



American Commerce Insurance Company
NAIC # 19941, NAIC Group #0816
Connecticut MAPS Homeowners Program
Rules Manual

Edition Date:
August 18, 2025

TABLE OF CONTENTS

SECTION A – HOMEOWNERS PROGRAM OVERVIEW

Rule No.		Page
A-1	Form Types.....	6

SECTION B – GENERAL RULES

Rule No.		Page
B-1	Change of Residence Premises.....	7
B-2	Small Premium Adjustments.....	8
B-3	Cancellations.....	9
B-4	Non-Renewals.....	10
B-5	Interpolation.....	11
B-6	Policy Period.....	12
B-7	Whole Dollar Premium Rule.....	13
B-8	Coverage Limit Factors.....	14
B-9	Protection Classification Definitions.....	15
B-10	Financial Merit Rule.....	16

SECTION C – RATING PLAN

Rule No.		Page
C-1	Limits of Liability and Coverage Relationships.....	17
C-2	Rating Perils.....	18
C-3	Base Rates.....	19
C-4	Policy Type Factor.....	20
C-5	Policy Tier Guidelines.....	21
C-6	Amount of Insurance/Deductibles.....	22
C-7	Hurricane Deductibles.....	23
C-8	Windstorm/Hail Deductibles	24
C-9	Policy Territory Determination.....	25
C-10	Distance to Coast Factor.....	26
C-11	Public Protection Class Factors.....	27
C-12	Age of Home Factor.....	28
C-13	Year Built Factor.....	29
C-14	Account Discount.....	30
C-15	Roof Type Factor.....	31
C-16	Dwelling Usage Factor.....	32
C-17	Increased Limits.....	33
C-18	Protective Device Discount.....	34
C-19	Affinity Discount.....	36
C-20	Association Discount.....	37
C-21	Oil Tank Factor.....	38
C-22	Pool Factor.....	39

Rule No.	Page
C-23 Trampoline Factor.....	40
C-24 Roof Condition Factor.....	41
C-25 Tree Overhang Factor.....	42
C-26 Solar Panel Factor.....	43
C-27 Yard Debris Factor.....	44
C-28 Umbrella Coverage Factor.....	45
C-29 Secondary Heating Source Factor.....	46
C-30 Windstorm Mitigation Discounts.....	47
C-31 Endorsement Combination Discount.....	49
C-32 Loss History Rating.....	50
C-33 Claims Free Discount.....	52
C-34 Underwriting Experience.....	53
C-35 Minimum Premium.....	54

SECTION D – MANDATORY COVERAGES AND ENDORSEMENTS

Rule No.	Page
D-1 Limited Fungi, Wet or Dry Rot, or Bacteria Coverage (HO0474, HO0475, HO0476).....	55
D-2 Sections I and II Exclusions for Computer-Related Damage or Injury (HO 04 13)....	56
D-3 No Section II - Liability Coverages For Home Day Care Business Limited Section I - Property Coverages For Home Day Care Business (HO 04 96).....	57
D-4 Water Exclusion Endorsement (HO 16 09, HO 1610).....	58
D-5 Special Provisions – Connecticut (HO 01 06).....	59

SECTION E – COVERAGE ENHANCEMENT PACKAGES

Rule No.	Page
E-1 MAPFRE Advantage Plus (HO471CW).....	60
E-2 MAPFRE Elite Plus (HO472CW).....	61
E-3 Home Systems Protection and Service Line Coverage.....	62

SECTION F – COVERAGE A,B,C,D, E OPTIONAL COVERAGES AND LIMITS

Rule No.	Page
F-1 Coverage C – Personal Property.....	63
F-2 Coverage D – Loss of Use – Increased Limits.....	64
F-3 Guaranteed Replacement Cost Coverage (Dwelling) (HO470CT).....	65
F-4 Personal Property Replacement Cost Loss Settlement (HO 04 90).....	66
F-5 Section II – Basic and Increased Limits.....	67
F-6 Special Personal Property Coverage (HC15).....	68
F-7 Special Personal Property Coverage (HO 05 24).....	69
F-8 Specified Additional Amount of Insurance for Coverage A (HO 04 20).....	70

Rule No.	Page
F-9 Special Loss Settlement (HO 04 56).....	71

F-10	Structures Rented to Others - Residence Premises (HO 04 40).....	72
F-11	Unit Owners Coverage A – Basic and Increased Limits.....	73
F-12	Unit-Owners Coverage C Special Coverage (HO 17 31).....	74
F-13	Unit-Owners Coverage A Special Coverage (HO 17 32).....	75

SECTION G – ADDITIONAL OPTIONAL COVERAGES AND LIMITS

Rule No.		Page
G-1	Additional Insured – Residence Premises (HO 04 41).....	76
G-2	Additional Insured – Student Living Away From The Residence Premises (HO0527).....	77
G-3	Additional Interests – Residence Premises (HO 04 10).....	78
G-4	Additional Residence Rented to Others 1, 2, 3, or 4 Families (HO 24 70)	79
G-5	Building Additions and Alterations – Increased Limit (HO 04 51).....	80
G-6	Business Pursuits (HO 24 71).....	81
G-7	Credit Card, Electronic Fund Transfer Card or Access Device, Forgery, and Counterfeit Money Coverage - Increased Limit (HO 04 53).....	82
G-8	Computer Coverage (HO 04 14).....	83
G-9	Coverage C Increased Special Limits of Liability (HO 04 65, HO 04 66).....	84
G-10	Earthquake (HO 04 54).....	85
G-11	Extended Theft Coverage for Residence Premises Occasionally Rented to Others (HO 05 41).....	86
G-12	Identity Fraud Expense Coverage (HC455 CT).....	87
G-13	Increased Limit on Business Property (HO 04 12).....	88
G-14	Incidental Farming Personal Liability (HC 2472).....	89
G-15	Loss Assessment Coverage for Earthquake (HO 04 36).....	90
G-16	Limited Water Back-Up and Sump Discharge or Overflow Coverage (HC 095 CT).....	91
G-17	Livestock Collision Coverage (HO 04 52).....	92
G-18	Ordinance or Law Increased Amount of Coverage (HO 04 77).....	93
G-19	Other Insured Locations Occupied by the Insured.....	94
G-20	Permitted Incidental Occupancies - Residence Premises (HO 04 42)	95
G-21	Personal Injury Coverage (HO 2479).....	96
G-22	Refrigerated Property Coverage (HC 04 98 CT).....	97
G-23	Replacement Cost Loss Settlement for Certain Non-Building Structures on the Residence Premises (HO 04 43).....	98
G-24	Scheduled Personal Property Endorsement (HO 461 CW).....	99
G-25	Supplemental Loss Assessment Coverage (HO 04 35).....	100
G-26	Theft of Building Materials Coverage (F827 CT).....	101
G-27	Unit-Owners Rental to Others (HO 17 33).....	102
G-28	Valuable Possessions Coverage (HC 885).....	103
G-29	Watercraft (HO 2475).....	104

SECTION H – PERSONAL UMBRELLA COVERAGE

Rule No.		Page
H-1	Personal Umbrella Endorsement (HC 628 CT).....	105

SECTION I – BILLING INFORMATION

Rule No.		Page
I-1	Summary of Pay Plans.....	106
I-2	Summary of Fees.....	107

APPENDIX

	Page
Coastal Neighborhoods.....	108

PART A– HOMEOWNERS PROGRAM OVERVIEW

Rule A-1: Form Types

HO 00 03: Special Form (Homeowners) - covers the residence, private structures and additional living costs against all physical loss with certain exceptions. Personal property is covered on a "named perils" basis.

HO 00 04: Contents Broad Form (Tenant) - covers personal property including the insured's interest in building improvements and betterments and additional living costs against loss on a "named perils" basis broader than those named under HO 00 03 above.

HO 00 06: Unit Owners Form (Condominium) - covers fixtures, alterations, additions, structures owned by insured; personal property; additional living costs and loss of rent.

PART B- GENERAL RULES

Rule B-1: Change of Residence Premises

Any change of residence premises will require the cancellation of the existing policy and a new application to be submitted. The only exception is when a tenant (HO 00 04) moves to a new rental location.

Rule B-2: Small Premium Adjustments

When a change or cancellation results in an additional or return premium of \$5 or less, no charge or return will be made. However, if any future bill is mailed the named insured, the balance due will reflect a charge or a credit for any small premium adjustments of \$5 or less. The named insured has the right to all return premiums. Refunds of \$5 or less will be made if specifically requested by the name insured.

Rule B-3: Cancellations

Policies may be cancelled or non-renewal by the company only in compliance with applicable statutes and regulations. Underwriting Guidelines are the basis for which risks are declined prior to issuance and for cancellations within the first 60 days.

1. The insured may cancel this policy at any time by returning it to us or by letting us know in writing of the date cancellation is to take effect.
2. The company may cancel this policy only for the reasons stated below by letting the insured know in writing of the date cancellation takes effect. This cancellation notice, stating the reasons for cancellation, may be delivered to the insured, or mailed to the insured at their mailing address shown in the Declarations by registered mail, certified mail or United States Postal Service certificate of mailing. The notice will state that excess premium (if not tendered) will be refunded on demand.
 - a. When the insured has not paid the premium, the company may cancel at any time by letting the insured know at least 10 days before the date cancellation takes effect. The notice will state that the insured may avoid cancellation and continue coverage under this policy by paying the unpaid premium before the effective date of cancellation.
 - b. When this policy has been in effect for less than 60 days and is not a renewal with us, the company may cancel by letting the insured know at least 30 days before the date cancellation takes effect.
 - c. When this policy has been in effect for 60 days or more, or at any time if it is a renewal with us, the company may cancel:
 - (1) If there has been a material misrepresentation of fact which if known to us would have caused us not to issue the policy; or
 - (2) If the risk has changed substantially since the policy was issued.This can be done by letting the insured know at least 30 days before the date cancellation takes effect.
 - d. When this policy is written for a period of more than one year, the company may cancel for any reason at anniversary by letting the insured know at least 30 days before the date cancellation takes effect.
3. When this policy is canceled, the premium for the period from the date of cancellation to the expiration date will be refunded pro rata.
4. If the return premium is not refunded with the notice of cancellation or when this policy is returned to us, the company will refund it within a reasonable time after the date cancellation takes effect.

Rule B-4: Non-Renewals

When a policy is cancelled or non-renewed by the company or by the insured, the return premium is calculated on a pro-rata basis.

The company may elect not to renew a policy and may do so by letting the insured know in writing at least 60 days before the expiration date of this policy. The written notice, stating the reasons for nonrenewal, may be delivered to the insured, or mailed to the insured at their mailing address shown in the Declarations by registered mail, certified mail or United States Postal Service certificate of mailing.

Rule B-5: Interpolation

Interpolation Rule:

When the desired limit of liability is between the limits shown, interpolate the limit factor using the nearest limit above and below the desired limit. For example*:

- Coverage A selected limit is \$203,000 and the nearest limits in the factor table are \$200,000 and \$205,000.
- Limit factor for \$200,000 is 2.837 and the limit factor for \$205,000 is 2.937. Figure the difference between the two limit factors and divide by 5 (\$R205 - \$200). This provides a factor per \$1000. Ex: $(2.937 - 2.837)/5 = 0.02$
- Multiply the factor per \$1000 times 3 (\$203-\$200) and add the limit factor for \$200,000 (2.837). Round to 3 decimal places
- The result (2.897) is the limit factor for this example.

Coverage C follows the same interpolation rule.

*Factors used in the above interpolation example are for illustration purposes only and do not represent actual factors.

Rule B-6: Policy Period

The policy will be written for a period of one year and will be extended for successive policy terms by timely payment of the renewal premium, and based upon the premiums, forms and endorsements then in effect for the company.

Rule B-7: Whole Dollar Premium Rule

Each premium shown on the policy and endorsements shall be rounded to the nearest whole dollar. A premium of fifty cents (\$0.50) or more shall be rounded to the next higher whole dollar.

Rule B-8: Coverage Limit Factors

A minimum of 100% of the estimated replacement cost using the Marshall Swift Boeckh (MSB) replacement cost calculator is required when determining the Coverage A limit, unless the Special Loss Settlement endorsement, HO0456, is attached to the policy. At renewal, an inflation guard factor is applied to Coverage A for all HO 00 03 policies at renewal. The inflation guard factors are the quarterly residence index cost factors published by the Marshall & Swift/Boeckh Company. Maximum inflation factors are capped at 8%.

Rule B-9: Protection Classification Definitions

1. For jurisdictions with a single protection classification number, all properties within the jurisdiction will receive the listed classification number.
2. For jurisdictions listed with multiple protection classification numbers known as a “split classification”, the classification number applicable to the dwelling is assigned as follows:

Distance to Fire Station	Class
A. 5 road miles or less and within 1000 feet of recognized water source	*
B. 5 road miles or less and more than 1000 feet of a recognized water source	**
C. More than 5 road miles but less than 7 with either (1) a recognized water source within 1000 feet or (2) an alternate creditable water supply	10W
D. All dwellings not qualifying for A., B., or C. above, or for jurisdictions or areas not listed.	10

*First protection class (for example 6/6X, then use Class 6)

**Second protection class (for example 6/6X, then use Class 6X)

3. Definitions:
 - a. “Recognized responding fire station” - a fire station meeting the minimum criteria of ISO’s Fire Suppression Rating Schedule (FSRS).
 - b. “Primary fire department” - the department with primary overall responsibility for the jurisdiction.
 - c. “Recognized water source” - a water source meeting the minimum criteria of ISO’s FSRS.
 - d. “Alternate creditable water supply” - a water supply delivered by fire department operations to areas beyond 1,000 feet of a creditable water supply source.

Rule B-10: Financial Merit Rule

Financial Merit (FM) insurance scores are ordered for the Primary Named Insured (PNI). The Attract 3.0 model will be used to determine Financial Merit insurance score for new business.

Neutral assignment will apply to Extraordinary Life Circumstance occurring within the prior three years.

The policy is re-rated if the consumer reporting agency provides notice that initial credit information is incorrect or incomplete within 30 days after receiving notice. A refund to the customer shall be provided, calculated back to the shorter of either 12 months of coverage or the actual policy period.

Insured Request to Reorder Credit

The Financial Merit insurance score can be updated up to once per year at the insured's request.

A new FM score will only be assigned for use in Tier if the updated FM insurance score results in a lower rate compared to the previous insurance score on file.

The updated rating will be effective at the next renewal date of the policy.

PART C – RATING PLAN

Rating Rules

Please refer to the Rate Manual for the available limits, corresponding factors/premium amounts, and the perils to which they apply

Rule C-1: Limits of Liability and Coverage Relationships

Section I Coverages – Property

1. **Coverage A** – Residence (HO 00 03 only); Fixtures, Alterations and Real Property (HO 00 06 only)
2. **Coverage B** – Private Structures (HO 00 03 only)
3. **Coverage C** – Personal Property
4. **Coverage D** – Additional Living Costs and Loss of Rent

Section II Coverages – Liability

1. **Coverage E** – Personal Liability
Pays on behalf of the insured for damages due to bodily injury or property damage caused by an occurrence related to the insured's premises or personal activities.
2. **Coverage F** – Medical Payments to Others
Pays medical expenses incurred by persons, who are not insureds, if the bodily injury occurs in connection with the insured's premises or personal activities.

Coverage Limits

The following minimum limits apply to each form type.

	HO 00 03	HO 00 04	HO 00 06
Coverage A	* \$125,000	N/A	\$5,000
Coverage B	10% of CVA	N/A	N/A
Coverage C	40% of CVA	\$20,000	\$25,000
Coverage D	30% of CVA	30% of CVC	50% of CVC
Coverage E	\$100,000	\$100,000	\$100,000
Coverage F	\$1,000	\$1,000	\$1,000

All limits can be increased for an additional premium. Please refer to the Rate Manual for available increased limits and pricing.

Rule C-2: Rating Perils

The following perils are used in rating:

- Fire
- Water Non-Weather
- Water Weather
- Windstorm/Hail
- Hurricane
- Liability
- Theft
- Other

Rule C-3: Base Rates

Base Amount of Insurance is a flat dollar amount used to calculate Relative Amount of Insurance.

Rule C-4: Policy Type Factor

The Policy Type Factor is based upon the Policy Form (HO 00 03, HO 00 04, HO 00 06)

Rule C-5: Tier Guidelines

Refer to Tier Manual for details.

Rule C-6: Amount of Insurance/Deductibles

All policy forms are subject to a Section I – Property Deductible.

The Amount of Insurance / Deductible Factors are determined based on the Amount of Insurance for all coverage forms and deductible. HO 00 03 is based on Coverage A limits. HO 00 04 and HO 00 06 are based on Coverage C limits.

Rule C-7: Hurricane Deductibles

A separate deductible can be chosen for an HO 00 03 policy for losses caused by a hurricane. A mandatory hurricane deductible may be applied to coastal locations. All Perils deductible is required on all policies; however, the insured has the option to select a Windstorm deductible, a Hurricane deductible, or both.

Hurricane Trigger

“Hurricane” means a storm system that has been declared a hurricane by the National Hurricane Center of the National Weather Service. “Hurricane Period” means a period of time commencing with the issuance of a hurricane warning by the National Hurricane Center of the National Weather Service in any part of the State of Connecticut and ending the earlier of (1) twenty-four hours after the National Hurricane Center’s termination of the last hurricane warning for any part of the State of Connecticut, or (2) twenty-four hours after the National Hurricane Center’s last downgrade of a Hurricane from hurricane status for any part of the State of Connecticut.

Mandatory Deductibles

Mandatory minimum hurricane deductibles apply (to HO 00 03 only) depending on the distance to coast/water. We will impose a hurricane deductible in lieu of an overall policy deductible during a “Hurricane Period” where a “Hurricane” results in a maximum sustained surface wind of seventy-four miles per hour or more in any part of the state of Connecticut.

ISO's Location Code Tool is used in determining the distance to coast and tidal water.

- Properties located in the State designated “Coastline Neighborhoods” that are less than 2500 feet from the coast will receive the 5% Mandatory Hurricane Deductible.
- Properties located in the State designated “Coastline Neighborhoods” that are greater than > 2500 from the coast will receive a 2% deductible. If mitigation features have been installed for risks located greater than 2500 feet from the coast/tidal water, the Mandatory Hurricane Deductible will be waived.

If a Hurricane Deductible is selected, the HC 330 CT Hurricane Percentage Deductible endorsements will be included in the policy packet. The deductible will be prominently displayed on the Declaration Page of the Homeowner’s Policy as a percentage and its dollar equivalent.

Refer to the Appendix for a list of Coastline Neighborhoods

Rule C-8: Windstorm/Hail Deductibles

A separate deductible can be chosen for an HO 00 03 policy for losses caused by a windstorm or hail. All Perils deductible is required on all policies; however, the insured has the option to select a Windstorm/Hail deductible, a Hurricane deductible, or both.

If a Windstorm/Hail Deductible is selected, one of the following endorsements will be included in the policy packet.

- HC 332 CT, Windstorm or Hail Fixed-Dollar Deductible
- HO 0312, Windstorm or Hail Percentage Deductible

The deductible will be prominently displayed on the Declaration Page of the Homeowner's Policy as a fixed dollar, or as a percentage and its dollar equivalent.

Rule C-9: Policy Territory Determination

Territory is determined by the zip code where the dwelling is located. The exact dwelling address is required. When an exact dwelling address is non-existent, the legal description of the property as it appears on the deed or the address used by a local utility company is required. Rural route and box number addresses are unacceptable.

An insured's rates shall not be changed solely because the United States Postal Service (USPS) changed a zip code. The physical boundaries of a rating territory shall be determined based on the boundaries for the zip code at the time when ACIC filed the territory definitions. Territory boundaries can be adjusted only when a filing is made to do so.

Rule C-10: Distance to Coast Factor

The policy premium may be adjusted depending on the insured dwelling's distance from the coast. A distance to coast code is provided by the ISO Location Program.

Rule C-11: Public Protection Class Factors

The policy premium is adjusted depending on the covered residence Public Protection Classification. Protection classes are defined by ISO.

See Protection Classification Definitions rule

Rule C-12: Age of Home Factor

Age of Home factor is determined by age of the insured dwelling. The age of home is considered as the policy effective year minus year built of the dwelling.

Rule C-13: Year Built Factor

The Year Built factor is based on the year that the insured dwelling was built.

Rule C-14: Account Discount

All policy forms are eligible for a premium discount, under any of the following conditions:

- 1.The named insured's private passenger policy is also insured with American Commerce Insurance Company.
- 2.The agent currently writes the named insured's private passenger automobile policy with another insurer and is transferring that automobile policy to American Commerce at its next renewal date. The Account Discount may be provided at the inception of the homeowner policy, and a copy of the current auto policy declarations page should be attached to the homeowner's application.

Rule C-15: Roof Type Factor

The Roof Type Factor is based upon the material of the roof.

Rule C-16: Dwelling Usage Factor

The Dwelling Use is based on the Dwelling Type. Dwelling Type options include:

- Primary
- Secondary

A dwelling defined as an additional residence used for other than recreational purposes and is owner occupied for at least 50% of the time.

- Seasonal

A dwelling with continuous un-occupancy of three or more consecutive months during any one-year period.

Rule C-17: Increased Limits

Increased Limits are available for the following base coverages:

- Coverage A (HO 00 06 only)
- Coverage B (HO 00 03 only)
- Coverage C
- Coverage D
- Coverage E
- Coverage F

Rule C-18: Protective Device Discount

A discount will apply to all policy forms if any of the discounts in the table below are present in the residence premises. Protective devices include: Sprinkler System, Fire Alarm, Burglar Alarm, Gated Community, Lightning Protection.

Protective Device	Description
Local Burglar Alarm	A full alarm system that covers the total living area of the home. The alarm system connected to a majority of windows and doors and is controlled through a central control panel. It is not a simple stand-alone alarm for individual windows and doors, but a centrally controlled alarm program that is wired throughout the home. This alarm system sounds an audible alarm at the residence and is controlled through a central control panel.
Central Burglar Alarm	A burglar alarm that reports directly to a police station or central station. This is a full alarm system that covers the total living area of the home. The alarm system is connected to a majority of the windows and doors and is controlled through a central control panel or mobile application. This alarm system is wired to an alarm company that monitors each alarm call.
Local Fire Alarm	A full alarm system that covers the total living area of the home, with a minimum of one smoke detector per floor. Garage must have a minimum of one heat detector. This alarm system sounds an audible alarm at the residence and is controlled through a central control panel.
Central Fire Alarm	A fire alarm that reports directly to a fire station or central station. A full alarm system that covers the total living area of the home, with a minimum of one smoke detector per floor. The garage must have a minimum of one heat detector. This alarm system sounds an audible alarm at the residence and is controlled through a central control panel or mobile application. This alarm system is wired to an alarm company that monitors each alarm call. The company calls the homeowner when an alarm occurs and also sends the fire department to the home.
Residential Sprinkler System	Automatic sprinklers installed in all areas including bathrooms, attics, and attached structures.
Gated Community	A community that has access restricted 24 hours a day either through an automatic gate or the presence of a guard at the entrance to the community.
Lightning Protection	A lightning protection system provides a designated path for the lightning current to travel. The system neither attracts nor repels a lightning strike, but simply intercepts and guides the current harmlessly to the ground. A lightning protection system is made up of several components: <ul style="list-style-type: none">▪ Air Terminals – (AKA lightning rods): Inconspicuous slender rods installed on the roof at regular intervals as defined by industry standards.▪ Conductors – Aluminum or copper cables that interconnect the air terminals and the other system components▪ Ground terminations – Metal rods driven into the earth to guide the lightning current harmlessly into the ground▪ Surge Arrestors and Suppressors – Devices that are installed in conjunction with a lightning protection system to protect electrical wiring and electronic systems and equipment

Documentation for a central burglar alarm, fire alarm credit, residential sprinkler system, and/or lightning protection credit must be submitted with the application. Proof can be a copy of a receipt or service contract with the alarm company or lightning protection company. A current billing statement is also accepted. The credit will continue to apply if the protective device(s) are maintained in proper working order.

The Premises Alarm Or Fire Protection System (HO 04 16) will be attached to all policies with a Protective Device Discount, and states that the insured acknowledges the installation of specific protective device(s) on the residence, agrees to maintain the system for which a credit is being provided in working order and will notify the company promptly of any change to or removal of the system(s).

Rule C-19: Affinity Discount

Affinity Discount Groups are assigned to groups of business that represent either a lower expense structure, a higher retention benefit, or lower loss ratio. This list of groups that qualify for this discount and the appropriate discount level are indicated in the Rating Manual.

Rule C-20: Association Discount

Association Discount Groups are assigned to groups of business that demonstrate better than average loss performance. The following Association Discount is available.

Auto Club Member Discount

Auto Club member discount is applicable when a named insured or spouse is a member of an Auto Club that provides emergency roadside assistance. The Auto Club membership number and member since date must be submitted to ACIC.

Rule C-21: Oil Tank Factor

Additional premium applies for an oil tank located in the premises. A factor is applied depending on oil tank location on the property: underground, above ground on masonry, or other above ground location.

Rule C-22: Pool Factor

A Pool Factor may apply based upon the presence of a pool on the insured property, derived by a third-party vendor. Both above ground and in-ground pools are considered.

Rule C-23: Trampoline Factor

A Trampoline Factor may apply based upon the existence of a trampoline on the insured property, derived by a third-party vendor.

Rule C-24: Roof Condition Factor

A Roof Condition Factor may apply based upon the roof condition score determined on the insured property, derived by a third-party vendor.

Roof Condition Rating Labels and Descriptions

Label	Value	Description
Excellent	2	No visible signs of roof defects
Good	1	Minimal signs of defects that are not visibly pronounced
Fair	0	Visible defects that are not as strongly pronounced or as clearly obvious as a poor roof
Poor	-1	Obvious, pronounced signs of defects that affect the function and safety of the roof. Defects generally affect less than 30% of total roof
Severe	-2	Obvious, pronounced signs of defects that significantly affect the function and safety of the roof. Defects are widespread or large in size and localized
Unknown	Unknown	Property visibly obstructed, often by trees or shadow

Rule C-25: Tree Overhang Factor

A Tree Overhang Factor may apply based upon the amount of the roof obscured by tree overhang, derived by a third-party vendor. The categories are defined as follows:

- No Overhang: Entirety of the roof is free of overhanging trees.
- Minor Overhang: Edge or corner of the roof is obscured by tree canopy
- Moderate Overhang: One or more tree canopies obscure a section (<50%) of the roof
- Major Overhang: One or more tree canopies obscure a section (>50%) of the roof
- Unknown: Cape is unable to provide tree overhang with sufficient confidence.

Rule C-26: Solar Panel Factor

A Solar Panel Factor may apply based upon the existence of solar panels located on the roof of the insured property, derived by a third-party vendor.

Rule C-27: Yard Debris Factor

A Yard Debris Factor may apply based upon the square footage of total debris on the insured property, derived from a third-party vendor. Examples of yard debris include junk cars, appliances, construction materials, and disorganized piles of debris in the yard.

A property is considered to have yard debris if the total square footage of debris is greater than or equal to 400 sq ft.

Rule C-28: Umbrella Coverage Factor

The Umbrella Coverage Factor is determined based on the limit of liability purchased under the Personal Umbrella Endorsement.

Rule C-29: Secondary Heating Source Factor

The Secondary Heating Source Factor may apply based upon the existence of a fireplace, wood stove or a similar type heating source located on the insured property.

Rule C-30: Windstorm Mitigation Discount

The windstorm mitigation factor is applied when the insured incorporates windstorm mitigating features onto the dwelling. The following features are included in this factor:

Mitigation type	Description of
Roof Bracing Roof bracing features are designed to transfer the energy from the wind force to the exterior walls and then down to the foundation properly.	Truss Bracing – Presence or installation of 2x4s that run the length of the roof, overlapping the ends of the 2x4 across two trusses in gabled roofing. Braces should be installed 18 inches from the ridge, in the center span, and at the base, with 8 to 10 feet between the braces with 14-gauge wood screws or two 16d galvanized common nails at each truss. Gable End Bracing – Presence or installation of 2x4s placed in an “X” pattern from the top center of the gable to the bottom center brace of the fourth truss, and from the bottom center of the gable to the top center brace of the fourth truss. Braces installed with two 3 inch, 14 gauge wood screws or two 16d galvanized common nails. Hurricane Straps – Straps designed to help hold roof to the walls made of galvanized metal. Generally installed by professionals. This may be installed in any type of roofing.
Reinforced Exterior Doors This feature prevents high winds that can enter the home and put pressure on roof and walls that can cause extensive damage. Both double entry doors and garage doors must be reinforced to qualify for the discount.	Double Entry Doors – Bolt system that reinforces door with bolts and pins. The bolt system that typically comes with original door is not strong enough. Bolt systems are available at retailers to retrofit door. Garage Doors – Garaged doors are reinforced at their weakest points. Involves installing horizontal bracing on each panel. Retrofit kit is generally available from the garage door manufacturer at retailers.
Hurricane /Storm Shutters or Laminated glass windows This feature prevents high winds that can enter the home and put pressure on roof and walls that can cause extensive damage.	Hurricane/Storm Shutters or Laminated Glass Windows - Acts as the first line of defense against hurricane winds. Protection is placed over doors and windows to protect against wind and wind-borne debris. Must be designed to withstand sustained winds of 100 mph. Must be applied to all exterior walls and roof openings, such as doors, windows, skylights, and vents. Both features must be properly installed in accordance with the manufacturer.
Plywood Shutters	Plywood Shutters – Plywood shutters must be available to fully protect all exterior wall and roof openings such as doors, windows, skylights, and vents. Roof ridge vents and soffit vents do not have to be protected by shutters. The plywood must be precut and stored onsite in a dry and

	secure place. All necessary anchorage hardware, as described by the Institute for Business and Home Safety publication “Is Your Home Protected From Hurricane Disaster?: A Homeowner’s Guide to Hurricane Retrofit,” must be installed on the dwelling.
None	Windstorm Mitigation feature(s) is not present.

Proof is required within the Underwriting free period for the Windstorm Mitigation factor to apply. Acceptable proof includes bill of sale/receipt for products purchased or installed by a professional.

If proof is not received within the UW free period, then factor applicable to “None” is applied.

Rule C-31: Endorsement Combination Discount

The Endorsement Combination Discount applies when multiple endorsements are included on the policy. Qualifying endorsements must require payment of additional premium.

Rule C-32: Loss History Rating

The Loss History Rating Plan recognizes the loss history of an insured, for both property and liability coverages, in determining the appropriate premium for new and renewal policies.

Eligibility

1. The loss occurred during the five years immediately preceding the effective date of the policy or its renewal;
2. The loss occurred with respect to a risk eligible for coverage under the Homeowners Policy Program;
3. The loss was sustained with respect to the property or liability of an insured under the policy being rated; and
4. The combined claim payments generated for the loss is greater than \$500

Any loss will be considered chargeable if the paid loss amount is greater than \$500. If there are more than three chargeable claims in the experience period, minimum of \$1,000 deductible is required.

ACIC will utilize the Subject Claims type of report which will return losses that matched on the applicant submitted in the order. This report will also return matches on the last name and a submitted mailing or former address.

If multiple causes of loss are reported for one unique claim number and one cause of loss is a “non-chargeable” cause of loss, then the entire claim is non-chargeable.

For new business, prior primary residence claims within the experience period should be assigned to the ACIC primary residence policy. Prior seasonal dwelling claims within the experience period should be assigned to the ACIC seasonal dwelling policy.

Exceptions

The following will not be considered eligible for rating under the plan:

1. A loss which has been assigned the Catastrophe designation by the Insurance Services Office (ISO);
2. Loss resulting from windstorm or hail;
3. A loss resulting from earthquake, mine subsidence, or sinkhole collapse;
4. A loss for which Medical Payments to others or similar coverage was the only payment;
5. A loss to a dwelling currently owned by an insured or applicant which occurred prior to their ownership.
6. Policyholder inquiries are not considered chargeable.

Refund of Increase Premium

If after an increased premium due to a chargeable loss/claim is generated, it is determined that the chargeable loss/claim does not meet the chargeable definitions, the increased portion of premium shall be refunded.

Administration of Loss History Rating Plan

Information necessary to determine the loss history of the named insured or applicant shall be obtained from any one or combination of the following:

1. An application signed by the applicant.
2. A loss history or claims history database.
3. A company's internal records

Rule C-33: Claims Free Discount

The Claims Free Discount applies based on the number of years loss-free. “Claims-Free” means no paid claims greater than \$500.

Rule C-34: Underwriting Experience Factor

Underwriting Experience Factor (UEF) is used when the Company acquires an agency book of business and is used to minimize the rate disruption for the policyholder.

The UEF is applied for the number of renewals specified for the book roll or until the policy reaches its actual manual rates, whichever comes first.

Rule C-35: Minimum Premium

A minimum annual premium shall be charged for each policy. The minimum premium is based on the initial Peril Premium as noted in the Rate Order of Calculation included in the Rate Manual.

Please refer to the Rate Manual to determine the annual minimum premium amount.

PART D – MANDATORY COVERAGES AND ENDORSEMENTS

Rule D-1: Limited Fungi, Wet or Dry Rot, or Bacteria Coverage (HO 04 74, HO 04 75, HO 04 76)

An applicable Limited Fungi, Wet or Dry Rot or Bacteria Coverage Endorsement is a mandatory form (HO 04 75 for HO 00 03, HO 04 76 for HO 00 04 & HO 00 06 with HO 05 24, HO 17 31 or HO 17 32, and HO 04 74 for HO 00 04 & HO 00 06 without HO 05 24, HO 17 31 or HO 17 32) The limited amounts of insurance automatically provided are as follows:

Section I – Property: \$10,000 to pay for loss and associated costs to covered real or personal property, owned by an insured, which is damaged by fungi or wet or dry rot, or bacteria on the residence premises as defined in the coverage endorsements. This coverage applies only to the policy period in which the loss or costs occur.

Section II – Liability: \$50,000 to pay for damages because of bodily injury or property damage involving the inhalation of, ingestion of, contact with, exposure to, existence of, or presence of any fungi, wet or dry rot, or bacteria.

Rule D-2: Sections I and II Exclusions for Computer-Related Damage or Injury (HO 04 13)

When the policy covers an insured's permitted business occupancies, coverage for loss caused by, resulting from, or arising out of the failure of computers to properly recognize any date or time are excluded under Section I. Refer to the endorsement for applicable coverages and exclusions

Rule D-3: No Section II - Liability Coverages For Home Day Care Business
Limited Section I - Property Coverages For Home Day Care Business (HO
04 96)

This mandatory endorsement excludes Section II Liability coverage for a home day care which is a “business.” Section I coverage, under Coverage C – Special Limits of Liability for “business” property is limited to \$2500 on the residence premises and \$500 away from the residence premises. Refer to the endorsement for applicable coverages and exclusions.

Rule D-4: Water Exclusion Endorsement (HO 16 09, HO 1610)

This mandatory endorsement (HO 16 09 for HO 00 04 & HO 00 06, HO 16 10 for HO 00 03) excludes coverage for Water Damage which backs up through sewers or drains, or overflows from a sump pump or sump pump-related equipment. Optional coverage can be purchased under endorsement HC095CT Limited Water Back-Up and Sump Discharge or Overflow Coverage. Refer to the endorsement for applicable coverages and exclusions.

Rule D-5: Special Provisions – Connecticut (HC 01 06 CT)

The Special Provisions endorsement is a mandatory form that will be attached to all policies. This form modifies definitions, coverages, exclusions and conditions to conform to specific requirements in the State of Connecticut. Refer to the endorsement for applicable coverages and exclusions.

PART E – COVERAGE ENHANCEMENT PACKAGES

Rule E-1: MAPFRE Advantage Plus (HO471CW)

All policy types are eligible for the Advantage Endorsement. Please refer to the Rate Manual for the annual premium for this endorsement. The endorsement provides a variety of coverages, including but not limited to:

- Increases certain Special Limits of Liability
- Amends coverage for Trees, Shrubs and Other Plants and Fire Department Surcharge
- Adds additional coverages for Pet Recovery Expense, Lock Replacement Coverage, and Reward Coverage

Rule E-2: MAPFRE Elite Plus (HO472CW)

All policy types are eligible for the Advantage Endorsement. Please refer to the Rate Manual for the annual premium for this endorsement. The endorsement provides a variety of coverages, including but not limited to:

- Increases certain Special Limits of Liability
- Amends coverage for Trees, Shrubs and Other Plants, Grave Markers, and Fire Department Surcharge
- Adds additional coverages for Pet Recovery Expense, Lock Replacement Coverage, and Reward Coverage

Rule E-3: Home Systems Protection and Service Line Coverage

Home Systems Protection – (HSP400CT)

Coverage is provided for HO 00 03 or HO 00 06 policies for equipment breakdown on a wide range of critical systems due to covered losses. Critical systems include, but may not be limited to:

- Heating and air systems
- Ventilation systems and fans
- Electrical panels
- Built in pool and spa equipment
- Well pumps
- Central vacuums
- Chair lifts and elevators
- Built in back-up electric generators
- Permanently-installed appliances

Service Line Coverage – (SLC400CT)

Coverage is provided for HO 00 03 policies for the failure of exterior and underground service lines due to covered losses. Examples of service lines include, but may not be limited to:

- Water
- Sewer
- Electrical

The Home Systems Protection and Service Line coverages are available when any of the following endorsements or any combination of these endorsements are included on the policy:

- Personal Property Replacement Cost Loss Settlement (HO 04 90)
- MAPFRE Elite Plus (HO472CW)
- Ordinance or Law (HO 04 77)
- Credit Card, Electric Fund Transfer Card or Access Device, Forgery and Counterfeit Money (HO 04 53)
- Refrigerated Property (HC0498 CT),
- Limited Water Back-Up and Sump Discharge Overflow (HC095 CT)
- Identity Fraud Expense (HC455CT)
- Personal Injury Coverages (HO 24 79)

Limits for Home Systems Protection and Service Line Coverages are \$50,000 and \$10,000 respectively. A \$500 deductible applies under both coverages. Please refer to the Rate Manual for pricing.

PART F – COVERAGE A, B, C, D & E – OPTIONAL COVERAGES AND LIMITS

Rule F-1: Coverage C – Personal Property

Increased or Decreased Limits

1. **Increased Limit** - Form HO 00 03. The limit of liability for Coverage C may be increased.
2. **Reduction in Limit** - Form HO 00 03. The limit of liability for Coverage C may be reduced to ~~340~~0% of the Coverage A limit. The limit of liability for Coverage C can be reduced to 50% of the Coverage A limit if the HO 04 90 is on the policy.

Please refer to the Rate Manual for pricing.

Rule F-2: Coverage D – Loss of Use – Increased Limits

All forms are eligible for increased Coverage D limits.

Please refer to the Rate Manual for pricing.

Rule F-3: Guaranteed Replacement Cost Coverage (Dwelling) – (HO470CT)

Loss settlement for buildings insured under Coverage A-Dwelling is provided on a replacement cost basis without deduction for depreciation if, at the time of loss, the amount of insurance on the damaged building is 80% or more of the replacement cost of the building immediately before the loss.

An HO 00 03 policy may be endorsed to provide additional insurance for Coverage A-Dwelling, only when loss to property insured under Coverage A - Dwelling exceeds the limit of liability shown in the policy declarations. The additional amount cannot be applied to any other coverage, nor does it increase the Coverage A-Dwelling limit. When this endorsement is selected, the Coverage A-Dwelling limit of liability shall be at least 100% of the full replacement cost of the property insured under Coverage A-Dwelling at policy inception or at the time the endorsement is added to the policy.

The Guaranteed Replacement Cost Coverage endorsement provides unlimited Dwelling replacement cost coverage under Coverage A. It is available on an HO 00 03 policy form.

The annual charge for this endorsement may be found in the Rate Manual. To qualify, the risk must meet the following underwriting requirements:

1. Home built 1940 or later.*
2. The dwelling must be insured to 100% of replacement cost and a copy of the Home Value Guide must accompany the policy**.
3. The dwelling must be a one (1) family, owner occupied, primary residence.
4. Coverage A limits between \$350,000 to \$1.25 million.

*Dwellings with non-standard construction (i.e. custom construction with ornate design characteristics) should be referred to your Underwriter.

** Dwelling may not be evaluated using the Standard/Vintage Calculation method.

Note: This endorsement may not be written with HO 04 20 (Specified Additional Amount of Insurance for Coverage A).

Rule F-4: Personal Property Replacement Cost Loss Settlement – (HO 04 90)

This optional endorsement is used to change the loss settlement terms that apply to Coverage C; to appliances, window air conditioners, carpets, window coverings, awnings, canopies, antennas; and if covered by the policy, to certain classes of scheduled personal property from actual cash value to replacement cost.

Available for all Policy Forms.

Rule F-5: Section II – Basic and Increased Limits

The limit of Liability for Coverage E (Personal Liability) and Coverage F (Medical Payments to Others) may be increased or coverage for additional exposures may be provided. The same limits must apply to all exposures.

Available for all policy forms.

Residence Premises: Please refer to the Rate Manual for Basic and Increased Limits pricing.

Rule F-6: Special Personal Property Coverage – (HC 15)

This endorsement may be purchased under the Homeowners HO 00 03 policy to insure Coverage C against additional risks of physical loss subject to certain exclusions.

Note: This endorsement cannot be written with HO 04 56.

Rule F-7: Special Personal Property Coverage – (HO 05 24)

This endorsement provides all risks coverage on personal property covered under the Renters HO 00 04 policy. Without this endorsement, the policy covers personal property on a named perils basis.

Rule F-8: Specified Additional Amount of Insurance for Coverage A – (HO 04 20)

This endorsement increases the dwelling limit for an HO 00 03 policy when the loss to the building insured under the dwelling coverage is greater than the dwelling limit listed on the declarations. Refer to the endorsement for applicable guidelines within the endorsement. The increased amount is a specified percentage amount which is shown on the declarations page. Additional amount options available are 25% and 50%.

Rule F-9: Special Loss Settlement – (HO 04 56)

The unendorsed HO 00 03 homeowners policy stipulates that if, at the time of the loss, the limit of insurance on the damaged building is 80% or greater of the full replacement cost of the building just before the loss, the insurer will pay the cost to repair or replace the property, after applying the deductible and without deduction for depreciation. If the named insured purchases limits below this 80% amount, he will suffer a coinsurance penalty. This endorsement can be used to decrease this 80% coinsurance requirement. This is often needed when the replacement cost of the home greatly exceeds its market value and the insurer does not want to write the policy for the 80% or greater figure. This endorsement allows for a 50%, 60%, or 70% coinsurance requirement. The selected percentage is shown in the declarations page.

Rule F-10: Structures Rented to Others - Residence Premises – (HO 04 40)

This optional endorsement is used to provide property and liability coverage for a specifically scheduled related private structure that is rented or held for rental to others. Scheduled structures are covered for loss caused by a peril insured against that applies to Coverage B.

Available for all policy forms.

Rule F-11: Unit Owners Coverage A – Basic and Increased Limits

1. \$5,000 Coverage A is provided at no additional charge.
2. The Coverage A limit may be increased for an HO 00 06 policy. Enter the total Coverage A limit on the application. The premium is developed based on the additional limit of insurance. Please refer to the Rate Manual for each additional \$1,000 of insurance.

Rule F-12: Unit-Owners Coverage C Special Coverage – (HO 17 31)

This endorsement, applicable only to the HO 00 06 form, expands personal property coverage from named perils to open perils. This endorsement provides all risks coverage on personal property covered under the condo HO 00 06 policy. Without this endorsement, the policy covers personal property on a named perils basis.

Rule F-13: Unit-Owners Coverage A Special Coverage – (HO 17 32)

The unendorsed HO 00 06 covers 16 named perils, which apply to the dwelling and personal property. This endorsement, applicable only to this form, expands the dwelling coverage from named perils to all risks; therefore, it resembles, in part, the HO 00 03 form.

PART G – ADDITIONAL OPTIONAL COVERAGES AND LIMITS

Rule G-1: Additional Insured – Residence Premises – (HO 04 41)

This endorsement is used to name the person or organization shown in the endorsement schedule as an additional insured with respect to the dwelling, other structures, personal liability, and medical payments to others. The person or organization must be listed on the endorsement schedule. If the policy is canceled or non-renewed by the insurer, the person(s) or organization(s) is notified in writing.

Available for all policy forms.

Rule G-2: Additional Insured – Student Living Away From The Residence Premises – (HO 05 27)

The policy provides coverage for a full-time student who was a resident of the named insured's household before moving out to attend school and is under the age of:

1. 24 and a relative of the named insured; or
2. 21 and in the care of the named insured or a resident relative.

The policy may be endorsed to provide coverage for other types of students who were residents of the named insured's household before moving out to attend school (e.g., part time students or students older than 24).

Please provide:

- Name and Address of Student
- Name of School

Available for all Policy Forms.

Rule G-3: Additional Interests – Residence Premises – (HO 04 10)

This endorsement provides a way to acknowledge a party that has an interest in the residence premises other than that of a mortgagee. If the policy is canceled or nonrenewed, the persons or organizations listed in the schedule are notified in writing. Although this endorsement does entitle the listed party to a copy of this notice, it does not make them an insured under the policy, unlike the Additional Insured Endorsement (HO 04 41).

Available for all policy forms.

**Rule G-4: Additional Residence Rented to Others 1, 2, 3, or 4 Families –
(HO 24 70)**

The policy may be endorsed to provide coverage when an additional 1-4 family residence is rented to others. The policy may be endorsed to extend liability coverage up to a maximum of 4 rental units. A separate charge applies to each rental unit.

Available for all Policy Forms.

Please refer to the Rate Manual for increased Coverage E and Coverage F pricing.

Rule G-5: Building Additions and Alterations – Increased Limit – (HO 04 51)

The HO 00 04 building additions and alterations coverage limit of 10% of the Coverage C limit can be increased with this optional endorsement.

Please refer to the Rate Manual for the premium per \$1,000 of insurance.

Rule G-6: Business Pursuits – (HO 24 71)

The homeowners policy contains fairly broad business exclusions and limitations under the liability section. This endorsement expands business pursuits liability coverage, and is geared toward occupations such as sales, clerical, and instructional. Coverage does not apply to injury or damage in connection with a business owned or financially controlled by the insured or by a partnership of which the insured is a partner, nor does it apply to injury or damage arising out of the rendering or failure to render professional services other than teaching.

Available for all policy forms.

Rule G-7: Credit Card, Electronic Fund Transfer Card or Access Device, Forgery, and Counterfeit Money Coverage - Increased Limit – (HO 04 53)

The homeowners policy has a \$500 limitation on a loss from the fraudulent use of a credit card or electronic fund transfer card or access device, check forgery, and acceptance of counterfeit money. The limit may be increased to the following amounts: \$1000, \$2500, \$5000, \$7500 or \$10000.

Available for all policy forms.

Rule G-8: Computer Coverage – (HO 04 14)

The policy may be endorsed to insured computers and related equipment against additional risks of physical loss subject to certain exclusions. Refer to the endorsement for applicable coverages and exclusions.

Available for all policy forms.

Rule G-9: Coverage C Increased Special Limits of Liability – (HO 04 65, HO 04 66)

This optional endorsement is used to increase the special limits that apply to the money, securities, jewelry, silverware, and firearms classes of personal property. (HO 04 66 for HO 00 03 with HC15, for HO 00 04 with HO 05 24 & for HO 00 06 with HO 17 31. HO 04 65 for HO 00 03 without HC15, for HO 00 04 without HO 05 24 & for HO 00 06 without HO 17 31)

INCREASED LIMITS ALLOWED		
Personal Property	Limit In Base Form	Maximum Limit Allowed
Money	\$200	\$1,000
Securities	\$1,500	\$5,000
Jewelry, watches, and furs	\$1,500	\$10,000
Firearms	\$2,500	\$6,500
Silverware, goldware, and pewterware	\$2,500	\$10,000
Electronic Apparatus	\$1,500	\$10,000

Rule G-10: Earthquake – (HO 04 54)

This optional endorsement is used to provide coverage for property covered under Coverages A, B, and C for loss caused by earthquake. Coverage for loss to masonry veneer is excluded, however, the exclusion can be deleted for additional premium. Deductible percentage amounts of 5%, 10%, 15%, 20% and 25% are available. In the event of an Earthquake loss to covered property, the dollar amount is deducted from the total of the loss for Coverages A, B and C.

Available for all policy forms.

Rule G-11: Extended Theft Coverage for Residence Premises Occasionally Rented to Others – (HO 05 41)

The policy may be endorsed to insure against loss by theft to covered property when all or part of the residence premises usually occupied by the insured is occasionally rented, in whole or in part, to others, or is regularly or occasionally rented to roomers or boarders. An additional premium will be charged. There are exclusions, notably with regard to loss caused by a tenant and loss of jewelry, furs, stamps, money, silverware, gold ware and pewter ware.

Available for all Policy Forms.

Rule G-12: Identity Fraud Expense Coverage – (HC455 CT)

Identity Fraud Expense Coverage is an optional endorsement available for purchase on HO 00 03, HO 00 04, or HO 00 06 policies. Coverage includes up to \$15,000 for expenses incurred as a direct result of any one identity fraud. A special deductible of \$250 applies.

Rule G-13: Increased Limit on Business Property – (HO 04 12)

The policy may be endorsed to insure computers and related equipment against additional risks of physical loss subject to certain exclusions. The \$2,500 limit of liability on the residence premises may be increased to \$10,000 in increments of \$2,500

Available for all policy forms.

Rule G-14: Incidental Farming Personal Liability – (HC 2472)

This optional endorsement is used to provide coverage for the liability of the insured when farming is conducted on the residence premises and is incidental to the use of the premises as a dwelling. The income derived from the farming operations cannot be the insured's primary source of income.

Only available for HO 00 03 forms.

Rule G-15: Loss Assessment Coverage for Earthquake – (HO 04 36)

This optional endorsement is used to provide coverage for an insured's share of an assessment made by his or her homeowners or condominium for loss caused by earthquake and charged against insured as owner or tenant.

Available for all policy forms.

Rule G-16: Limited Water Back-Up and Sump Discharge or Overflow Coverage – (HC 095 CT)

This optional endorsement provides coverage for direct physical loss to property covered under Section I, if caused by water or sewage that backs up through sewers or drains, or that overflows a sump pump or similar system. The endorsement provides up to \$50,000 limits of liability subject to a \$500 deductible. No other deductible option is available.

Available for all policy forms.

Rule G-17: Livestock Collision Coverage – (HO 04 52)

This coverage is intended when there is an incidental exposure to the death of farm animals and is intended for one who farms primarily for pleasure and not profit. The homeowners policy provides no coverage for livestock collision unless this endorsement is attached. Livestock is defined as cattle, sheep, swine, goats, horses, mules, and donkeys.

Available for all policy forms.

Rule G-18: Ordinance or Law Increased Amount of Coverage – (HO 04 77)

The policy automatically provides up to 10% of the Coverage A for HO 00 03 and HO 00 06 (or 10% of Additions/Alterations for HO 00 04) to pay for the increased costs necessary to comply with the enforcement of an ordinance or law. With the Ordinance or Law Endorsement, an HO 00 03 or HO 00 06 policy can be endorsed up to 50% of Coverage A, and an HO 00 04 can be endorsed up to 50% of Additions/Alterations limit.

Rule G-19: Other Insured Locations Occupied by the Insured

Section II Coverage may be extended to other residence premises occupied by the insured, but which are insured for Section I Coverage under another insurance policy or by another company. The charge for extending Section II Coverage to additional locations occupied by the insured will be based on the number of family units.

When coverage is provided on the initial and secondary residence premises under separate policies in the same company, the Secondary Residence Liability Credit will apply.

Available for all policy forms.

Rule G-20: Permitted Incidental Occupancies - Residence Premises – (HO 04 42)

This optional endorsement is used to provide personal property and premises liability coverage for the increased exposure arising from a permitted incidental occupancy on the residence premises. The endorsement schedule allows a limit and description of other structures (if not in main dwelling) to be listed. Examples of these types of occupancies include offices, schools, and studios.

Available for all policy forms.

Rule G-21: Personal Injury Coverage – (HO 2479)

The homeowners policy liability section covers only "bodily injury" and "property damage". Thus, any type of non-bodily injury such as personal injury is excluded, without the attachment of this endorsement. This optional endorsement is used to extend the Section II Personal Liability limit to pay for damages for which an insured is liable by law because of personal injury, which is defined as false arrest, false imprisonment, wrongful eviction, wrongful entry, wrongful detention, malicious prosecution, misrepresentation, libel, slander, defamation of character, or invasion of privacy.

Available for all policy forms.

Rule G-22: Refrigerated Property Coverage – (HC 04 98 CT)

The policy may be endorsed to provide \$250 of coverage for covered property stored in freezers or refrigerators on the residence premises for loss caused by power service interruption or mechanical failure. No deductible applies to this coverage.

Available for all policy forms.

Rule G-23: Replacement Cost Loss Settlement for Certain Non-Building Structures on the Residence Premises – (HO 04 43)

The homeowners policy only pays actual cash value for any losses to non-building structures such as walls, patios, decks, and walkways. The rationale is that since these types of structures are outside, they are subject to rapid deterioration and thus, are less favorable for insurers to cover on a replacement cost basis. However, many of these types of property can successfully resist the elements for many years and retain their original condition for an extended period of time. With the attachment of this endorsement, coverage for these structures applies on a replacement cost basis.

In this endorsement, available for HO 00 03 policy forms, the following types of properties, which are not always subject to rapid depreciation, are covered on a replacement cost basis.

- Reinforced-masonry walls
- Metal or fiberglass fences
- Fences made of plastic/resin materials such as polyvinyl chloride
- Patios and walks (not made of wood)
- Driveways

The endorsement does not increase the applicable limit of insurance, which is the limit shown for Coverage B (other structures) in the declarations.

Rule G-24: Scheduled Personal Property Endorsement – (HO 461 CW)

This endorsement provides expanded coverage for the following types of property, with specified exceptions, and provides insureds greater protection for their valuable items. The category of Fine Arts is settled on an Agreed Value basis. Also, for an additional premium, a customer has the option to schedule specific jewelry on an Agreed Value basis.

- Jewelry
- Agreed Value Jewelry
- Furs and garments
- Cameras and related items
- Musical instruments and related items
- Silverware and related items
- Golfer's equipment
- Fine Arts (with and without Breakage)
- Postage stamps
- Rare and current coins
- Firearms
- Personal Effects

Available for all policy forms.

Rule G-25: Supplemental Loss Assessment Coverage – (HO 04 35)

The policy automatically provides, under Section I Additional Coverage and Section II Additional Coverage, a limit of \$1,000 each for assessment relating to the residence premises, excluding assessments resulting from the peril of earthquake. The policy may be endorsed to provide a single additional amount of insurance up to \$50,000 to be applied to one or more assessments arising out of a single loss

Available for all policy forms.

Rule G-26: Theft of Building Materials Coverage – (F827 CT)

This endorsement covers the theft and the attempted theft of lumber, materials, supplies, furniture, fixtures, and equipment on the insured premises which will constitute or does constitute a permanent part of the dwelling and other structures. The limit of liability is \$10,000.

Available for HO 00 03 and HO 00 06 policy forms.

Rule G-27: Unit-Owners Rental to Others – (HO 17 33)

The HO 00 06 policy provides no coverage for Coverage C - Personal Property and Section II Liability when the residence premises is regularly rented or held for rental to others. The policy may be endorsed, however, to provide such coverage, including theft. This is a mandatory endorsement for HO 00 06 when the unit is tenant occupied.

Rule G-28: Valuable Possessions Coverage – (HC 885)

This endorsement provides expanded blanket coverage on specific types of personal property. This endorsement affords coverage for seven types of property with specified exceptions. This broadened blanket coverage provides insureds greater protection for their valuable items. The following types of property can be scheduled:

- Jewelry
- Fine Arts
- Fur
- Silverware
- Cameras
- Musical Instruments
- Firearms

Special Limits of Liability: The most we will pay in any one occurrence for loss of an item is as follows:

- Silverware, Jewelry, Fine Arts, or Fur is \$10,000 per item
- Camera, Gun, or Musical Instrument is \$1,000 per item

Available for all policy forms.

Rule G-29: Watercraft Liability– (HO 24 75)

The homeowners policy places liability limitations and exclusions on certain types of watercraft. It excludes liability coverage for (a) boats with outboard engines that have more than 25 total horsepower, (b) boats with inboard or inboard-outboard engines with more than 50 horsepower, or (c) sailing vessels 26 feet or longer. This endorsement expands personal liability and medical payments coverage to watercraft such as these specified in the endorsement schedule.

Available for all policy forms.

PART H – PERSONAL UMBRELLA COVERAGE

Rule H-1: Personal Umbrella Endorsement (HC 628 CT)

This endorsement provides coverage in excess of the liability limits provided by the primary (underlying) automobile and primary (underlying) homeowner policies. Coverage limits are designed to become effective when the underlying limits are exhausted.

This endorsement may cover exposures up to the coverage limits specific to the policy for the following:

- Protection for claims of personal injury or property damage caused by the named insured or member of family/household;
- Hazards on the property which the insured is ruled liable for;
- Personal liability incidents on or off property owned or rented by the insured;
- Additional protection above the basic auto policy for auto-related liability;
- Protection against non-business related personal injury claims such as slander, libel, wrongful eviction and false arrest and legal defense cost for a covered loss including attorney fees and associated court costs.

Available for all policy forms.

PART I – PAY PLANS AND FEES

Rule I-1: Summary of Pay Plans

PAYMENT PLANS	DESCRIPTION
Payment In Full	100% of the policy term premium is due at inception for new business and by the renewal date for renewal business. All renewal offers for payment plans that are not EFT will be offered the Paid in Full premium and payment as well as the minimum amount due.
Monthly	12.5% of the policy term premium is due at inception for new business and by the renewal date for renewal business. Equal monthly payments of 8.75% are due for the duration of the policy term. The payments are due on the 30 th , 60 th , 90 th , 120 th , 150 th , 180 th , 210 th , 240 th , 270 th , and 300 th policy days.
Annual two-pay	The policy premium is divided into two equal payments of 50%. The first payment is due at inception/renewal with the second installment is due 182 days after the effective date of policy inception/renewal.
Annual four-pay	The policy premium is divided into four equal payments of 25%. The first payment is due at inception/renewal with subsequent payments due 91 days, 182 days, and 273 days of the policy.

Rule I-2: Summary of Fees

Fee Type	Description
Non-sufficient funds (NSF) fee	<p>All policies will be null and void if the original payment is returned due to non-sufficient funds.</p> <p>After the first policy payment is made, the Non-Sufficient Funds \$25 fee will apply for each check or EFT transaction returned to the company for non-sufficient funds. This fee will be triggered by the billing code.</p> <p>A cancellation notice will be sent when the check is returned to the company. To avoid cancellation the insured must pay the original payment amount plus the fee.</p>
Installment fees (EFT)	Installment fees of \$1.00 are applied to EFT payment plans.
Installment fees (Non-EFT)	Installment Fee of \$8.00 is applied to Non-EFT payment plans.
Cancel Fee	A \$25 cancel fee will be applied to policies when the payment due by the due date of the invoice is not received, resulting in a cancellation notice. The Cancel fee will not be assessed if the pending cancel is a result of a returned payment and the policy was assessed an NSF fee.

Note: Pay Plan Codes that begin with EF refer to electronic funds transfers (EFT)

Appendix

Coastal Neighborhoods

If a property does not fall into the zip/city/county table below, there are no mandatory requirements.

Zip	City	County
06604	BRIDGEPORT	FAIRFIELD
06430	FAIRFIELD	FAIRFIELD
06461	MILFORD	FAIRFIELD
06605	BRIDGEPORT	FAIRFIELD
06606	BRIDGEPORT	FAIRFIELD
06607	BRIDGEPORT	FAIRFIELD
06608	BRIDGEPORT	FAIRFIELD
06610	BRIDGEPORT	FAIRFIELD
06614	BRIDGEPORT	FAIRFIELD
06614	STRATFORD	FAIRFIELD
06615	BRIDGEPORT	FAIRFIELD
06615	STRATFORD	FAIRFIELD
06673	BRIDGEPORT	FAIRFIELD
06699	BRIDGEPORT	FAIRFIELD
06807	COS COB	FAIRFIELD
06820	DARIEN	FAIRFIELD
06824	FAIRFIELD	FAIRFIELD
06825	FAIRFIELD	FAIRFIELD
06830	GREENWICH	FAIRFIELD
06831	GREENWICH	FAIRFIELD
06832	GREENWICH	FAIRFIELD
06836	GREENWICH	FAIRFIELD
06850	NORWALK	FAIRFIELD
06851	NORWALK	FAIRFIELD
06853	NORWALK	FAIRFIELD
06854	NORWALK	FAIRFIELD
06855	NORWALK	FAIRFIELD
06856	NORWALK	FAIRFIELD
06857	NORWALK	FAIRFIELD
06858	NORWALK	FAIRFIELD
06860	NORWALK	FAIRFIELD
06870	OLD GREENWICH	FAIRFIELD
06878	RIVERSIDE	FAIRFIELD
06880	WESTPORT	FAIRFIELD
06881	WESTPORT	FAIRFIELD
06888	WESTPORT	FAIRFIELD
06890	SOUTHPORT	FAIRFIELD
06901	STAMFORD	FAIRFIELD
06902	STAMFORD	FAIRFIELD
06904	STAMFORD	FAIRFIELD
06905	RIDGEWAY	FAIRFIELD
06905	STAMFORD	FAIRFIELD
06906	STAMFORD	FAIRFIELD
06907	STAMFORD	FAIRFIELD
06910	STAMFORD	FAIRFIELD
06911	STAMFORD	FAIRFIELD
06912	STAMFORD	FAIRFIELD
06913	STAMFORD	FAIRFIELD
06914	STAMFORD	FAIRFIELD
06920	STAMFORD	FAIRFIELD
06921	STAMFORD	FAIRFIELD
06922	STAMFORD	FAIRFIELD
06925	STAMFORD	FAIRFIELD
06927	STAMFORD	FAIRFIELD
06928	STAMFORD	FAIRFIELD

Zip	City	County
06409	CENTERBROOK	MIDDLESEX
06412	CHESTER	MIDDLESEX
06413	CLINTON	MIDDLESEX
06417	DEEP RIVER	MIDDLESEX
06419	DEEP RIVER	MIDDLESEX
06419	KILLINGWORTH	MIDDLESEX
06426	ESSEX	MIDDLESEX
06442	IVORYTON	MIDDLESEX
06475	OLD SAYBROOK	MIDDLESEX
06498	WESTBROOK	MIDDLESEX
06405	BRANFORD	NEW HAVEN
06437	GUILFORD	NEW HAVEN
06443	MADISON	NEW HAVEN
06460	MILFORD	NEW HAVEN
06471	N. BRANFORD	NEW HAVEN
06472	NORTHFORD	NEW HAVEN
06477	ORANGE	NEW HAVEN
06501	NEW HAVEN	NEW HAVEN
06502	NEW HAVEN	NEW HAVEN
06503	NEW HAVEN	NEW HAVEN
06504	NEW HAVEN	NEW HAVEN
06505	NEW HAVEN	NEW HAVEN
06506	NEW HAVEN	NEW HAVEN
06507	NEW HAVEN	NEW HAVEN
06508	NEW HAVEN	NEW HAVEN
06509	NEW HAVEN	NEW HAVEN
06510	NEW HAVEN	NEW HAVEN
06511	NEW HAVEN	NEW HAVEN
06512	EAST HAVEN	NEW HAVEN
06512	NEW HAVEN	NEW HAVEN
06513	EAST HAVEN	NEW HAVEN
06513	NEW HAVEN	NEW HAVEN
06515	NEW HAVEN	NEW HAVEN
06516	WEST HAVEN	NEW HAVEN
06519	NEW HAVEN	NEW HAVEN
06520	NEW HAVEN	NEW HAVEN
06521	NEW HAVEN	NEW HAVEN
06530	NEW HAVEN	NEW HAVEN
06531	NEW HAVEN	NEW HAVEN
06532	NEW HAVEN	NEW HAVEN
06533	NEW HAVEN	NEW HAVEN
06534	NEW HAVEN	NEW HAVEN
06535	NEW HAVEN	NEW HAVEN
06536	NEW HAVEN	NEW HAVEN
06537	NEW HAVEN	NEW HAVEN
06538	NEW HAVEN	NEW HAVEN
06540	NEW HAVEN	NEW HAVEN

Zip	City	County
06320	NEW LONDON	NEW LONDON
06333	EAST LYME	NEW LONDON
06335	GALES FERRY	NEW LONDON
06339	GALES FERRY	NEW LONDON
06339	LEDYARD	NEW LONDON
06340	GROTON	NEW LONDON
06349	GROTON	NEW LONDON
06355	MYSTIC	NEW LONDON
06357	NIANTIC	NEW LONDON
06359	N. STONINGTON	NEW LONDON
06371	LYME	NEW LONDON
06371	OLD LYME	NEW LONDON
06372	OLD MYSTIC	NEW LONDON
06375	QUAKER HILL	NEW LONDON
06376	SOUTH LYME	NEW LONDON
06378	STONINGTON	NEW LONDON
06379	PAWCATUCK	NEW LONDON
06385	WATERFORD	NEW LONDON
06386	WATERFORD	NEW LONDON
06388	WEST MYSTIC	NEW LONDON
06439	HADLYME	NEW LONDON

See ACIC CT HO MAPS New Business & Renewal Underwriting Guidelines for details