismic shut-off valve to gas lines which activates automatically in the event of an earthquake.
14. Lightning protection system having a U.L. Master Label and installed by a certified Lightning Protection Institute installer. The system must include lightning rods and lightning surge arresters protecting the electrical wiring and all electronic devices of the entire house.
15. Houses protected by a perimeter gate where vehicular and pedestrian access is limited to entrances controlled by locked or electronic gates. This credit does not apply if the guard gated community credit applies.

#### Condominiums and Tenants Only

16. Building Protection Credit – This credit applies if there is a 24 hour doorman in the building
17. Elevator Security Credit – This credit applies if the elevators are either manned or locked and coded
18. Lobby Camera Credit – This credit applies if the lobby has a functioning surveillance camera

#### **Rating Step 13: Personal Automobile Policy Credit**

There is a credit on all perils for the primary insured if the insured has a Private Client Group Personal Automobile Policy whose premium is at least \$1,000. The credit may be reduced if a premium reversal was to occur. Refer to Rate pages.

#### **Rating Step 14: Personal Excess Liability Policy Credit**

There is a credit on all perils for each residence if the insured has a Private Client Group Personal Excess Liability policy with an excess liability limit of \$5 million or greater or \$1,000 in annual premium. The credit may be reduced if a premium reversal was to occur. Refer to Rate pages.

#### **Rating Step 15: Private Collections Policy Credit**

There is a credit on all perils for an insured residence with houses items insured under a Private Client Group Private Collections policy whose premium is at least \$1,000. The credit may be reduced if a premium reversal was to occur. Refer to Rate pages.

### **Rating Step 16: Life Policy Credit**

There is a credit on all perils for each residence if the insured has a life insurance policy issued or serviced by the following AIG companies: American General Life Insurance Company (AGL) (including but not limited to All American Life Insurance Company, The Franklin Life Insurance Company, The Old Line Life Insurance Company of America, each of which merged into AGL), American General Life and Accident Insurance Company (AGLA, formerly known as The National Life and Accident Insurance Company) (including but not limited to Life and Casualty Insurance Company of Tennessee, Equitable Life Insurance Company (McLean, VA), Gulf Life Insurance Company, Independent Life and Accident Insurance Company, and Home Beneficial Life Insurance Company, each of which, directly or indirectly, merged into AGLA), The United States Life Insurance Company in the City of New York (USL)(including American International Life Assurance Company of New York which merged into USL), American General Life Insurance Company of Delaware (formerly known as AIG Life Insurance Company), and AIG Life of Bermuda, Ltd.

Refer to Rate pages. The credit may be reduced if a premium reversal was to occur.

### **Rating Step 17: Affinity Mass Merchandising Discount**

There is a credit on all perils if the named insured is affiliated with an Affinity Partner and the insured must be:

- An employee of an Affinity Partner; or
- A member of an Affinity Partner association or organization

Current Affinity Partners:

- AIG Employee current or retired
- AIG Advisor Group current or retired member

Note: Business must be written by an AIG in-house agency, an approved AIG captive agency or an external agent approved by AIG for access to the Affinity Partner programs named above. Refer to the Rate Pages.

### **Rating Step 18: Liability Coverage**

If liability coverage is elected, then select the appropriate factor based on the desired amount of Liability coverage. The Liability coverage also includes \$10,000 of Medical Payment to Others. Refer to the rate pages.

Liability coverage is provided on a policy basis. When extending liability coverage for additional residence(s), refer to **Extension of Liability Coverage to Additional Residence** in the Dollar Adjustments section.

Liability Coverage may be excluded, in which case the premium below should not be added to the all-peril sub-total premium. Use the **Personal Liability Exclusion** Endorsement.

Personal Injury may be excluded from Liability Coverage by using the **Personal Injury Exclusion** Endorsement. To determine the appropriate premium charge, subtract the Personal Injury Exclusion credit from the Liability Premium. The Personal Injury Exclusion credit can be found in the Dollar Adjustment section, under Personal Injury Exclusion

### **Rating Step 19: Claims Record Adjustment**

Qualified claims are all claims that occurred in the last five years with the exception of the following:

- a. Risk Limited Claims (pertains to Loss Free Credit)
- b. \$0 Paid
- c. Medical Payment
- d. Fraud/ID Theft
- e. Household Safeguard
- f. Equipment Breakdown
- g. Workers Compensation

h. Travel Endorsement

In this rating step, only qualified claims by the policyholder at the rated location are considered. Select the appropriate claims adjustment factors by peril based on the type of claim, how recently the claim happened, claim count and claim severity. Refer to the Rate Pages.

Note: In order to qualify for the loss-free discount applied to all perils, the policyholder must have no qualified claims at any location within the most recent five consecutive years.

**Rating Step 20: Type of Roof Factor (Homeowners only)**

Select the appropriate factors by peril based on the house's type of roof. This factor applies to the Wind, Hail, and Lightning peril only. Refer to the rate pages.

**Rating Step 21: Roof Geometry Factor (Homeowners only)**

Select the appropriate factors by peril based on the roof geometry. This factor applies to the Wind, Hail, and Lightning peril only. Refer to the Rate Pages.

**Rating Step 22: Roof Age Factor (Homeowners only)**

Select the appropriate factors by peril based on the age of roof. This factor applies to the Wind, Hail, and Lightning peril only. Refer to the rate pages.

**Rating Step 23: Aggregate Square Footage Factor (Homeowners only)**

Select the appropriate factors by peril based on the aggregate square footage of the house. This factor applies to the Wind, Hail, and Lightning peril only. Refer to the rate pages.

**Rating Step 24: Number of Stories Factor (Homeowners only)**

Select the appropriate factors by peril based on the number of stories of the location. This factor applies to the Wind, Hail, and Lightning peril only. Refer to the rate pages.

**Rating Step 25: Fixed Expenses**

Determine the fixed expenses from the Expenses table based on Policy form, peril, and major coverage limit and add to the result of Rating Step 24 by peril.

**Rating Step 26: Variable Expenses and Contingency**

Follow the following steps to determine the Variable Expense Factor:

1. Select the Acquisition Expense from the Expenses table based on policy form and peril, then
2. Select the Volatility Expense from the Expenses table based on the policy form, peril and total insured value of the location
3. Subtract the Volatility Expense from the Acquisition Expense

Divide the result of Step 25 by the Variable Expense Factor.

**Rating Step 27: All-Peril Sub-Total Premium**

Add the results of Step 26 across all perils to determine the All-Peril Sub-Total Premium.

**Rating Step 28: Dollar Adjustments and Endorsements**

Apply any applicable dollar adjustments. Refer to Dollar Adjustment section in this manual.

**DOLLAR ADJUSTMENTS AND ENDORSEMENTS: HOMEOWNER FORM ONLY**

To apply dollar adjustments:

Subtract any applicable credits and add any applicable surcharges to the premium.

**Additional Insured**

This endorsement amends coverage to include an additional person or organization on a specific location. There is no premium charge for this endorsement.

Use **Additional Insured** Endorsement.

**Additional Interests**

This endorsement provides coverage for any additional mortgagee(s) not listed on the Declarations Page that have an interest in the residence. There is no premium charge for this endorsement.

Use **Additional Interests** Endorsement.

**Back Up of Sewers and Drains Exclusion**

The Base Premium includes coverage for water back-up losses. There is a premium adjustment to the Non-Weather Water Peril sub-total premium only if this coverage is deleted. Refer to the Rate Pages.

Use **Back Up of Sewers and Drains Exclusion** Endorsement.

**Business Pursuits**

This endorsement extends liability coverage to specific business pursuits of the insured. The Business Pursuits liability limit must equal the personal liability limit selected. The premium charge is as follows:

<b>Amount of Liability Coverage</b>	<b>Charge per Insured Person</b>
\$300,000	\$25
\$500,000	\$30
\$1,000,000	\$35

Use **Business Pursuits** Endorsement.

**Coinsurance Clause**

This endorsement describes the payment for loss to a property when the residence is not insured to value. There is no premium adjustment for this endorsement.

Use **Coinsurance Clause** Endorsement.

**Course of Construction Warranty**

This endorsement is a warranty indicating that the insured person shall maintain specifically named Protective Safeguard(s) during construction. There is a \$5 premium credit for this endorsement.

Use **Course of Construction Warranty** Endorsement.

**Deductible Waiver for Large Losses**

There is a surcharge when the option to waive the standard deductible for covered losses in excess of \$50,000 is selected. This endorsement is available with deductibles up to \$25,000. This waiver of deductible does not apply to:

1. Special deductibles including, but not limited to wind and hail, hurricane, named storm or earthquake, or
2. Separate coverage deductibles contained within the Equipment Breakdown or Fraud Safeguard endorsements.

Use the interpolation rule below to determine the appropriate rate for risks that select a percentage all peril deductible:

- Calculate flat dollar deductible equivalent
  - If the flat dollar deductible equivalent is less than \$250, apply the deductible waiver for large loss premium for the \$250 deductible
  - If the flat dollar deductible equivalent is greater than \$25,000, this risk is not eligible for the deductible waiver for large loss endorsement
- Interpolate between the next lowest and highest rate as shown in the example below and charge the calculated rate – round to nearest whole dollar

**Example**

- \$1,250,000 risk with 1% deductible
- Flat dollar equivalent = \$12,500
- LLDW premium at lower deductible = \$150
- LLDW premium at higher deductible = \$375
- Interpolation factor =  $(12,500 - 10,000) / (25,000 - 10,000) = 0.17$
- Deductible waiver for large loss premium =  $(0.17 * 375) + (0.83 * 150) = \$188$

The premium charge is as follows:

Coverage A Limit / Deductible	\$250	\$500	\$1,000	\$2,500	\$5,000	\$10,000	\$25,000
<b>Under \$350K</b>	\$1	\$1	\$2	\$5	\$10	\$20	\$50
<b>\$350K - \$500K</b>	\$1	\$2	\$4	\$10	\$20	\$40	\$100
<b>\$500K - \$750K</b>	\$2	\$3	\$6	\$15	\$30	\$60	\$150
<b>\$750K - \$1M</b>	\$3	\$5	\$10	\$25	\$50	\$100	\$250
<b>\$1M - \$1.5M</b>	\$4	\$8	\$15	\$38	\$75	\$150	\$375
<b>\$1.5M - \$2M</b>	\$5	\$10	\$20	\$50	\$100	\$200	\$500
<b>\$2M - \$3M</b>	\$6	\$11	\$22	\$55	\$110	\$220	\$550
<b>\$3M - \$5M</b>	\$6	\$12	\$24	\$60	\$120	\$240	\$600
<b>\$5M - \$7.5M</b>	\$7	\$13	\$26	\$65	\$130	\$260	\$650
<b>\$7.5M - \$10M</b>	\$8	\$16	\$32	\$80	\$160	\$320	\$800
<b>In excess of \$10M</b>	\$10	\$20	\$40	\$100	\$200	\$400	\$1,000

Use **Deductible Waiver for Large Losses** Endorsement.

**Earthquake Coverage Extension**

This peril is excluded for all coverages. Coverage can be purchased to cover losses to House, Other Permanent Structures and Contents. The Earthquake Deductible must be equal for all coverages. The additional premium is computed as follows:

1. Determine the Earthquake House/Increased Other Permanent Structures rate per \$1,000 according to construction, year house was built, Earthquake Zone and deductible option. These earthquake rates contemplate 70% contents and 20% other permanent structures. See below for Earthquake Zone Definitions.
2. Apply the rate to the House amount of insurance.

3. If Other Permanent Structures (OPS) coverage has been increased above 20% of House coverage, apply the rate to the amount of OPS added (i.e., the amount in excess of 20%). Add the Earthquake Increased OPS premium to the premium determined in Step 2. This is the Earthquake premium charge.

The premium per \$1,000 of Earthquake House/Increased OPS coverage is shown below:

**Earthquake House/Increased Other Permanent Structures**

Dwelling Construction/Age	10% Deductible			5% Deductible		
	Zone 6	Zone 7	Zone 8	Zone 6	Zone 7	Zone 8
<b>Frame</b>						
Year Built < 1960	1.00	0.40	0.35	N/A	0.55	0.47
Year Built >= 1960	0.75	0.30	0.25	N/A	0.42	0.35
<b>Masonry Veneer over Frame*</b>						
Year Built < 1960	2.00	0.75	0.60	N/A	0.95	0.80
Year Built >= 1960	1.50	0.50	0.45	N/A	0.70	0.60
<b>All Other</b>						
Year Built < 1960	2.50	1.00	0.90	N/A	2.00	1.20
Year Built >= 1960	2.00	0.75	0.65	N/A	1.00	0.85

\*When Masonry Veneer does not exceed 50% of the exterior wall area and is not covered, rate as Frame.

**Premium for Higher Earthquake Deductibles:**

If a higher Earthquake Deductible is desired, develop the premium as follows:

- Determine the premium for the 10% deductible offered.
- Select the credit factor for the higher percentage deductible desired from the table below.
- Multiply the premium in Step (a) by the factor selected in Step (b).

**Higher Earthquake Deductible Factor**

Deductible Percentage	Zone 6		Zone 7 and 8	
	Frame	All Other	Frame	All Other
15%	0.85	0.95	0.75	0.85
20%	0.75	0.90	0.60	0.75
25%	0.65	0.80	0.50	0.65

The following Zone Definitions apply for Earthquake Coverage only.

**EARTHQUAKE ZONE DEFINITIONS**

Zone 6 – Counties of Bollinger, Butler, Cape Girardeau, Dunklin, Madison, Mississippi, New Madrid, Pemiscot, Perry, Ripley, Scott, St. Genevieve, Stoddard, and Wayne.

Zone 7 – Counties of Carter, Iron, Jefferson, Oregon, Reynolds, St. Charles, St. Francois, St. Louis, and St. Louis City.

Zone 8 – Rest of State.

Use **Earthquake Coverage Extension** Endorsement.

**Earthquake Coverage Extension for Loss Assessment**

This endorsement extends coverage under loss assessment for the peril of earthquakes. The maximum coverage limit is \$50,000. The premium charge per \$1,000 is as follows:

Dwelling Construction	Zone 6	Zone 7	Zone 8
	Frame	1.75	0.60
Masonry Veneer over Frame*	2.85	1.00	0.85
All Other	4.15	1.50	1.25

\*When Masonry Veneer does not exceed 50% of the exterior wall area and is not covered, rate as Frame.

See the Earthquake Zone Definitions above.

Use **Earthquake Coverage Extension for Loss Assessment** Endorsement.

**Equipment Breakdown Coverage**

This endorsement provides equipment breakdown insurance to cover equipment attached to and made part of the dwelling or other structure which would otherwise be excluded. A premium charge is required for each location where coverage applies.

The Equipment Breakdown for Homeowners premium depends on three variables:

- a.) The value identified under Coverage A of the house, or Coverage C if a condominium, cooperative or rental unit;
  - b.) The deductible; c.) The EB for Homeowners limit factor
- a.) The building value identified under Coverage A of the house, or Coverage C if a condominium, cooperative or rental unit, Real Property Value, determines the tiered base rate;**

**Table A Base Rates**

Base Rates are tiered as follows:

Real Property Value		Base Rate
<	\$349,999	\$32
\$350,000 -	\$499,999	\$49
\$500,000 -	\$749,999	\$61
\$750,000 -	\$999,999	\$74
\$1,000,000 -	\$1,499,999	\$92
\$1,500,000 -	\$1,999,999	\$111
\$2,000,000 -	\$2,999,999	\$137
\$3,000,000 -	\$4,999,999	\$181
\$5,000,000 -	\$7,499,999	\$237
\$7,500,000 -	\$9,999,999	\$291
\$10,000,000 -	\$14,999,999	\$359
\$15,000,000 -	\$19,999,999	\$441
\$20,000,000 -	\$24,999,99	\$515
\$25,000,000 -	\$100,000,000	\$600

**b.) The deductible on the Equipment Breakdown endorsement**

The base rates contemplate a deductible of \$500. If the Equipment Breakdown endorsement uses a higher deductible then select the applicable deductible factor from Table B. For intermediate values, use the next lower deductible entry.

Coverage A (or Coverage C if Condo, Coop or Rental Unit) Value Range	Table B Deductibles			
	Deductible Level			
	\$500	\$1,000	\$2,500	\$5,000
0-\$349,999	1.00	0.88	0.61	0.58
\$350,000-\$499,999	1.00	0.88	0.63	0.59
\$500,000-\$749,999	1.00	0.89	0.66	0.60
\$750,000-\$999,999	1.00	0.89	0.67	0.61
\$1,000,000-\$1,499,999	1.00	0.90	0.71	0.61
\$1,500,000-\$1,999,999	1.00	0.91	0.73	0.61
\$2,000,000-\$2,999,999	1.00	0.92	0.74	0.62
\$3,000,000-\$4,999,999	1.00	0.92	0.76	0.63
\$5,000,000-\$7,499,999	1.00	0.93	0.80	0.64
\$7,500,000-\$9,999,999	1.00	0.95	0.83	0.64

\$10,000,000-\$14,999,999	1.00	0.95	0.85	0.65
\$15,000,000-\$19,999,999	1.00	0.96	0.85	0.66
\$20,000,000-\$24,999,999	1.00	0.96	0.86	0.66
\$25,000,000-\$100,000,000	1.00	0.98	0.92	0.74

Multiply the base rate from step 5.a by the deductible factor.

**c.) The EB for Homeowners Limit Factor**

- i.) Determine the limit of insurance.
- ii.) Multiply the EB for Homeowners limit factor, from Table C, by the premium determined in 5.b above.

<b>Table C EB for Homeowners Limit Factors</b>									
<b>Limit</b>	<b>\$50,000</b>	<b>\$100,000</b>	<b>\$150,000</b>	<b>\$200,000</b>	<b>\$250,000</b>	<b>\$500,000</b>	<b>\$750,000</b>	<b>\$1,000,000</b>	
<b>Factor</b>	1.000	1.040	1.046	1.051	1.055	1.058	1.059	1.060	

The resultant product is the Homeowners Equipment Breakdown endorsement premium.

Use **Equipment Breakdown Coverage** Endorsement.

**Equipment Breakdown Coverage Plus**

This endorsement provides equipment breakdown insurance to cover equipment attached to and made part of the dwelling or other structure which would otherwise be excluded. It includes Home Theater systems and computer equipment on the Homeowners insurance policy. A premium charge is required for each location where coverage applies.

The Equipment Breakdown Coverage Plus for Homeowners premium depends on two variables:

- a.) The value identified under Coverage A of the house, or Coverage C if a condominium, cooperative or rental unit
  - b.) The deductible.
- a.) The building value identified under Coverage A of the house, or Coverage C if a condominium, cooperative or rental unit, Real Property Value, determines the tiered base rate;**

Base Rates are tiered as follows:

<b>Table A Base Rates</b>	
<b>Real Property Value</b>	<b>EB Plus Base Rate</b>
\$ 0 - \$349,999	\$51
\$ 350,000 - \$499,999	\$81
\$ 500,000 - \$749,999	\$103
\$ 750,000 - \$999,999	\$126
\$ 1,000,000 - \$1,499,999	\$157
\$ 1,500,000 - \$1,999,999	\$194
\$ 2,000,000 - \$2,999,999	\$242
\$ 3,000,000 - \$4,999,999	\$326
\$ 5,000,000 - \$7,499,999	\$434
\$ 7,500,000 - \$9,999,999	\$544
\$10,000,000 - \$14,999,999	\$677
\$15,000,000 - \$19,999,999	\$837
\$20,000,000 - \$24,999,999	\$978
\$25,000,000 - \$100,000,000	\$1200

**b.) The deductible on the Equipment Breakdown Coverage Plus endorsement**

The base rates contemplate a deductible of \$1,000. If the Equipment Breakdown endorsement uses a higher deductible then select the applicable deductible factor from Table B. For intermediate values, use the next lower deductible entry.

Coverage A (or Coverage C if Condo, Coop or Rental Unit) Value Range	Deductible Level		
	\$1,000	\$2,500	\$5,000
\$ 0 - \$349,999	1.00	0.70	0.66
\$ 350,000 - \$499,999	1.00	0.71	0.67
\$ 500,000 - \$749,999	1.00	0.75	0.67
\$ 750,000 - \$999,999	1.00	0.76	0.68
\$ 1,000,000 - \$1,499,999	1.00	0.79	0.68
\$ 1,500,000 - \$1,999,999	1.00	0.80	0.68
\$ 2,000,000 - \$2,999,999	1.00	0.81	0.68
\$ 3,000,000 - \$4,999,999	1.00	0.82	0.68
\$ 5,000,000 - \$7,499,999	1.00	0.85	0.68
\$ 7,500,000 - \$9,999,999	1.00	0.88	0.68
\$10,000,000 - \$14,999,999	1.00	0.89	0.69
\$15,000,000 - \$19,999,999	1.00	0.89	0.69
\$20,000,000 - \$24,999,999	1.00	0.90	0.69
\$25,000,000 - \$100,000,000	1.00	0.94	0.75

Multiply the base rate from step 5.a by the deductible factor.

The resultant product is the Homeowners Equipment Breakdown Coverage Plus endorsement premium.

Use **Equipment Breakdown Coverage Plus Endorsement**.

**Exclusion of Specified Affixed Fine Art and Unique Items**

This endorsement removes coverage for specifically named Fine Art and Unique Items from the Homeowners Policy. There is a \$5 premium credit for this endorsement.

Use **Exclusion of Specified Affixed Fine Art and Unique Items Endorsement**.

**Exclusion of Specified Other Permanent Structures**

See House and Contents, Other Permanent Structures under Dollar Adjustments.

**Extended Rebuilding Cost Coverage**

The Policy offers Guaranteed Rebuilding Cost of the House or Other Permanent Structures. This endorsement reduces the loss payment of the House or Other Permanent Structures to 150%. The premium credit is \$2 for this endorsement.

Use **Extended Rebuilding Cost Coverage Endorsement**.

**Extension of Liability Coverage to Additional Residence**

This coverage must be purchased for the charges below when extending liability coverage to Additional Residence(s). This coverage will be rated in the state where the Primary residence is located regardless of the location of the additional residence(s).

Amount of Liability Coverage	First and Second Additional Location(s)		Third and Subsequent Additional Locations	
	Is coverage provided for building and/or contents?		Is coverage provided for building and/or contents?	
	Yes	No	Yes	No
300,000	\$40	\$70	\$20	\$40
500,000	\$55	\$90	\$30	\$50
1,000,000	\$70	\$110	\$40	\$60

**Family CyberEdge**

This endorsement provides a suite of first-party cyber-related coverages. The premium is calculated for each coverage separately, then summed to get the total premium. The premium charge is as follows:

**Identity Monitoring Services**

This coverage provides credit monitoring services provided by our authorized identity service provider.

The premium for Identity Monitoring Services is \$80 per person.

**Cyber Extortion Expenses**

This coverage provides reimbursement for money paid, with our prior written consent, to terminate or end a cyber extortion threat. This coverage also provides costs for a service provider to conduct an investigation to determine the cause of a cyber extortion threat.

The premiums for Cyber Extortion Expenses are as follows:

Deductible	Limit		
	\$50,000	\$100,000	\$250,000
\$0	\$28	\$51	\$99
\$1,000	\$27	\$50	\$97
\$2,500	\$26	\$49	\$95
\$5,000	\$25	\$47	\$91
\$10,000	\$23	\$43	\$83

**Data Restoration Expenses**

This coverage pays for those services performed by a service provider in response to a cyber extortion or cyber attack after receipt of our authorization to recover lost data.

The premiums for Data Restoration Expenses are as follows:

Deductible	Limit		
	\$50,000	\$100,000	\$250,000
\$0	\$151	\$281	\$541
\$1,000	\$149	\$277	\$532
\$2,500	\$145	\$270	\$520
\$5,000	\$140	\$259	\$498
\$10,000	\$128	\$237	\$456

**Crisis Management Expenses**

This coverage pays for expenses incurred by a service provider to minimize damage to an insured's reputation as a result of a cyber extortion or cyber attack.

The premiums for Crisis Management Expenses are as follows:

<b>Deductible</b>	<b>Limit</b>		
	\$50,000	\$100,000	\$250,000
\$0	\$233	\$433	\$833
\$1,000	\$230	\$426	\$820
\$2,500	\$224	\$416	\$800
\$5,000	\$215	\$399	\$767
\$10,000	\$196	\$365	\$702

**Cyberbullying Expenses**

This coverage pays for the following expenses incurred by the insured as a result of cyberbullying:

- Related psychiatric services incurred during the policy period when the cyberbullying was discovered;
- Expenses incurred with our prior written consent from a service provider for:
  - Public relations services;
  - Professional digital forensic analysis to aid in prosecution; or
  - Professional cyber security consultant services.
- Lost salary due to an insured’s wrongful termination during the first sixty (60) days after a cyberbullying event has been discovered, excess of any other valid and collectible benefits;
- Expenses incurred within sixty (60) days of discovery of a cyberbullying event for:
  - Temporary relocation for an insured; or
  - Temporary private tutoring or any increase in expense for school enrollment for an insured to relocate to an alternative but similar school.

The premiums for Cyberbullying Expenses are as follows:

<b>Deductible</b>	<b>Limit</b>		
	\$50,000	\$100,000	\$250,000
\$0	\$28	\$51	\$99
\$1,000	\$27	\$50	\$97
\$2,500	\$26	\$49	\$95
\$5,000	\$25	\$47	\$91
\$10,000	\$23	\$43	\$83

Use **Family CyberEdge** Endorsement.

**Fine Arts Exclusion**

This endorsement removes coverage for Fine Arts from the Homeowners Policy. There is a \$5 premium credit for this endorsement.

Use **Fine Arts Exclusion** Endorsement.

**Flood Coverage**

Primary flood coverage will be provided if residence meets company underwriting guidelines. This endorsement extends coverage for flood, up to a limit of \$350,000, subject to the terms and conditions noted on the Flood Coverage Endorsement. The rates do not vary by territory.

Use the interpolation rule below to determine the appropriate rate for risks that select a percentage all peril deductible:

- Calculate flat dollar deductible equivalent
  - If the flat dollar deductible equivalent is less than \$500, apply the flood premium for the \$500 deductible
  - If the flat dollar deductible equivalent is greater than \$100,000, apply the flood premium for the \$100,000 deductible
- Interpolate between the next lowest and highest rate as shown in the example below and charge the calculated rate – round to nearest whole dollar

**Example**

- \$1,250,000 risk with 5% deductible
  - Flat dollar equivalent = \$62,500
  - Flood premium at higher deductible = \$153
  - Flood premium at lower deductible = \$176
  - Interpolation factor =  $(62,500 - 50,000) / (100,000 - 50,000) = 0.25$
- Flood premium =  $(0.75 * 176) + (0.25 * 153) = \$170$

Dwelling (Coverage A) Limit / Deductible ->	\$500	\$1,000	\$2,500	\$5,000
0 < \$350K	326	280	223	182
\$350K < \$500K	383	331	265	215
\$500K < \$750K	423	364	291	237
\$750K < \$1M	465	400	321	260
\$1M < \$1.5M	510	440	353	287
\$1.5M < \$2M	562	485	388	315
\$2M < \$3M	618	533	427	346
\$3M < \$5M	680	586	469	381
\$5M < \$7.5M	747	645	516	419
\$7.5M < \$10M	823	710	567	461
\$10M +	905	780	624	508

Dwelling (Coverage A) Limit / Deductible ->	\$10,000	\$25,000	\$50,000	\$100,000
0 < \$350K	143	125	112	98
\$350K < \$500K	168	149	132	116
\$500K < \$750K	186	164	146	128
\$750K < \$1M	205	180	160	140
\$1M < \$1.5M	225	198	176	153
\$1.5M < \$2M	247	218	194	170
\$2M < \$3M	272	240	213	186
\$3M < \$5M	299	264	234	205
\$5M < \$7.5M	329	290	249	226
\$7.5M < \$10M	362	319	284	248
\$10M +	397	352	313	273

Use **Flood Coverage** Endorsement.

**Fraud SafeGuard Coverage**

This endorsement extends coverage for fraud, embezzlement, or forgery, ATM robbery or stolen identity event. This endorsement can be purchased with deductibles up to \$5,000. The premium charge is as follows:

Fraud, Embezzlement or Forgery Limit	Stolen ID Event Limit	ATM Robbery Limit	Fraud, Embezzlement or Forgery Deductible				
			\$250	\$500	\$1,000	\$2,500	\$5,000
\$5,000	\$5,000	\$2,500	\$80	\$74	\$66	\$53	\$43
\$10,000	\$10,000	\$2,500	\$105	\$98	\$89	\$73	\$59
\$15,000	\$15,000	\$2,500	\$121	\$114	\$104	\$87	\$72
\$20,000	\$20,000	\$2,500	\$133	\$126	\$116	\$98	\$82
\$25,000	\$25,000	\$2,500	\$143	\$136	\$126	\$107	\$90
\$30,000	\$30,000	\$2,500	\$151	\$144	\$134	\$115	\$97
\$35,000	\$35,000	\$2,500	\$158	\$151	\$140	\$121	\$103
\$40,000	\$40,000	\$2,500	\$165	\$157	\$146	\$127	\$109

\$45,000	\$45,000	\$2,500	\$170	\$163	\$152	\$132	\$114
\$50,000	\$50,000	\$2,500	\$175	\$167	\$157	\$137	\$118
\$55,000	\$55,000	\$2,500	\$180	\$172	\$161	\$142	\$123
\$60,000	\$60,000	\$2,500	\$184	\$176	\$165	\$145	\$126
\$65,000	\$65,000	\$2,500	\$188	\$180	\$169	\$149	\$130
\$70,000	\$70,000	\$2,500	\$191	\$183	\$173	\$153	\$133
\$75,000	\$75,000	\$2,500	\$194	\$187	\$176	\$156	\$136
\$80,000	\$80,000	\$2,500	\$197	\$190	\$179	\$159	\$139
\$85,000	\$85,000	\$2,500	\$200	\$193	\$182	\$162	\$142
\$90,000	\$90,000	\$2,500	\$203	\$195	\$184	\$164	\$145
\$95,000	\$95,000	\$2,500	\$206	\$198	\$187	\$167	\$147
\$100,000	\$100,000	\$2,500	\$208	\$200	\$190	\$169	\$150

Use **Fraud SafeGuard Coverage** Endorsement.

**Green Certified Rebuilding Cost Coverage**

In addition to Guaranteed Rebuilding Cost Coverage, Extended Rebuilding Cost Coverage or Replacement Cost Coverage, whichever is applicable, we will pay Green Certified Rebuilding Cost. Green Certified Rebuilding Cost Coverage means that for a covered loss we will pay the reconstruction cost of the house or other permanent structures up to an additional 20% above the amount of coverage we will pay under Guaranteed Rebuilding Cost Coverage, Extended Rebuilding Cost Coverage or Replacement Cost Coverage, whichever is applicable, for each occurrence. There is no premium charge for this endorsement.

Use **Green Certified Rebuilding Cost Coverage – Extended** Endorsement or **Green Certified Rebuilding Cost Coverage – Guaranteed** Endorsement.

**Green Upgrade Rebuilding Cost Coverage**

In addition to Guaranteed Rebuilding Cost Coverage, Extended Rebuilding Cost Coverage or Replacement Cost Coverage, whichever is applicable, we will pay Green Upgrade Rebuilding Cost. Green Upgrade Rebuilding Cost Coverage means that for a covered loss we will pay the reconstruction cost of the house or other permanent structures up to an additional 20% above the amount of coverage we will pay under Guaranteed Rebuilding Cost Coverage, Extended Rebuilding Cost Coverage or Replacement Cost Coverage, whichever is applicable, for each occurrence. The premium charge is 6.0% of the underlying base property premium.

Use **Green Upgrade Rebuilding Cost Coverage – Extended** Endorsement or **Green Upgrade Rebuilding Cost Coverage – Guaranteed** Endorsement.

**Historic Homeowners**

This endorsement extends coverage for a Historic Home that was built prior to 1946 and retains the integrity of materials, design and craftsmanship that are associated with a type, period, method of construction, or historical design. The premium charge is \$25 per location.

Use **Historic Homeowners** Endorsement.

**House Replacement Cost Credit**

If Guaranteed Rebuilding Cost Coverage on the house is removed, and Replacement Cost Coverage is selected as the payment basis for the house, there is a premium credit of \$5.

**Household SafeGuard**

This endorsement extends coverage for kidnapping, child abduction, stalking, home invasion, car jacking, hijacking and violent threat for occurrences anytime during the policy period, unless stated otherwise or an exclusion applies. The premium charge is \$90 per policy.

Use **Household SafeGuard** Endorsement.

**Household SafeGuard (Stalking Excluded)**

This endorsement extends coverage for kidnapping, child abduction, home invasion, car jacking, hijacking and violent threat for occurrences anytime during the policy period, unless stated otherwise or an exclusion applies. The premium charge is \$90 per policy.

Use **Household SafeGuard (Stalking Excluded)** Endorsement.

**Increased Ensuing Fungi or Bacteria Coverage**

Ensuing fungi remediation expense coverage is included up to \$10,000 in the base policy. The amount of coverage can be increased by either a flat dollar amount or a percentage of house coverage (or contents coverage if condo, coop or rental unit). The additional premium is shown below:

Amount of Coverage	Premium
\$25,000	\$120

For limits up to 100% of the House Coverage (contents, other permanent structures sub-limits apply) or 100% of Contents Coverage if condo, coop or rental unit a separate premium is developed for these coverages by applying the following factor to policy base premium:

Percentage of House Coverage (or Contents Coverage if Condo, Coop or Rental Unit)	Factor	
	Houses	Condos, Coops, and Renters
10%	20%	10%
25%	30%	15%
50%	35%	17.5%
100%	60%	30%

Use **Increased Ensuing Fungi or Bacteria Coverage** Endorsement.

**Increased Limit on Personal Property in Other Residences**

The policy provides coverage up to 10% of the highest amount of contents coverage of any single location listed on the policy, for each occurrence, for personal property located at a residence that does not have contents coverage in this policy. The premium charge to increase this limit is \$6.50 per \$1,000.

Use **Increased Limit on Personal Property in Other Residences** Endorsement.

**Increased Limits Business Property**

This endorsement extends coverage up to a specified limit for a covered loss to business property. The premium charge is \$25 per \$2,500.

Use **Increased Limits Business Property** Endorsement.

**Increased Threshold of Incidental Business**

The Homeowners Policy includes a definition for “incidental business”. This endorsement amends the definition of “incidental business” by increasing the gross annual revenues earned for business and farming for the following premium charge:

<b>Gross Annual Revenues Earned</b>		<b>Premium Charge</b>
<b>Business</b>	<b>Farming</b>	
\$25,000	\$50,000	\$50
\$50,000	\$100,000	\$100

Use **Increased Threshold of Incidental Business** Endorsement.

**Inflation Guard**

This endorsement increases limits of the house, contents, and other permanent structures. There is no premium charge for this endorsement.

Use **Inflation Guard** Endorsement.

**Landscaping Coverage Increased Limits**

The **Base Premium** includes coverage for landscaping, up to 5% of House or Contents coverage, whichever is greater. This coverage is provided for specifically named perils and includes a \$5,000 limit on any one tree, shrub or plant. The coverage amount may be increased for the following premium charge.

<b>Tree, Shrub or Plant Limit</b>	<b>Aggregate Landscaping Coverage</b>	
	<b>Up to 5%</b>	<b>Above 5%</b>
\$5,000 limit	Included	\$3.00 per \$1,000
\$10,000 limit	\$2.00 per \$1,000	\$4.00 per \$1,000
\$25,000 limit	\$4.00 per \$1,000	\$8.00 per \$1,000
\$50,000 limit	\$7.00 per \$1,000	\$13.00 per \$1,000
\$100,000 limit	\$12.00 per \$1,000	\$18.00 per \$1,000

Use **Landscaping Coverage Increased Limits** Endorsement.

### **Landscaping Limitation**

The **Base Premium** includes coverage for landscaping, up to 5% of House or Contents coverage, whichever is greater. This endorsement removes the perils of fire, lightning and explosion from specifically named perils covered. It includes a \$5,000 limit on any one tree, shrub or plant. There is a \$5 premium credit for this endorsement.

Use **Landscaping Limitation** Endorsement.

### **Landscaping Wind Coverage**

The **Base Premium** does not include landscaping coverage for losses caused by wind. Coverage against this peril may be added for the following premium charge. The percentage of Landscaping Wind Coverage must equal the percentage selected for Landscaping Coverage.

<b>Tree, Shrub or Plant Limit</b>	<b>Premium Charge</b>
\$5,000 limit	\$5.00 per \$1,000
\$10,000 limit	\$8.00 per \$1,000
\$25,000 limit	\$16.00 per \$1,000
\$50,000 limit	\$26.00 per \$1,000
\$100,000 limit	\$35.00 per \$1,000

Use **Landscaping Wind Coverage** Endorsement.

### **Libel/Slander Exclusion**

This endorsement deletes libel and slander from the definition of personal injury but maintains property and personal liability coverage for insureds that may have coverage elsewhere or where we would not be able to entertain an account otherwise. There is no premium adjustment for this endorsement.

Use **Libel/Slander Exclusion** Endorsement.

### **Limited Additional Coverages**

This endorsement caps Additional Living Expense, Fair Rental Value and Forced Evacuation at 30% of the policy limit. There is a \$15 premium credit for this endorsement.

Use **Limited Additional Coverages** Endorsement.

### **Limited Coverage for Back Up of Sewers and Drains**

The Base Premium includes coverage for water back-up losses. There is a premium adjustment to the Non-Weather Water Peril sub-total premium only if this coverage is limited. Refer to the Rate Pages.

Use **Limited Coverage for Back Up of Sewers and Drains** Endorsement.

### **Limited Residence Premises Liability Extension**

This endorsement extends coverage for liability arising from business conducted, under certain conditions, at the covered person's residence. The premium charge is \$15 per Residence.

Use **Limited Residence Premises Liability Extension** Endorsement.

### **Loss Payable Clause**

This endorsement is used to list loss payees names and addresses. There is no premium adjustment for this endorsement.

Use **Loss Payable Clause** Endorsement.

**Miscellaneous Club Assessment Coverage**

This endorsement allows a covered person to specify a club in which we will pay assessment charges. There is a premium charge of \$10 per \$1,000. The maximum coverage limit is \$50,000.

Use **Miscellaneous Club Assessment Coverage** Endorsement.

**Personal Injury Exclusion**

This endorsement eliminates Personal Injury from the Liability Coverage. Apply the following credits to the Liability Premium:

<b>Amount of Liability Coverage</b>	<b>Credit per Policy</b>
\$300,000	\$12
\$500,000	\$15
\$1,000,000	\$18

Use **Personal Injury Exclusion** Endorsement.

**Personal Liability Exclusion**

This endorsement eliminates Personal Liability coverage from the Homeowners policy. If this endorsement applies, the Liability Premium should not be added to the **Base Premium**.

Use **Personal Liability Exclusion** Endorsement.

**Premises Liability Limitation**

This endorsement limits liability coverage to personal injury and property damage caused by an occurrence at the residence shown on the Declarations Page. There is a \$5 premium credit for this endorsement.

Use **Premises Liability Limitation** Endorsement.

**Refrigerated Food Spoilage Exclusion**

This endorsement removes coverage for food spoilage as a result of temperature change caused by the interruption of the power supply. The premium credit is \$5 for this endorsement.

Use **Refrigerated Food Spoilage Exclusion** Endorsement.

**Residence Rental Theft Exclusion**

This endorsement restricts coverage on any loss by theft from any part of the residence rented to others. There is a premium credit of \$15 per location.

Use **Residence Rental Theft Exclusion** Endorsement.

**Sinkhole Collapse Coverage Extension**

This endorsement extends coverage to insure direct physical loss to the house or other permanent structure arising out of a sinkhole collapse. There is a premium charge of \$0.35 per \$1,000.

Use **Sinkhole Collapse Coverage Extension** Endorsement.

**Snowmobile Liability Extension**

This endorsement extends coverage for liability resulting from the use of a snowmobile. The Snowmobile liability limit must equal the personal liability limit selected.

<b>Liability</b>	<b>Premium for Each Snowmobile</b>
\$300,000	\$ 70
\$500,000	\$ 80
\$1,000,000	\$100

This coverage includes \$10,000 of Medical Payments to Others.

Use **Snowmobile Liability Extension** Endorsement.

**Specialized Equipment Coverage Extension**

This endorsement provides a lower deductible and a specified limit for losses to equestrian items. The premium charge is as follows:

<b>Limit</b>	<b>Deductible</b>	<b>Premium</b>
\$50,000	\$500	\$60
\$100,000	\$500	\$78
\$150,000	\$500	\$93
\$250,000	\$500	\$126

Use **Specialized Equipment Coverage Extension** Endorsement.

**Thoroughbred Horse Liability Extension**

This endorsement extends \$1,000,000 of Liability coverage to thoroughbred horse owners. The premium charge is as follows:

<b><u>Number of Horses</u></b>	<b><u>Charge</u></b>
10 or fewer	\$120
11 to 20	\$200

Use **Thoroughbred Horse Liability Extension** Endorsement.

**WIND OR HAIL DEDUCTIBLES**

Wind or Hail Deductibles of 0.5%, 1%, 2%, 3%, 4%, 5%, 10%, \$500, \$1,000, \$2,500, \$5,000, \$10,000, \$25,000, \$50,000, and \$100,000 are available. The deductible will apply to the combined total of the covered loss for house, other permanent structures and contents coverage for a house, or the total covered loss for contents coverage for a condominium, cooperative, or rental unit. The wind or hail deductible must be equal to or greater than the standard deductible.

The pricing for the various wind or hail deductible options is shown on the state rate pages.

Use **Wind or Hail Deductible** Endorsement.

**Hurricane, Wind or Hail Exclusion**

If the hurricane, wind and/or hail coverage is excluded, a credit factor will be applied to the Wind, Hail, and Lightning peril premium. Refer to the rate pages.

Use **Hurricane, Wind or Hail Exclusion** Endorsement.

**Watercraft Liability Extension**

This endorsement extends coverage for liability resulting from ownership, use and maintenance of watercraft. The Watercraft liability limit must equal the personal liability limit selected. Watercrafts must be 55 feet or less.

**Premium for Each Watercraft**

<b>Liability</b>	<b>Length of Vessel</b>		
	26' to 34'11''	35' to 44'11''	45' to 55'
\$300,000	\$250	\$350	\$425
\$500,000	\$300	\$400	\$525
\$1,000,000	\$400	\$550	\$725

This coverage includes \$10,000 of Medical Payments to Others.

Use **Watercraft Liability Extension** Endorsement.

**Watercraft Coverage**

**Rating Steps**

1. Determine the Territory, based on the mooring location and/or area of primary usage.
2. Calculate the Watercraft Hull Base Premium, based on the Territory, Coastal Exposure and Type of Watercraft.
3. Apply the Hull Value Factor.
4. Apply the Deductible Factor.
5. Apply the Age of Watercraft Surcharge Factor.
6. Apply the Hurricane Deductible Factor, if applicable.
7. Add the Protection and Indemnity (P&I) Premium
8. Apply the Powerboat Speed Surcharge Factor.
9. Add the Occasional Charter Surcharge, if applicable.

**Step 1: Territory**

The mooring/usage location of the watercraft determines the territory

Northeast	Connecticut, Delaware, District of Columbia, Maine, Maryland, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, Vermont, Virginia, West Virginia
North Central	Colorado, Illinois, Indiana, Iowa, Kansas, Kentucky, Michigan, Minnesota, Missouri, Montana, Nebraska, North Dakota, Ohio, Oklahoma, South Dakota, Tennessee, Wisconsin, Wyoming
South Central	Alabama, Arkansas, Louisiana, Mississippi, New Mexico, Texas
Southeast	Georgia, North Carolina, South Carolina
Florida Southeast	Broward, Dade, Monroe and Palm Beach Counties
Florida Remainder	All counties not in Florida Southeast
Western	Alaska, Arizona, California, Hawaii, Idaho, Nevada, Oregon, Utah, Washington

**Step 2: Hull Base Premium**

Determine the Watercraft Physical Damage Base Premium based on the Territory (from Step 1), the Type of Watercraft (Power or Sail), and Coastal Exposure (Coastal/Tidal or Inland).

Territory	<b><u>POWER</u></b>		<b><u>SAIL</u></b>	
	<b><u>Coastal/Tidal*</u></b>	<b><u>Inland*</u></b>	<b><u>Coastal/Tidal*</u></b>	<b><u>Inland*</u></b>
Northeast	\$150	\$95	\$115	\$90
North Central	N/A	\$90	N/A	\$85
South Central	\$260	\$120	\$200	\$100
Southeast	\$190	\$120	\$165	\$95
Florida Remainder	\$225	\$125	\$165	\$115
Florida Southeast	\$250	\$160	\$230	\$130
Western	\$100	\$90	\$95	\$85

\***INLAND** base premiums should be used for watercraft moored and/or used primarily in the waters of the Chesapeake Bay (excluding the following counties: Accomack, Chesapeake City, Hampton City, Norfolk City, Northampton, Poquoson City, Portsmouth City, Virginia Beach City – these counties should use Coastal/Tidal Base Premiums) San Francisco Bay, Puget Sound and their tributaries.

**Step 3: Hull Value**

Determine the Hull Value Factor based on the Hull Value, the Type of Watercraft and the Coastal Exposure. Multiply the premium from Step 2 times the Hull Value Factor. Round to the nearest whole dollar.

Value of Watercraft	POWER	
	Coastal/Tidal	Inland
\$2,000	1.00	0.30
\$10,000	2.90	1.45
\$25,000	4.85	3.10
\$50,000	5.60	5.10
\$75,000	7.85	8.00
\$100,000	10.10	10.25
\$150,000	14.60	14.75
Each add'l \$1,000 above \$150,000	0.08 per \$1,000	0.06 per \$1,000

SAIL	
Coastal/Tidal	Inland
0.30	0.30
1.45	1.45
3.10	3.10
5.10	5.10
7.50	7.50
9.90	9.90
14.40	14.40
0.08 per \$1,000	0.06 per \$1,000

For values not listed, use interpolation. For example, a \$20,000 Power Watercraft (Coastal) would be =

The rate per \$1,000 between \$10,000 and \$25,000 is  $(4.85 - 2.90) / (25 - 10) = 0.13$

Value Factor for \$20,000 = 2.90 [Value Factor for \$10,000] + 0.13 \* 10 [the additional rate per \$1,000 for the \$10,001 to \$20,000 layer] = 4.2

**Step 4: Hull Deductible**

Multiply the premium from Step 3 times the deductible factor below. Round to the nearest whole dollar. The minimum deductible is \$250.

Deductible	Deductible Factor
1%	1.00
2%	0.90
3%	0.80

**Step 5: Age of Watercraft**

Determine the age of the Watercraft by subtracting the model year of the Watercraft from the current year. Use the age to determine the Age of Watercraft Surcharge below. Multiply the premium from Step 4 times the Age of Watercraft Surcharge Factor. Round to the nearest whole dollar.

Watercraft Age	Coastal	Inland
0 – 6 Years	1.00	1.00
7 Years	1.05	1.00
8 Years	1.10	1.00
9 Years	1.15	1.00
10 Years	1.25	1.00
11 Years	1.35	1.05
12 Years	1.45	1.15
13 Years	1.60	1.25
14 Years	1.75	1.35
15 + Years	1.90	1.50

**Step 6: Hurricane Deductible**

For watercrafts moored in Atlantic and Gulf Coastal waters between Maine and Texas, a special 25% hurricane deductible applies. There is a 20% hurricane deductible credit for these risks. Multiply the premium from Step 5 times 0.80. Round to the nearest dollar.

**Step 7: Protection and Indemnity (P&I)**

Add the Protection and Indemnity Base Premium to the premium from Step 6.

**Coastal/Tidal\***

<b>P&amp;I Limit</b>	<b>Less than 26'</b>	<b>26' to 30'</b>
\$300,000	\$135	\$150
\$500,000	\$160	\$190
\$1,000,000	\$225	\$270

**Inland\***

<b>P&amp;I Limit</b>	<b>Less than 26'</b>	<b>26' to 30'</b>
\$300,000	\$70	\$80
\$500,000	\$80	\$95
\$1,000,000	\$115	\$135

\*INLAND base premiums should be used for watercraft moored and/or used primarily in the waters of the Chesapeake Bay (excluding the following counties: Accomack, Chesapeake City, Hampton City, Norfolk City, Northhampton, Poquoson City, Portsmouth City, Virginia Beach City – these counties should use Coastal/Tidal Base Premiums) San Francisco Bay, Puget Sound and their tributaries.

**Step 8: Powerboat Speed Surcharge**

Apply following surcharge. Multiply the total property damage and/or Liability premium(s) from Step 7 times the Powerboat Speed Surcharge Factor below.

<b>If watercraft can exceed</b>	<b>Surcharge Factor</b>
Can Exceed 40 MPH	1.30
Can Exceed 20 MPH, but not 40 MPH	1.05
Can Not Exceed 20 MPH	1.00

**Step 9: Occasional Charter Surcharge**

If the watercraft is used for an occasional charter, add \$50 per week. Count any partial week as one week.

Use **Watercraft Coverage** Endorsement.

**Payment Plans/Fees**

A \$3.00 installment fee will apply per installment payment unless the Full Payment billing option is selected.

**DOLLAR ADJUSTMENTS AND ENDORSEMENTS: CONDOMINIUM, COOPERATIVE, TENANT FORMS ONLY**

To apply dollar adjustments:

Subtract any applicable credits and add any applicable surcharges to the premium.

**Additional Insured**

This endorsement amends coverage to include an additional person or organization on a specific location. There is no premium charge for this endorsement.

Use **Additional Insured** Endorsement.

**Additional Interests**

This endorsement provides coverage for any additional mortgagee(s) not listed on the Declarations Page that have an interest in the residence. There is no premium charge for this endorsement.

Use **Additional Interests** Endorsement.

**Additions and Alterations Extended Replacement Cost**

This endorsement extends replacement cost coverage on contents up to 150% of the coverage limit listed in the Declaration Page. The premium charge is \$10 for this endorsement.

Use **Additions and Alterations Extended Replacement Cost** Endorsement.

**Additions and Alterations Loss Limitation**

This endorsement restricts coverage to a specific sum per occurrence on a claim for loss or damage to additions and/or alterations. There is no premium adjustment for this endorsement.

Use **Additions and Alterations Loss Limitation** Endorsement.

**Back Up of Sewers and Drains Exclusion**

The Base Premium includes coverage for water back-up losses. There is a premium adjustment to the Non-Weather Water Peril sub-total premium only if this coverage is deleted. Refer to the Rate Pages.

Use **Back Up of Sewers and Drains Exclusion** Endorsement.

**Business Pursuits**

This endorsement extends liability coverage to specific business pursuits of the insured. The Business Pursuits liability limit must equal the personal liability limit selected. The premium charge is as follows:

<b>Amount of Liability Coverage</b>	<b>Charge per Insured Person</b>
\$300,000	\$25
\$500,000	\$30
\$1,000,000	\$35

Use **Business Pursuits** Endorsement.

**Course of Construction Warranty**

This endorsement is a warranty indicating that the insured person shall maintain specifically named Protective Safeguard(s) during construction. There is a \$5 premium credit for this endorsement.

Use **Course of Construction Warranty** Endorsement.

**Deductible Waiver for Large Losses**

There is a surcharge when the option to waive the standard deductible for covered losses in excess of \$50,000 is selected. This endorsement is available with deductibles up to \$25,000. This waiver of deductible does not apply to:

3. Special deductibles including but not limited to for wind and hail, hurricane, named storm hail or earthquake, or

4. Separate coverage deductibles contained within the Equipment Breakdown or Fraud Safeguard endorsements.

Use the interpolation rule below to determine the appropriate rate for risks that select a percentage all peril deductible:

- Calculate flat dollar deductible equivalent
  - If the flat dollar deductible equivalent is less than \$250, apply the deductible waiver for large loss premium for the \$250 deductible
  - If the flat dollar deductible equivalent is greater than \$25,000, this risk is not eligible for the deductible waiver for large loss endorsement
- Interpolate between the next lowest and highest rate as shown in the example below and charge the calculated rate – round to nearest whole dollar

Example

- \$1,250,000 risk with 1% deductible
- Flat dollar equivalent = \$12,500
- LLDW premium at lower deductible = \$150
- LLDW premium at higher deductible = \$375
- Interpolation factor =  $(12,500 - 10,000) / (25,000 - 10,000) = 0.17$
- Deductible waiver for large loss premium =  $(0.17 * 375) + (0.83 * 150) = \$188$

The premium charge is as follows: Coverage A Limit / Deductible	\$250	\$500	\$1,000	\$2,500	\$5,000	\$10,000	\$25,000
<b>Under \$350K</b>	\$1	\$1	\$2	\$5	\$10	\$20	\$50
<b>\$350K - \$500K</b>	\$1	\$2	\$4	\$10	\$20	\$40	\$100
<b>\$500K - \$750K</b>	\$2	\$3	\$6	\$15	\$30	\$60	\$150
<b>\$750K - \$1M</b>	\$3	\$5	\$10	\$25	\$50	\$100	\$250
<b>\$1M - \$1.5M</b>	\$4	\$8	\$15	\$38	\$75	\$150	\$375
<b>\$1.5M - \$2M</b>	\$5	\$10	\$20	\$50	\$100	\$200	\$500
<b>\$2M - \$3M</b>	\$6	\$11	\$22	\$55	\$110	\$220	\$550
<b>\$3M - \$5M</b>	\$6	\$12	\$24	\$60	\$120	\$240	\$600
<b>\$5M - \$7.5M</b>	\$7	\$13	\$26	\$65	\$130	\$260	\$650
<b>\$7.5M - \$10M</b>	\$8	\$16	\$32	\$80	\$160	\$320	\$800
<b>In excess of \$10M</b>	\$10	\$20	\$40	\$100	\$200	\$400	\$1,000

Use **Deductible Waiver for Large Losses** Endorsement.

**Earthquake Coverage Extension**

This peril is excluded for Contents coverage. Coverage can be purchased to cover losses to Contents. The additional premium is computed as follows:

4. Determine the Earthquake Contents rate per \$1,000 according to construction, Earthquake Zone and deductible option. See below for Earthquake Zone Definitions.
5. Apply the Earthquake Contents rate to the Contents amount of insurance.

The premium per \$1,000 of Earthquake Contents coverage is shown below:

Dwelling Construction	10% Deductible			5% Deductible		
	Zone 6	Zone 7	Zone 8	Zone 6	Zone 7	Zone 8
Frame	0.60	0.35	0.30	N/A	0.45	0.35
Masonry Veneer over Frame*	1.00	0.60	0.50	N/A	0.65	0.50
All Other	1.50	0.85	0.75	N/A	1.00	0.85

\*When Masonry Veneer does not exceed 50% of the exterior wall area and is not covered, rate as Frame.

**Premium for Higher Earthquake Deductibles:**

If a higher Earthquake Deductible is desired, develop the premium as follows:

- d) Determine the premium for the 10% deductible offered.
- e) Select the credit factor for the higher percentage deductible desired from the table below.
- f) Multiply the premium in Step (a) by the factor selected in Step (b).

**Higher Earthquake Deductible Factor**

Deductible Percentage	Zone 6		Zone 7 and 8	
	Frame	All Other	Frame	All Other
15%	0.85	0.95	0.75	0.85
20%	0.75	0.90	0.60	0.75
25%	0.65	0.80	0.50	0.65

The following Zone Definitions apply for Earthquake Coverage only.

**EARTHQUAKE ZONE DEFINITIONS**

Zone 6 – Counties of Bollinger, Butler, Cape Girardeau, Dunklin, Madison, Mississippi, New Madrid, Pemiscot, Perry, Ripley, Scott, St. Genevieve, Stoddard, and Wayne.

Zone 7 – Counties of Carter, Iron, Jefferson, Oregon, Reynolds, St. Charles, St. Francois, St. Louis, and St. Louis City.

Zone 8 – Rest of State.

Use **Earthquake Coverage Extension** Endorsement.

**Earthquake Coverage Extension – Loss Assessment**

The premium charge per \$1,000 is as follows:

Dwelling Construction	Zone 6	Zone 7	Zone 8
	Frame	1.75	0.60
Masonry Veneer over Frame*	2.85	1.00	0.85
All Other	4.15	1.50	1.25

\*When Masonry Veneer does not exceed 50% of the exterior wall area and is not covered, rate as Frame.

See the Earthquake Zone Definitions above.

Use **Earthquake Coverage Extension for Loss Assessment** Endorsement.

**Equipment Breakdown Coverage**

This endorsement provides equipment breakdown insurance to cover equipment attached to and made part of the dwelling or other structure which would otherwise be excluded. A premium charge is required for each location where coverage applies.

The Equipment Breakdown for Homeowners premium depends on three variables:

- a.) The value identified under Coverage A of the house, or Coverage C if a condominium, cooperative or rental unit;
  - b.) The deductible; c.) The EB for Homeowners limit factor
- a.) The building value identified under Coverage A of the house, or Coverage C if a condominium, cooperative or rental unit, Real Property Value, determines the tiered base rate;**

**Table A Base Rates**

Base Rates are tiered as follows:

Real Property Value		Base Rate
<	\$349,999	\$32
\$350,000 -	\$499,999	\$49
\$500,000 -	\$749,999	\$61
\$750,000 -	\$999,999	\$74

\$1,000,000	-	\$1,499,999	\$92
\$1,500,000	-	\$1,999,999	\$111
\$2,000,000	-	\$2,999,999	\$137
\$3,000,000	-	\$4,999,999	\$181
\$5,000,000	-	\$7,499,999	\$237
\$7,500,000	-	\$9,999,999	\$291
\$10,000,000	-	\$14,999,999	\$359
\$15,000,000	-	\$19,999,999	\$441
\$20,000,000	-	\$24,999,999	\$515
\$25,000,000	-	\$100,000,000	\$600

**b.) The deductible on the Equipment Breakdown endorsement**

The base rates contemplate a deductible of \$500. If the Equipment Breakdown endorsement uses a higher deductible then select the applicable deductible factor from Table B. For intermediate values, use the next lower deductible entry.

Coverage A (or Coverage C if Condo, Coop or Rental Unit) Value Range	Table B Deductibles			
	Deductible Level			
	\$500	\$1,000	\$2,500	\$5,000
0-\$349,999	1.00	0.88	0.61	0.58
\$350,000-\$499,999	1.00	0.88	0.63	0.59
\$500,000-\$749,999	1.00	0.89	0.66	0.60
\$750,000-\$999,999	1.00	0.89	0.67	0.61
\$1,000,000-\$1,499,999	1.00	0.90	0.71	0.61
\$1,500,000-\$1,999,999	1.00	0.91	0.73	0.61
\$2,000,000-\$2,999,999	1.00	0.92	0.74	0.62
\$3,000,000-\$4,999,999	1.00	0.92	0.76	0.63
\$5,000,000-\$7,499,999	1.00	0.93	0.80	0.64
\$7,500,000-\$9,999,999	1.00	0.95	0.83	0.64
\$10,000,000-\$14,999,999	1.00	0.95	0.85	0.65
\$15,000,000-\$19,999,999	1.00	0.96	0.85	0.66
\$20,000,000-\$24,999,999	1.00	0.96	0.86	0.66
\$25,000,000-\$100,000,000	1.00	0.98	0.92	0.74

Multiply the base rate from step 5.a by the deductible factor.

**c.) The EB for Homeowners Limit Factor**

- i.) Determine the limit of insurance.
- ii.) Multiply the EB for Homeowners limit factor, from Table C, by the premium determined in 5.b above.

Limit	Table C EB for Homeowners Limit Factors							
	\$50,000	\$100,000	\$150,000	\$200,000	\$250,000	\$500,000	\$750,000	\$1,000,000
Factor	1.000	1.040	1.046	1.051	1.055	1.058	1.059	1.060

The resultant product is the Homeowners Equipment Breakdown endorsement premium.

Use **Equipment Breakdown Coverage** Endorsement.

**Equipment Breakdown Coverage Plus**

This endorsement provides equipment breakdown insurance to cover equipment attached to and made part of the dwelling or other structure which would otherwise be excluded. It includes Home Theater systems and computer equipment on the Homeowners insurance policy. A premium charge is required for each location where coverage applies.

The Equipment Breakdown Coverage Plus for Homeowners premium depends on two variables:

- b.) The value identified under Coverage A of the house, or Coverage C if a condominium, cooperative or rental unit
- b.) The deductible.

**b.) The building value identified under Coverage A of the house, or Coverage C if a condominium, cooperative or rental unit, Real Property Value, determines the tiered base rate;**

Base Rates are tiered as follows:

<b>Table A Base Rates</b>	
<b>Real Property Value</b>	<b>EB Plus Base Rate</b>
\$ 0 - \$349,999	\$51
\$ 350,000 - \$499,999	\$81
\$ 500,000 - \$749,999	\$103
\$ 750,000 - \$999,999	\$126
\$ 1,000,000 - \$1,499,999	\$157
\$ 1,500,000 - \$1,999,999	\$194
\$ 2,000,000 - \$2,999,999	\$242
\$ 3,000,000 - \$4,999,999	\$326
\$ 5,000,000 - \$7,499,999	\$434
\$ 7,500,000 - \$9,999,999	\$544
\$10,000,000 - \$14,999,999	\$677
\$15,000,000 - \$19,999,999	\$837
\$20,000,000 - \$24,999,999	\$978
\$25,000,000 - \$100,000,000	\$1200

**b.) The deductible on the Equipment Breakdown Coverage Plus endorsement**

The base rates contemplate a deductible of \$1,000. If the Equipment Breakdown endorsement uses a higher deductible then select the applicable deductible factor from Table B. For intermediate values, use the next lower deductible entry.

<b>Table B Deductibles</b>			
<b>Coverage A (or Coverage C if Condo, Coop or Rental Unit) Value Range</b>	<b>Deductible Level</b>		
	<b>\$1,000</b>	<b>\$2,500</b>	<b>\$5,000</b>
\$ 0 - \$349,999	1.00	0.70	0.66
\$ 350,000 - \$499,999	1.00	0.71	0.67
\$ 500,000 - \$749,999	1.00	0.75	0.67
\$ 750,000 - \$999,999	1.00	0.76	0.68
\$ 1,000,000 - \$1,499,999	1.00	0.79	0.68
\$ 1,500,000 - \$1,999,999	1.00	0.80	0.68
\$ 2,000,000 - \$2,999,999	1.00	0.81	0.68
\$ 3,000,000 - \$4,999,999	1.00	0.82	0.68
\$ 5,000,000 - \$7,499,999	1.00	0.85	0.68
\$ 7,500,000 - \$9,999,999	1.00	0.88	0.68

\$10,000,000 - \$14,999,999	1.00	0.89	0.69
\$15,000,000 - \$19,999,999	1.00	0.89	0.69
\$20,000,000 - \$24,999,999	1.00	0.90	0.69
\$25,000,000 - \$100,000,000	1.00	0.94	0.75

Multiply the base rate from step 5.a by the deductible factor.

The resultant product is the Homeowners Equipment Breakdown Coverage Plus endorsement premium.

Use **Equipment Breakdown Coverage Plus Endorsement**.

**Exclusion of Specified Affixed Fine Art and Unique Items**

This endorsement removes coverage for specifically named Fine Art and Unique Items from the Homeowners Policy. There is a \$5 premium credit for this endorsement.

Use **Exclusion of Specified Affixed Fine Art and Unique Items Endorsement**.

**Extension of Liability Coverage to Additional Residence**

This coverage must be purchased for the charges below when extending liability coverage to Additional Residence(s). This coverage will be rated in the state where the Primary residence is located regardless of the location of the additional residence(s).

Amount of Liability Coverage	First and Second Additional Location(s)		Third and Subsequent Additional Locations	
	Is coverage provided for building and/or contents?		Is coverage provided for building and/or contents?	
	Yes	No	Yes	No
300,000	\$40	\$70	\$20	\$40
500,000	\$55	\$90	\$30	\$50
1,000,000	\$70	\$110	\$40	\$60

**Flood Coverage**

Primary flood coverage will be provided if residence meets company underwriting guidelines. This endorsement extends coverage for flood, up to a limit of \$100,000, subject to the terms and conditions noted on the Flood Coverage Endorsement. The rates do not vary by territory.

Use the interpolation rule below to determine the appropriate rate for risks that select a percentage all peril deductible:

- Calculate flat dollar deductible equivalent
  - If the flat dollar deductible equivalent is less than \$500, apply the flood premium for the \$500 deductible
  - If the flat dollar deductible equivalent is greater than \$100,000, apply the flood premium for the \$100,000 deductible
- Interpolate between the next lowest and highest rate as shown in the example below and charge the calculated rate – round to nearest whole dollar

**Example**

- \$1,250,000 risk with 5% deductible
  - Flat dollar equivalent = \$62,500
  - Flood premium at higher deductible = \$92
  - Flood premium at lower deductible = \$106
  - Interpolation factor =  $(62,500 - 50,000) / (100,000 - 50,000) = 0.25$
- Flood premium =  $(0.75 * 106) + (0.25 * 92) = \$103$

<b>Contents (Coverage C) Limit / Deductible -&gt;</b>	<b>\$500</b>	<b>\$1,000</b>	<b>\$2,500</b>	<b>\$5,000</b>
\$0K < \$100K	107	92	74	59
\$100K < \$200K	171	148	118	96
\$200K < \$350K	195	168	134	109
\$350K < \$500K	230	199	159	129
\$500K < \$750K	254	218	175	142
\$750K < \$1M	279	240	192	156
\$1M < \$1.5M	306	264	212	172
\$1.5M < \$2M	337	291	233	189
\$2M < \$3M	371	320	256	208
\$3M - \$5M	408	352	281	229
\$5M < \$7.5M	448	387	309	251
\$7.5M < \$10M	494	426	340	276
\$10M +	543	468	374	305

### **Family CyberEdge**

This endorsement provides a suite of first-party cyber-related coverages. The premium is calculated for each coverage separately, then summed to get the total premium. The premium charge is as follows:

#### **Identity Monitoring Services**

This coverage provides credit monitoring services provided by our authorized identity service provider.

The premium for Identity Monitoring Services is \$80 per person.

#### **Cyber Extortion Expenses**

This coverage provides reimbursement for money paid, with our prior written consent, to terminate or end a cyber extortion threat. This coverage also provides costs for a service provider to conduct an investigation to determine the cause of a cyber extortion threat.

The premiums for Cyber Extortion Expenses are as follows:

<b>Deductible</b>	<b>Limit</b>		
	<b>\$50,000</b>	<b>\$100,000</b>	<b>\$250,000</b>
\$0	\$28	\$51	\$99
\$1,000	\$27	\$50	\$97
\$2,500	\$26	\$49	\$95
\$5,000	\$25	\$47	\$91
\$10,000	\$23	\$43	\$83

#### **Data Restoration Expenses**

This coverage pays for those services performed by a service provider in response to a cyber extortion or cyber attack after receipt of our authorization to recover lost data.

The premiums for Data Restoration Expenses are as follows:

<b>Deductible</b>	<b>Limit</b>		
	<b>\$50,000</b>	<b>\$100,000</b>	<b>\$250,000</b>
\$0	\$151	\$281	\$541
\$1,000	\$149	\$277	\$532
\$2,500	\$145	\$270	\$520
\$5,000	\$140	\$259	\$498
\$10,000	\$128	\$237	\$456

**Crisis Management Expenses**

This coverage pays for expenses incurred by a service provider to minimize damage to an insured’s reputation as a result of a cyber extortion or cyber attack.

The premiums for Crisis Management Expenses are as follows:

<b>Deductible</b>	<b>Limit</b>		
	<b>\$50,000</b>	<b>\$100,000</b>	<b>\$250,000</b>
\$0	\$233	\$433	\$833
\$1,000	\$230	\$426	\$820
\$2,500	\$224	\$416	\$800
\$5,000	\$215	\$399	\$767
\$10,000	\$196	\$365	\$702

**Cyberbullying Expenses**

This coverage pays for the following expenses incurred by the insured as a result of cyberbullying:

- Related psychiatric services incurred during the policy period when the cyberbullying was discovered;
- Expenses incurred with our prior written consent from a service provider for:
  - Public relations services;
  - Professional digital forensic analysis to aid in prosecution; or
  - Professional cyber security consultant services.
- Lost salary due to an insured’s wrongful termination during the first sixty (60) days after a cyberbullying event has been discovered, excess of any other valid and collectible benefits;
- Expenses incurred within sixty (60) days of discovery of a cyberbullying event for:
  - Temporary relocation for an insured; or
  - Temporary private tutoring or any increase in expense for school enrollment for an insured to relocate to an alternative but similar school.

The premiums for Cyberbullying Expenses are as follows:

<b>Deductible</b>	<b>Limit</b>		
	<b>\$50,000</b>	<b>\$100,000</b>	<b>\$250,000</b>
\$0	\$28	\$51	\$99
\$1,000	\$27	\$50	\$97
\$2,500	\$26	\$49	\$95
\$5,000	\$25	\$47	\$91
\$10,000	\$23	\$43	\$83

Use **Family CyberEdge** Endorsement.

**Fine Arts Exclusion**

This endorsement removes coverage for Fine Arts from the Homeowners Policy. There is a \$5 premium credit for this endorsement.

Use **Fine Arts Exclusion** Endorsement.

<b>Contents (Coverage C) Limit / Deductible -&gt;</b>	<b>\$10,000</b>	<b>\$25,000</b>	<b>\$50,000</b>	<b>\$100,000</b>
\$0K < \$100K	48	42	36	33
\$100K < \$200K	76	66	59	52
\$200K < \$350K	86	75	67	59
\$350K < \$500K	101	90	79	69
\$500K < \$750K	112	99	87	77
\$750K < \$1M	123	108	96	84
\$1M < \$1.5M	135	119	106	92
\$1.5M < \$2M	148	131	116	102
\$2M < \$3M	163	144	128	111
\$3M - \$5M	179	158	141	123
\$5M < \$7.5M	197	174	155	136
\$7.5M < \$10M	217	192	171	149
\$10M +	238	211	188	164

Use **Flood Coverage** Endorsement.

**Fraud SafeGuard Coverage**

This endorsement extends coverage for fraud, embezzlement, or forgery, ATM robbery or stolen identity event. This endorsement can be purchased with deductibles up to \$5,000. The premium charge is as follows:

<b>Fraud, Embezzlement or Forgery Limit</b>	<b>Stolen ID Event Limit</b>	<b>ATM Robbery Limit</b>	<b>Fraud, Embezzlement or Forgery Deductible</b>				
			<b>\$250</b>	<b>\$500</b>	<b>\$1,000</b>	<b>\$2,500</b>	<b>\$5,000</b>
\$5,000	\$5,000	\$2,500	\$80	\$74	\$66	\$53	\$43
\$10,000	\$10,000	\$2,500	\$105	\$98	\$89	\$73	\$59
\$15,000	\$15,000	\$2,500	\$121	\$114	\$104	\$87	\$72
\$20,000	\$20,000	\$2,500	\$133	\$126	\$116	\$98	\$82
\$25,000	\$25,000	\$2,500	\$143	\$136	\$126	\$107	\$90
\$30,000	\$30,000	\$2,500	\$151	\$144	\$134	\$115	\$97
\$35,000	\$35,000	\$2,500	\$158	\$151	\$140	\$121	\$103
\$40,000	\$40,000	\$2,500	\$165	\$157	\$146	\$127	\$109
\$45,000	\$45,000	\$2,500	\$170	\$163	\$152	\$132	\$114
\$50,000	\$50,000	\$2,500	\$175	\$167	\$157	\$137	\$118
\$55,000	\$55,000	\$2,500	\$180	\$172	\$161	\$142	\$123
\$60,000	\$60,000	\$2,500	\$184	\$176	\$165	\$145	\$126
\$65,000	\$65,000	\$2,500	\$188	\$180	\$169	\$149	\$130
\$70,000	\$70,000	\$2,500	\$191	\$183	\$173	\$153	\$133
\$75,000	\$75,000	\$2,500	\$194	\$187	\$176	\$156	\$136
\$80,000	\$80,000	\$2,500	\$197	\$190	\$179	\$159	\$139
\$85,000	\$85,000	\$2,500	\$200	\$193	\$182	\$162	\$142
\$90,000	\$90,000	\$2,500	\$203	\$195	\$184	\$164	\$145

\$95,000	\$95,000	\$2,500	\$206	\$198	\$187	\$167	\$147
\$100,000	\$100,000	\$2,500	\$208	\$200	\$190	\$169	\$150

Use **Fraud SafeGuard Coverage** Endorsement

**Green Certified Rebuilding Cost Coverage**

In addition to Guaranteed Rebuilding Cost Coverage, Extended Rebuilding Cost Coverage or Replacement Cost Coverage, whichever is applicable, we will pay Green Certified Rebuilding Cost. Green Certified Rebuilding Cost Coverage means that for a covered loss we will pay the reconstruction cost of the house or other permanent structures up to an additional 20% above the amount of coverage we will pay under Guaranteed Rebuilding Cost Coverage, Extended Rebuilding Cost Coverage or Replacement Cost Coverage, whichever is applicable, for each occurrence. There is no premium charge for this endorsement.

Use **Green Certified Rebuilding Cost Coverage – Extended** Endorsement or **Green Certified Rebuilding Cost Coverage – Guaranteed** Endorsement.

**Green Upgrade Rebuilding Cost Coverage**

In addition to Guaranteed Rebuilding Cost Coverage, Extended Rebuilding Cost Coverage or Replacement Cost Coverage, whichever is applicable, we will pay Green Upgrade Rebuilding Cost. Green Upgrade Rebuilding Cost Coverage means that for a covered loss we will pay the reconstruction cost of the house or other permanent structures up to an additional 20% above the amount of coverage we will pay under Guaranteed Rebuilding Cost Coverage, Extended Rebuilding Cost Coverage or Replacement Cost Coverage, whichever is applicable, for each occurrence. The premium charge is 6.0% of the underlying base property premium.

Use **Green Upgrade Rebuilding Cost Coverage – Extended** Endorsement or **Green Upgrade Rebuilding Cost Coverage – Guaranteed** Endorsement.

**Historic Homeowners**

This endorsement extends coverage for a Historic Home that was built prior to 1946 and retains the integrity of materials, design and craftsmanship that are associated with a type, period, method of construction, or historical design. The premium charge is \$25 per location.

Use **Historic Homeowners** Endorsement.

**Household SafeGuard**

This endorsement extends coverage for kidnapping, child abduction, stalking, home invasion, car jacking, hijacking and violent threat for occurrences anytime during the policy period, unless stated otherwise or an exclusion applies. The premium charge is \$90 per policy.

Use **Household SafeGuard** Endorsement.

**Household SafeGuard (Stalking Excluded)**

This endorsement extends coverage for kidnapping, child abduction, home invasion, car jacking, hijacking and violent threat for occurrences anytime during the policy period, unless stated otherwise or an exclusion applies. The premium charge is \$90 per policy.

Use **Household SafeGuard (Stalking Excluded)** Endorsement.

**Increased Ensuing Fungi or Bacteria Coverage**

Ensuing fungi remediation expense coverage is included up to \$10,000 in the base policy. The amount of coverage can be increased by either a flat dollar amount or a percentage of house coverage (or contents coverage if condo, coop or rental unit). The additional premium is shown below:

Amount of Coverage	Premium
\$25,000	\$120

For limits up to 100% of the House Coverage (contents, other permanent structures sub-limits apply) or 100% of Contents Coverage if condo, coop or rental unit a separate premium is developed for these coverages by applying the following factor to policy base premium:

Percentage of House Coverage(or Contents Coverage if Condo, Coop or Rental Unit)	Factor	
	Houses	Condos, Coops, and Renters
10%	20%	10%
25%	30%	15%
50%	35%	17.5%
100%	60%	30%

Use **Increased Ensuing Fungi or Bacteria Coverage** Endorsement.

**Increased Limit on Personal Property in Other Residences**

The policy provides coverage up to 10% of the highest amount of contents coverage of any single location listed on the policy, for each occurrence, for personal property located at a residence that does not have contents coverage in this policy. The premium charge to increase this limit is \$6.50 per \$1,000.

Use **Increased Limit on Personal Property in Other Residences** Endorsement.

**Increased Limits Business Property**

This endorsement extends coverage up to a specified limit for a covered loss to business property. The premium charge is \$25 per \$2,500.

Use **Increased Limits Business Property** Endorsement.

**Increased Threshold of Incidental Business**

The Homeowners Policy includes a definition for “incidental business”. This endorsement amends the definition of “incidental business” by increasing the gross annual revenues earned for business and farming for the following premium charge:

Gross Annual Revenues Earned		Premium Charge
Business	Farming	
\$25,000	\$50,000	\$50
\$50,000	\$100,000	\$100

Use **Increased Threshold of Incidental Business** Endorsement.

**Inflation Guard**

This endorsement increases limits of the house, contents, and other permanent structures. There is no premium charge for this endorsement.

Use **Inflation Guard** Endorsement.

### **Landscaping Coverage Increased Limits**

The **Base Premium** includes coverage for landscaping, up to 5% of House or Contents coverage, whichever is greater. This coverage is provided for specifically named perils and includes a \$5,000 limit on any one tree, shrub or plant. The coverage amount may be increased for the following premium charge.

<b>Tree, Shrub or Plant Limit</b>	<b>Aggregate Landscaping Coverage</b>	
	Up to 5%	Above 5%
\$5,000 limit	Included	\$3.00 per \$1,000
\$10,000 limit	\$2.00 per \$1,000	\$4.00 per \$1,000
\$25,000 limit	\$4.00 per \$1,000	\$8.00 per \$1,000
\$50,000 limit	\$7.00 per \$1,000	\$13.00 per \$1,000
\$100,000 limit	\$12.00 per \$1,000	\$18.00 per \$1,000

Use **Landscaping Coverage Increased Limits** Endorsement.

### **Landscaping Limitation**

The **Base Premium** includes coverage for landscaping, up to 5% of House or Contents coverage, whichever is greater. This endorsement removes the perils of fire, lightning and explosion from specifically named perils covered. It includes a \$5,000 limit on any one tree, shrub or plant. There is a \$5 premium credit for this endorsement.

Use **Landscaping Limitation** Endorsement.

### **Landscaping Wind Coverage**

The **Base Premium** does not include landscaping coverage for losses caused by wind. Coverage against this peril may be added for the following premium charge. The percentage of Landscaping Wind Coverage must equal the percentage selected for Landscaping Coverage.

<b>Tree, Shrub or Plant Limit</b>	<b>Premium Charge</b>
\$5,000 limit	\$5.00 per \$1,000
\$10,000 limit	\$8.00 per \$1,000
\$25,000 limit	\$16.00 per \$1,000
\$50,000 limit	\$26.00 per \$1,000
\$100,000 limit	\$35.00 per \$1,000

Use **Landscaping Wind Coverage** Endorsement.

### **Libel/Slander Exclusion**

This endorsement deletes libel and slander from the definition of personal injury but maintains property and personal liability coverage for insureds that may have coverage elsewhere or where we would not be able to entertain an account otherwise. There is no premium adjustment for this endorsement.

Use **Libel/Slander Exclusion** Endorsement.

### **Limited Additional Coverages**

This endorsement caps Additional Living Expense, Fair Rental Value and Forced Evacuation at 30% of the policy limit. There is a \$15 premium credit for this endorsement.

Use **Limited Additional Coverages** Endorsement.

**Limited Coverage for Back Up of Sewers and Drains**

The Base Premium includes coverage for water back-up losses. There is a premium adjustment to the Non-Weather Water Peril sub-total premium only if this coverage is limited. Refer to the Rate Pages.

Use **Limited Coverage for Back Up of Sewers and Drains** Endorsement.

**Limited Residence Premises Liability Extension**

This endorsement extends coverage for liability arising from business conducted, under certain conditions, at the covered person’s residence. The premium charge is \$15 per Residence.

Use **Limited Residence Premises Liability Extension** Endorsement.

**Loss Payable Clause**

This endorsement is used to list loss payees names and addresses. There is no premium adjustment for this endorsement.

Use **Loss Payable Clause** Endorsement.

**Miscellaneous Club Assessment Coverage**

This endorsement allows a covered person to specify a club in which we will pay assessment charges. There is a premium charge of \$10 per \$1,000. The maximum coverage limit is \$50,000.

Use **Miscellaneous Club Assessment Coverage** Endorsement.

**Other Permanent Structures – Condominium & Cooperative Owner Coverage**

For any residence listed on the Declarations Page that is a condominium or cooperative unit, other permanent structures includes additions, alterations, items of real property, installations or fixtures, including other permanent structures paid for or acquired at the insured’s expense along with the residence. There is a premium charge of \$2.75 per \$1,000 of OPS coverage.

Use **Other Permanent Structures – Condominium & Cooperative Owner** Endorsement.

**Personal Injury Exclusion**

This endorsement eliminates Personal Injury from the Liability Coverage. Apply the following credits to the Liability Premium:

<b>Amount of Liability Coverage</b>	<b>Credit per Policy</b>
\$300,000	\$12
\$500,000	\$15
\$1,000,000	\$18

Use **Personal Injury Exclusion** Endorsement.

**Personal Liability Exclusion**

This endorsement eliminates Personal Liability coverage from the Homeowners policy. If this endorsement applies, the Liability Premium should not be added to the **Base Premium**.

Use **Personal Liability Exclusion** Endorsement.

**Premises Liability Limitation**

This endorsement limits liability coverage to personal injury and property damage caused by an occurrence at the residence shown on the Declarations Page. There is a \$5 premium credit for this endorsement.

Use **Premises Liability Limitation** Endorsement.

**Refrigerated Food Spoilage Exclusion**

This endorsement removes coverage for food spoilage as a result of temperature change caused by the interruption of the power supply. The premium credit is \$5 for this endorsement.

Use **Refrigerated Food Spoilage Exclusion** Endorsement.

**Residence Rental Theft Exclusion**

This endorsement restricts coverage on any loss by theft from any part of the residence rented to others. There is a premium credit of \$15 per Policy.

Use **Residence Rental Theft Exclusion** Endorsement.

**Snowmobile Liability Extension**

This endorsement extends coverage for liability resulting from the use of a snowmobile. The Snowmobile liability limit must equal the personal liability limit selected.

<b>Liability</b>	<b>Premium for Each Snowmobile</b>
\$300,000	\$ 70
\$500,000	\$ 80
\$1,000,000	\$100

This coverage includes \$10,000 of Medical Payments to Others.

Use **Snowmobile Liability Extension** Endorsement.

**Specialized Equipment Coverage Extension**

This endorsement provides a lower deductible and a specified limit for losses to equestrian items. The premium charge is as follows:

<b>Limit</b>	<b>Deductible</b>	<b>Premium</b>
\$50,000	\$500	\$60
\$100,000	\$500	\$78
\$150,000	\$500	\$93
\$250,000	\$500	\$126

Use **Specialized Equipment Coverage Extension** Endorsement.

**Thoroughbred Horse Liability Extension**

This endorsement extends \$1,000,000 of Liability coverage to thoroughbred horse owners. The premium charge is as follows:

<b><u>Number of Horses</u></b>	<b><u>Charge</u></b>
10 or fewer	\$120
11 to 20	\$200

Use **Thoroughbred Horse Liability Extension** Endorsement.

**Hurricane, Wind or Hail Exclusion**

If the hurricane, wind and/or hail coverage is excluded, a credit factor will be applied to the Wind, Hail, and Lightning peril premium. Refer to the rate pages.

Use **Hurricane, Wind or Hail Exclusion** Endorsement.

### **Watercraft Liability Extension**

This endorsement extends coverage for liability resulting from ownership, use and maintenance of watercraft. The Watercraft liability limit must equal the personal liability limit selected. Watercrafts must be 55 feet or less.

#### **Premium for Each Watercraft**

Liability	Length of Vessel		
	26' to 34'11''	35' to 44'11''	45' to 55'
\$300,000	\$250	\$350	\$425
\$500,000	\$300	\$400	\$525
\$1,000,000	\$400	\$550	\$725

This coverage includes \$10,000 of Medical Payments to Others.

Use **Watercraft Liability Extension** Endorsement.

### **Watercraft Coverage**

#### **Rating Steps**

10. Determine the Territory, based on the mooring location and/or area of primary usage.
11. Calculate the Watercraft Hull Base Premium, based on the Territory, Coastal Exposure and Type of Watercraft.
12. Apply the Hull Value Factor.
13. Apply the Deductible Factor.
14. Apply the Age of Watercraft Surcharge Factor.
15. Apply the Hurricane Deductible Factor, if applicable.
16. Add the Protection and Indemnity (P&I) Premium
17. Apply the Powerboat Speed Surcharge Factor.
18. Add the Occasional Charter Surcharge, if applicable.

#### **Step 1: Territory**

The mooring/usage location of the watercraft determines the territory

Northeast	Connecticut, Delaware, District of Columbia, Maine, Maryland, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, Vermont, Virginia, West Virginia
North Central	Colorado, Illinois, Indiana, Iowa, Kansas, Kentucky, Michigan, Minnesota, Missouri, Montana, Nebraska, North Dakota, Ohio, Oklahoma, South Dakota, Tennessee, Wisconsin, Wyoming
South Central	Alabama, Arkansas, Louisiana, Mississippi, New Mexico, Texas
Southeast	Georgia, North Carolina, South Carolina
Florida Southeast	Broward, Dade, Monroe and Palm Beach Counties
Florida Remainder	All counties not in Florida Southeast
Western	Alaska, Arizona, California, Hawaii, Idaho, Nevada, Oregon, Utah, Washington

#### **Step 2: Hull Base Premium**

Determine the Watercraft Physical Damage Base Premium based on the Territory (from Step 1), the Type of Watercraft (Power or Sail), and Coastal Exposure (Coastal/Tidal or Inland).

Territory	<b><u>POWER</u></b>		<b><u>SAIL</u></b>	
	<b><u>Coastal/Tidal*</u></b>	<b><u>Inland*</u></b>	<b><u>Coastal/Tidal*</u></b>	<b><u>Inland*</u></b>
Northeast	\$150	\$95	\$115	\$90
North Central	N/A	\$90	N/A	\$85
South Central	\$260	\$120	\$200	\$100
Southeast	\$190	\$120	\$165	\$95
Florida Remainder	\$225	\$125	\$165	\$115

Florida Southeast	\$250	\$160	\$230	\$130
Western	\$100	\$90	\$95	\$85

\***INLAND** base premiums should be used for watercraft moored and/or used primarily in the waters of the Chesapeake Bay (excluding the following counties: Accomack, Chesapeake City, Hampton City, Norfolk City, Northampton, Poquoson City, Portsmouth City, Virginia Beach City – these counties should use Coastal/Tidal Base Premiums) San Francisco Bay, Puget Sound and their tributaries.

**Step 3: Hull Value**

Determine the Hull Value Factor based on the Hull Value, the Type of Watercraft and the Coastal Exposure. Multiply the premium from Step 2 times the Hull Value Factor. Round to the nearest whole dollar.

Value of Watercraft	POWER	
	Coastal/Tidal	Inland
\$2,000	1.00	0.30
\$10,000	2.90	1.45
\$25,000	4.85	3.10
\$50,000	5.60	5.10
\$75,000	7.85	8.00
\$100,000	10.10	10.25
\$150,000	14.60	14.75
Each additional \$1,000 above \$150,000	0.08 per \$1,000	0.06 per \$1,000

SAIL	
Coastal/Tidal	Inland
0.30	0.30
1.45	1.45
3.10	3.10
5.10	5.10
7.50	7.50
9.90	9.90
14.40	14.40
0.08 per \$1,000	0.06 per \$1,000

For values not listed, use interpolation. For example, a \$20,000 Power Watercraft (Coastal) would be =

The rate per \$1,000 between \$10,000 and \$25,000 is  $(4.85 - 2.90) / (25 - 10) = 0.13$

Value Factor for \$20,000 =  $2.90$  [Value Factor for \$10,000] +  $0.13 * 10$  [the additional rate per \$1,000 for the \$10,001 to \$20,000 layer] =  $4.2$

**Step 4: Hull Deductible**

Multiply the premium from Step 3 times the deductible factor below. Round to the nearest whole dollar. The minimum deductible is \$250.

Deductible	Deductible Factor
1%	1.00
2%	0.90
3%	0.80

**Step 5: Age of Watercraft**

Determine the age of the Watercraft by subtracting the model year of the Watercraft from the current year. Use the age to determine the Age of Watercraft Surcharge below. Multiply the premium from Step 4 times the Age of Watercraft Surcharge Factor. Round to the nearest whole dollar.

Watercraft Age	Coastal	Inland
0 – 6 Years	1.00	1.00
7 Years	1.05	1.00
8 Years	1.10	1.00
9 Years	1.15	1.00
10 Years	1.25	1.00

11 Years	1.35	1.05
12 Years	1.45	1.15
13 Years	1.60	1.25
14 Years	1.75	1.35
15 + Years	1.90	1.50

**Step 6: Hurricane Deductible**

For watercrafts moored in Atlantic and Gulf Coastal waters between Maine and Texas, a special 25% hurricane deductible applies. There is a 20% hurricane deductible credit for these risks. Multiply the premium from Step 5 times 0.80. Round to the nearest dollar.

**Step 7: Protection and Indemnity (P&I)**

Add the Protection and Indemnity Base Premium to the premium from Step 6.

**Coastal/Tidal\***

P&I Limit	Less than 26'	26' to 30'
\$300,000	\$135	\$150
\$500,000	\$160	\$190
\$1,000,000	\$225	\$270

**Inland\***

P&I Limit	Less than 26'	26' to 30'
\$300,000	\$70	\$80
\$500,000	\$80	\$95
\$1,000,000	\$115	\$135

\***INLAND** base premiums should be used for watercraft moored and/or used primarily in the waters of the Chesapeake Bay (excluding the following counties: Accomack, Chesapeake City, Hampton City, Norfolk City, Northhampton, Poquoson City, Portsmouth City, Virginia Beach City – these counties should use Coastal/Tidal Base Premiums) San Francisco Bay, Puget Sound and their tributaries.

**Step 8: Powerboat Speed Surcharge**

Apply following surcharge. Multiply the total property damage and/or Liability premium(s) from Step 7 times the Powerboat Speed Surcharge Factor below.

If watercraft can exceed	Surcharge Factor
Can Exceed 40 MPH	1.30
Can Exceed 20 MPH, but not 40 MPH	1.05
Can Not Exceed 20 MPH	1.00

**Step 9: Occasional Charter Surcharge**

If the watercraft is used for an occasional charter, add \$50 per week. Count any partial week as one week.

Use **Watercraft Coverage** Endorsement.

**Payment Plans/Fees**

A \$3.00 installment fee will apply per installment payment unless the Full Payment billing option is selected.

**AIG PROPERTY CASUALTY COMPANY  
AIG PRIVATE CLIENT GROUP HOMEOWNERS FORM & RULE FILING  
EXPLANATORY MEMO  
STATE OF MISSOURI**

AIG Property Casualty Company is submitting the following revised form and associated rule for your approval.

	<b>Endorsement</b>	<b>Amended or New coverage</b>	<b>Summary</b>
1.	Wind or Hail Deductible Endorsement PCHO-WHLDED (02/18)	Amended –  Replace PCHO-WHLPD (03/18)	<b>Optional.</b> This endorsement provides a higher deductible for losses resulting from wind or hail.

**AIG PROPERTY CASUALTY COMPANY  
PRIVATE CLIENT GROUP  
HOMEOWNERS/CONDOMINIUM/COOPERATIVE/TENANT  
RATING PAGES  
STATE OF MISSOURI**

**ELIGIBILITY**

All homes must be used as one-family to four-family residences.

A Tenant/Condominium/Cooperative Policy may be issued to the tenant of a dwelling or a tenant/owner-occupant of a rental/condominium unit.

**DEFINITIONS**

**Burglar Alarm** – A central station or direct reporting theft or burglar alarm that is maintained and in use.

**Fire Alarm** – A central station or direct reporting fire alarm that is maintained and in use.

**Renovated House** – A house that has had the plumbing and heating systems and the electrical system including wiring, receptacles, circuit boxes and conduits in exposed areas completely upgraded. The renovations must have been completed by a licensed contractor in compliance with the local building codes.

**Vacant House** – A house that is empty of furnishings and contents. We must be notified if an insured house will be vacant for more than 60 days.

**POLICY TERM**

Policies may be written for a period of one year and may be extended for successive policy periods. Policies written for less than one year will be rated pro rata basis. The rates, rules and forms in effect at the effective date of the policy shall apply. A policy may be renewed based on premiums in effect at renewal date. The current editions of the applicable forms and endorsements will be made a part of the policy. All rates contained in this manual and the Rate pages are annual rates.

**DEDUCTIBLES**

See the State Rate Pages for Deductible options.

**EARTHQUAKE**

Earthquake coverage must meet our underwriting guidelines and is available for an additional premium charge.

**SPECIAL RATES AND CONDITIONS**

For a risk with unusual circumstances or other special factors, special rates or conditions may be issued. These special rates and conditions may be requested by either the insured or the company, and must conform to individual state requirements.

Special rates and conditions may be issued for all risks which meet the following minimum criteria:

Home or Contents:	\$ 2,000,000 any single house or
	\$ 1,000,000 contents

**CHANGES**

All changes requiring premium adjustments shall be computed *pro rata*. When there is a change in rates, the new rates will apply as follows:

- *New Lines*: New policies issued and effective on or after the effective date of the change will be rated using the new rates.
- *Renewals*: Renewals issued on or after the effective date of the change will be rated using the new rates.
- *Coverage Changes*: The same rates used for the current term of the policy will apply to all changes in coverage, including the addition of coverage to a policy.

## **CANCELLATION**

If the policy is cancelled for any reason, the return premium should be computed on a *pro rata* basis.

## **COURSE OF CONSTRUCTION**

Refer to Company for Course of Construction pricing.

## **PREMIUM DETERMINATION**

The following rating steps are carried out multiplicatively for each peril separately and apply to all policy forms, unless otherwise indicated. All computations are to be rounded to the nearest dollar after every step. Fifty cents or more should be rounded up to the nearest dollar amount.

### **Rating Step 1: Base Pure Premium**

Select the appropriate base pure premium by policy form and by peril. Refer to the rate pages.

For Homeowners, the Base Pure Premium contemplates the following coverages:

- 20% of House Coverage for Other Permanent Structures coverage
- 70% of House Coverage for Contents coverage
- Unlimited Loss of Use (see policy)
- Other coverages, as described in the policy. See Policy for complete coverage description.

For Tenants/Condominium/Cooperative, the Base Pure Premium contemplates the following coverages:

- Unlimited Loss of Use (see policy)

\*For locations under course of construction, the appropriate coverage limit is the sum of the coverage limits for House, Other Permanent Structure and Contents. Therefore, there is no separate percentage limit for Other Structures or Contents.

### **Rating Step 2: Territory Factor**

Select the appropriate territorial relativity by peril. Refer to the rate pages.

### **Rating Step 3: Tier Factor**

Multiply the appropriate factors for each tiering variable to get the final tier relativity by peril (round the result to the nearest fourth decimal). Refer to the rate pages.

Additional Note:

We shall, at the request of an insured or the insured's agent, re-underwrite and re-rate the insured's personal insurance policy based on a current credit report or insurance score unless the insurer's treatment is as 1) otherwise approved by the Department; 2) credit was not used for rating when the policy was initially written; 3) the insurer reevaluates the insured at least every 36 months after policy issuance based on underwriting and rating factors other than credit information or 4) the insurer has recalculated an insurance score or obtained an updated credit report of the consumer in the previous 12-month period.

### **Rating Step 4: Major Coverage x Deductible Factor x Deductible Factor**

Major coverage refers to Dwelling Coverage for Homeowners or Contents Coverage for Condominiums and Tenants. Total Insured Value is defined as the sum of coverage limits for Dwelling, Contents, and Other Structures.

Based on the policy form, choose the appropriate major coverage x deductible table. Locate the appropriate factor by peril according to the major coverage limit and the deductible selected. If the coverage limit selected is not specifically defined, use the interpolation method outlined below to determine the appropriate factor.

*Interpolation Method*

- Step 1 - Identify the coverage limit immediately below the selected coverage amount
- Step 2 - Identify the coverage limit immediately above the selected coverage amount
- Step 3 - Subtract the coverage limit determined in Step 1 from that determined in Step 2
- Step 4 - Divide the value determined in step 3 by 1,000
- Step 5 - Subtract the Major Coverage/TIV x Deductible factor associated with the lower limit from that of the higher limit and then divide by step 4, this is the incremental factor per extra \$1,000 of coverage over the lower limit
- Step 6 - Subtract the lower limit from the selected coverage limit and divide by 1,000
- Step 7 - Multiply result from step 5 by result from step 6
- Step 8 - Add result from step 7 to the factor associated with the lower limit and this is the appropriate Major Coverage x Deductible factor for the selected coverage limit

To determine the factor for a coverage limit above the highest limit displayed in the rate pages, use the incremental factor per extra \$1,000 of coverage between the two highest available limits (for all perils excluding liability) and follow the rest of the procedure as noted above.

*Interpolation Example - \$2,225,000 Coverage Home with \$5,000 Deductible, Fire peril*

- Step 1 - \$2,200,000
- Step 2 - \$2,300,000
- Step 3 - \$2,300,000- \$2,200,000 = \$100,000
- Step 4 - 100,000 / 1,000 = 100
- Step 5 - (2.2337-2.1357)/100= 0.00098
- Step 6 - (\$2,225,000 - \$2,200,000) / 1,000 = 25,000 / 1,000 = 25
- Step 7 - 25 \* 0.00098=0.0245
- Step 8 - 2.1357 + 0.00245 = **2.1602**

Refer to the rate pages.

**Rating Step 5: Coverage B and C Adjustment**

For Dwelling, determine the Coverage B and Coverage C ratio by dividing each coverage limit by the Dwelling limit. Look up each ratio in the ranges defined in the rate table to determine the appropriate factor. This adjustment does not impact Condominium or Tenant forms. Refer to the rate pages.

**Rating Step 6: Type of Residence Factor**

Categorize the location as one of the following twelve types of residence and apply the corresponding factor by peril in the rate pages.

<b>Type of Residence</b>
Primary
Seasonal/secondary location With No Caretaker
Seasonal/secondary location with no Caretaker and no Primary Residence on Policy
Seasonal/secondary location with Full-time Caretaker in House
Seasonal/secondary location with Full-time Caretaker on Grounds

Seasonal/secondary location with Part-time Caretaker
Seasonal/secondary location with Full-time Caretaker in House and no Primary Residence on Policy
Seasonal/secondary location with Full-time Caretaker on Grounds and no Primary Residence on Policy
Seasonal/secondary location with Part-time Caretaker and no Primary Residence on Policy
Vacant
Rented to Other
Family Member Occupied

Apply the factor(s) by peril. Refer to the Rate Pages.

A seasonal or secondary location is defined as a residence that is unoccupied for more than 60 days in any given policy term.

Full-time caretaker in residence is defined as a caretaker who is present at the seasonal or secondary location during the owner's absence. Full-time caretaker on ground is defined as a caretaker who lives on the grounds, not in the residence, during the owner's absence.

Part-time caretaker is defined as a caretaker (or equivalent service with an established maintenance company) who checks on the location at least once per week during the unoccupied time period.

Vacant is defined as a location that is empty of furnishings and contents. We must be notified if an insured location will be vacant for more than 60 days.

### **Rating Step 7: Protection Class**

1. In a municipality or classified area where a single class of fire protection is available throughout, apply the protection class indicated.
2. In a municipality or classified area where two or more classifications are shown (e.g.6/9), the classification is determined as follows:

Assign Class 6	Five road miles or less to the fire station, and main dwelling within 1,000 feet of a public hydrant.
Assign Class 9	Five road miles or less to the fire station, but <b>NO</b> public hydrant within 1,000 feet of the main dwelling.
3. If a risk is assigned an ISO (or any equivalent data source) Classification 9, or made up of a combined number and letter, but meets **ALL** the criteria in either the {a – c} or {d – f} or {g – k} sections below, then the risk will be rated as though it were a **Protection Class 6**:
  - a) The fire department is located within five miles or 15 minutes response time of the main dwelling; and
  - b) Has a fire alarm that has a direct reporting or central station system that is maintained and in use; and
  - c) Has a sprinkler system water flow alarm that activates a central station or direct alarm;

OR

  - d) The fire department is located within five miles or 15 minutes response time of the main dwelling;
  - e) Has a fire alarm that has a direct reporting or central station system that is maintained and in use; and
  - f) The primary responding fire department can provide 5,000 gallons or more on initial response;

OR

- g) The fire department is located within five miles or 15 minutes response time of the main dwelling;
- h) Has a fire alarm that has a direct reporting or central station system that is maintained and in use;
- i) There is a year-round alternate water source with an approved Fire Department Connection and directly accessible to firefighting equipment (directly accessible means within 20 feet or less of a hard packed road surface and within 2,000 feet from the home);
- j) The water source contains at least 5,000 gallons of water year-round; and
- k) The primary responding fire department can provide 5,000 gallons or more on initial response

In a municipality or classified area where the fire station is more than five road miles from the main dwelling, assign a Class 10.

Select the appropriate factor based on the protection class of the location. Refer to the rate pages.

### **Rating Step 8: Construction Type**

Select the appropriate factor based on the construction type of the location. Refer to the rate pages.

Frame: Outer walls of frame; iron clad; sheet aluminum or aluminum siding on wood; composition siding; and asphalt covered fiberboard.

Stucco: Outer walls of stucco; asbestos board; rigid asbestos; and hard cement type sidings.

Brick Veneer: Outer walls of brick veneer or stone veneer.

Brick: Outer walls of solid masonry; brick; stone; concrete; HTB; HT; hollow masonry units; ICM and ICMS.

Synthetic Stucco: The basic EIFS wall system is a barrier type cladding that consists of foam insulation either adhesively or mechanically attached directly to the exterior substrate (typically wood or gypsum in residential construction). The insulation can be expanded, extruded or polyiso-cyanurate type. The insulation is covered with a lamina, which consists of either a cementitious or non-cementitious stucco base coat, embedded fiberglass reinforcing mesh and synthetic finish coat.

### **Rating Step 9: Age of Dwelling and Renovated Home Adjustments (Homeowners only)**

The age of the dwelling is computed by subtracting the year of construction from the policy effective year.

Renovated Home is defined as a home that has had the plumbing, heating systems, electrical system including wiring, receptacles, circuit boxes and conduits in exposed areas completely upgraded, or new roof. A house that has had the plumbing, heating system, the electrical system or roof completely upgraded in the last eight years may be eligible for a discount. The renovations must have been completed by a licensed contractor in compliance with the local building codes. Different levels of discounts are offered depending on the type of utilities renovated. The age of Renovation is computed by subtracting the year of renovated utility from the policy effective year. For homes with more than one type of utilities renovated, multiply each applicable factor together to calculate the Renovated Home factor.

Determine the appropriate Age of Dwelling and Renovated Home factors by peril based on the age of dwelling and age of renovation. If both factors are less than 1.0, the less of the two factors will apply. Otherwise, both factors apply.

### **Rating Step 10: Renovation Surcharge**

There is a premium adjustment for locations undergoing a renovation. Refer to the Rate pages.

### **Rating Step 11: Multi-Family Surcharge (Homeowners only)**

There is a premium adjustment on any three or more family houses. Refer to the Rate pages.

### **Rating Step 12: Protection Credits**

Determine the applicable factors by peril based on the presence of the following protection features on the location. The maximum credit offered by peril on all of these credits combined is -40%, or a factor of 0.60, excluding those locations under course of construction. For locations under course of construction, please refer to Company. Refer to the rate pages.

All Policy Forms

1. Fire Alarm Credit - Fire Alarm that has a direct reporting or central station system that is maintained and in use.
2. Burglar Alarm Credit - Burglar Alarm that has a direct reporting or central station system that is maintained and in use.
3. Automatic Water Shut-Off Valve Credit - Automatic water shut-off valve that actively monitors and protects all residential plumbing in the main residence. If a leak occurs, this device must:
  - close and shut off the master plumbing valve; or
  - close and shut off the mater plumbing valve and activate the central station or direct alarm system

Determine the appropriate credit based on the type of Water Shut-Off Valve in the location.

4. Guard Gated Community Credit - Locations located in a gated community meeting all of the following criteria:
  - vehicular and pedestrian access is limited to entrances controlled by guards or locked gates at all times;
  - proper identification is required to enter; and
  - visitors are announced.
5. Residential Sprinkler System Credit - Sprinkler system that is properly maintained and protects all enclosed spaces in the location. The two types of sprinkler system considered are the following:
  - a. Sprinkler systems that protect these areas:
    - i. All living areas
    - ii. Basements
    - iii. Garages
    - iv. Mechanical areas
  - b. Sprinkler systems that protect these areas:
    - i. Areas of egress
    - ii. Mechanical areas

Homeowners Only

6. Security protection for the entire external perimeter of the house consisting of any one or more of the following:
  - Closed circuit TV cameras monitored 24 hours a day
  - Detection system, external to the residence which is motion activated and monitored 24 hours per day
  - 24-hour on-site security guard.

7. Full-time caretaker who lives at the residence year round (if house is seasonal, this discount is not applicable; a separate factor exists for Seasonal/secondary location with Full-time Caretaker). This credit applies only if a 24-hour on-site security guard is not present.
8. 24-hour signal continuity protection for central station or direct fire and burglar alarm systems which ensure uninterrupted communication with the central station in the event that primary communication is interrupted.
9. Sprinkler system water flow alarm that activates a central station or direct alarm.
10. Temperature monitoring system to protect against freezing, which activates a central station alarm.
11. Permanently installed, electrical power back-up generator capable of servicing heat, light, alarm and sprinkler systems.
12. Explosive gas leakage detector that activates a central station alarm.
13. Automatic seismic shut-off valve to gas lines which activates automatically in the event of an earthquake.
14. Lightning protection system having a U.L. Master Label and installed by a certified Lightning Protection Institute installer. The system must include lightning rods and lightning surge arresters protecting the electrical wiring and all electronic devices of the entire house.
15. Houses protected by a perimeter gate where vehicular and pedestrian access is limited to entrances controlled by locked or electronic gates. This credit does not apply if the guard gated community credit applies.

#### Condominiums and Tenants Only

16. Building Protection Credit – This credit applies if there is a 24 hour doorman in the building
17. Elevator Security Credit – This credit applies if the elevators are either manned or locked and coded
18. Lobby Camera Credit – This credit applies if the lobby has a functioning surveillance camera

#### **Rating Step 13: Personal Automobile Policy Credit**

There is a credit on all perils for the primary insured if the insured has a Private Client Group Personal Automobile Policy whose premium is at least \$1,000. The credit may be reduced if a premium reversal was to occur. Refer to Rate pages.

#### **Rating Step 14: Personal Excess Liability Policy Credit**

There is a credit on all perils for each residence if the insured has a Private Client Group Personal Excess Liability policy with an excess liability limit of \$5 million or greater or \$1,000 in annual premium. The credit may be reduced if a premium reversal was to occur. Refer to Rate pages.

#### **Rating Step 15: Private Collections Policy Credit**

There is a credit on all perils for an insured residence with houses items insured under a Private Client Group Private Collections policy whose premium is at least \$1,000. The credit may be reduced if a premium reversal was to occur. Refer to Rate pages.

### **Rating Step 16: Life Policy Credit**

There is a credit on all perils for each residence if the insured has a life insurance policy issued or serviced by the following AIG companies: American General Life Insurance Company (AGL) (including but not limited to All American Life Insurance Company, The Franklin Life Insurance Company, The Old Line Life Insurance Company of America, each of which merged into AGL), American General Life and Accident Insurance Company (AGLA, formerly known as The National Life and Accident Insurance Company) (including but not limited to Life and Casualty Insurance Company of Tennessee, Equitable Life Insurance Company (McLean, VA), Gulf Life Insurance Company, Independent Life and Accident Insurance Company, and Home Beneficial Life Insurance Company, each of which, directly or indirectly, merged into AGLA), The United States Life Insurance Company in the City of New York (USL)(including American International Life Assurance Company of New York which merged into USL), American General Life Insurance Company of Delaware (formerly known as AIG Life Insurance Company), and AIG Life of Bermuda, Ltd.

Refer to Rate pages. The credit may be reduced if a premium reversal was to occur.

### **Rating Step 17: Affinity Mass Merchandising Discount**

There is a credit on all perils if the named insured is affiliated with an Affinity Partner and the insured must be:

- An employee of an Affinity Partner; or
- A member of an Affinity Partner association or organization

Current Affinity Partners:

- AIG Employee current or retired
- AIG Advisor Group current or retired member

Note: Business must be written by an AIG in-house agency, an approved AIG captive agency or an external agent approved by AIG for access to the Affinity Partner programs named above. Refer to the Rate Pages.

### **Rating Step 18: Liability Coverage**

If liability coverage is elected, then select the appropriate factor based on the desired amount of Liability coverage. The Liability coverage also includes \$10,000 of Medical Payment to Others. Refer to the rate pages.

Liability coverage is provided on a policy basis. When extending liability coverage for additional residence(s), refer to **Extension of Liability Coverage to Additional Residence** in the Dollar Adjustments section.

Liability Coverage may be excluded, in which case the premium below should not be added to the all-peril sub-total premium. Use the **Personal Liability Exclusion** Endorsement.

Personal Injury may be excluded from Liability Coverage by using the **Personal Injury Exclusion** Endorsement. To determine the appropriate premium charge, subtract the Personal Injury Exclusion credit from the Liability Premium. The Personal Injury Exclusion credit can be found in the Dollar Adjustment section, under Personal Injury Exclusion

### **Rating Step 19: Claims Record Adjustment**

Qualified claims are all claims that occurred in the last five years with the exception of the following:

- a. Risk Limited Claims (pertains to Loss Free Credit)
- b. \$0 Paid
- c. Medical Payment
- d. Fraud/ID Theft
- e. Household Safeguard
- f. Equipment Breakdown
- g. Workers Compensation

#### h. Travel Endorsement

In this rating step, only qualified claims by the policyholder at the rated location are considered. Select the appropriate claims adjustment factors by peril based on the type of claim, how recently the claim happened, claim count and claim severity. Refer to the Rate Pages.

Note: In order to qualify for the loss-free discount applied to all perils, the policyholder must have no qualified claims at any location within the most recent five consecutive years.

#### **Rating Step 20: Type of Roof Factor (Homeowners only)**

Select the appropriate factors by peril based on the house's type of roof. This factor applies to the Wind, Hail, and Lightning peril only. Refer to the rate pages.

#### **Rating Step 21: Roof Geometry Factor (Homeowners only)**

Select the appropriate factors by peril based on the roof geometry. This factor applies to the Wind, Hail, and Lightning peril only. Refer to the Rate Pages.

#### **Rating Step 22: Roof Age Factor (Homeowners only)**

Select the appropriate factors by peril based on the age of roof. This factor applies to the Wind, Hail, and Lightning peril only. Refer to the rate pages.

#### **Rating Step 23: Aggregate Square Footage Factor (Homeowners only)**

Select the appropriate factors by peril based on the aggregate square footage of the house. This factor applies to the Wind, Hail, and Lightning peril only. Refer to the rate pages.

#### **Rating Step 24: Number of Stories Factor (Homeowners only)**

Select the appropriate factors by peril based on the number of stories of the location. This factor applies to the Wind, Hail, and Lightning peril only. Refer to the rate pages.

#### **Rating Step 25: Fixed Expenses**

Determine the fixed expenses from the Expenses table based on Policy form, peril, and major coverage limit and add to the result of Rating Step 24 by peril.

#### **Rating Step 26: Variable Expenses and Contingency**

Follow the following steps to determine the Variable Expense Factor:

1. Select the Acquisition Expense from the Expenses table based on policy form and peril, then
2. Select the Volatility Expense from the Expenses table based on the policy form, peril and total insured value of the location
3. Subtract the Volatility Expense from the Acquisition Expense

Divide the result of Step 25 by the Variable Expense Factor.

#### **Rating Step 27: All-Peril Sub-Total Premium**

Add the results of Step 26 across all perils to determine the All-Peril Sub-Total Premium.

**Rating Step 28: Dollar Adjustments and Endorsements**

Apply any applicable dollar adjustments. Refer to Dollar Adjustment section in this manual.

**DOLLAR ADJUSTMENTS AND ENDORSEMENTS: HOMEOWNER FORM ONLY**

To apply dollar adjustments:

Subtract any applicable credits and add any applicable surcharges to the premium.

**Additional Insured**

This endorsement amends coverage to include an additional person or organization on a specific location. There is no premium charge for this endorsement.

Use **Additional Insured** Endorsement.

**Additional Interests**

This endorsement provides coverage for any additional mortgagee(s) not listed on the Declarations Page that have an interest in the residence. There is no premium charge for this endorsement.

Use **Additional Interests** Endorsement.

**Back Up of Sewers and Drains Exclusion**

The Base Premium includes coverage for water back-up losses. There is a premium adjustment to the Non-Weather Water Peril sub-total premium only if this coverage is deleted. Refer to the Rate Pages.

Use **Back Up of Sewers and Drains Exclusion** Endorsement.

**Business Pursuits**

This endorsement extends liability coverage to specific business pursuits of the insured. The Business Pursuits liability limit must equal the personal liability limit selected. The premium charge is as follows:

<b>Amount of Liability Coverage</b>	<b>Charge per Insured Person</b>
\$300,000	\$25
\$500,000	\$30
\$1,000,000	\$35

Use **Business Pursuits** Endorsement.

**Coinsurance Clause**

This endorsement describes the payment for loss to a property when the residence is not insured to value. There is no premium adjustment for this endorsement.

Use **Coinsurance Clause** Endorsement.

**Course of Construction Warranty**

This endorsement is a warranty indicating that the insured person shall maintain specifically named Protective Safeguard(s) during construction. There is a \$5 premium credit for this endorsement.

Use **Course of Construction Warranty** Endorsement.

**Deductible Waiver for Large Losses**

There is a surcharge when the option to waive the standard deductible for covered losses in excess of \$50,000 is selected. This endorsement is available with deductibles up to \$25,000. This waiver of deductible does not apply to:

1. Special deductibles including, but not limited to wind and hail, hurricane, named storm or earthquake, or
2. Separate coverage deductibles contained within the Equipment Breakdown or Fraud Safeguard endorsements.

Use the interpolation rule below to determine the appropriate rate for risks that select a percentage all peril deductible:

- Calculate flat dollar deductible equivalent
  - If the flat dollar deductible equivalent is less than \$250, apply the deductible waiver for large loss premium for the \$250 deductible
  - If the flat dollar deductible equivalent is greater than \$25,000, this risk is not eligible for the deductible waiver for large loss endorsement
- Interpolate between the next lowest and highest rate as shown in the example below and charge the calculated rate – round to nearest whole dollar

**Example**

- \$1,250,000 risk with 1% deductible
- Flat dollar equivalent = \$12,500
- LLDW premium at lower deductible = \$150
- LLDW premium at higher deductible = \$375
- Interpolation factor =  $(12,500 - 10,000) / (25,000 - 10,000) = 0.17$
- Deductible waiver for large loss premium =  $(0.17 * 375) + (0.83 * 150) = \$188$

The premium charge is as follows:

Coverage A Limit / Deductible	\$250	\$500	\$1,000	\$2,500	\$5,000	\$10,000	\$25,000
<b>Under \$350K</b>	\$1	\$1	\$2	\$5	\$10	\$20	\$50
<b>\$350K - \$500K</b>	\$1	\$2	\$4	\$10	\$20	\$40	\$100
<b>\$500K - \$750K</b>	\$2	\$3	\$6	\$15	\$30	\$60	\$150
<b>\$750K - \$1M</b>	\$3	\$5	\$10	\$25	\$50	\$100	\$250
<b>\$1M - \$1.5M</b>	\$4	\$8	\$15	\$38	\$75	\$150	\$375
<b>\$1.5M - \$2M</b>	\$5	\$10	\$20	\$50	\$100	\$200	\$500
<b>\$2M - \$3M</b>	\$6	\$11	\$22	\$55	\$110	\$220	\$550
<b>\$3M - \$5M</b>	\$6	\$12	\$24	\$60	\$120	\$240	\$600
<b>\$5M - \$7.5M</b>	\$7	\$13	\$26	\$65	\$130	\$260	\$650
<b>\$7.5M - \$10M</b>	\$8	\$16	\$32	\$80	\$160	\$320	\$800
<b>In excess of \$10M</b>	\$10	\$20	\$40	\$100	\$200	\$400	\$1,000

Use **Deductible Waiver for Large Losses** Endorsement.

**Earthquake Coverage Extension**

This peril is excluded for all coverages. Coverage can be purchased to cover losses to House, Other Permanent Structures and Contents. The Earthquake Deductible must be equal for all coverages. The additional premium is computed as follows:

1. Determine the Earthquake House/Increased Other Permanent Structures rate per \$1,000 according to construction, year house was built, Earthquake Zone and deductible option. These earthquake rates contemplate 70% contents and 20% other permanent structures. See below for Earthquake Zone Definitions.
2. Apply the rate to the House amount of insurance.

3. If Other Permanent Structures (OPS) coverage has been increased above 20% of House coverage, apply the rate to the amount of OPS added (i.e., the amount in excess of 20%). Add the Earthquake Increased OPS premium to the premium determined in Step 2. This is the Earthquake premium charge.

The premium per \$1,000 of Earthquake House/Increased OPS coverage is shown below:

<b>Earthquake House/Increased Other Permanent Structures</b>						
<b>Dwelling Construction/Age</b>	<b>10% Deductible</b>			<b>5% Deductible</b>		
	<b>Zone 6</b>	<b>Zone 7</b>	<b>Zone 8</b>	<b>Zone 6</b>	<b>Zone 7</b>	<b>Zone 8</b>
<b>Frame</b>						
Year Built < 1960	1.00	0.40	0.35	N/A	0.55	0.47
Year Built >= 1960	0.75	0.30	0.25	N/A	0.42	0.35
<b>Masonry Veneer over Frame*</b>						
Year Built < 1960	2.00	0.75	0.60	N/A	0.95	0.80
Year Built >= 1960	1.50	0.50	0.45	N/A	0.70	0.60
<b>All Other</b>						
Year Built < 1960	2.50	1.00	0.90	N/A	2.00	1.20
Year Built >= 1960	2.00	0.75	0.65	N/A	1.00	0.85

\*When Masonry Veneer does not exceed 50% of the exterior wall area and is not covered, rate as Frame.

**Premium for Higher Earthquake Deductibles:**

If a higher Earthquake Deductible is desired, develop the premium as follows:

- Determine the premium for the 10% deductible offered.
- Select the credit factor for the higher percentage deductible desired from the table below.
- Multiply the premium in Step (a) by the factor selected in Step (b).

<b>Deductible Percentage</b>	<b>Higher Earthquake Deductible Factor</b>			
	<b>Zone 6</b>		<b>Zone 7 and 8</b>	
	<b>Frame</b>	<b>All Other</b>	<b>Frame</b>	<b>All Other</b>
15%	0.85	0.95	0.75	0.85
20%	0.75	0.90	0.60	0.75
25%	0.65	0.80	0.50	0.65

The following Zone Definitions apply for Earthquake Coverage only.

**EARTHQUAKE ZONE DEFINITIONS**

Zone 6 – Counties of Bollinger, Butler, Cape Girardeau, Dunklin, Madison, Mississippi, New Madrid, Pemiscot, Perry, Ripley, Scott, St. Genevieve, Stoddard, and Wayne.

Zone 7 – Counties of Carter, Iron, Jefferson, Oregon, Reynolds, St. Charles, St. Francois, St. Louis, and St. Louis City.

Zone 8 – Rest of State.

Use **Earthquake Coverage Extension** Endorsement.

**Earthquake Coverage Extension for Loss Assessment**

This endorsement extends coverage under loss assessment for the peril of earthquakes. The maximum coverage limit is \$50,000. The premium charge per \$1,000 is as follows:

<b>Dwelling Construction</b>			
	<b>Zone 6</b>	<b>Zone 7</b>	<b>Zone 8</b>
Frame	1.75	0.60	0.50
Masonry Veneer over Frame*	2.85	1.00	0.85
All Other	4.15	1.50	1.25

\*When Masonry Veneer does not exceed 50% of the exterior wall area and is not covered, rate as Frame.

See the Earthquake Zone Definitions above.

Use **Earthquake Coverage Extension for Loss Assessment** Endorsement.

**Equipment Breakdown Coverage**

This endorsement provides equipment breakdown insurance to cover equipment attached to and made part of the dwelling or other structure which would otherwise be excluded. A premium charge is required for each location where coverage applies.

The Equipment Breakdown for Homeowners premium depends on three variables:

- a.) The value identified under Coverage A of the house, or Coverage C if a condominium, cooperative or rental unit;
  - b.) The deductible; c.) The EB for Homeowners limit factor
- a.) The building value identified under Coverage A of the house, or Coverage C if a condominium, cooperative or rental unit, Real Property Value, determines the tiered base rate;**

**Table A Base Rates**

Base Rates are tiered as follows:

Real Property Value		Base Rate
<	\$349,999	\$32
\$350,000 -	\$499,999	\$49
\$500,000 -	\$749,999	\$61
\$750,000 -	\$999,999	\$74
\$1,000,000 -	\$1,499,999	\$92
\$1,500,000 -	\$1,999,999	\$111
\$2,000,000 -	\$2,999,999	\$137
\$3,000,000 -	\$4,999,999	\$181
\$5,000,000 -	\$7,499,999	\$237
\$7,500,000 -	\$9,999,999	\$291
\$10,000,000 -	\$14,999,999	\$359
\$15,000,000 -	\$19,999,999	\$441
\$20,000,000 -	\$24,999,99	\$515
\$25,000,000 -	\$100,000,000	\$600

**b.) The deductible on the Equipment Breakdown endorsement**

The base rates contemplate a deductible of \$500. If the Equipment Breakdown endorsement uses a higher deductible then select the applicable deductible factor from Table B. For intermediate values, use the next lower deductible entry.

Coverage A (or Coverage C if Condo, Coop or Rental Unit) Value Range	Table B Deductibles			
	Deductible Level			
	\$500	\$1,000	\$2,500	\$5,000
0-\$349,999	1.00	0.88	0.61	0.58
\$350,000-\$499,999	1.00	0.88	0.63	0.59
\$500,000-\$749,999	1.00	0.89	0.66	0.60
\$750,000-\$999,999	1.00	0.89	0.67	0.61
\$1,000,000-\$1,499,999	1.00	0.90	0.71	0.61
\$1,500,000-\$1,999,999	1.00	0.91	0.73	0.61
\$2,000,000-\$2,999,999	1.00	0.92	0.74	0.62
\$3,000,000-\$4,999,999	1.00	0.92	0.76	0.63
\$5,000,000-\$7,499,999	1.00	0.93	0.80	0.64
\$7,500,000-\$9,999,999	1.00	0.95	0.83	0.64

\$10,000,000-\$14,999,999	1.00	0.95	0.85	0.65
\$15,000,000-\$19,999,999	1.00	0.96	0.85	0.66
\$20,000,000-\$24,999,999	1.00	0.96	0.86	0.66
\$25,000,000-\$100,000,000	1.00	0.98	0.92	0.74

Multiply the base rate from step 5.a by the deductible factor.

**c.) The EB for Homeowners Limit Factor**

- i.) Determine the limit of insurance.
- ii.) Multiply the EB for Homeowners limit factor, from Table C, by the premium determined in 5.b above.

<b>Table C EB for Homeowners Limit Factors</b>									
<b>Limit</b>	<b>\$50,000</b>	<b>\$100,000</b>	<b>\$150,000</b>	<b>\$200,000</b>	<b>\$250,000</b>	<b>\$500,000</b>	<b>\$750,000</b>	<b>\$1,000,000</b>	
<b>Factor</b>	1.000	1.040	1.046	1.051	1.055	1.058	1.059	1.060	

The resultant product is the Homeowners Equipment Breakdown endorsement premium.

Use **Equipment Breakdown Coverage** Endorsement.

**Equipment Breakdown Coverage Plus**

This endorsement provides equipment breakdown insurance to cover equipment attached to and made part of the dwelling or other structure which would otherwise be excluded. It includes Home Theater systems and computer equipment on the Homeowners insurance policy. A premium charge is required for each location where coverage applies.

The Equipment Breakdown Coverage Plus for Homeowners premium depends on two variables:

- a.) The value identified under Coverage A of the house, or Coverage C if a condominium, cooperative or rental unit
- b.) The deductible.

**a.) The building value identified under Coverage A of the house, or Coverage C if a condominium, cooperative or rental unit, Real Property Value, determines the tiered base rate;**

Base Rates are tiered as follows:

<b>Table A Base Rates</b>	
<b>Real Property Value</b>	<b>EB Plus Base Rate</b>
\$ 0 - \$349,999	\$51
\$ 350,000 - \$499,999	\$81
\$ 500,000 - \$749,999	\$103
\$ 750,000 - \$999,999	\$126
\$ 1,000,000 - \$1,499,999	\$157
\$ 1,500,000 - \$1,999,999	\$194
\$ 2,000,000 - \$2,999,999	\$242
\$ 3,000,000 - \$4,999,999	\$326
\$ 5,000,000 - \$7,499,999	\$434
\$ 7,500,000 - \$9,999,999	\$544
\$10,000,000 - \$14,999,999	\$677
\$15,000,000 - \$19,999,999	\$837
\$20,000,000 - \$24,999,999	\$978
\$25,000,000 - \$100,000,000	\$1200

**b.) The deductible on the Equipment Breakdown Coverage Plus endorsement**

The base rates contemplate a deductible of \$1,000. If the Equipment Breakdown endorsement uses a higher deductible then select the applicable deductible factor from Table B. For intermediate values, use the next lower deductible entry.

<b>Table B Deductibles</b>			
<b>Coverage A (or Coverage C if Condo, Coop or Rental Unit) Value Range</b>	<b>Deductible Level</b>		
	<b>\$1,000</b>	<b>\$2,500</b>	<b>\$5,000</b>
\$ 0 - \$349,999	1.00	0.70	0.66
\$ 350,000 - \$499,999	1.00	0.71	0.67
\$ 500,000 - \$749,999	1.00	0.75	0.67
\$ 750,000 - \$999,999	1.00	0.76	0.68
\$ 1,000,000 - \$1,499,999	1.00	0.79	0.68
\$ 1,500,000 - \$1,999,999	1.00	0.80	0.68
\$ 2,000,000 - \$2,999,999	1.00	0.81	0.68
\$ 3,000,000 - \$4,999,999	1.00	0.82	0.68
\$ 5,000,000 - \$7,499,999	1.00	0.85	0.68
\$ 7,500,000 - \$9,999,999	1.00	0.88	0.68
\$10,000,000 - \$14,999,999	1.00	0.89	0.69
\$15,000,000 - \$19,999,999	1.00	0.89	0.69
\$20,000,000 - \$24,999,999	1.00	0.90	0.69
\$25,000,000 - \$100,000,000	1.00	0.94	0.75

Multiply the base rate from step 5.a by the deductible factor.

The resultant product is the Homeowners Equipment Breakdown Coverage Plus endorsement premium.

Use **Equipment Breakdown Coverage Plus Endorsement**.

**Exclusion of Specified Affixed Fine Art and Unique Items**

This endorsement removes coverage for specifically named Fine Art and Unique Items from the Homeowners Policy. There is a \$5 premium credit for this endorsement.

Use **Exclusion of Specified Affixed Fine Art and Unique Items Endorsement**.

**Exclusion of Specified Other Permanent Structures**

See House and Contents, Other Permanent Structures under Dollar Adjustments.

**Extended Rebuilding Cost Coverage**

The Policy offers Guaranteed Rebuilding Cost of the House or Other Permanent Structures. This endorsement reduces the loss payment of the House or Other Permanent Structures to 150%. The premium credit is \$2 for this endorsement.

Use **Extended Rebuilding Cost Coverage Endorsement**.

**Extension of Liability Coverage to Additional Residence**

This coverage must be purchased for the charges below when extending liability coverage to Additional Residence(s). This coverage will be rated in the state where the Primary residence is located regardless of the location of the additional residence(s).

Amount of Liability Coverage	First and Second Additional Location(s)		Third and Subsequent Additional Locations	
	Is coverage provided for building and/or contents?		Is coverage provided for building and/or contents?	
	Yes	No	Yes	No
300,000	\$40	\$70	\$20	\$40
500,000	\$55	\$90	\$30	\$50
1,000,000	\$70	\$110	\$40	\$60

**Family CyberEdge**

This endorsement provides a suite of first-party cyber-related coverages. The premium is calculated for each coverage separately, then summed to get the total premium. The premium charge is as follows:

**Identity Monitoring Services**

This coverage provides credit monitoring services provided by our authorized identity service provider.

The premium for Identity Monitoring Services is \$80 per person.

**Cyber Extortion Expenses**

This coverage provides reimbursement for money paid, with our prior written consent, to terminate or end a cyber extortion threat. This coverage also provides costs for a service provider to conduct an investigation to determine the cause of a cyber extortion threat.

The premiums for Cyber Extortion Expenses are as follows:

Deductible	Limit		
	\$50,000	\$100,000	\$250,000
\$0	\$28	\$51	\$99
\$1,000	\$27	\$50	\$97
\$2,500	\$26	\$49	\$95
\$5,000	\$25	\$47	\$91
\$10,000	\$23	\$43	\$83

**Data Restoration Expenses**

This coverage pays for those services performed by a service provider in response to a cyber extortion or cyber attack after receipt of our authorization to recover lost data.

The premiums for Data Restoration Expenses are as follows:

Deductible	Limit		
	\$50,000	\$100,000	\$250,000
\$0	\$151	\$281	\$541
\$1,000	\$149	\$277	\$532
\$2,500	\$145	\$270	\$520
\$5,000	\$140	\$259	\$498
\$10,000	\$128	\$237	\$456

**Crisis Management Expenses**

This coverage pays for expenses incurred by a service provider to minimize damage to an insured's reputation as a result of a cyber extortion or cyber attack.

The premiums for Crisis Management Expenses are as follows:

<b>Deductible</b>	<b>Limit</b>		
	\$50,000	\$100,000	\$250,000
\$0	\$233	\$433	\$833
\$1,000	\$230	\$426	\$820
\$2,500	\$224	\$416	\$800
\$5,000	\$215	\$399	\$767
\$10,000	\$196	\$365	\$702

**Cyberbullying Expenses**

This coverage pays for the following expenses incurred by the insured as a result of cyberbullying:

- Related psychiatric services incurred during the policy period when the cyberbullying was discovered;
- Expenses incurred with our prior written consent from a service provider for:
  - Public relations services;
  - Professional digital forensic analysis to aid in prosecution; or
  - Professional cyber security consultant services.
- Lost salary due to an insured’s wrongful termination during the first sixty (60) days after a cyberbullying event has been discovered, excess of any other valid and collectible benefits;
- Expenses incurred within sixty (60) days of discovery of a cyberbullying event for:
  - Temporary relocation for an insured; or
  - Temporary private tutoring or any increase in expense for school enrollment for an insured to relocate to an alternative but similar school.

The premiums for Cyberbullying Expenses are as follows:

<b>Deductible</b>	<b>Limit</b>		
	\$50,000	\$100,000	\$250,000
\$0	\$28	\$51	\$99
\$1,000	\$27	\$50	\$97
\$2,500	\$26	\$49	\$95
\$5,000	\$25	\$47	\$91
\$10,000	\$23	\$43	\$83

Use **Family CyberEdge** Endorsement.

**Fine Arts Exclusion**

This endorsement removes coverage for Fine Arts from the Homeowners Policy. There is a \$5 premium credit for this endorsement.

Use **Fine Arts Exclusion** Endorsement.

**Flood Coverage**

Primary flood coverage will be provided if residence meets company underwriting guidelines. This endorsement extends coverage for flood, up to a limit of \$350,000, subject to the terms and conditions noted on the Flood Coverage Endorsement. The rates do not vary by territory.

Use the interpolation rule below to determine the appropriate rate for risks that select a percentage all peril deductible:

- Calculate flat dollar deductible equivalent
  - If the flat dollar deductible equivalent is less than \$500, apply the flood premium for the \$500 deductible
  - If the flat dollar deductible equivalent is greater than \$100,000, apply the flood premium for the \$100,000 deductible
- Interpolate between the next lowest and highest rate as shown in the example below and charge the calculated rate – round to nearest whole dollar

**Example**

- \$1,250,000 risk with 5% deductible
  - Flat dollar equivalent = \$62,500
  - Flood premium at higher deductible = \$153
  - Flood premium at lower deductible = \$176
  - Interpolation factor =  $(62,500 - 50,000) / (100,000 - 50,000) = 0.25$
- Flood premium =  $(0.75 * 176) + (0.25 * 153) = \$170$

Dwelling (Coverage A) Limit / Deductible ->	\$500	\$1,000	\$2,500	\$5,000
0 < \$350K	326	280	223	182
\$350K < \$500K	383	331	265	215
\$500K < \$750K	423	364	291	237
\$750K < \$1M	465	400	321	260
\$1M < \$1.5M	510	440	353	287
\$1.5M < \$2M	562	485	388	315
\$2M < \$3M	618	533	427	346
\$3M < \$5M	680	586	469	381
\$5M < \$7.5M	747	645	516	419
\$7.5M < \$10M	823	710	567	461
\$10M +	905	780	624	508

Dwelling (Coverage A) Limit / Deductible ->	\$10,000	\$25,000	\$50,000	\$100,000
0 < \$350K	143	125	112	98
\$350K < \$500K	168	149	132	116
\$500K < \$750K	186	164	146	128
\$750K < \$1M	205	180	160	140
\$1M < \$1.5M	225	198	176	153
\$1.5M < \$2M	247	218	194	170
\$2M < \$3M	272	240	213	186
\$3M < \$5M	299	264	234	205
\$5M < \$7.5M	329	290	249	226
\$7.5M < \$10M	362	319	284	248
\$10M +	397	352	313	273

Use **Flood Coverage** Endorsement.

**Fraud SafeGuard Coverage**

This endorsement extends coverage for fraud, embezzlement, or forgery, ATM robbery or stolen identity event. This endorsement can be purchased with deductibles up to \$5,000. The premium charge is as follows:

Fraud, Embezzlement or Forgery Limit	Stolen ID Event Limit	ATM Robbery Limit	Fraud, Embezzlement or Forgery Deductible				
			\$250	\$500	\$1,000	\$2,500	\$5,000
\$5,000	\$5,000	\$2,500	\$80	\$74	\$66	\$53	\$43
\$10,000	\$10,000	\$2,500	\$105	\$98	\$89	\$73	\$59
\$15,000	\$15,000	\$2,500	\$121	\$114	\$104	\$87	\$72
\$20,000	\$20,000	\$2,500	\$133	\$126	\$116	\$98	\$82
\$25,000	\$25,000	\$2,500	\$143	\$136	\$126	\$107	\$90
\$30,000	\$30,000	\$2,500	\$151	\$144	\$134	\$115	\$97
\$35,000	\$35,000	\$2,500	\$158	\$151	\$140	\$121	\$103
\$40,000	\$40,000	\$2,500	\$165	\$157	\$146	\$127	\$109

\$45,000	\$45,000	\$2,500	\$170	\$163	\$152	\$132	\$114
\$50,000	\$50,000	\$2,500	\$175	\$167	\$157	\$137	\$118
\$55,000	\$55,000	\$2,500	\$180	\$172	\$161	\$142	\$123
\$60,000	\$60,000	\$2,500	\$184	\$176	\$165	\$145	\$126
\$65,000	\$65,000	\$2,500	\$188	\$180	\$169	\$149	\$130
\$70,000	\$70,000	\$2,500	\$191	\$183	\$173	\$153	\$133
\$75,000	\$75,000	\$2,500	\$194	\$187	\$176	\$156	\$136
\$80,000	\$80,000	\$2,500	\$197	\$190	\$179	\$159	\$139
\$85,000	\$85,000	\$2,500	\$200	\$193	\$182	\$162	\$142
\$90,000	\$90,000	\$2,500	\$203	\$195	\$184	\$164	\$145
\$95,000	\$95,000	\$2,500	\$206	\$198	\$187	\$167	\$147
\$100,000	\$100,000	\$2,500	\$208	\$200	\$190	\$169	\$150

Use **Fraud SafeGuard Coverage** Endorsement.

**Green Certified Rebuilding Cost Coverage**

In addition to Guaranteed Rebuilding Cost Coverage, Extended Rebuilding Cost Coverage or Replacement Cost Coverage, whichever is applicable, we will pay Green Certified Rebuilding Cost. Green Certified Rebuilding Cost Coverage means that for a covered loss we will pay the reconstruction cost of the house or other permanent structures up to an additional 20% above the amount of coverage we will pay under Guaranteed Rebuilding Cost Coverage, Extended Rebuilding Cost Coverage or Replacement Cost Coverage, whichever is applicable, for each occurrence. There is no premium charge for this endorsement.

Use **Green Certified Rebuilding Cost Coverage – Extended** Endorsement or **Green Certified Rebuilding Cost Coverage – Guaranteed** Endorsement.

**Green Upgrade Rebuilding Cost Coverage**

In addition to Guaranteed Rebuilding Cost Coverage, Extended Rebuilding Cost Coverage or Replacement Cost Coverage, whichever is applicable, we will pay Green Upgrade Rebuilding Cost. Green Upgrade Rebuilding Cost Coverage means that for a covered loss we will pay the reconstruction cost of the house or other permanent structures up to an additional 20% above the amount of coverage we will pay under Guaranteed Rebuilding Cost Coverage, Extended Rebuilding Cost Coverage or Replacement Cost Coverage, whichever is applicable, for each occurrence. The premium charge is 6.0% of the underlying base property premium.

Use **Green Upgrade Rebuilding Cost Coverage – Extended** Endorsement or **Green Upgrade Rebuilding Cost Coverage – Guaranteed** Endorsement.

**Historic Homeowners**

This endorsement extends coverage for a Historic Home that was built prior to 1946 and retains the integrity of materials, design and craftsmanship that are associated with a type, period, method of construction, or historical design. The premium charge is \$25 per location.

Use **Historic Homeowners** Endorsement.

**House Replacement Cost Credit**

If Guaranteed Rebuilding Cost Coverage on the house is removed, and Replacement Cost Coverage is selected as the payment basis for the house, there is a premium credit of \$5.

**Household SafeGuard**

This endorsement extends coverage for kidnapping, child abduction, stalking, home invasion, car jacking, hijacking and violent threat for occurrences anytime during the policy period, unless stated otherwise or an exclusion applies. The premium charge is \$90 per policy.

Use **Household SafeGuard** Endorsement.

**Household SafeGuard (Stalking Excluded)**

This endorsement extends coverage for kidnapping, child abduction, home invasion, car jacking, hijacking and violent threat for occurrences anytime during the policy period, unless stated otherwise or an exclusion applies. The premium charge is \$90 per policy.

Use **Household SafeGuard (Stalking Excluded)** Endorsement.

**Increased Ensuing Fungi or Bacteria Coverage**

Ensuing fungi remediation expense coverage is included up to \$10,000 in the base policy. The amount of coverage can be increased by either a flat dollar amount or a percentage of house coverage (or contents coverage if condo, coop or rental unit). The additional premium is shown below:

Amount of Coverage	Premium
\$25,000	\$120

For limits up to 100% of the House Coverage (contents, other permanent structures sub-limits apply) or 100% of Contents Coverage if condo, coop or rental unit a separate premium is developed for these coverages by applying the following factor to policy base premium:

Percentage of House Coverage (or Contents Coverage if Condo, Coop or Rental Unit)	Factor	
	Houses	Condos, Coops, and Renters
10%	20%	10%
25%	30%	15%
50%	35%	17.5%
100%	60%	30%

Use **Increased Ensuing Fungi or Bacteria Coverage** Endorsement.

**Increased Limit on Personal Property in Other Residences**

The policy provides coverage up to 10% of the highest amount of contents coverage of any single location listed on the policy, for each occurrence, for personal property located at a residence that does not have contents coverage in this policy. The premium charge to increase this limit is \$6.50 per \$1,000.

Use **Increased Limit on Personal Property in Other Residences** Endorsement.

**Increased Limits Business Property**

This endorsement extends coverage up to a specified limit for a covered loss to business property. The premium charge is \$25 per \$2,500.

Use **Increased Limits Business Property** Endorsement.

**Increased Threshold of Incidental Business**

The Homeowners Policy includes a definition for “incidental business”. This endorsement amends the definition of “incidental business” by increasing the gross annual revenues earned for business and farming for the following premium charge:

Gross Annual Revenues Earned		Premium Charge
Business	Farming	
\$25,000	\$50,000	\$50
\$50,000	\$100,000	\$100

Use **Increased Threshold of Incidental Business** Endorsement.

**Inflation Guard**

This endorsement increases limits of the house, contents, and other permanent structures. There is no premium charge for this endorsement.

Use **Inflation Guard** Endorsement.

**Landscaping Coverage Increased Limits**

The **Base Premium** includes coverage for landscaping, up to 5% of House or Contents coverage, whichever is greater. This coverage is provided for specifically named perils and includes a \$5,000 limit on any one tree, shrub or plant. The coverage amount may be increased for the following premium charge.

Tree, Shrub or Plant Limit	Aggregate Landscaping Coverage	
	Up to 5%	Above 5%
\$5,000 limit	Included	\$3.00 per \$1,000
\$10,000 limit	\$2.00 per \$1,000	\$4.00 per \$1,000
\$25,000 limit	\$4.00 per \$1,000	\$8.00 per \$1,000
\$50,000 limit	\$7.00 per \$1,000	\$13.00 per \$1,000
\$100,000 limit	\$12.00 per \$1,000	\$18.00 per \$1,000

Use **Landscaping Coverage Increased Limits** Endorsement.

### **Landscaping Limitation**

The **Base Premium** includes coverage for landscaping, up to 5% of House or Contents coverage, whichever is greater. This endorsement removes the perils of fire, lightning and explosion from specifically named perils covered. It includes a \$5,000 limit on any one tree, shrub or plant. There is a \$5 premium credit for this endorsement.

Use **Landscaping Limitation** Endorsement.

### **Landscaping Wind Coverage**

The **Base Premium** does not include landscaping coverage for losses caused by wind. Coverage against this peril may be added for the following premium charge. The percentage of Landscaping Wind Coverage must equal the percentage selected for Landscaping Coverage.

<b>Tree, Shrub or Plant Limit</b>	<b>Premium Charge</b>
\$5,000 limit	\$5.00 per \$1,000
\$10,000 limit	\$8.00 per \$1,000
\$25,000 limit	\$16.00 per \$1,000
\$50,000 limit	\$26.00 per \$1,000
\$100,000 limit	\$35.00 per \$1,000

Use **Landscaping Wind Coverage** Endorsement.

### **Libel/Slander Exclusion**

This endorsement deletes libel and slander from the definition of personal injury but maintains property and personal liability coverage for insureds that may have coverage elsewhere or where we would not be able to entertain an account otherwise. There is no premium adjustment for this endorsement.

Use **Libel/Slander Exclusion** Endorsement.

### **Limited Additional Coverages**

This endorsement caps Additional Living Expense, Fair Rental Value and Forced Evacuation at 30% of the policy limit. There is a \$15 premium credit for this endorsement.

Use **Limited Additional Coverages** Endorsement.

### **Limited Coverage for Back Up of Sewers and Drains**

The Base Premium includes coverage for water back-up losses. There is a premium adjustment to the Non-Weather Water Peril sub-total premium only if this coverage is limited. Refer to the Rate Pages.

Use **Limited Coverage for Back Up of Sewers and Drains** Endorsement.

### **Limited Residence Premises Liability Extension**

This endorsement extends coverage for liability arising from business conducted, under certain conditions, at the covered person's residence. The premium charge is \$15 per Residence.

Use **Limited Residence Premises Liability Extension** Endorsement.

### **Loss Payable Clause**

This endorsement is used to list loss payees names and addresses. There is no premium adjustment for this endorsement.

Use **Loss Payable Clause** Endorsement.

### **Miscellaneous Club Assessment Coverage**

This endorsement allows a covered person to specify a club in which we will pay assessment charges. There is a premium charge of \$10 per \$1,000. The maximum coverage limit is \$50,000.

Use **Miscellaneous Club Assessment Coverage** Endorsement.

### **Personal Injury Exclusion**

This endorsement eliminates Personal Injury from the Liability Coverage. Apply the following credits to the Liability Premium:

<b>Amount of Liability Coverage</b>	<b>Credit per Policy</b>
\$300,000	\$12
\$500,000	\$15
\$1,000,000	\$18

Use **Personal Injury Exclusion** Endorsement.

### **Personal Liability Exclusion**

This endorsement eliminates Personal Liability coverage from the Homeowners policy. If this endorsement applies, the Liability Premium should not be added to the **Base Premium**.

Use **Personal Liability Exclusion** Endorsement.

### **Premises Liability Limitation**

This endorsement limits liability coverage to personal injury and property damage caused by an occurrence at the residence shown on the Declarations Page. There is a \$5 premium credit for this endorsement.

Use **Premises Liability Limitation** Endorsement.

### **Refrigerated Food Spoilage Exclusion**

This endorsement removes coverage for food spoilage as a result of temperature change caused by the interruption of the power supply. The premium credit is \$5 for this endorsement.

Use **Refrigerated Food Spoilage Exclusion** Endorsement.

### **Residence Rental Theft Exclusion**

This endorsement restricts coverage on any loss by theft from any part of the residence rented to others. There is a premium credit of \$15 per location.

Use **Residence Rental Theft Exclusion** Endorsement.

### **Sinkhole Collapse Coverage Extension**

This endorsement extends coverage to insure direct physical loss to the house or other permanent structure arising out of a sinkhole collapse. There is a premium charge of \$0.35 per \$1,000.

Use **Sinkhole Collapse Coverage Extension** Endorsement.

### **Snowmobile Liability Extension**

This endorsement extends coverage for liability resulting from the use of a snowmobile. The Snowmobile liability limit must equal the personal liability limit selected.

<b>Liability</b>	<b>Premium for Each Snowmobile</b>
\$300,000	\$ 70
\$500,000	\$ 80
\$1,000,000	\$100

This coverage includes \$10,000 of Medical Payments to Others.

Use **Snowmobile Liability Extension** Endorsement.

**Specialized Equipment Coverage Extension**

This endorsement provides a lower deductible and a specified limit for losses to equestrian items. The premium charge is as follows:

<b>Limit</b>	<b>Deductible</b>	<b>Premium</b>
\$50,000	\$500	\$60
\$100,000	\$500	\$78
\$150,000	\$500	\$93
\$250,000	\$500	\$126

Use **Specialized Equipment Coverage Extension** Endorsement.

**Thoroughbred Horse Liability Extension**

This endorsement extends \$1,000,000 of Liability coverage to thoroughbred horse owners. The premium charge is as follows:

<b><u>Number of Horses</u></b>	<b><u>Charge</u></b>
10 or fewer	\$120
11 to 20	\$200

Use **Thoroughbred Horse Liability Extension** Endorsement.

**WIND OR HAIL DEDUCTIBLES**

Wind or Hail Deductibles of 0.5%, 1%, 2%, 3%, ~~4%~~, 5%, ~~and~~ 10%, ~~\$500, \$1,000, \$2,500, \$5,000, \$10,000, \$25,000, \$50,000, and \$100,000~~ are available. The deductible will apply to the combined total of the covered loss for house, other permanent structures and contents coverage for a house, or the total covered loss for contents coverage for a condominium, cooperative, or rental unit. The wind or hail deductible must be equal to or greater than the standard deductible.

The pricing for the various wind or hail deductible options is shown on the state rate pages.

Use **Wind or Hail ~~Percentage~~ Deductible** Endorsement.

**Hurricane, Wind or Hail Exclusion**

If the hurricane, wind and/or hail coverage is excluded, a credit factor will be applied to the Wind, Hail, and Lightning peril premium. Refer to the rate pages.

Use **Hurricane, Wind or Hail Exclusion** Endorsement.

**Watercraft Liability Extension**

This endorsement extends coverage for liability resulting from ownership, use and maintenance of watercraft. The Watercraft liability limit must equal the personal liability limit selected. Watercrafts must be 55 feet or less.

<b>Liability</b>	<b>Length of Vessel</b>		
	26' to 34'11''	35' to 44'11''	45' to 55'
\$300,000	\$250	\$350	\$425
\$500,000	\$300	\$400	\$525
\$1,000,000	\$400	\$550	\$725

This coverage includes \$10,000 of Medical Payments to Others.

Use **Watercraft Liability Extension** Endorsement.

**Watercraft Coverage**

**Rating Steps**

1. Determine the Territory, based on the mooring location and/or area of primary usage.
2. Calculate the Watercraft Hull Base Premium, based on the Territory, Coastal Exposure and Type of Watercraft.
3. Apply the Hull Value Factor.
4. Apply the Deductible Factor.
5. Apply the Age of Watercraft Surcharge Factor.
6. Apply the Hurricane Deductible Factor, if applicable.
7. Add the Protection and Indemnity (P&I) Premium
8. Apply the Powerboat Speed Surcharge Factor.
9. Add the Occasional Charter Surcharge, if applicable.

**Step 1: Territory**

The mooring/usage location of the watercraft determines the territory

Northeast	Connecticut, Delaware, District of Columbia, Maine, Maryland, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, Vermont, Virginia, West Virginia
North Central	Colorado, Illinois, Indiana, Iowa, Kansas, Kentucky, Michigan, Minnesota, Missouri, Montana, Nebraska, North Dakota, Ohio, Oklahoma, South Dakota, Tennessee, Wisconsin, Wyoming
South Central	Alabama, Arkansas, Louisiana, Mississippi, New Mexico, Texas
Southeast	Georgia, North Carolina, South Carolina
Florida Southeast	Broward, Dade, Monroe and Palm Beach Counties
Florida Remainder	All counties not in Florida Southeast
Western	Alaska, Arizona, California, Hawaii, Idaho, Nevada, Oregon, Utah, Washington

**Step 2: Hull Base Premium**

Determine the Watercraft Physical Damage Base Premium based on the Territory (from Step 1), the Type of Watercraft (Power or Sail), and Coastal Exposure (Coastal/Tidal or Inland).

Territory	<b><u>POWER</u></b>		<b><u>SAIL</u></b>	
	<b><u>Coastal/Tidal*</u></b>	<b><u>Inland*</u></b>	<b><u>Coastal/Tidal*</u></b>	<b><u>Inland*</u></b>
Northeast	\$150	\$95	\$115	\$90
North Central	N/A	\$90	N/A	\$85
South Central	\$260	\$120	\$200	\$100
Southeast	\$190	\$120	\$165	\$95
Florida Remainder	\$225	\$125	\$165	\$115
Florida Southeast	\$250	\$160	\$230	\$130
Western	\$100	\$90	\$95	\$85

\***INLAND** base premiums should be used for watercraft moored and/or used primarily in the waters of the Chesapeake Bay (excluding the following counties: Accomack, Chesapeake City, Hampton City, Norfolk City, Northampton, Poquoson City, Portsmouth City, Virginia Beach City – these counties should use Coastal/Tidal Base Premiums) San Francisco Bay, Puget Sound and their tributaries.

**Step 3: Hull Value**

Determine the Hull Value Factor based on the Hull Value, the Type of Watercraft and the Coastal Exposure. Multiply the premium from Step 2 times the Hull Value Factor. Round to the nearest whole dollar.

Value of Watercraft	POWER	
	Coastal/Tidal	Inland
\$2,000	1.00	0.30
\$10,000	2.90	1.45
\$25,000	4.85	3.10
\$50,000	5.60	5.10
\$75,000	7.85	8.00
\$100,000	10.10	10.25
\$150,000	14.60	14.75
Each add'l \$1,000 above \$150,000	0.08 per \$1,000	0.06 per \$1,000

SAIL	
Coastal/Tidal	Inland
0.30	0.30
1.45	1.45
3.10	3.10
5.10	5.10
7.50	7.50
9.90	9.90
14.40	14.40
0.08 per \$1,000	0.06 per \$1,000

For values not listed, use interpolation. For example, a \$20,000 Power Watercraft (Coastal) would be =

The rate per \$1,000 between \$10,000 and \$25,000 is  $(4.85 - 2.90) / (25 - 10) = 0.13$

Value Factor for \$20,000 = 2.90 [Value Factor for \$10,000] + 0.13 \* 10 [the additional rate per \$1,000 for the \$10,001 to \$20,000 layer] = 4.2

**Step 4: Hull Deductible**

Multiply the premium from Step 3 times the deductible factor below. Round to the nearest whole dollar. The minimum deductible is \$250.

Deductible	Deductible Factor
1%	1.00
2%	0.90
3%	0.80

**Step 5: Age of Watercraft**

Determine the age of the Watercraft by subtracting the model year of the Watercraft from the current year. Use the age to determine the Age of Watercraft Surcharge below. Multiply the premium from Step 4 times the Age of Watercraft Surcharge Factor. Round to the nearest whole dollar.

Watercraft Age	Coastal	Inland
0 – 6 Years	1.00	1.00
7 Years	1.05	1.00
8 Years	1.10	1.00
9 Years	1.15	1.00
10 Years	1.25	1.00
11 Years	1.35	1.05
12 Years	1.45	1.15
13 Years	1.60	1.25
14 Years	1.75	1.35
15 + Years	1.90	1.50

**Step 6: Hurricane Deductible**

For watercrafts moored in Atlantic and Gulf Coastal waters between Maine and Texas, a special 25% hurricane deductible applies. There is a 20% hurricane deductible credit for these risks. Multiply the premium from Step 5 times 0.80. Round to the nearest dollar.

**Step 7: Protection and Indemnity (P&I)**

Add the Protection and Indemnity Base Premium to the premium from Step 6.

**Coastal/Tidal\***

<b>P&amp;I Limit</b>	<b>Less than 26'</b>	<b>26' to 30'</b>
\$300,000	\$135	\$150
\$500,000	\$160	\$190
\$1,000,000	\$225	\$270

**Inland\***

<b>P&amp;I Limit</b>	<b>Less than 26'</b>	<b>26' to 30'</b>
\$300,000	\$70	\$80
\$500,000	\$80	\$95
\$1,000,000	\$115	\$135

\*INLAND base premiums should be used for watercraft moored and/or used primarily in the waters of the Chesapeake Bay (excluding the following counties: Accomack, Chesapeake City, Hampton City, Norfolk City, Northhampton, Poquoson City, Portsmouth City, Virginia Beach City – these counties should use Coastal/Tidal Base Premiums) San Francisco Bay, Puget Sound and their tributaries.

**Step 8: Powerboat Speed Surcharge**

Apply following surcharge. Multiply the total property damage and/or Liability premium(s) from Step 7 times the Powerboat Speed Surcharge Factor below.

<b>If watercraft can exceed</b>	<b>Surcharge Factor</b>
Can Exceed 40 MPH	1.30
Can Exceed 20 MPH, but not 40 MPH	1.05
Can Not Exceed 20 MPH	1.00

**Step 9: Occasional Charter Surcharge**

If the watercraft is used for an occasional charter, add \$50 per week. Count any partial week as one week.

Use **Watercraft Coverage** Endorsement.

**Payment Plans/Fees**

A \$3.00 installment fee will apply per installment payment unless the Full Payment billing option is selected.

**DOLLAR ADJUSTMENTS AND ENDORSEMENTS: CONDOMINIUM, COOPERATIVE, TENANT FORMS ONLY**

To apply dollar adjustments:

Subtract any applicable credits and add any applicable surcharges to the premium.

**Additional Insured**

This endorsement amends coverage to include an additional person or organization on a specific location. There is no premium charge for this endorsement.

Use **Additional Insured** Endorsement.

**Additional Interests**

This endorsement provides coverage for any additional mortgagee(s) not listed on the Declarations Page that have an interest in the residence. There is no premium charge for this endorsement.

Use **Additional Interests** Endorsement.

**Additions and Alterations Extended Replacement Cost**

This endorsement extends replacement cost coverage on contents up to 150% of the coverage limit listed in the Declaration Page. The premium charge is \$10 for this endorsement.

Use **Additions and Alterations Extended Replacement Cost** Endorsement.

**Additions and Alterations Loss Limitation**

This endorsement restricts coverage to a specific sum per occurrence on a claim for loss or damage to additions and/or alterations. There is no premium adjustment for this endorsement.

Use **Additions and Alterations Loss Limitation** Endorsement.

**Back Up of Sewers and Drains Exclusion**

The Base Premium includes coverage for water back-up losses. There is a premium adjustment to the Non-Weather Water Peril sub-total premium only if this coverage is deleted. Refer to the Rate Pages.

Use **Back Up of Sewers and Drains Exclusion** Endorsement.

**Business Pursuits**

This endorsement extends liability coverage to specific business pursuits of the insured. The Business Pursuits liability limit must equal the personal liability limit selected. The premium charge is as follows:

<b>Amount of Liability Coverage</b>	<b>Charge per Insured Person</b>
\$300,000	\$25
\$500,000	\$30
\$1,000,000	\$35

Use **Business Pursuits** Endorsement.

**Course of Construction Warranty**

This endorsement is a warranty indicating that the insured person shall maintain specifically named Protective Safeguard(s) during construction. There is a \$5 premium credit for this endorsement.

Use **Course of Construction Warranty** Endorsement.

**Deductible Waiver for Large Losses**

There is a surcharge when the option to waive the standard deductible for covered losses in excess of \$50,000 is selected. This endorsement is available with deductibles up to \$25,000. This waiver of deductible does not apply to:

- 3. Special deductibles including but not limited to for wind and hail, hurricane, named storm hail or earthquake, or

4. Separate coverage deductibles contained within the Equipment Breakdown or Fraud Safeguard endorsements.

Use the interpolation rule below to determine the appropriate rate for risks that select a percentage all peril deductible:

- Calculate flat dollar deductible equivalent
  - If the flat dollar deductible equivalent is less than \$250, apply the deductible waiver for large loss premium for the \$250 deductible
  - If the flat dollar deductible equivalent is greater than \$25,000, this risk is not eligible for the deductible waiver for large loss endorsement
- Interpolate between the next lowest and highest rate as shown in the example below and charge the calculated rate – round to nearest whole dollar

Example

- \$1,250,000 risk with 1% deductible
- Flat dollar equivalent = \$12,500
- LLDW premium at lower deductible = \$150
- LLDW premium at higher deductible = \$375
- Interpolation factor =  $(12,500 - 10,000) / (25,000 - 10,000) = 0.17$
- Deductible waiver for large loss premium =  $(0.17 * 375) + (0.83 * 150) = \$188$

The premium charge is as follows: Coverage A Limit / Deductible	\$250	\$500	\$1,000	\$2,500	\$5,000	\$10,000	\$25,000
<b>Under \$350K</b>	\$1	\$1	\$2	\$5	\$10	\$20	\$50
<b>\$350K - \$500K</b>	\$1	\$2	\$4	\$10	\$20	\$40	\$100
<b>\$500K - \$750K</b>	\$2	\$3	\$6	\$15	\$30	\$60	\$150
<b>\$750K - \$1M</b>	\$3	\$5	\$10	\$25	\$50	\$100	\$250
<b>\$1M - \$1.5M</b>	\$4	\$8	\$15	\$38	\$75	\$150	\$375
<b>\$1.5M - \$2M</b>	\$5	\$10	\$20	\$50	\$100	\$200	\$500
<b>\$2M - \$3M</b>	\$6	\$11	\$22	\$55	\$110	\$220	\$550
<b>\$3M - \$5M</b>	\$6	\$12	\$24	\$60	\$120	\$240	\$600
<b>\$5M - \$7.5M</b>	\$7	\$13	\$26	\$65	\$130	\$260	\$650
<b>\$7.5M - \$10M</b>	\$8	\$16	\$32	\$80	\$160	\$320	\$800
<b>In excess of \$10M</b>	\$10	\$20	\$40	\$100	\$200	\$400	\$1,000

Use **Deductible Waiver for Large Losses** Endorsement.

**Earthquake Coverage Extension**

This peril is excluded for Contents coverage. Coverage can be purchased to cover losses to Contents. The additional premium is computed as follows:

4. Determine the Earthquake Contents rate per \$1,000 according to construction, Earthquake Zone and deductible option. See below for Earthquake Zone Definitions.
5. Apply the Earthquake Contents rate to the Contents amount of insurance.

The premium per \$1,000 of Earthquake Contents coverage is shown below:

Dwelling Construction	10% Deductible			5% Deductible		
	Zone 6	Zone 7	Zone 8	Zone 6	Zone 7	Zone 8
Frame	0.60	0.35	0.30	N/A	0.45	0.35
Masonry Veneer over Frame*	1.00	0.60	0.50	N/A	0.65	0.50
All Other	1.50	0.85	0.75	N/A	1.00	0.85

\*When Masonry Veneer does not exceed 50% of the exterior wall area and is not covered, rate as Frame.

**Premium for Higher Earthquake Deductibles:**

If a higher Earthquake Deductible is desired, develop the premium as follows:

- d) Determine the premium for the 10% deductible offered.
- e) Select the credit factor for the higher percentage deductible desired from the table below.
- f) Multiply the premium in Step (a) by the factor selected in Step (b).

**Higher Earthquake Deductible Factor**

Deductible Percentage	Zone 6		Zone 7 and 8	
	Frame	All Other	Frame	All Other
15%	0.85	0.95	0.75	0.85
20%	0.75	0.90	0.60	0.75
25%	0.65	0.80	0.50	0.65

The following Zone Definitions apply for Earthquake Coverage only.

**EARTHQUAKE ZONE DEFINITIONS**

Zone 6 – Counties of Bollinger, Butler, Cape Girardeau, Dunklin, Madison, Mississippi, New Madrid, Pemiscot, Perry, Ripley, Scott, St. Genevieve, Stoddard, and Wayne.

Zone 7 – Counties of Carter, Iron, Jefferson, Oregon, Reynolds, St. Charles, St. Francois, St. Louis, and St. Louis City.

Zone 8 – Rest of State.

Use **Earthquake Coverage Extension** Endorsement.

**Earthquake Coverage Extension – Loss Assessment**

The premium charge per \$1,000 is as follows:

Dwelling Construction	Zone 6	Zone 7	Zone 8
	Frame	1.75	0.60
Masonry Veneer over Frame*	2.85	1.00	0.85
All Other	4.15	1.50	1.25

\*When Masonry Veneer does not exceed 50% of the exterior wall area and is not covered, rate as Frame.

See the Earthquake Zone Definitions above.

Use **Earthquake Coverage Extension for Loss Assessment** Endorsement.

**Equipment Breakdown Coverage**

This endorsement provides equipment breakdown insurance to cover equipment attached to and made part of the dwelling or other structure which would otherwise be excluded. A premium charge is required for each location where coverage applies.

The Equipment Breakdown for Homeowners premium depends on three variables:

- a.) The value identified under Coverage A of the house, or Coverage C if a condominium, cooperative or rental unit;
  - b.) The deductible; c.) The EB for Homeowners limit factor
- a.) The building value identified under Coverage A of the house, or Coverage C if a condominium, cooperative or rental unit, Real Property Value, determines the tiered base rate;**

**Table A Base Rates**

Base Rates are tiered as follows:

Real Property Value		Base Rate
<	\$349,999	\$32
\$350,000 -	\$499,999	\$49
\$500,000 -	\$749,999	\$61
\$750,000 -	\$999,999	\$74

\$1,000,000	-	\$1,499,999	\$92
\$1,500,000	-	\$1,999,999	\$111
\$2,000,000	-	\$2,999,999	\$137
\$3,000,000	-	\$4,999,999	\$181
\$5,000,000	-	\$7,499,999	\$237
\$7,500,000	-	\$9,999,999	\$291
\$10,000,000	-	\$14,999,999	\$359
\$15,000,000	-	\$19,999,999	\$441
\$20,000,000	-	\$24,999,999	\$515
\$25,000,000	-	\$100,000,000	\$600

**b.) The deductible on the Equipment Breakdown endorsement**

The base rates contemplate a deductible of \$500. If the Equipment Breakdown endorsement uses a higher deductible then select the applicable deductible factor from Table B. For intermediate values, use the next lower deductible entry.

Coverage A (or Coverage C if Condo, Coop or Rental Unit) Value Range	Table B Deductibles			
	Deductible Level			
	\$500	\$1,000	\$2,500	\$5,000
0-\$349,999	1.00	0.88	0.61	0.58
\$350,000-\$499,999	1.00	0.88	0.63	0.59
\$500,000-\$749,999	1.00	0.89	0.66	0.60
\$750,000-\$999,999	1.00	0.89	0.67	0.61
\$1,000,000-\$1,499,999	1.00	0.90	0.71	0.61
\$1,500,000-\$1,999,999	1.00	0.91	0.73	0.61
\$2,000,000-\$2,999,999	1.00	0.92	0.74	0.62
\$3,000,000-\$4,999,999	1.00	0.92	0.76	0.63
\$5,000,000-\$7,499,999	1.00	0.93	0.80	0.64
\$7,500,000-\$9,999,999	1.00	0.95	0.83	0.64
\$10,000,000-\$14,999,999	1.00	0.95	0.85	0.65
\$15,000,000-\$19,999,999	1.00	0.96	0.85	0.66
\$20,000,000-\$24,999,999	1.00	0.96	0.86	0.66
\$25,000,000-\$100,000,000	1.00	0.98	0.92	0.74

Multiply the base rate from step 5.a by the deductible factor.

**c.) The EB for Homeowners Limit Factor**

- i.) Determine the limit of insurance.
- ii.) Multiply the EB for Homeowners limit factor, from Table C, by the premium determined in 5.b above.

Limit	Table C EB for Homeowners Limit Factors							
	\$50,000	\$100,000	\$150,000	\$200,000	\$250,000	\$500,000	\$750,000	\$1,000,000
Factor	1.000	1.040	1.046	1.051	1.055	1.058	1.059	1.060

The resultant product is the Homeowners Equipment Breakdown endorsement premium.

Use **Equipment Breakdown Coverage** Endorsement.

**Equipment Breakdown Coverage Plus**

This endorsement provides equipment breakdown insurance to cover equipment attached to and made part of the dwelling or other structure which would otherwise be excluded. It includes Home Theater systems and computer equipment on the Homeowners insurance policy. A premium charge is required for each location where coverage applies.

The Equipment Breakdown Coverage Plus for Homeowners premium depends on two variables:

- b.) The value identified under Coverage A of the house, or Coverage C if a condominium, cooperative or rental unit
- b.) The deductible.

**b.) The building value identified under Coverage A of the house, or Coverage C if a condominium, cooperative or rental unit, Real Property Value, determines the tiered base rate;**

Base Rates are tiered as follows:

<b>Table A Base Rates</b>	
<b>Real Property Value</b>	<b>EB Plus Base Rate</b>
\$ 0 - \$349,999	\$51
\$ 350,000 - \$499,999	\$81
\$ 500,000 - \$749,999	\$103
\$ 750,000 - \$999,999	\$126
\$ 1,000,000 - \$1,499,999	\$157
\$ 1,500,000 - \$1,999,999	\$194
\$ 2,000,000 - \$2,999,999	\$242
\$ 3,000,000 - \$4,999,999	\$326
\$ 5,000,000 - \$7,499,999	\$434
\$ 7,500,000 - \$9,999,999	\$544
\$10,000,000 - \$14,999,999	\$677
\$15,000,000 - \$19,999,999	\$837
\$20,000,000 - \$24,999,999	\$978
\$25,000,000 - \$100,000,000	\$1200

**b.) The deductible on the Equipment Breakdown Coverage Plus endorsement**

The base rates contemplate a deductible of \$1,000. If the Equipment Breakdown endorsement uses a higher deductible then select the applicable deductible factor from Table B. For intermediate values, use the next lower deductible entry.

<b>Table B Deductibles</b>			
<b>Coverage A (or Coverage C if Condo, Coop or Rental Unit) Value Range</b>	<b>Deductible Level</b>		
	<b>\$1,000</b>	<b>\$2,500</b>	<b>\$5,000</b>
\$ 0 - \$349,999	1.00	0.70	0.66
\$ 350,000 - \$499,999	1.00	0.71	0.67
\$ 500,000 - \$749,999	1.00	0.75	0.67
\$ 750,000 - \$999,999	1.00	0.76	0.68
\$ 1,000,000 - \$1,499,999	1.00	0.79	0.68
\$ 1,500,000 - \$1,999,999	1.00	0.80	0.68
\$ 2,000,000 - \$2,999,999	1.00	0.81	0.68
\$ 3,000,000 - \$4,999,999	1.00	0.82	0.68
\$ 5,000,000 - \$7,499,999	1.00	0.85	0.68
\$ 7,500,000 - \$9,999,999	1.00	0.88	0.68

\$10,000,000 - \$14,999,999	1.00	0.89	0.69
\$15,000,000 - \$19,999,999	1.00	0.89	0.69
\$20,000,000 - \$24,999,999	1.00	0.90	0.69
\$25,000,000 - \$100,000,000	1.00	0.94	0.75

Multiply the base rate from step 5.a by the deductible factor.

The resultant product is the Homeowners Equipment Breakdown Coverage Plus endorsement premium.

Use **Equipment Breakdown Coverage Plus Endorsement**.

**Exclusion of Specified Affixed Fine Art and Unique Items**

This endorsement removes coverage for specifically named Fine Art and Unique Items from the Homeowners Policy. There is a \$5 premium credit for this endorsement.

Use **Exclusion of Specified Affixed Fine Art and Unique Items Endorsement**.

**Extension of Liability Coverage to Additional Residence**

This coverage must be purchased for the charges below when extending liability coverage to Additional Residence(s). This coverage will be rated in the state where the Primary residence is located regardless of the location of the additional residence(s).

Amount of Liability Coverage	First and Second Additional Location(s)		Third and Subsequent Additional Locations	
	Is coverage provided for building and/or contents?		Is coverage provided for building and/or contents?	
	Yes	No	Yes	No
300,000	\$40	\$70	\$20	\$40
500,000	\$55	\$90	\$30	\$50
1,000,000	\$70	\$110	\$40	\$60

**Flood Coverage**

Primary flood coverage will be provided if residence meets company underwriting guidelines. This endorsement extends coverage for flood, up to a limit of \$100,000, subject to the terms and conditions noted on the Flood Coverage Endorsement. The rates do not vary by territory.

Use the interpolation rule below to determine the appropriate rate for risks that select a percentage all peril deductible:

- Calculate flat dollar deductible equivalent
  - If the flat dollar deductible equivalent is less than \$500, apply the flood premium for the \$500 deductible
  - If the flat dollar deductible equivalent is greater than \$100,000, apply the flood premium for the \$100,000 deductible
- Interpolate between the next lowest and highest rate as shown in the example below and charge the calculated rate – round to nearest whole dollar

**Example**

- \$1,250,000 risk with 5% deductible
- Flat dollar equivalent = \$62,500
- Flood premium at higher deductible = \$92
- Flood premium at lower deductible = \$106
- Interpolation factor =  $(62,500 - 50,000) / (100,000 - 50,000) = 0.25$
- Flood premium =  $(0.75 * 106) + (0.25 * 92) = \$103$

<b>Contents (Coverage C) Limit / Deductible -&gt;</b>	<b>\$500</b>	<b>\$1,000</b>	<b>\$2,500</b>	<b>\$5,000</b>
\$0K < \$100K	107	92	74	59
\$100K < \$200K	171	148	118	96
\$200K < \$350K	195	168	134	109
\$350K < \$500K	230	199	159	129
\$500K < \$750K	254	218	175	142
\$750K < \$1M	279	240	192	156
\$1M < \$1.5M	306	264	212	172
\$1.5M < \$2M	337	291	233	189
\$2M < \$3M	371	320	256	208
\$3M - \$5M	408	352	281	229
\$5M < \$7.5M	448	387	309	251
\$7.5M < \$10M	494	426	340	276
\$10M +	543	468	374	305

### **Family CyberEdge**

This endorsement provides a suite of first-party cyber-related coverages. The premium is calculated for each coverage separately, then summed to get the total premium. The premium charge is as follows:

#### **Identity Monitoring Services**

This coverage provides credit monitoring services provided by our authorized identity service provider.

The premium for Identity Monitoring Services is \$80 per person.

#### **Cyber Extortion Expenses**

This coverage provides reimbursement for money paid, with our prior written consent, to terminate or end a cyber extortion threat. This coverage also provides costs for a service provider to conduct an investigation to determine the cause of a cyber extortion threat.

The premiums for Cyber Extortion Expenses are as follows:

<b>Deductible</b>	<b>Limit</b>		
	<b>\$50,000</b>	<b>\$100,000</b>	<b>\$250,000</b>
\$0	\$28	\$51	\$99
\$1,000	\$27	\$50	\$97
\$2,500	\$26	\$49	\$95
\$5,000	\$25	\$47	\$91
\$10,000	\$23	\$43	\$83

#### **Data Restoration Expenses**

This coverage pays for those services performed by a service provider in response to a cyber extortion or cyber attack after receipt of our authorization to recover lost data.

The premiums for Data Restoration Expenses are as follows:

<b>Deductible</b>	<b>Limit</b>		
	<b>\$50,000</b>	<b>\$100,000</b>	<b>\$250,000</b>
\$0	\$151	\$281	\$541
\$1,000	\$149	\$277	\$532
\$2,500	\$145	\$270	\$520
\$5,000	\$140	\$259	\$498
\$10,000	\$128	\$237	\$456

### **Crisis Management Expenses**

This coverage pays for expenses incurred by a service provider to minimize damage to an insured's reputation as a result of a cyber extortion or cyber attack.

The premiums for Crisis Management Expenses are as follows:

<b>Deductible</b>	<b>Limit</b>		
	<b>\$50,000</b>	<b>\$100,000</b>	<b>\$250,000</b>
\$0	\$233	\$433	\$833
\$1,000	\$230	\$426	\$820
\$2,500	\$224	\$416	\$800
\$5,000	\$215	\$399	\$767
\$10,000	\$196	\$365	\$702

### **Cyberbullying Expenses**

This coverage pays for the following expenses incurred by the insured as a result of cyberbullying:

- Related psychiatric services incurred during the policy period when the cyberbullying was discovered;
- Expenses incurred with our prior written consent from a service provider for:
  - Public relations services;
  - Professional digital forensic analysis to aid in prosecution; or
  - Professional cyber security consultant services.
- Lost salary due to an insured's wrongful termination during the first sixty (60) days after a cyberbullying event has been discovered, excess of any other valid and collectible benefits;
- Expenses incurred within sixty (60) days of discovery of a cyberbullying event for:
  - Temporary relocation for an insured; or
  - Temporary private tutoring or any increase in expense for school enrollment for an insured to relocate to an alternative but similar school.

The premiums for Cyberbullying Expenses are as follows:

<b>Deductible</b>	<b>Limit</b>		
	<b>\$50,000</b>	<b>\$100,000</b>	<b>\$250,000</b>
\$0	\$28	\$51	\$99
\$1,000	\$27	\$50	\$97
\$2,500	\$26	\$49	\$95
\$5,000	\$25	\$47	\$91
\$10,000	\$23	\$43	\$83

Use **Family CyberEdge** Endorsement.

### **Fine Arts Exclusion**

This endorsement removes coverage for Fine Arts from the Homeowners Policy. There is a \$5 premium credit for this endorsement.

Use **Fine Arts Exclusion** Endorsement.

<b>Contents (Coverage C) Limit / Deductible -&gt;</b>	<b>\$10,000</b>	<b>\$25,000</b>	<b>\$50,000</b>	<b>\$100,000</b>
\$0K < \$100K	48	42	36	33
\$100K < \$200K	76	66	59	52
\$200K < \$350K	86	75	67	59
\$350K < \$500K	101	90	79	69
\$500K < \$750K	112	99	87	77
\$750K < \$1M	123	108	96	84
\$1M < \$1.5M	135	119	106	92
\$1.5M < \$2M	148	131	116	102
\$2M < \$3M	163	144	128	111
\$3M - \$5M	179	158	141	123
\$5M < \$7.5M	197	174	155	136
\$7.5M < \$10M	217	192	171	149
\$10M +	238	211	188	164

Use **Flood Coverage** Endorsement.

**Fraud SafeGuard Coverage**

This endorsement extends coverage for fraud, embezzlement, or forgery, ATM robbery or stolen identity event. This endorsement can be purchased with deductibles up to \$5,000. The premium charge is as follows:

<b>Fraud, Embezzlement or Forgery Limit</b>	<b>Stolen ID Event Limit</b>	<b>ATM Robbery Limit</b>	<b>Fraud, Embezzlement or Forgery Deductible</b>				
			<b>\$250</b>	<b>\$500</b>	<b>\$1,000</b>	<b>\$2,500</b>	<b>\$5,000</b>
\$5,000	\$5,000	\$2,500	\$80	\$74	\$66	\$53	\$43
\$10,000	\$10,000	\$2,500	\$105	\$98	\$89	\$73	\$59
\$15,000	\$15,000	\$2,500	\$121	\$114	\$104	\$87	\$72
\$20,000	\$20,000	\$2,500	\$133	\$126	\$116	\$98	\$82
\$25,000	\$25,000	\$2,500	\$143	\$136	\$126	\$107	\$90
\$30,000	\$30,000	\$2,500	\$151	\$144	\$134	\$115	\$97
\$35,000	\$35,000	\$2,500	\$158	\$151	\$140	\$121	\$103
\$40,000	\$40,000	\$2,500	\$165	\$157	\$146	\$127	\$109
\$45,000	\$45,000	\$2,500	\$170	\$163	\$152	\$132	\$114
\$50,000	\$50,000	\$2,500	\$175	\$167	\$157	\$137	\$118
\$55,000	\$55,000	\$2,500	\$180	\$172	\$161	\$142	\$123
\$60,000	\$60,000	\$2,500	\$184	\$176	\$165	\$145	\$126
\$65,000	\$65,000	\$2,500	\$188	\$180	\$169	\$149	\$130
\$70,000	\$70,000	\$2,500	\$191	\$183	\$173	\$153	\$133
\$75,000	\$75,000	\$2,500	\$194	\$187	\$176	\$156	\$136
\$80,000	\$80,000	\$2,500	\$197	\$190	\$179	\$159	\$139
\$85,000	\$85,000	\$2,500	\$200	\$193	\$182	\$162	\$142
\$90,000	\$90,000	\$2,500	\$203	\$195	\$184	\$164	\$145

\$95,000	\$95,000	\$2,500	\$206	\$198	\$187	\$167	\$147
\$100,000	\$100,000	\$2,500	\$208	\$200	\$190	\$169	\$150

Use **Fraud SafeGuard Coverage** Endorsement

**Green Certified Rebuilding Cost Coverage**

In addition to Guaranteed Rebuilding Cost Coverage, Extended Rebuilding Cost Coverage or Replacement Cost Coverage, whichever is applicable, we will pay Green Certified Rebuilding Cost. Green Certified Rebuilding Cost Coverage means that for a covered loss we will pay the reconstruction cost of the house or other permanent structures up to an additional 20% above the amount of coverage we will pay under Guaranteed Rebuilding Cost Coverage, Extended Rebuilding Cost Coverage or Replacement Cost Coverage, whichever is applicable, for each occurrence. There is no premium charge for this endorsement.

Use **Green Certified Rebuilding Cost Coverage – Extended** Endorsement or **Green Certified Rebuilding Cost Coverage – Guaranteed** Endorsement.

**Green Upgrade Rebuilding Cost Coverage**

In addition to Guaranteed Rebuilding Cost Coverage, Extended Rebuilding Cost Coverage or Replacement Cost Coverage, whichever is applicable, we will pay Green Upgrade Rebuilding Cost. Green Upgrade Rebuilding Cost Coverage means that for a covered loss we will pay the reconstruction cost of the house or other permanent structures up to an additional 20% above the amount of coverage we will pay under Guaranteed Rebuilding Cost Coverage, Extended Rebuilding Cost Coverage or Replacement Cost Coverage, whichever is applicable, for each occurrence. The premium charge is 6.0% of the underlying base property premium.

Use **Green Upgrade Rebuilding Cost Coverage – Extended** Endorsement or **Green Upgrade Rebuilding Cost Coverage – Guaranteed** Endorsement.

**Historic Homeowners**

This endorsement extends coverage for a Historic Home that was built prior to 1946 and retains the integrity of materials, design and craftsmanship that are associated with a type, period, method of construction, or historical design. The premium charge is \$25 per location.

Use **Historic Homeowners** Endorsement.

**Household SafeGuard**

This endorsement extends coverage for kidnapping, child abduction, stalking, home invasion, car jacking, hijacking and violent threat for occurrences anytime during the policy period, unless stated otherwise or an exclusion applies. The premium charge is \$90 per policy.

Use **Household SafeGuard** Endorsement.

**Household SafeGuard (Stalking Excluded)**

This endorsement extends coverage for kidnapping, child abduction, home invasion, car jacking, hijacking and violent threat for occurrences anytime during the policy period, unless stated otherwise or an exclusion applies. The premium charge is \$90 per policy.

Use **Household SafeGuard (Stalking Excluded)** Endorsement.

**Increased Ensuing Fungi or Bacteria Coverage**

Ensuing fungi remediation expense coverage is included up to \$10,000 in the base policy. The amount of coverage can be increased by either a flat dollar amount or a percentage of house coverage (or contents coverage if condo, coop or rental unit). The additional premium is shown below:

Amount of Coverage	Premium
\$25,000	\$120

For limits up to 100% of the House Coverage (contents, other permanent structures sub-limits apply) or 100% of Contents Coverage if condo, coop or rental unit a separate premium is developed for these coverages by applying the following factor to policy base premium:

Percentage of House Coverage(or Contents Coverage if Condo, Coop or Rental Unit)	Factor	
	Houses	Condos, Coops, and Renters
10%	20%	10%
25%	30%	15%
50%	35%	17.5%
100%	60%	30%

Use **Increased Ensuing Fungi or Bacteria Coverage** Endorsement.

**Increased Limit on Personal Property in Other Residences**

The policy provides coverage up to 10% of the highest amount of contents coverage of any single location listed on the policy, for each occurrence, for personal property located at a residence that does not have contents coverage in this policy. The premium charge to increase this limit is \$6.50 per \$1,000.

Use **Increased Limit on Personal Property in Other Residences** Endorsement.

**Increased Limits Business Property**

This endorsement extends coverage up to a specified limit for a covered loss to business property. The premium charge is \$25 per \$2,500.

Use **Increased Limits Business Property** Endorsement.

**Increased Threshold of Incidental Business**

The Homeowners Policy includes a definition for “incidental business”. This endorsement amends the definition of “incidental business” by increasing the gross annual revenues earned for business and farming for the following premium charge:

Gross Annual Revenues Earned		Premium Charge
Business	Farming	
\$25,000	\$50,000	\$50
\$50,000	\$100,000	\$100

Use **Increased Threshold of Incidental Business** Endorsement.

**Inflation Guard**

This endorsement increases limits of the house, contents, and other permanent structures. There is no premium charge for this endorsement.

Use **Inflation Guard** Endorsement.

### **Landscaping Coverage Increased Limits**

The **Base Premium** includes coverage for landscaping, up to 5% of House or Contents coverage, whichever is greater. This coverage is provided for specifically named perils and includes a \$5,000 limit on any one tree, shrub or plant. The coverage amount may be increased for the following premium charge.

<b>Tree, Shrub or Plant Limit</b>	<b>Aggregate Landscaping Coverage</b>	
	Up to 5%	Above 5%
\$5,000 limit	Included	\$3.00 per \$1,000
\$10,000 limit	\$2.00 per \$1,000	\$4.00 per \$1,000
\$25,000 limit	\$4.00 per \$1,000	\$8.00 per \$1,000
\$50,000 limit	\$7.00 per \$1,000	\$13.00 per \$1,000
\$100,000 limit	\$12.00 per \$1,000	\$18.00 per \$1,000

Use **Landscaping Coverage Increased Limits** Endorsement.

### **Landscaping Limitation**

The **Base Premium** includes coverage for landscaping, up to 5% of House or Contents coverage, whichever is greater. This endorsement removes the perils of fire, lightning and explosion from specifically named perils covered. It includes a \$5,000 limit on any one tree, shrub or plant. There is a \$5 premium credit for this endorsement.

Use **Landscaping Limitation** Endorsement.

### **Landscaping Wind Coverage**

The **Base Premium** does not include landscaping coverage for losses caused by wind. Coverage against this peril may be added for the following premium charge. The percentage of Landscaping Wind Coverage must equal the percentage selected for Landscaping Coverage.

<b>Tree, Shrub or Plant Limit</b>	<b>Premium Charge</b>
\$5,000 limit	\$5.00 per \$1,000
\$10,000 limit	\$8.00 per \$1,000
\$25,000 limit	\$16.00 per \$1,000
\$50,000 limit	\$26.00 per \$1,000
\$100,000 limit	\$35.00 per \$1,000

Use **Landscaping Wind Coverage** Endorsement.

### **Libel/Slander Exclusion**

This endorsement deletes libel and slander from the definition of personal injury but maintains property and personal liability coverage for insureds that may have coverage elsewhere or where we would not be able to entertain an account otherwise. There is no premium adjustment for this endorsement.

Use **Libel/Slander Exclusion** Endorsement.

### **Limited Additional Coverages**

This endorsement caps Additional Living Expense, Fair Rental Value and Forced Evacuation at 30% of the policy limit. There is a \$15 premium credit for this endorsement.

Use **Limited Additional Coverages** Endorsement.

**Limited Coverage for Back Up of Sewers and Drains**

The Base Premium includes coverage for water back-up losses. There is a premium adjustment to the Non-Weather Water Peril sub-total premium only if this coverage is limited. Refer to the Rate Pages.

Use **Limited Coverage for Back Up of Sewers and Drains** Endorsement.

**Limited Residence Premises Liability Extension**

This endorsement extends coverage for liability arising from business conducted, under certain conditions, at the covered person’s residence. The premium charge is \$15 per Residence.

Use **Limited Residence Premises Liability Extension** Endorsement.

**Loss Payable Clause**

This endorsement is used to list loss payees names and addresses. There is no premium adjustment for this endorsement.

Use **Loss Payable Clause** Endorsement.

**Miscellaneous Club Assessment Coverage**

This endorsement allows a covered person to specify a club in which we will pay assessment charges. There is a premium charge of \$10 per \$1,000. The maximum coverage limit is \$50,000.

Use **Miscellaneous Club Assessment Coverage** Endorsement.

**Other Permanent Structures – Condominium & Cooperative Owner Coverage**

For any residence listed on the Declarations Page that is a condominium or cooperative unit, other permanent structures includes additions, alterations, items of real property, installations or fixtures, including other permanent structures paid for or acquired at the insured’s expense along with the residence. There is a premium charge of \$2.75 per \$1,000 of OPS coverage.

Use **Other Permanent Structures – Condominium & Cooperative Owner** Endorsement.

**Personal Injury Exclusion**

This endorsement eliminates Personal Injury from the Liability Coverage. Apply the following credits to the Liability Premium:

<b>Amount of Liability Coverage</b>	<b>Credit per Policy</b>
\$300,000	\$12
\$500,000	\$15
\$1,000,000	\$18

Use **Personal Injury Exclusion** Endorsement.

**Personal Liability Exclusion**

This endorsement eliminates Personal Liability coverage from the Homeowners policy. If this endorsement applies, the Liability Premium should not be added to the **Base Premium**.

Use **Personal Liability Exclusion** Endorsement.

**Premises Liability Limitation**

This endorsement limits liability coverage to personal injury and property damage caused by an occurrence at the residence shown on the Declarations Page. There is a \$5 premium credit for this endorsement.

Use **Premises Liability Limitation** Endorsement.

**Refrigerated Food Spoilage Exclusion**

This endorsement removes coverage for food spoilage as a result of temperature change caused by the interruption of the power supply. The premium credit is \$5 for this endorsement.

Use **Refrigerated Food Spoilage Exclusion** Endorsement.

**Residence Rental Theft Exclusion**

This endorsement restricts coverage on any loss by theft from any part of the residence rented to others. There is a premium credit of \$15 per Policy.

Use **Residence Rental Theft Exclusion** Endorsement.

**Snowmobile Liability Extension**

This endorsement extends coverage for liability resulting from the use of a snowmobile. The Snowmobile liability limit must equal the personal liability limit selected.

<b>Liability</b>	<b>Premium for Each Snowmobile</b>
\$300,000	\$ 70
\$500,000	\$ 80
\$1,000,000	\$100

This coverage includes \$10,000 of Medical Payments to Others.

Use **Snowmobile Liability Extension** Endorsement.

**Specialized Equipment Coverage Extension**

This endorsement provides a lower deductible and a specified limit for losses to equestrian items. The premium charge is as follows:

<b>Limit</b>	<b>Deductible</b>	<b>Premium</b>
\$50,000	\$500	\$60
\$100,000	\$500	\$78
\$150,000	\$500	\$93
\$250,000	\$500	\$126

Use **Specialized Equipment Coverage Extension** Endorsement.

**Thoroughbred Horse Liability Extension**

This endorsement extends \$1,000,000 of Liability coverage to thoroughbred horse owners. The premium charge is as follows:

<b><u>Number of Horses</u></b>	<b><u>Charge</u></b>
10 or fewer	\$120
11 to 20	\$200

Use **Thoroughbred Horse Liability Extension** Endorsement.

**Hurricane, Wind or Hail Exclusion**

If the hurricane, wind and/or hail coverage is excluded, a credit factor will be applied to the Wind, Hail, and Lightning peril premium. Refer to the rate pages.

Use **Hurricane, Wind or Hail Exclusion** Endorsement.

### **Watercraft Liability Extension**

This endorsement extends coverage for liability resulting from ownership, use and maintenance of watercraft. The Watercraft liability limit must equal the personal liability limit selected. Watercrafts must be 55 feet or less.

#### **Premium for Each Watercraft**

Liability	Length of Vessel		
	26' to 34'11''	35' to 44'11''	45' to 55'
\$300,000	\$250	\$350	\$425
\$500,000	\$300	\$400	\$525
\$1,000,000	\$400	\$550	\$725

This coverage includes \$10,000 of Medical Payments to Others.

Use **Watercraft Liability Extension** Endorsement.

### **Watercraft Coverage**

#### **Rating Steps**

10. Determine the Territory, based on the mooring location and/or area of primary usage.
11. Calculate the Watercraft Hull Base Premium, based on the Territory, Coastal Exposure and Type of Watercraft.
12. Apply the Hull Value Factor.
13. Apply the Deductible Factor.
14. Apply the Age of Watercraft Surcharge Factor.
15. Apply the Hurricane Deductible Factor, if applicable.
16. Add the Protection and Indemnity (P&I) Premium
17. Apply the Powerboat Speed Surcharge Factor.
18. Add the Occasional Charter Surcharge, if applicable.

#### **Step 1: Territory**

The mooring/usage location of the watercraft determines the territory

Northeast	Connecticut, Delaware, District of Columbia, Maine, Maryland, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, Vermont, Virginia, West Virginia
North Central	Colorado, Illinois, Indiana, Iowa, Kansas, Kentucky, Michigan, Minnesota, Missouri, Montana, Nebraska, North Dakota, Ohio, Oklahoma, South Dakota, Tennessee, Wisconsin, Wyoming
South Central	Alabama, Arkansas, Louisiana, Mississippi, New Mexico, Texas
Southeast	Georgia, North Carolina, South Carolina
Florida Southeast	Broward, Dade, Monroe and Palm Beach Counties
Florida Remainder	All counties not in Florida Southeast
Western	Alaska, Arizona, California, Hawaii, Idaho, Nevada, Oregon, Utah, Washington

#### **Step 2: Hull Base Premium**

Determine the Watercraft Physical Damage Base Premium based on the Territory (from Step 1), the Type of Watercraft (Power or Sail), and Coastal Exposure (Coastal/Tidal or Inland).

Territory	<b><u>POWER</u></b>		<b><u>SAIL</u></b>	
	<b>Coastal/Tidal*</b>	<b>Inland*</b>	<b>Coastal/Tidal*</b>	<b>Inland*</b>
Northeast	\$150	\$95	\$115	\$90
North Central	N/A	\$90	N/A	\$85
South Central	\$260	\$120	\$200	\$100
Southeast	\$190	\$120	\$165	\$95
Florida Remainder	\$225	\$125	\$165	\$115

Florida Southeast	\$250	\$160	\$230	\$130
Western	\$100	\$90	\$95	\$85

\***INLAND** base premiums should be used for watercraft moored and/or used primarily in the waters of the Chesapeake Bay (excluding the following counties: Accomack, Chesapeake City, Hampton City, Norfolk City, Northampton, Poquoson City, Portsmouth City, Virginia Beach City – these counties should use Coastal/Tidal Base Premiums) San Francisco Bay, Puget Sound and their tributaries.

**Step 3: Hull Value**

Determine the Hull Value Factor based on the Hull Value, the Type of Watercraft and the Coastal Exposure. Multiply the premium from Step 2 times the Hull Value Factor. Round to the nearest whole dollar.

Value of Watercraft	POWER	
	Coastal/Tidal	Inland
\$2,000	1.00	0.30
\$10,000	2.90	1.45
\$25,000	4.85	3.10
\$50,000	5.60	5.10
\$75,000	7.85	8.00
\$100,000	10.10	10.25
\$150,000	14.60	14.75
Each additional \$1,000 above \$150,000	0.08 per \$1,000	0.06 per \$1,000

SAIL	
Coastal/Tidal	Inland
0.30	0.30
1.45	1.45
3.10	3.10
5.10	5.10
7.50	7.50
9.90	9.90
14.40	14.40
0.08 per \$1,000	0.06 per \$1,000

For values not listed, use interpolation. For example, a \$20,000 Power Watercraft (Coastal) would be =

The rate per \$1,000 between \$10,000 and \$25,000 is  $(4.85 - 2.90) / (25 - 10) = 0.13$

Value Factor for \$20,000 =  $2.90$  [Value Factor for \$10,000] +  $0.13 * 10$  [the additional rate per \$1,000 for the \$10,001 to \$20,000 layer] =  $4.2$

**Step 4: Hull Deductible**

Multiply the premium from Step 3 times the deductible factor below. Round to the nearest whole dollar. The minimum deductible is \$250.

Deductible	Deductible Factor
1%	1.00
2%	0.90
3%	0.80

**Step 5: Age of Watercraft**

Determine the age of the Watercraft by subtracting the model year of the Watercraft from the current year. Use the age to determine the Age of Watercraft Surcharge below. Multiply the premium from Step 4 times the Age of Watercraft Surcharge Factor. Round to the nearest whole dollar.

Watercraft Age	Coastal	Inland
0 – 6 Years	1.00	1.00
7 Years	1.05	1.00
8 Years	1.10	1.00
9 Years	1.15	1.00
10 Years	1.25	1.00

11 Years	1.35	1.05
12 Years	1.45	1.15
13 Years	1.60	1.25
14 Years	1.75	1.35
15 + Years	1.90	1.50

**Step 6: Hurricane Deductible**

For watercrafts moored in Atlantic and Gulf Coastal waters between Maine and Texas, a special 25% hurricane deductible applies. There is a 20% hurricane deductible credit for these risks. Multiply the premium from Step 5 times 0.80. Round to the nearest dollar.

**Step 7: Protection and Indemnity (P&I)**

Add the Protection and Indemnity Base Premium to the premium from Step 6.

**Coastal/Tidal\***

<b>P&amp;I Limit</b>	<b>Less than 26'</b>	<b>26' to 30'</b>
\$300,000	\$135	\$150
\$500,000	\$160	\$190
\$1,000,000	\$225	\$270

**Inland\***

<b>P&amp;I Limit</b>	<b>Less than 26'</b>	<b>26' to 30'</b>
\$300,000	\$70	\$80
\$500,000	\$80	\$95
\$1,000,000	\$115	\$135

\***INLAND** base premiums should be used for watercraft moored and/or used primarily in the waters of the Chesapeake Bay (excluding the following counties: Accomack, Chesapeake City, Hampton City, Norfolk City, Northhampton, Poquoson City, Portsmouth City, Virginia Beach City – these counties should use Coastal/Tidal Base Premiums) San Francisco Bay, Puget Sound and their tributaries.

**Step 8: Powerboat Speed Surcharge**

Apply following surcharge. Multiply the total property damage and/or Liability premium(s) from Step 7 times the Powerboat Speed Surcharge Factor below.

<b>If watercraft can exceed</b>	<b>Surcharge Factor</b>
Can Exceed 40 MPH	1.30
Can Exceed 20 MPH, but not 40 MPH	1.05
Can Not Exceed 20 MPH	1.00

**Step 9: Occasional Charter Surcharge**

If the watercraft is used for an occasional charter, add \$50 per week. Count any partial week as one week.

Use **Watercraft Coverage** Endorsement.

**Payment Plans/Fees**

A \$3.00 installment fee will apply per installment payment unless the Full Payment billing option is selected.

**MISSOURI STATEMENT OF VARIABILITY**

**HOMEOWNERS PROGRAM**

**AIG PROPERTY CASUALTY COMPANY**

PCHO-WHLDED (02/18) Wind or Hail Deductible

If the policy is a homeowners policy and the selected Wind or Hail Deductible is a percentage deductible, the last sentence will read “The wind or hail deductible is equal to < 0.5% or 1% or 2% or 3% or 4% or 5% or 10% > (Whichever percentage the insured selects will print out.) of the House coverage limit stated on the most recent Declarations Page.”

If the policy is a tenant or condo policy and the selected Wind or Hail deductible is a percentage deductible, the last sentence will read “The wind or hail deductible is equal to < 0.5% or 1% or 2% or 3% or 4% or 5% or 10% > (Whichever percentage the insured selects will print out.) of the Contents coverage limit stated on the most recent Declarations Page.”

If the policy has a fixed dollar amount Wind or Hail deductible, no matter the policy type, the final sentence will read “The wind or hail deductible is equal to < \$500 or \$1,000 or \$2,500 or \$5,000 or \$10,000 or \$25,000 or \$50,000 or \$100,000 >.” (Whichever dollar amount the insured selects will print out)

## WIND OR HAIL ~~PERCENTAGE~~ DEDUCTIBLE

With respect to coverage provided by this endorsement, all provisions and conditions of the policy apply unless they are changed by this endorsement.

As respects the following location:

For the credit given, it is agreed and understood that:

**PART II – PROPERTY, B. Payment of a Loss**, Deductible is amended to include the following:

Deductible

We will pay only that part of the total of the loss for **house, contents** and **other permanent structures** if your **residence** is a **house**, or the total of the loss for **contents** if your **residence** is a condominium, cooperative or rental, that exceeds the wind or hail ~~percentage~~ deductible stated in this endorsement. This deductible applies in the event of direct physical loss to property covered under this policy caused directly or indirectly by wind or hail. Such deductible applies regardless of any other cause or event contributing concurrently or in any sequence to the loss. No other deductible provision in the policy applies to direct physical loss caused by wind or hail.

<The wind or hail deductible is equal to \_\_\_\_\_% of the <~~House /Contents~~> coverage limit stated on the most recent Declarations Page.>

<The wind or hail deductible is equal to \$ \_\_\_\_\_.>

# Response to Missouri DOI Objection Dated 8/26/25 on SERFF Tracking Number APCG-134186346

## Objection 1

Applies To:

- [PCHO-WHLDED, \(02/18\), Endorsement/Amendment/Conditions, Wind or Hail Deductible \(Form\)](#)

### **Comments:**

In accordance with 375.920 RSMo, "No insurer shall deliver any policy of private passenger automobile insurance, homeowner's insurance, dwelling-owner's insurance, residential fire insurance, or tenant's or renter's insurance written upon property within this state until such policy form shall have been approved as provided for in sections 375.920 to 375.923."

Each form should be filed within its final version without bracketing or variability to avoid the possible use of an unfiled form.

This may be achieved by filing multiple versions of the same form with the different variable standards that the company will be using or by filing a statement of variability that includes how these variable standards are going to be determined.

Please resubmit each form within its final version without variable fields or by filing a detailed statement of variability that explains how these variable standards are determined.

Please see the Statement of Variability attached.

## Objection 2

Applies To:

- [MO HO/Condo/Tenant Rating Rules, MO-RT-1 through MO-RT-44 \(Rate\)](#)

### **Comments:**

Applies to: SPECIAL RATES AND CONDITIONS

Please note that all rates are required to be filed with the Department. If you alter the filed rates for an individual insured you are required to make a Consent to Rate filings for that insured.

Please confirm that the company will make Consent to Rate filings that are in compliance with 379.318, RSMo, and that the company will supply the appropriate exhibits (where applicable) in accordance with 20 CSR 500-4.300.

We confirm that we will continue to make Consent to Rate filings for any policies where rates are altered for an individual insured in accordance with 379.318, RSMo and 20 CSR 500-4.300.

## Objection 3

Applies To:

- [MO HO/Condo/Tenant Rating Rules, MO-RT-1 through MO-RT-44 \(Rate\)](#)

### **Comments:**

Please demonstrate how insureds that are rated on a refer to company basis are treated consistently.

No changes to our Refer to Company pricing are being made with this filing. Only risks under the course of construction are priced on a refer to company basis and all Course of Construction policies are submitted as a Consent to Rate filing.

#### Objection 4

Applies To:

- [MO HO/Condo/Tenant Rating Rules, MO-RT-1 through MO-RT-44 \(Rate\)](#)

**Comments:**

Applies to: Payment Plans/Fees

Per Section 375.052 RSMo, "an insurer or insurance producer may charge additional incidental fees for premium installments, late payments, policy reinstatements, or other similar services specifically provided for by law or regulation. Such fees shall be disclosed to the applicant or insured in writing." Please verify that such disclosure is provided.

Please be advised that Regulation 20 CSR 700-1.150 requires all incidental fees charged to the insured be considered premium and must be reported as such for tax purposes per Section 148.320 RSMo. Please confirm compliance.

**We verify that incidental fees are disclosed to applicants in accordance with Regulation 20 CSR 700-1.150 and Section 148.320 RSMo.**

#### Objection 5

Applies To:

**Comments:**

When filing a page that contains rates but only revises rules, still making your Filing Type include "Rate" and "Rule" will ensure the most recent version of the page containing rates can be easily found through a Rate/Rule search. This is important because if someone were to search for your most current rate pages you have on file, a search would not be done on "Rule" only Filing Types. Every Filing Type being searched would include rate, and this filing's updated pages may not be found. That previously filed rate and rule manual might get considered your most recent version, instead of this one.

The Filing Type cannot be changed after a filing's submittal, please consider withdrawing and refiling with the correct filing type.

**We have resubmitted the filing under the Filing Type of Form/Rate/Rule.**