

LANDLORDS PACKAGE POLICY PROGRAM

**CPIC
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LANDLORDS PACKAGE POLICY PROGRAM

Rule No.

1. ELIGIBILITY:

The Landlords Package Policy manual contains rules, classifications, rates and premiums for writing Fire, Allied Lines and Liability Insurance on:

1 and 2 family non-owner occupied dwellings; and
3 and 4 family owner and non-owner occupied dwellings.

- Dwelling must be occupied and in above average condition
- Must be accessible to emergency vehicles year round.

INELIGIBLE RISKS:

- Absentee Landlords (Those living more than 200 miles from LL property)
- Unprotected Risks
- Risks with no central heat
- Risks with other than Copper, PVC, PEX, or Galvanized Piping
- Risks Under Renovation
- Student Housing
- Dwellings that are for sale
- Vacant or Unoccupied Dwellings
- Mobile Home Construction
- Risks that have an interior solid fuel burning device
- Any dog with a history of biting or aggressive behavior
- Risks with Swimming Pools
- Dwellings not in compliance with NYS building codes
- Risks with fuses maximum of \$100,000. Liability coverage and ACV on coverage A.

CRITERIA TO WRITE FL-3 RC

Electrical - Risk must have circuit breakers (No Fuses)

Roof - Replaced within the past 20 years. Please contact U/W If older than 20 years.

Exterior- Must be well maintained. No chipped or peeling paint. No asphalt or asbestos siding.

Landlord Program and Coverage B

Coverage B “Other Structures” – To qualify for Coverage B “Other Structures Coverage”, structures should:

1. Be (2) stories or less in height
2. Be less than 2,000 square feet
3. Roof new or updated within the past 20 years
4. For Replacement Cost to apply:
 - a. Circuit Breakers if there is electric to the structure
 - b. If no electric, risk will qualify
5. Exterior is in good condition

Any structure not fitting the above criteria, needs to be excluded from the policy with a signed ML-CP-2 form. Coverage can be offered on a separate Standard Dwelling Fire Policy.

2. BASIC POLICY COVERAGE AND LIMITS:

The basic policy provides coverage for the following:

	COVERAGE DESCRIPTION	MINIMUM LIMITS
A	Residence	\$40,000 ACV / \$50,000 RC
B	Related Private Structures	10% of Cov. A
C	Personal Property	Optional
D	Additional Living Expense or Loss of Rent	10% of Cov. A
L	Premises Liability	\$25,000
M	Premises Medical Payments	Optional

The following cause of loss forms are available:

- FL-1R Basic Form
FL-2 Broad Form
FL-3 Special Form

See forms for causes of loss that apply.

Premiums for all forms are shown on the Premium Tables.

MANDATORY FORMS - The following forms are mandatory for the Landlords Package Program:

Property Coverages FL-20, FL-30, FL-84A, PERILS SECTION (FL-1R, 2, 3),
FL-83, FMD-1.

Liability Coverages FL-OLT, FL-80, FL-52A, & NY-STAT-1
(if liability is included).

3. GENERAL RULES:

3-a CANCELLATION –

If insurance is canceled or reduced at the request of the company or the insured, the earned premium shall be computed on a pro-rata basis.

3-b INTERPOLATION –

To determine the premium for an amount of insurance between two amounts shown in the premium table, add the pro-rata premium for the difference between the nearest amounts shown to the premium for the lower amount.

3-c MAXIMUM & MINIMUM CHARGES – ANNUAL

Annual Minimum Premium - \$300.00

3-d RATE REVISIONS –

Are highlighted for changed page in the manual denoting the edition and section that has changed

3-e RESTRICTION OF INDIVIDUAL POLICIES -

If a policy would not be issued because of unusual exposures, the applicant may request a restriction of the policy at no reduction in the premium. The request, bearing the signature of the applicant, shall be referred to the Company.

3-f TERM OF INSURANCE -

All premiums contained in this manual are on an annual basis.

Term Factors are listed below:

Term of Policy	Term Factor
1 year	1.0

3-g TERRORISM RISK INSURANCE ACT -

The Terrorism Risk Insurance Act, as amended, is a program established by the federal government where the government will share the risk of loss from terrorism as specified in the Act. Insurers providing commercial insurance are required to make coverage available for certified acts of terrorism. Refer to the Company for the Company's procedure to comply with the Terrorism Risk Insurance Act.

3-h WHOLE DOLLAR PREMIUM -

The premium for each exposure shall be rounded to the nearest dollar, separately for each coverage provided by the policy.

A premium involving 50 cents or over shall be rounded to the next higher dollar.

4. RATING:

All rates in this manual are ANNUAL per \$1,000 of insurance unless otherwise specified.

1. Classify residence by construction year (prior/since), zone, construction, protection and settlement (replacement cost or actual cash value).
2. Consult premium tables to obtain appropriate annual premium for number of families, cause of loss form and Coverage A amount of insurance. See interpolation rule if premium for amount of insurance is not shown.
3. Apply sub-zone factors when applicable.
4. Apply any special condition charges or credits.
5. Add premium for optional property coverages.
6. Apply deductible credits.
7. Add premiums for higher liability limits and optional liability coverages.
8. Add any other premiums that are written with this policy.
9. Add fire Fee for 3 and 4 families only. Total property premium x .50 x .0125

5. RATING - DESCRIPTIONS OF CLASSIFICATIONS:

CONSTRUCTION -

5-a FRAME -

A building shall be classified as frame when the wall area of frame, metal-sheathed or stucco construction exceeds $33\frac{1}{3}\%$ of the total exterior wall area.

5-b MASONRY -

A building shall be classified as masonry when more than $66\frac{2}{3}\%$ of the exterior wall area is of masonry or masonry veneered construction.

PROTECTION -**5-c PROTECTED -**

Building is located within 1,000 feet of an approved fire hydrant and is within 5 road miles of a responding fire department.

5-d SEMI - PROTECTED -

Building is located more than 1,000 feet from an approved fire hydrant, but is within 5 road miles of a responding fire department.

5-e UNPROTECTED - All others.**RESIDENCE REPLACEMENT COST / ACTUAL CASH VALUE PROVISIONS -****5-f REPLACEMENT COST -**

Replacement Cost premiums are to be used when the residence is insured for at least 80% of the replacement cost.

Residence losses will be settled according to the Replacement Cost Provision.

5-g ACTUAL CASH VALUE -

The Actual Cash Value premiums are to be used when the residence is insured for between 50% and 79% of the replacement cost. Residence losses will be settled on an actual cash value basis including deduction for depreciation.

5-h CONSTRUCTION YEAR -

Construction Year shall be determined according to the following definitions:

Constructed Prior to January, 1960 - Building constructed prior to January 1, 1960 and building has not been reconstructed/renovated. Reconstruction/renovation includes a new electrical service and a new heating system.

Constructed Since January, 1960 - Building constructed or reconstructed/renovated since January 1, 1960. Reconstruction/renovation includes a new electrical service and a new heating system.

6. OPTIONAL COVERAGES - DESCRIPTION:

6-a ADDED WATER DAMAGES COVERAGE - (FL-72)

This form adds coverage for direct loss to property caused by the backup of water through drains and/or sewers and through sump basins caused by failure of sump pump operation. The rate is shown in the Premium Section of the manual. Maximum of \$10,000

6-b ADDITIONAL INSURED - (FL-41, FL-44 or FL-41L)

The definition of insured can be revised to include a person or organization with respect to:

- Coverage A and B (FL-41)
- Coverage L and M (FL-44)
- Coverage A, B, L and M (FL-41L)

Additional insured premiums are shown in the Premium Section of the manual.

6-c ADDITIONAL LIVING EXPENSE -

Enter total amount of coverage on policy declaration page. Coverage in excess of the amount provided (10%) shall be charged at the rates shown at the bottom of the premium tables.

6-d AUTOMATIC INCREASE IN INSURANCE - (FL-10)

The amount of insurance for Coverage A and B will be increased by a percentage at the end of each three month period. The rates are shown in the Premium Section of the manual.

6-e BROAD FORM - (FL-2 or FL-2B)

This form is used to add additional causes of loss to the policy. Premiums are shown on the premium tables.

6-f BUILDING THEFT COVERAGE - (FL-42)

Coverage can be added for the loss or damage to the described residence or covered related private structures resulting from theft of permanently installed building materials.

6-g COVERAGES - OTHER PROGRAMS

It is permissible to attach any filed form not included in this section. The appropriate rates are to be used.

6-h CREDIT TO REMOVE LIABILITY COVERAGE -

The credits to remove liability coverage are shown in the Premium Section of the manual.

6-i DEDUCTIBLES -

Forms used in conjunction with the premiums shown in this manual contemplate \$250 All Perils Loss Deductible Clause applying per occurrence. This deductible clause can be increased by entering the deductible amount on the Declarations Page and applying the appropriate deductible credit as shown in the Premium Section of the manual.

6-j EARTHQUAKE - (FL-12)

Earthquake coverage may be added at the rates shown in the Premium Section of the manual.

6-k EQUIPMENT BREAKDOWN ENHANCEMENT ENDORSEMENT - (FL-345)

This form adds equipment breakdown as a covered cause of loss to the policy. Use the rates and rules as filed by the company.

6-l LANDLORD'S CONTENTS – (FL-130)

The limit for business property on premises shown in the FL-20 under Limitation on Certain Property can be increased. Use the applicable personal property rate as shown at the bottom of the premium tables.

6-m LANDLORD PROGRAM ENHANCEMENT ENDORSEMENT (FL-CP-100)

For use with FL-2 and FL-3 only. Premium is shown in the Premium Section of the Manual.

6-n LOSS OF RENTS -

Enter total amount of coverage on policy declaration page. Coverage in excess of the amount provided (10%) shall be charged at the rates shown at the bottom of the premium tables.

6-o ORDINANCE OR LAW (FL-360)

Can be added to the policy so that losses will be adjusted in accordance with any code, ordinance or law that regulates the construction, repair or demolition.

Only available for dwellings constructed Since 1960

6-p PERSONAL INJURY - (FL-46)

Coverage may be provided for the named insured's legal liability resulting from the false arrest, libel, slander, or invasion of privacy of another at the additional premiums shown in the Premium Section of the manual.

6-q PERSONAL PROPERTY -

Coverage for personal property owned by or in the care of an insured can be provided at the rates shown at the bottom of the premium tables.

6-r PREMISES ALARM OR FIRE PROTECTION SYSTEM - (ML-216)

Premium credits may be allowed for the installation of approved and properly maintained alarm and/or sprinkler systems in a residence as shown in the Premium Section of the manual.

6-s PREMISES LIABILITY - INCREASED LIMITS – (FL-OLT)

Higher liability limits may be written at the additional premiums shown in the Premium Section of the manual.

6-t PREMISES MEDICAL PAYMENTS -

Coverage for medical payments may be written at the additional premiums shown in the Premium Section of the manual.

6-u RELATED PRIVATE STRUCTURES -

Coverage may be increased for related private structures on the insured premises which are not attached to the insured residence. The rates are shown at the bottom of the premium tables.

6-v RELATED PRIVATE STRUCTURES – EXCLUSION (ML-CP-2)

Related private structures can be excluded with no change in premium.

6-w RELATED PRIVATE STRUCTURES - SPECIFIED - (FL-48)

The rates for specified related private structures are shown in the Premium Section of the manual.

6-x RESIDENCE GLASS ENDORSEMENT - (FL-25)

Coverage may be added by charging the premiums shown in the Premium Section of the manual.

6-y ROOF SURFACE ACTUAL CASH VALUE LOSS SETTLEMENT (FL-124)

When a scheduled building or structure sustains a covered loss to a roof surface caused by windstorm or hail, the claim will be adjusted on the basis of the actual cash value of the loss.

This form is available for use only when the roof:

1. Is at least 10 years old;or
2. Has existing damage from either weather conditions or trees

6-z SPECIAL FORM - (FL-3) - (Excludes Theft)

Coverage on the residence is on a risk not otherwise excluded basis and coverage on personal property is the same as Broad Form. Premiums are shown on the premium tables.

6-aa TRAMPOLINE EXCLUSION - (FL-52 or FL-52A)

Coverage may be excluded for the liability arising out of ownership or use of a trampoline.

6-ab UNDERGROUND UTILITY ENDORSEMENT- (FL-342)

This provides \$10,000 in coverage with regards to underground service lines as a direct result of a service line failure, including costs to repair or replace damaged covered service lines and outdoor property that is damaged as a result of a covered loss. Premiums are shown in the Premium Section of the manual

6-ac VANDALISM -

Coverage for vandalism can be added to the basic form (FL-1R) by indicating that coverage applies on the policy declaration page. Coverage is included in other forms. Premiums are shown on the premium tables.

7. SPECIAL PREMIUM MODIFICATIONS – DESCRIPTIONS:

7-a HAZARDOUS CONDITIONS CHARGES -

Charges may be applied to the residence and personal property when certain hazardous conditions exist. Charges are shown in the Premium Section of the manual.

7-b OCCUPANCY CREDITS -

Premium credits may be applied to the residence and personal property where occupancy conditions exist. Credits are shown in the Premium Section of the manual.

7-c POLICY CREDITS

Premium credits may be applied to the residence and personal property where other policy conditions exist. Credits are shown in the Premium Section of the Manual.

ANNUAL LANDLORDS PACKAGE POLICY

P

MASONRY OR FRAME
PROTECTED - REMAINDER OF STATE
REPLACEMENT COST

ZONE 1
\$250 LOSS DEDUCTIBLE CLAUSE
PRIOR TO 1/60

COVERAGE A	1 - 2 FAMILY				3 - 4 FAMILY			
	FL-1R NO VAND	FL-1R WITH VAND	FL-2 OR FL-2B	FL-3 OR FL-3B	FL-1R NO VAND	FL-1R WITH VAND	FL-2 OR FL-2B	FL-3 OR FL-3B
	10,000	141	143	149	152	194	196	205
50,000	223	231	262	277	307	318	360	382
70,000	263	274	317	338	361	376	436	465
90,000	328	341	397	425	450	470	545	584
100,000	354	369	431	462	486	508	592	635
120,000	415	433	508	545	571	597	698	749
140,000	480	501	588	631	660	690	808	868
160,000	527	551	651	699	724	758	894	961
180,000	601	629	741	796	826	865	1017	1094
200,000	653	684	808	869	898	941	1111	1195
220,000	704	737	874	941	968	1015	1202	1294
240,000	752	789	938	1012	1035	1087	1290	1391
260,000	801	841	1003	1082	1101	1157	1377	1487
280,000	848	891	1065	1150	1166	1226	1463	1581
300,000	883	929	1115	1207	1214	1279	1533	1660
400,000	1128	1189	1437	1560	1551	1637	1976	2145
500,000	1377	1454	1764	1917	1894	2002	2425	2636
600,000	1620	1712	2084	2268	2227	2356	2864	3118
700,000	1878	1985	2420	2634	2583	2734	3326	3623
Each \$5,000 Over	12.38	13.92	16.24	17.78	17.02	19.13	22.32	24.44
Personal Property per \$1,000	See ACV	See ACV	See ACV	See ACV FL-2	See ACV	See ACV	See ACV	See ACV FL-2
Private Structures per \$1,000	3.93	3.99	4.22	4.33	5.51	5.59	5.90	6.07
Additional Living Expense or Loss of Rent per \$1,000	3.93	3.99	4.22	4.33	5.51	5.59	5.90	6.07

ANNUAL LANDLORDS PACKAGE POLICY

P

ZONE 1

\$250 LOSS DEDUCTIBLE CLAUSE

PRIOR TO 1/60

**MASONRY OR FRAME
PROTECTED - REMAINDER OF STATE
ACTUAL CASH VALUE**

COVERAGE A	1 - 2 FAMILY				3 - 4 FAMILY			
	FL-1R NO VAND	FL-1R WITH VAND	FL-2 OR FL-2B	FL-3 OR FL-3B	FL-1R NO VAND	FL-1R WITH VAND	FL-2 OR FL-2B	FL-3 OR FL-3B
	10,000	184	187	194	198	253	258	266
50,000	290	310	340	360	399	427	468	495
70,000	342	370	412	440	470	509	566	605
90,000	426	462	516	552	586	635	710	760
100,000	460	500	560	600	632	687	770	824
120,000	540	588	660	708	743	808	908	974
140,000	624	680	763	820	858	934	1050	1128
160,000	684	747	844	909	941	1029	1161	1248
180,000	781	852	961	1034	1075	1174	1322	1421
200,000	850	929	1049	1130	1167	1277	1443	1553
220,000	914	1002	1134	1223	1257	1378	1561	1681
240,000	978	1074	1218	1315	1346	1477	1676	1808
260,000	1041	1144	1301	1407	1431	1574	1789	1931
280,000	1102	1212	1382	1495	1515	1669	1900	2054
300,000	1148	1266	1447	1569	1578	1742	1991	2156
400,000	1466	1625	1866	2028	2016	2236	2567	2786
500,000	1790	1988	2290	2492	2462	2736	3150	3425
600,000	2105	2343	2705	2948	2895	3225	3722	4051
700,000	2442	2719	3141	3425	3358	3742	4322	4706
Each \$5,000 Over	16.09	18.09	21.11	23.10	22.13	24.89	29.03	31.77
Personal Property per \$1,000	4.27	4.41	4.64	See FL-2	5.97	6.17	6.49	See FL-2
Private Structures per \$1,000	5.12	5.27	5.49	5.64	7.16	7.37	7.69	7.89
Additional Living Expense or Loss of Rent per \$1,000	5.12	5.27	5.49	5.64	7.16	7.37	7.69	7.89

ANNUAL LANDLORDS PACKAGE POLICY

P

MASONRY OR FRAME

**SEMI-PROTECTED - REMAINDER OF STATE
REPLACEMENT COST**

ZONE 1

**\$250 LOSS DEDUCTIBLE CLAUSE
PRIOR TO 1/60**

COVERAGE A	1 - 2 FAMILY				3 - 4 FAMILY			
	FL-1R NO VAND	FL-1R WITH VAND	FL-2 OR FL-2B	FL-3 OR FL-3B	FL-1R NO VAND	FL-1R WITH VAND	FL-2 OR FL-2B	FL-3 OR FL-3B
	10,000	158	160	167	170	218	221	230
50,000	249	258	293	310	343	356	402	426
70,000	293	305	354	378	404	421	487	520
90,000	366	382	444	475	503	525	610	653
100,000	395	412	482	516	544	568	662	709
120,000	464	485	568	609	638	667	780	837
140,000	536	561	657	706	738	772	905	970
160,000	589	616	727	781	809	848	999	1074
180,000	671	702	827	888	923	968	1138	1221
200,000	731	765	904	972	1004	1053	1242	1336
220,000	787	824	977	1052	1082	1135	1343	1446
240,000	842	883	1049	1131	1157	1216	1443	1555
260,000	896	940	1121	1209	1231	1294	1540	1661
280,000	948	995	1190	1285	1303	1372	1636	1767
300,000	987	1039	1247	1349	1357	1430	1714	1854
400,000	1261	1329	1607	1743	1734	1832	2210	2397
500,000	1539	1625	1971	2142	2117	2238	2711	2945
600,000	1811	1913	2329	2534	2489	2635	3202	3483
700,000	2101	2220	2705	2945	2888	3058	3720	4047
Each \$5,000 Over	13.84	14.72	18.15	19.87	19.03	20.22	24.96	27.32
Personal Property per \$1,000	See ACV	See ACV	See ACV	See ACV FL-2	See ACV	See ACV	See ACV	See ACV FL-2
Private Structures per \$1,000	4.30	4.37	4.62	4.74	6.02	6.11	6.46	6.63
Additional Living Expense or Loss of Rent per \$1,000	4.30	4.37	4.62	4.74	6.02	6.11	6.46	6.63

ANNUAL LANDLORDS PACKAGE POLICY

P

**MASONRY OR FRAME
SEMI-PROTECTED - REMAINDER OF STATE
ACTUAL CASH VALUE**

**ZONE 1
\$250 LOSS DEDUCTIBLE CLAUSE
PRIOR TO 1/60**

COVERAGE A	1 - 2 FAMILY				3 - 4 FAMILY			
	FL-1R NO VAND	FL-1R WITH VAND	FL-2 OR FL-2B	FL-3 OR FL-3B	FL-1R NO VAND	FL-1R WITH VAND	FL-2 OR FL-2B	FL-3 OR FL-3B
	10,000	205	210	217	221	283	289	298
50,000	324	347	381	402	446	477	524	554
70,000	382	413	461	491	526	569	634	677
90,000	476	517	578	617	654	709	793	849
100,000	514	559	626	671	707	768	860	923
120,000	604	658	739	792	830	904	1014	1089
140,000	698	761	855	917	959	1045	1175	1262
160,000	765	837	945	1015	1052	1150	1299	1398
180,000	873	954	1076	1155	1201	1310	1478	1589
200,000	950	1040	1175	1263	1306	1428	1614	1738
220,000	1022	1121	1270	1367	1406	1541	1744	1881
240,000	1094	1202	1364	1470	1504	1651	1873	2022
260,000	1164	1281	1456	1571	1600	1760	2001	2162
280,000	1232	1358	1547	1670	1694	1865	2125	2299
300,000	1283	1418	1621	1753	1764	1948	2226	2412
400,000	1640	1820	2090	2266	2255	2499	2870	3119
500,000	2002	2227	2564	2785	2751	3057	3521	3831
600,000	2354	2624	3029	3293	3236	3604	4160	4532
700,000	2731	3046	3518	3827	3754	4182	4831	5266
Each \$5,000 Over	17.99	20.22	23.60	25.83	24.74	27.82	32.45	35.52
Personal Property per \$1,000	4.66	4.82	5.07	See FL-2	6.53	6.75	7.09	See FL-2
Private Structures per \$1,000	5.60	5.76	6.00	6.17	7.83	8.06	8.40	8.62
Additional Living Expense or Loss of Rent per \$1,000	5.60	5.76	6.00	6.17	7.83	8.06	8.40	8.62

ANNUAL LANDLORDS PACKAGE POLICY

P

**MASONRY OR FRAME
UPSTATE CITIES
REPLACEMENT COST**

**ZONE 2
\$250 LOSS DEDUCTIBLE CLAUSE
PRIOR TO 1/60**

COVERAGE A	1 - 2 FAMILY				3 - 4 FAMILY			
	FL-1R NO VAND	FL-1R WITH VAND	FL-2 OR FL-2B	FL-3 OR FL-3B	FL-1R NO VAND	FL-1R WITH VAND	FL-2 OR FL-2B	FL-3 OR FL-3B
	10,000	168	170	177	181	231	234	244
50,000	266	275	311	329	365	377	428	453
70,000	312	326	376	401	429	447	518	553
90,000	389	406	472	504	535	557	648	693
100,000	420	439	512	548	578	603	704	754
120,000	493	516	603	646	679	709	830	890
140,000	571	597	699	750	784	819	960	1031
160,000	626	656	772	830	860	900	1061	1142
180,000	714	748	879	944	982	1027	1209	1300
200,000	776	814	959	1031	1067	1118	1319	1420
220,000	836	878	1038	1117	1149	1205	1427	1537
240,000	895	940	1115	1202	1229	1290	1532	1652
260,000	951	1001	1190	1283	1308	1373	1635	1767
280,000	1007	1060	1265	1365	1384	1454	1737	1878
300,000	1049	1105	1324	1432	1442	1517	1820	1971
400,000	1340	1416	1707	1851	1842	1943	2346	2548
500,000	1636	1731	2095	2275	2249	2375	2879	3131
600,000	1924	2038	2475	2691	2646	2797	3402	3704
700,000	2232	2364	2875	3127	3068	3245	3950	4303
Each \$5,000 Over	14.71	15.63	19.29	21.11	20.22	21.49	26.52	29.03
Personal Property per \$1,000	See ACV	See ACV	See ACV	See ACV FL-2	See ACV	See ACV	See ACV	See ACV FL-2
Private Structures per \$1,000	3.93	3.99	4.22	4.33	5.51	5.59	5.90	6.07
Additional Living Expense or Loss of Rent per \$1,000	3.93	3.99	4.22	4.33	5.51	5.59	5.90	6.07

ANNUAL LANDLORDS PACKAGE POLICY

P

ZONE 2

\$250 LOSS DEDUCTIBLE CLAUSE

PRIOR TO 1/60

**MASONRY OR FRAME
UPSTATE CITIES
ACTUAL CASH VALUE**

COVERAGE A	1 - 2 FAMILY				3 - 4 FAMILY			
	FL-1R NO VAND	FL-1R WITH VAND	FL-2 OR FL-2B	FL-3 OR FL-3B	FL-1R NO VAND	FL-1R WITH VAND	FL-2 OR FL-2B	FL-3 OR FL-3B
	10,000	219	223	230	236	301	307	317
50,000	345	369	404	428	474	508	556	590
70,000	406	439	489	523	558	604	672	719
90,000	506	549	613	656	696	755	843	903
100,000	546	594	665	713	752	817	915	981
120,000	642	699	784	842	882	961	1078	1157
140,000	742	808	908	975	1019	1111	1248	1340
160,000	813	889	1003	1079	1118	1223	1380	1485
180,000	928	1013	1142	1228	1276	1394	1571	1689
200,000	1009	1104	1247	1342	1387	1518	1715	1846
220,000	1086	1192	1347	1453	1494	1639	1854	1999
240,000	1163	1277	1448	1562	1598	1756	1992	2149
260,000	1237	1361	1545	1670	1700	1871	2126	2297
280,000	1309	1442	1642	1775	1800	1984	2259	2443
300,000	1364	1507	1720	1863	1875	2072	2366	2563
400,000	1742	1933	2218	2408	2395	2658	3050	3313
500,000	2127	2365	2721	2959	2924	3253	3743	4072
600,000	2501	2787	3214	3500	3439	3833	4422	4816
700,000	2902	3236	3733	4067	3989	4449	5135	5595
Each \$5,000 Over	19.12	21.49	25.07	27.45	26.29	29.56	34.48	37.75
Personal Property per \$1,000	4.27	4.41	4.64	See FL-2	5.97	6.17	6.49	See FL-2
Private Structures per \$1,000	5.12	5.27	5.49	5.64	7.16	7.37	7.69	7.89
Additional Living Expense or Loss of Rent per \$1,000	5.12	5.27	5.49	5.64	7.16	7.37	7.69	7.89

ANNUAL LANDLORDS PACKAGE POLICY

S

**MASONRY OR FRAME
PROTECTED - REMAINDER OF STATE
REPLACEMENT COST**

**ZONE 1
\$250 LOSS DEDUCTIBLE CLAUSE
SINCE 1/60**

COVERAGE A	1 - 2 FAMILY				3 - 4 FAMILY			
	FL-1R NO VAND	FL-1R WITH VAND	FL-2 OR FL-2B	FL-3 OR FL-3B	FL-1R NO VAND	FL-1R WITH VAND	FL-2 OR FL-2B	FL-3 OR FL-3B
	10,000	127	129	134	137	176	177	185
50,000	201	208	236	249	276	286	324	343
70,000	237	247	285	305	325	338	392	419
90,000	295	308	357	383	405	422	491	525
100,000	319	333	388	416	437	456	533	571
120,000	374	391	456	491	514	536	628	674
140,000	432	452	529	568	594	620	727	780
160,000	473	497	584	629	652	682	805	865
180,000	541	567	666	716	743	778	915	983
200,000	588	617	726	782	808	846	999	1075
220,000	634	665	786	848	870	912	1080	1164
240,000	678	712	844	911	932	977	1160	1251
260,000	721	759	901	974	991	1040	1239	1337
280,000	762	803	957	1034	1049	1102	1316	1421
300,000	795	838	1003	1086	1093	1149	1379	1492
400,000	1015	1073	1292	1404	1396	1472	1778	1929
500,000	1239	1311	1586	1725	1704	1798	2181	2370
600,000	1458	1544	1874	2041	2004	2118	2577	2804
700,000	1691	1792	2176	2372	2325	2457	2993	3257
Each \$5,000 Over	11.14	11.84	14.62	15.99	15.32	16.28	20.09	22.00
Personal Property per \$1,000	See ACV	See ACV	See ACV	See ACV FL-2	See ACV	See ACV	See ACV	See ACV FL-2
Private Structures per \$1,000	3.55	3.60	3.81	3.91	4.96	5.03	5.32	5.46
Additional Living Expense or Loss of Rent per \$1,000	3.55	3.60	3.81	3.91	4.96	5.03	5.32	5.46

ANNUAL LANDLORDS PACKAGE POLICY

S

MASONRY OR FRAME
PROTECTED - REMAINDER OF STATE
ACTUAL CASH VALUE

ZONE 1
\$250 LOSS DEDUCTIBLE CLAUSE
SINCE 1/60

COVERAGE A	1 - 2 FAMILY				3 - 4 FAMILY			
	FL-1R NO VAND	FL-1R WITH VAND	FL-2 OR FL-2B	FL-3 OR FL-3B FL-3B	FL-1R NO VAND	FL-1R WITH VAND	FL-2 OR FL-2B	FL-3 OR FL-3B
	10,000	166	169	175	178	228	233	240
50,000	261	279	306	324	359	384	421	446
70,000	308	333	371	396	423	458	510	545
90,000	383	416	464	497	527	572	638	683
100,000	414	450	504	540	569	618	693	743
120,000	486	529	594	637	668	727	817	877
140,000	562	612	688	738	772	842	946	1015
160,000	616	673	760	817	847	926	1046	1125
180,000	703	768	865	930	967	1056	1190	1279
200,000	764	836	944	1016	1051	1150	1300	1399
220,000	824	903	1022	1101	1132	1241	1406	1515
240,000	880	967	1096	1183	1211	1329	1508	1627
260,000	937	1031	1171	1265	1288	1417	1611	1740
280,000	992	1093	1244	1345	1364	1502	1711	1850
300,000	1033	1141	1303	1411	1420	1569	1793	1941
400,000	1319	1463	1679	1823	1814	2012	2311	2509
500,000	1611	1791	2061	2241	2215	2462	2836	3083
600,000	1895	2111	2435	2651	2606	2903	3351	3648
700,000	2198	2450	2828	3080	3022	3369	3892	4238
Each \$5,000 Over	14.48	16.28	18.99	20.79	19.92	22.39	26.12	28.59
Personal Property per \$1,000	3.83	3.97	4.17	See FL-2	5.37	5.56	5.84	See FL-2
Private Structures per \$1,000	4.61	4.74	4.94	5.08	6.44	6.63	6.91	7.10
Additional Living Expense or Loss of Rent per \$1,000	4.61	4.74	4.94	5.08	6.44	6.63	6.91	7.10

ANNUAL LANDLORDS PACKAGE POLICY

S

**MASONRY OR FRAME
SEMI-PROTECTED - REMAINDER OF STATE
REPLACEMENT COST**

**ZONE 1
\$250 LOSS DEDUCTIBLE CLAUSE
SINCE 1/60**

COVERAGE A	1 - 2 FAMILY				3 - 4 FAMILY			
	FL-1R NO VAND	FL-1R WITH VAND	FL-2 OR FL-2B	FL-3 OR FL-3B	FL-1R NO VAND	FL-1R WITH VAND	FL-2 OR FL-2B	FL-3 OR FL-3B
	10,000	142	144	150	153	195	197	206
50,000	225	233	264	280	309	320	363	383
70,000	265	275	319	341	364	379	438	468
90,000	329	343	399	428	453	473	549	587
100,000	356	371	433	464	490	511	597	639
120,000	418	436	510	548	574	600	703	753
140,000	483	505	591	635	664	695	815	873
160,000	529	554	653	704	728	762	899	968
180,000	605	633	744	801	832	870	1024	1101
200,000	657	688	812	875	904	947	1118	1202
220,000	708	742	878	948	973	1021	1209	1301
240,000	757	794	942	1018	1041	1094	1299	1400
260,000	806	845	1007	1089	1108	1164	1386	1497
280,000	852	896	1069	1157	1173	1233	1472	1591
300,000	888	934	1121	1215	1221	1286	1543	1670
400,000	1135	1196	1445	1571	1561	1647	1989	2158
500,000	1385	1462	1772	1930	1905	2013	2441	2652
600,000	1630	1722	2094	2283	2241	2371	2884	3137
700,000	1890	1997	2432	2652	2599	2750	3349	3645
Each \$5,000 Over	12.46	13.24	16.34	17.88	17.13	18.21	22.46	24.59
Personal Property per \$1,000	See ACV	See ACV	See ACV	See ACV FL-2	See ACV	See ACV	See ACV	See ACV FL-2
Private Structures per \$1,000	3.87	3.92	4.15	4.27	5.43	5.51	5.82	5.98
Additional Living Expense or Loss of Rent per \$1,000	3.87	3.92	4.15	4.27	5.43	5.51	5.82	5.98

ANDLORDS PACKAGE POLICY

S

MASONRY OR FRAME

SEMI-PROTECTED - REMAINDER OF STATE

ACTUAL CASH VALUE

ZONE 1
\$250 LOSS DEDUCTIBLE CLAUSE
SINCE 1/60

COVERAGE A	1 - 2 FAMILY				3 - 4 FAMILY			
	FL-1R NO VAND	FL-1R WITH VAND	FL-2 OR FL-2B	FL-3 OR FL-3B	FL-1R NO VAND	FL-1R WITH VAND	FL-2 OR FL-2B	FL-3 OR FL-3B
	10,000	185	190	195	200	255	260	268
50,000	292	312	342	363	401	429	471	499
70,000	344	373	414	443	473	511	570	608
90,000	428	465	519	555	590	639	715	764
100,000	463	503	563	604	636	691	775	831
120,000	544	592	664	713	747	813	914	980
140,000	628	685	770	826	863	940	1058	1135
160,000	689	753	850	914	947	1035	1168	1258
180,000	786	859	968	1040	1081	1180	1330	1431
200,000	854	935	1056	1137	1175	1285	1453	1564
220,000	920	1009	1141	1230	1265	1386	1571	1693
240,000	985	1082	1227	1324	1354	1485	1687	1820
260,000	1048	1153	1310	1415	1440	1583	1800	1946
280,000	1109	1222	1391	1505	1525	1679	1913	2069
300,000	1155	1276	1457	1579	1588	1752	2003	2171
400,000	1475	1637	1878	2040	2029	2248	2583	2806
500,000	1801	2003	2305	2507	2477	2751	3170	3449
600,000	2119	2362	2723	2966	2913	3243	3745	4080
700,000	2457	2741	3163	3446	3379	3763	4349	4739
Each \$5,000 Over	16.19	18.21	21.23	23.25	22.27	25.03	29.20	31.97
Personal Property per \$1,000	4.19	4.34	4.56	See FL-2	5.88	6.08	6.39	See FL-2
Private Structures per \$1,000	5.03	5.18	5.40	5.54	7.05	7.25	7.56	7.77
Additional Living Expense or Loss of Rent per \$1,000	5.03	5.18	5.40	5.54	7.05	7.25	7.56	7.77

ANNUAL LANDLORDS PACKAGE POLICY

S

ZONE 2

\$250 LOSS DEDUCTIBLE CLAUSE

SINCE 1/60

MASONRY OR FRAME
UPSTATE CITIES
REPLACEMENT COST

COVERAGE A	1 - 2 FAMILY				3 - 4 FAMILY			
	FL-1R NO VAND	FL-1R WITH VAND	FL-2 OR FL-2B	FL-3 OR FL-3B	FL-1R NO VAND	FL-1R WITH VAND	FL-2 OR FL-2B	FL-3 OR FL-3B
	10,000	151	153	159	163	208	211	220
50,000	239	247	280	296	329	340	385	408
70,000	281	293	338	362	386	402	465	497
90,000	350	365	425	454	482	502	583	624
100,000	378	394	461	493	520	543	634	679
120,000	444	464	543	582	610	637	746	800
140,000	513	536	629	674	706	737	864	927
160,000	563	589	695	747	774	810	956	1028
180,000	643	671	792	850	884	924	1088	1169
200,000	698	731	864	929	960	1005	1187	1277
220,000	752	788	934	1006	1034	1084	1283	1382
240,000	805	843	1004	1081	1106	1160	1378	1486
260,000	856	898	1071	1156	1177	1236	1472	1589
280,000	906	951	1139	1229	1246	1309	1563	1689
300,000	944	993	1193	1290	1298	1365	1638	1773
400,000	1206	1271	1537	1667	1659	1749	2112	2292
500,000	1472	1553	1886	2048	2024	2137	2591	2816
600,000	1732	1829	2228	2423	2381	2516	3062	3332
700,000	2009	2122	2588	2815	2762	2920	3556	3871
Each \$5,000 Over	13.24	14.07	17.36	19.01	18.20	19.34	23.87	26.13
Personal Property per \$1,000	See ACV	See ACV	See ACV	See ACV FL-2	See ACV	See ACV	See ACV	See ACV FL-2
Private Structures per \$1,000	3.55	3.60	3.81	3.91	4.96	5.03	5.32	5.46
Additional Living Expense or Loss of Rent per \$1,000	3.55	3.60	3.81	3.91	4.96	5.03	5.32	5.46

ANNUAL LANDLORDS PACKAGE POLICY

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MASONRY OR FRAME
UPSTATE CITIES
ACTUAL CASH VALUE

ZONE 2
\$250 LOSS DEDUCTIBLE CLAUSE
SINCE 1/60

COVERAGE A	1 - 2 FAMILY				3 - 4 FAMILY			
	FL-1R NO VAND	FL-1R WITH VAND	FL-2 OR FL-2B	FL-3 OR FL-3B	FL-1R NO VAND	FL-1R WITH VAND	FL-2 OR FL-2B	FL-3 OR FL-3B
	10,000	197	202	208	212	270	276	284
50,000	311	332	365	386	427	456	500	530
70,000	365	396	440	471	502	544	606	646
90,000	455	494	552	590	626	680	760	812
100,000	491	535	599	642	676	734	824	882
120,000	577	629	706	757	794	864	971	1041
140,000	667	727	817	878	917	999	1124	1206
160,000	732	801	903	972	1006	1100	1242	1336
180,000	835	913	1028	1106	1148	1254	1414	1519
200,000	908	995	1122	1209	1248	1365	1544	1661
220,000	977	1073	1213	1308	1345	1473	1670	1798
240,000	1046	1149	1303	1407	1438	1579	1793	1933
260,000	1113	1226	1391	1504	1530	1682	1913	2066
280,000	1178	1299	1478	1599	1620	1784	2033	2197
300,000	1227	1356	1548	1678	1688	1863	2130	2306
400,000	1568	1741	1996	2169	2156	2390	2746	2980
500,000	1914	2130	2450	2666	2632	2924	3370	3662
600,000	2251	2510	2894	3153	3095	3446	3981	4332
700,000	2611	2913	3361	3663	3590	4000	4623	5033
Each \$5,000 Over	17.21	19.35	22.56	24.71	23.66	26.60	31.03	33.97
Personal Property per \$1,000	3.83	3.97	4.17	See FL-2	5.37	5.56	5.84	See FL-2
Private Structures per \$1,000	4.61	4.74	4.94	5.08	6.44	6.63	6.91	7.10
Additional Living Expense or Loss of Rent per \$1,000	4.61	4.74	4.94	5.08	6.44	6.63	6.91	7.10

**PREMIUM SECTION
OPTIONAL COVERAGES
ANNUAL PREMIUMS**

RULE NO.

6-a ADDED WATER DAMAGES COVERAGE - (FL-72A)

\$10.00 per \$1,000.

6-b ADDITIONAL INSURED - (FL-41, FL-44 or FL-41L)

Coverage A & B (FL-41)	\$10.00 per additional insured.
Coverage L & M (FL-44)	\$10.00 per additional insured.
Coverage A, B, L & M (FL-41L)	\$15.00 per additional insured.

6-d AUTOMATIC INCREASE IN INSURANCE - (FL-10)

Amount of Quarterly Increase	1.0%
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6-f BUILDING THEFT COVERAGE - (FL-42)

\$10.00 per policy.

6-h CREDIT TO REMOVE LIABILITY COVERAGE -

1 - 2 Family	\$ 22.00
3 - 4 Family	57.00

6-i DEDUCTIBLE - OPTIONAL DEDUCTIBLE AMOUNTS

Amount of Deductible	Surcharge	Credit
250	---	
500		7%
1,000		12%
2,000		17%
2,500		22%
5,000		27%
10,000		31%

6-j EARTHQUAKE - (FL-12)

Frame (excluding masonry veneer)	\$.40 per \$1,000.
All other	.50 per \$1,000.

6-k EQUIPMENT BREAKDOWN ENHANCEMENT ENDORSEMENT (FL-345)

1-2 Family	\$35
3-4 Family	\$45

6-m LANDLORD PROGRAM ENHANCEMENT ENDORSEMENT – (FL-CP-100)

\$50 Per Policy

6-o ORDINANCE OR LAW – (FL-360)

Charge 10% of the Coverage A & B Premium

6-p PERSONAL INJURY - (FL-46)

Limit of Liability	Premium
\$ 25,000	\$25.00
50,000	29.00
100,000	32.00
200,000	35.00
300,000	37.00
500,000	44.00
1,000,000	52.00

6-r PREMISES ALARM OR FIRE PROTECTION SYSTEM - (ML-216)

	Credit
Central Station Burglary and/or Fire Alarm Systems (Cert Req'd)	10%
Premises Alarm or Fire Protection	5%
Local Fire Alarm	2%

6-s PREMISES LIABILITY - INCREASED LIMITS - (FL-OLT)

(Bodily Injury/Property Damage)

Limit of Liability	1 - 2 Family	3 - 4 Family
\$ 25,000	---	---
50,000	\$ 9.00	\$ 20.00
100,000	14.00	32.00
200,000	24.00	54.00
300,000	28.00	63.00
500,000	45.00	101.00
1,000,000	100.00	155.00

6-t PREMISES MEDICAL PAYMENTS -

Medical Payments Limit	Premium
500/10,000	5.00
500/25,000	6.00
500/50,000	6.00
1,000/10,000	8.00
1,000/25,000	8.00
1,000/50,000	9.00
5,000/10,000	32.00
5,000/25,000	32.00
5,000/50,000	33.00

For each additional \$500, add \$3.00.

6-v RELATED PRIVATE STRUCTURES EXCLUSION (ML-CP-2)

No Premium Change

6-w RELATED PRIVATE STRUCTURES – SPECIFIED - (FL-48)

\$.25 per \$100

6-x RESIDENCE GLASS ENDORSEMENT - (FL-25)

For use with EL-1R \$6.00

6-v ROOF SURFACE ACTUAL CASH VALUE LOSS SETTLEMENT (FL-124)

1% Credit to the Premium

6-aa TRAMPOLINE EXCLUSION - (FL-52A)

No change to policy premium

6-ab UNDERGROUND UTILITY LINE ENDORSEMENT (FL-342)

1-2 Family \$50
3-4 Family \$60

7. SPECIAL PREMIUM MODIFICATIONS:

7-a HAZARDOUS CONDITION CHARGES -

	Surcharge
Unoccupancy - Seasonal	25%
Vacancy	100%

7-b OCCUPANCY CREDIT -

	Credit
Owner Occupied	15%

7-c POLICY CREDITS

Multi Policy Discount	2%
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LANDLORDS FORMS LIST

FL-1R	1/92	Perils Section (Basic Form)
FL-2	1/92	Perils Section (Broad Form)
FL-3	1/92	Perils Section (Special Form)
FL-5	1/92	Condominiums and Shared Ownership Housing
FL-10	1/92	Automatic Increase in Insurance
FL-12	1/92	Earthquake
FL-18	6/96	Intentional Acts Exclusion
FL-20	1/92	Agreement
FL-25	1/92	Residence Glass Endorsement
FL-30	5/92	Amendatory Endorsement (Lead Exclusion)
FL-41	1/92	Additional Insured
FL-41 L	1/92	Additional Insured
FL-42	5/92	Building Theft Coverage
FL-44	9/07	Additional Insured
FL-45 LP	1/92	Change Endorsement
FL-46	1/92	Personal Injury Endorsement
FL-48	1/92	Related Private Structures
FL-52A	12/98	Trampoline Exclusion
FL-72A	5/13	Added Water Damages Coverage
FL-80	7/96	Redefinition of Insured
FL-84A	4/94	New York Amendatory Endorsement
FL-116	2/03	Terrorism Disclosure Endorsement
FL-124	4/14	Roof Surface Actual Cash Value Loss Settlement
FL-130	3/02	Landlord's Contents
FL-OLT	1/92	Premises Liability Insurance Coverage Part
FL-CPL	1/92	Personal Liability Coverage Part
FL-360	9/17	Ordinance or Law
FL-342	4/16	Underground Utility Line Endorsement
FL-345	12/00	Mechanical, Electrical or Pressure Systems Breakdown
FL-373	10/08	Exclusion of Canine Related Injuries or Damages
FL-CP-100	3/21	Landlord Program Enhancement Endorsement
FMD-1	8/08	Important Flood Insurance Notice
LS-88	5/97	Discrimination Clarification
ML-14	6/91	Punitive Damage Form
ML-216	1/87	Premises Alarm or Fire Protection System
ML-CP-1	2/96	Exclusion Endorsement 1 (Dog Bite Exclusion)
ML-CP-2	5/00	Related Private Structures Exclusion
ML-70	1/87	Additional Premises Rented to Others
MFL-25A COOP	1/87	Cooperative Mandatory Endorsement
MR-53	5/89	Personal Lines Coverage
NYSTAT-1	11/08	NY Statutory Endorsement
FL-83	12/97	Amendment of Policy Conditions
TRIA-1	1/07	Notice of Terrorism Insurance Coverage
CPF-1	9/12	Amendatory Endorsement