

DWELLING PROGRAM



SECURITY
MUTUAL
INSURANCE
COMPANY

Established 1887

STANDARD

INDEX

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DWELLING PROGRAM

Rule No.

1.

ELIGIBILITY:

The Dwelling Manual contains rules, classifications & premiums for writing Fire & Allied Lines Insurance on Residences, Related Private Structures, Mobile Homes and Personal Property contained in Residences and Apartments.

Farm Residences are rated from this section of the manual. Refer to Farm Section for rating farm outbuildings.

1-a **RESIDENCE -**

Shall mean a building occupied exclusively for dwelling purposes by not more than four families. Accommodations for up to 5 roomers or boarders are permitted:

For one or two roomers or boarders - 1-2 family rates apply.

For three through five roomers or boarders - 3-4 family rates apply.

1-b **MOBILE HOME -**

Shall mean a portable unit, not self-propelled, constructed & used for Residential purposes.

1-c Provisions are made for the following Optional Endorsements or Coverages:

Additional Living Expense	Loss of Rents
Buildings Under Construction	Miscellaneous Properties (E.C.)
Coverages - Other Programs	Ordinance or Law (FL-360)
Deductibles	Protective Device Credit(ML-216)
Earthquake	Related Private Structures
Exclusionary Endorsement 6 (ML-SM-6)	Tenant Improvements & Betterments
Extended Coverage	Vandalism
Incidental Business Activities	
Inflation Guard (ML-243)	

2.

BASIC POLICY COVERAGE AND LIMITS:

The basic policy provides coverage for the following:

Coverage	Description	Limits
A	Residence	Coverage included if shown on Declarations Page.
* B	Related Private Structures	Optional - 10% of Coverage A
C	Personal Property	Coverage included if shown on Declarations Page.
* D	Additional Living Expense and Loss of Rent	Optional - 10% of Coverage A

*10% of the Coverage A Limit of Liability may be applied to Coverage B and D. Any payment under these options reduces the Coverage A Limit of Liability.

The Basic Form insures against the following perils:

Fire or Lightning
Explosion

The basic form also includes the following perils if coverage is indicated on the Declarations Page and an additional premium charge is made:

Windstorm or Hail
Riot or Civil Commotion
Aircraft
Vehicles
Sudden and Accidental Damage from Smoke
Vandalism

MANDATORY FORMS. - The following forms are mandatory for the Dwelling Program:

Property Coverages - FL-20, URB-84, PERILS
SECTION (FL-IR,2 or 3).

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.

NOTE: See Maximum & Minimum Charges for Annual Minimum Retained Premiums.

3-b INSURANCE BY MORE THAN ONE COMPANY - (FL-14)

Coverage may be divided between two or more companies using the rates, rules, forms and endorsements of this manual.

3-c DEFERRED PREMIUM PAYMENT PLAN -

It is permissible to write a policy for three years with the premium payable annually.

If the premium is paid annually, the installment premium shall be determined as follows:

The installment premium shall be the annual premium as shown in this manual.

3-d 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-e MAXIMUM & MINIMUM CHARGES - ANNUAL

No additional premium shall be charged and No return premium shall be allowed when such additional or return premium is less than \$3.00.

Annual Minimum Premium - \$50.00

Annual Minimum Retained Premium - \$20.00

3-f RATE REVISIONS

After the Underwriters Rating Board announces a rate revision, each individual company shall determine the effective date(s) for :

- 1) new policies and endorsements
- 2) renewal policies

3-g 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 premium. The request, bearing the signature of the applicant, shall be referred to the Company.

3-h TERM INSURANCE

The fire policy may be written for a term up to three years. All premiums contained in this section are on an annual basis.

Term factors are listed below:

Term of Policy	Term Factor
1 year	1.0
2 years	2.0
3 years	3.0

Builders Risk Completed Value may be written for a 1 year term. Indicate "Builders Risk" on the Declarations Page. (No additional forms are necessary).

3-i WHOLE DOLLAR PREMIUM -

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

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

4. RATING: All Premiums in this Manual are ANNUAL per \$1,000. of Insurance.

1. Classify dwelling and/or contents by Construction and Protection.
2. Consult Rate Tables to obtain appropriate Annual Premium for Replacement Cost or Actual Cash Value and the number of families. (see interpolation rule if premium for amount of insurance is not shown).
3. Apply the applicable territorial zone factor.
4. Add any special condition charges that apply.
5. Add premiums for optional coverages.
6. Apply deductible credits.
7. Add any other premiums that are written with the policy.

RATING - DESCRIPTION OF CLASSIFICATIONS:

CONSTRUCTION

4-a FRAME -

Shall mean a building with total exterior wall area of more than 33 1/3% Frame, Metal-sheathed or Stucco.

4-b MASONRY -

Shall mean a building with more than 66 2/3% of the exterior wall area is of Masonry or Masonry veneered construction.

4-c FIRE RESISTIVE -

Shall mean a building with walls, floors & roof of masonry construction. Premiums are shown in the Premium Section of the manual.

PROTECTION

4-d PROTECTED

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

4-e 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.

4-f UNPROTECTED

All others.

RESIDENCE REPLACEMENT COST / ACTUAL CASH VALUE PROVISIONS

4-g REPLACEMENT COST -

The replacement cost value shall be determined by using the Replacement Cost Estimator.

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

Losses will be settled according to the provisions of the Replacement Cost Provision.

4-h ACTUAL CASH VALUE

The Actual Cash Value premiums are to be used when the residence is insured for less than 80% of the replacement cost. Losses will be settled on an actual cash value basis including deduction for depreciation.

5. OPTIONAL COVERAGES:

5-a ADDITIONAL LIVING EXPENSE -

Additional Living Expense in excess of the 10% included in the Agreement is available. Enter the total limit of insurance to be applied as Additional Living Expense on the Declarations Page. Premiums for the increased amount shall be the premiums shown "for each additional \$1,000 add" at the bottom of the premium tables.

5-b AUTOMATIC INCREASE IN INSURANCE (FL-10)

Automatic increase in insurance premiums are shown in the Premium Section of the manual.

5-c BUILDINGS UNDER CONSTRUCTION -

If a residence is insured from the start of construction until completion, the premium shall be 55% of the premium for the completed residence. Policy shall be written for 1 year only. Indicate "Builders Risk-Completed Value" on the Declarations Page. If a residence is not insured from the start of construction, the premium shall be the appropriate premium as shown. Indicate "Building Under Construction" on the Declarations Page.

5-d COVERAGES - OTHER PROGRAMS -

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

5-e DEDUCTIBLES -

Form used in conjunction with the premiums shown in this manual contemplate a \$100 All Perils Loss Deductible Clause applying per occurrence. This deductible clause can be increased by entering the appropriate deductible amount on the Declarations Page and applying the appropriate deductible credit as shown in the Premium Section of the manual.

5-f EARTHQUAKE - (FL-12)

Earthquake premiums are shown in the Premium Section of the manual.

5-g EXTENDED COVERAGE -

Extended coverage perils may be included by charging premiums determined from the extended coverage premium tables. (Also see Miscellaneous Properties).

**5-h INCIDENTAL BUSINESS ACTIVITIES - (Outside of New York City)
(FL-16)**

One incidental business activity operated by a resident or owner of the premises is permitted:

- a. One business or professional office, private school, studio, etc. or
- b. one small service type business such as barber shop, beauty parlor, telephone exchange, dress maker, photographic studios, funeral homes
- c. Storage of merchandise (\$2,500. value limit).

Appropriate three or four family premiums apply plus an additional premium computed from the rates shown in the Premium Section of the manual.

5-i LOSS OF RENT

Loss of Rent in excess of the 10% included in the Agreement is available. Enter the total limit of insurance to be applied as Loss of Rent on the Declarations Page. Premiums for the increased amount shall be the premiums shown "for each additional \$1,000 Add" at the bottom of the premium tables.

5-j MISCELLANEOUS PROPERTIES - (extended coverage) -

Extended Coverage Premiums for miscellaneous properties are shown in the Premium Section of the manual.

5-k ORDINANCE OR LAW - (FL-360)

Ordinance or Law coverage 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 at the premium shown in the Premium Section of the manual.

5-l RELATED PRIVATE STRUCTURES -

Related Private Structures may be insured as a separate item for a specific amount. The premium shall be 60% of the premium applicable.

5-m TENANTS IMPROVEMENT & BETTERMENTS -

Coverage in excess of the 10% available in the Agreement for Tenants improvements & betterments may be provided. The premium is determined by using the appropriate contents rate, "for each additional \$1,000. add" shown at the bottom of the premium tables.

5-n VANDALISM -

Coverage may be included by charging premiums determined from Vandalism premium tables.

Vandalism premiums for miscellaneous properties are shown in the Premium Section of the manual.

Vandalism premiums shall be charged in addition to Broad Form and Special Form additional premium.

5-o EXCLUSIONARY ENDORSEMENT 6 – (ML-SM-6)

At the option of the insured, a specific related private structure(s) and the contents within may be excluded from coverage. The amount of insurance available is not reduced and therefore, there will be no reduction in premium. Coverage will apply to the remaining related private structures, including driveways and walkways. This form requires the insured's signature.

6. SPECIAL PREMIUM MODIFICATIONS:

6-a SPECIAL CONDITION CHARGES

Mobile Homes - not on continuous masonry foundation applicable additional premiums are shown in the Premium Section of the manual.

6-b HAZARDOUS CONDITIONS

Conflagration or substandard charges may be applied to residence and personal property where conditions exist as shown in the Premium Section of the manual.

TERRITORIAL ZONES

TERRITORIAL ZONES:

Factor

Zone 1	.85	All of state except Bronx Kings, New York, Queens and Richmond Counties.
Zone 2	1	Bronx, Kings, New York, Queens and Richmond Counties.

MASONRY OR FRAME
PROTECTED – REMAINDER OF STATE

FIRE PREMIUMS

ZONE 1
TABLE NO. 1
DWELLINGS BUILDINGS & CONTENTS

AMOUNTS OF INSURANCE	ONE OR TWO BUILDING		FAMILIES CONTENTS		THREE OR FOUR FAMILIES BUILDING		FAMILIES CONTENTS		MORE THAN FOUR FAMILY APARTMENT HOUSE CONTENTS	
	REPL COST	ACV	ACV	ACV	REPL COST	ACV	ACV	ACV	ACV	ACV
1,000	22	32	4		27	36	5		13	
2,000	25	36	6		31	41	7		17	
3,000	28	39	8		33	44	9		22	
4,000	31	43	10		37	49	11		27	
5,000	34	47	11		40	54	13		32	
6,000	36	50	13		43	58	15		37	
7,000	39	54	15		47	62	17		41	
8,000	41	58	17		49	66	19		47	
9,000	44	62	19		53	71	21		51	
10,000	47	66	21		56	75	23		56	
11,000	49	69	22		59	79	24		61	
12,000	52	73	24		63	84	26		65	
13,000	55	77	26		66	88	28		70	
14,000	57	80	27		69	92	30		74	
15,000	60	84	29		72	97	32		79	
16,000	62	88	31		75	100	34		84	
17,000	65	92	32		79	105	36		89	
18,000	68	96	34		82	110	38		93	
19,000	71	99	36		85	113	39		98	
20,000	74	103	38		88	118	41		102	
25,000	83	117	46		100	133	51		126	
30,000	93	130	55		111	149	61		150	
35,000	102	144	64		123	164	70		174	
40,000	112	157	73		134	179	80		197	
45,000	122	170	82		146	195	90		221	
50,000	131	184	90		158	210	100		245	
55,000	146	205	101		175	234	111		272	
60,000	161	225	110		193	258	121		299	
65,000	176	246	120		211	281	133		326	
70,000	190	267	131		229	305	144		353	
75,000	205	288	141		246	329	155		381	
80,000	220	308	150		264	352	166		407	
85,000	235	329	161		282	376	177		434	
90,000	250	350	171		300	400	188		462	
95,000	264	370	181		317	423	199		488	
100,000	279	391	191		335	447	210		515	
FOR EACH ADDITIONAL \$1,000 ADD	2	4	2		3	4	2		5	

DWELLING
5/86

FIRE PREMIUMS

ZONE 1

TABLE NO. 2

DWELLINGS BUILDINGS & CONTENTS

MASONRY OR FRAME
SEMI-PROTECTED – REMAINDER OF STATE

AMOUNTS OF INSURANCE	ONE OR TWO BUILDING		FAMILIES CONTENTS	THREE OR FOUR BUILDING			FAMILIES CONTENTS	MORE THAN FOUR FAMILY APARTMENT HOUSE	
	REPL COST	ACV	ACV	REPL COST	ACV	ACV	ACV	ACV	ACV
1,000	35	42	7	42	49	8			15
2,000	39	47	9	47	55	10			20
3,000	42	51	12	51	60	14			26
4,000	47	56	15	56	66	16			32
5,000	51	62	18	62	72	20			38
6,000	55	66	21	66	77	23			44
7,000	59	71	23	71	83	26			49
8,000	63	75	26	75	88	29			55
9,000	67	81	29	81	94	32			61
10,000	72	86	32	86	101	35			67
11,000	75	90	34	90	105	38			72
12,000	80	96	37	96	112	40			77
13,000	84	101	39	101	118	43			83
14,000	88	105	42	105	123	46			88
15,000	92	111	45	111	129	49			94
16,000	96	115	47	115	134	52			100
17,000	100	120	50	120	140	55			105
18,000	105	126	52	126	147	58			110
19,000	108	130	55	130	151	60			116
20,000	113	135	57	135	158	63			121
25,000	127	153	71	153	178	78			149
30,000	142	170	84	170	199	93			178
35,000	157	188	98	188	219	108			206
40,000	171	206	111	206	240	122			234
45,000	186	223	125	223	261	137			262
50,000	201	241	138	241	281	152			290
55,000	223	268	153	268	313	169			323
60,000	246	295	168	295	344	185			354
65,000	268	322	184	322	376	202			387
70,000	291	349	199	349	408	219			419
75,000	314	376	215	376	439	236			451
80,000	336	404	230	404	471	253			483
85,000	359	431	245	431	503	269			515
90,000	381	458	260	458	534	286			547
95,000	404	485	275	485	566	303			579
100,000	427	512	291	512	597	320			611
FOR EACH ADDITIONAL \$1,000 ADD	4	5	3	5	6	3			6

FOR EACH
ADDITIONAL
\$1,000 ADD

FIRE PREMIUMS

ZONE 1

TABLE NO. 3

DWELLINGS BUILDINGS & CONTENTS

MASONRY OR FRAME
UNPROTECTED – REMAINDER OF STATE

AMOUNTS OF INSURANCE	ONE OR TWO BUILDING		FAMILIES CONTENTS	THREE OR FOUR FAMILIES BUILDING			MORE THAN FOUR FAMILY APARTMENT HOUSE CONTENTS	
	REPL COST	ACV	ACV	REPL COST	ACV	ACV	ACV	ACV
1,000	44	52	11	52	61	12		18
2,000	49	59	14	59	69	16		24
3,000	53	64	19	64	75	21		31
4,000	59	71	23	71	83	25		38
5,000	65	78	27	78	91	30		45
6,000	69	83	31	83	97	34		52
7,000	75	90	35	90	105	39		58
8,000	79	95	39	95	111	43		65
9,000	85	102	43	102	119	48		72
10,000	90	109	48	109	127	52		79
11,000	95	114	51	114	133	57		85
12,000	100	120	55	120	141	61		91
13,000	106	127	59	127	149	65		98
14,000	110	132	63	132	155	69		104
15,000	116	139	67	139	163	74		111
16,000	120	144	71	144	168	78		118
17,000	126	151	75	151	176	82		124
18,000	132	158	79	158	184	87		130
19,000	136	163	83	163	190	91		137
20,000	142	170	86	170	198	95		143
25,000	160	192	107	192	224	117		176
30,000	178	214	127	214	250	139		209
35,000	197	236	147	236	276	162		243
40,000	215	259	167	259	302	184		276
45,000	234	281	187	281	328	206		309
50,000	252	303	207	303	353	228		342
55,000	281	337	230	337	393	253		380
60,000	309	371	253	371	433	278		418
65,000	337	405	276	405	473	304		456
70,000	366	439	299	439	512	329		494
75,000	394	473	322	473	552	354		532
80,000	423	507	345	507	592	379		569
85,000	451	541	368	541	632	404		607
90,000	479	575	391	575	671	430		645
95,000	508	610	413	610	711	455		682
100,000	536	644	436	644	751	480		720

FOR EACH
ADDITIONAL
\$1,000 ADD

5

6

4

6

7

5

7

FIRE PREMIUMS

MASONRY
NEW YORK CITYZONE 2
TABLE NO. 4
DWELLINGS BUILDINGS & CONTENTS

AMOUNTS OF INSURANCE	ONE OR TWO BUILDING		FAMILIES CONTENTS	THREE OR FOUR FAMILIES			MORE THAN FOUR FAMILY APARTMENT HOUSE CONTENTS
	REPL COST	ACV	ACV	BUILDING REPL COST	ACV	ACV	ACV
1,000	8	12	1	10	13	2	3
2,000	9	13	2	11	15	2	4
3,000	10	14	3	12	17	3	6
4,000	11	16	3	14	18	4	7
5,000	12	18	4	15	20	5	8
6,000	13	19	5	16	21	5	10
7,000	14	20	5	17	23	6	11
8,000	15	21	6	18	25	7	12
9,000	16	23	7	20	26	8	13
10,000	17	25	8	21	28	8	15
11,000	18	26	8	22	30	9	16
12,000	19	27	9	23	31	10	17
13,000	21	29	9	25	33	10	18
14,000	21	30	10	26	34	11	20
15,000	22	32	11	27	36	12	21
16,000	23	33	11	28	38	13	22
17,000	24	34	12	29	39	13	23
18,000	26	36	13	31	41	14	25
19,000	26	37	13	32	43	15	26
20,000	28	39	14	33	44	15	27
25,000	31	44	17	37	50	19	33
30,000	35	49	21	42	56	23	40
35,000	38	54	24	46	62	27	46
40,000	42	59	27	51	68	30	53
45,000	46	64	31	55	73	34	59
50,000	49	69	34	59	79	38	65
55,000	55	77	38	66	88	42	73
60,000	61	85	42	73	97	46	80
65,000	66	93	46	79	106	50	87
70,000	72	101	49	86	115	54	94
75,000	77	108	53	93	124	59	102
80,000	83	116	57	100	133	63	109
85,000	89	124	61	106	142	67	116
90,000	94	132	65	113	151	71	123
95,000	100	140	68	120	160	75	131
100,000	105	148	72	127	169	80	138
FOR EACH ADDITIONAL \$1,000 ADD	1	1	1	1	1	1	2

FIRE PREMIUMS

FRAME
NEW YORK CITY

ZONE 2
TABLE NO. 5
DWELLINGS BUILDINGS & CONTENTS

AMOUNTS OF INSURANCE	ONE OR TWO BUILDING REPL COST		FAMILIES CONTENTS ACV		THREE OR FOUR FAMILIES BUILDING REPL COST		FAMILIES CONTENTS ACV		MORE THAN FOUR FAMILY APARTMENT HOUSE CONTENTS ACV	
1,000	22	30	5		26	35	5			3
2,000	24	34	7		29	39	7			4
3,000	26	37	9		32	43	10			6
4,000	29	41	11		35	47	12			7
5,000	32	45	13		39	52	14			9
6,000	34	48	15		41	55	16			10
7,000	37	52	17		45	60	18			11
8,000	39	55	19		47	63	20			13
9,000	42	59	20		51	68	23			14
10,000	45	63	23		54	72	25			16
11,000	47	66	24		57	76	27			17
12,000	50	70	26		60	80	29			18
13,000	53	74	28		63	85	31			19
14,000	55	77	30		66	88	33			21
15,000	58	81	32		69	93	35			22
16,000	60	84	34		72	96	37			23
17,000	63	88	36		75	101	39			25
18,000	66	92	37		79	105	41			26
19,000	68	95	39		81	109	43			27
20,000	71	99	41		85	113	45			29
25,000	80	112	51		96	128	56			35
30,000	89	125	60		107	143	67			42
35,000	98	138	70		118	157	77			49
40,000	107	151	80		129	172	88			56
45,000	117	164	89		140	187	98			62
50,000	126	176	99		151	202	109			69
55,000	140	196	110		168	224	121			77
60,000	154	216	121		185	247	133			85
65,000	168	236	132		202	270	145			92
70,000	183	256	143		219	293	157			100
75,000	197	276	154		236	315	170			108
80,000	211	296	165		253	338	181			115
85,000	225	316	176		270	361	194			123
90,000	239	335	187		287	383	206			131
95,000	254	355	198		305	406	218			138
100,000	268	375	209		322	429	230			146
FOR EACH ADDITIONAL \$1,000 ADD	2	3	2		3	4	2			1

PREMIUMS FOR E.C., VANDALISM, BROAD FORM & SPECIAL FORM

MASONRY OR FRAME CONSTRUCTION

ALL PROTECTION CLASSES

AMOUNT OF INSURANCE	EXTENDED COVERAGE TABLE NO. 6		VANDALISM TABLE NO. 7		VAND + BROAD FORM TABLE NO. 8	VAND SPECIAL FORM TABLE NO. 9
	BUILDING	CONTENTS	REPL COST	ACV		
1,000	2.30	1.10	0.10	0.30	0.60	0.90
2,000	2.70	1.20	0.20	0.60	1.20	1.80
3,000	3.10	1.20	0.30	0.90	1.80	2.70
4,000	3.50	1.30	0.40	1.20	2.40	3.60
5,000	3.90	1.40	0.50	1.50	3.00	4.50
6,000	4.30	1.50	0.60	1.80	3.60	5.40
7,000	4.40	1.60	0.70	2.10	4.20	6.30
8,000	4.70	1.70	0.80	2.40	4.80	7.20
9,000	5.00	1.90	0.90	2.70	5.40	8.10
10,000	5.40	2.00	1.00	3.00	6.00	9.00
11,000	6.20	2.10	1.10	3.30	6.60	9.90
12,000	6.60	2.20	1.20	3.60	7.20	10.80
13,000	7.00	2.30	1.30	3.90	7.80	11.70
14,000	7.30	2.40	1.40	4.20	8.40	12.60
15,000	7.70	2.90	1.50	4.50	9.00	13.50
16,000	8.50	3.00	1.60	4.80	9.60	14.40
17,000	8.90	3.10	1.70	5.10	10.20	15.30
18,000	9.30	3.20	1.80	5.40	10.80	16.20
19,000	9.70	3.20	1.90	5.70	11.40	17.10
20,000	10.00	3.30	2.00	6.00	12.00	18.00
25,000	11.60	3.80	2.50	7.50	15.00	22.50
30,000	13.80	4.80	3.00	9.00	18.00	27.00
35,000	16.10	5.20	3.50	10.50	21.00	31.50
40,000	17.70	5.70	4.00	12.00	24.00	36.00
45,000	19.20	6.20	4.50	13.50	27.00	40.50
50,000	21.50	6.70	5.00	15.00	30.00	45.00
55,000	25.40	11.40	5.50	16.50	33.00	49.50
60,000	29.20	16.20	6.00	18.00	36.00	54.00
65,000	33.10	21.00	6.50	19.50	39.00	58.50
70,000	36.90	25.70	7.00	21.00	42.00	63.00
75,000	40.80	30.50	7.50	22.50	45.00	67.50
80,000	44.60	35.20	8.00	24.00	48.00	72.00
85,000	48.50	40.00	8.50	25.50	51.00	76.50
90,000	52.30	44.80	9.00	27.00	54.00	81.00
95,000	56.20	49.50	9.50	28.50	57.00	85.50
100,000	60.00	54.30	10.00	30.00	60.00	90.00
FOR EACH ADDITIONAL \$1,000 ADD	1.00	1.00	0.10	0.30	0.60	0.90

**PREMIUM SECTION
OPTIONAL COVERAGES
ANNUAL PREMIUMS**

Rule No.

4-c FIRE RESISTIVE - RESIDENCE -

Multiply Masonry Fire and EC Premiums by .50.

5-b AUTOMATIC INCREASE IN INSURANCE (FL-10)

Quarterly Amount of Increase	Surcharge
1.0%	2.0%
2.0%	4.0%
3.0%	6.6%
4.0%	9.3%
each add'l	
.5%	1.3%

5-e DEDUCTIBLES -

Amount of Deductible	Fire	EC & other Perils
\$ 100.	---	---
150.	4%	10%
200.	6%	20%
250.	8%	25%
500.	12%	30%
1,000.	16%	40%
2,000.	22%	50%
2,500.	25%	55%
5,000.	30%	58%
7,500.	35%	62%
10,000.	38%	65%

5-f EARTHQUAKE - (FL-12)

Frame (excluding masonry veneer)	.27
All other	.41

**5-h INCIDENTAL BUSINESS ACTIVITIES - (outside of New York City)
(FL-16)**

	Household Personal		
	Buildings	Property	Other Contents
	3 or 4 Family	3 or 4 Family	3 or 4 Family
Building Premium	Building Premium	Contents Premiums	Contents Premiums
	Plus	Plus	Plus
Replacement Cost	1.80	1.80	2.90
Actual Cash Value	2.30	2.30	3.60
5-j MISCELLANEOUS PROPERTIES - (extended coverage) -			

	Replacement Cost	Actual Cash Value
Lawn, Trees, Shrubs and Plants	27.00	30.00
Outdoor Radio & Television		
Equipment	27.00	30.00
Awnings, Canopies or Signs	27.00	30.00

Private Greenhouses (not commercial)

Wood Frame	13.00	14.00
Metal Frame	8.00	9.00

5-k ORIDANCE OR LAW - (FL-360) 10% of Coverage A & B premium

5-n VANDALISM Miscellaneous Properties -

	Replacement Cost	Actual cash Value
Seasonal - Unoccupied	.60	1.00
Vacant	10.10	10.30
Builders Risk(net)	.10	.30
Private Greenhouses (not commercial)	.10	.30

6-a SPECIAL CONDITION CHARGES -

Mobile Home - not on continuous masonry foundation -

Add \$3.00 per \$1,000 of insurance to the Fire Premium (bldg. & cnts.).
Extended Coverage premium per \$1,000 of insurance is:

Replacement Cost - \$5.50
Actual Cash Value - \$6.50

6-b HAZARDOUS CONDITIONS -

	Charge No.	% of Increase
Unoccupancy	A	25%
Vacancy	B	50%

DWELLING FORMS LIST

FL-1R	2/81	Perils Section (Basic Form)
FL-2	11/79	Perils Section (Broad Form)
FL-3	11/79	Perils Section (Special Form)
FL-10	11/79	Automatic Increase in Insurance
FL-11	11/79	Installment Premium Payments
FL-12	11/79	Earthquake
FL-14	11/79	Insurance By More Than One Company
FL-15	11/79	Higher Limit Of Liability On Certain Property
FL-16	11/79	Incidental Business Activity Endorsement
FL-20	11/79	Agreement
FL-41	11/81	Additional Insured
FL-45	9/82	Change Endorsement
FL-48	11/81	Related Private Structures
FL-360	9/17	Ordinance or Law
FL-48A	1/82	Related Private Structures - Specified
URB-84	2/81	New York Endorsement
ML-SM-6	7/17	Exclusionary Endorsement 6
ML-216	7/78	Premises Alarm or Fire Protection System
FL-6	8/80	Cov E - Scheduled Farm Pers Prop Cov F - Farm Barns, Bldg, and Structures
FL-7	8/80	Cov E - Unscheduled Farm Pers Prop (Blanket)
FL-3A	2/81	Schedule