

# DWELLING PROGRAM

CPIC  
9/24

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# **DWELLING PROGRAM**

## **GUIDELINES**

- A.** Property written should be of sound construction and good repair.
- B.** Housekeeping should be of average standards.
- C.** Coverage may be written on owner-occupied or tenant-occupied property.
- D.** Standard Fire policies are written at ACV only.
- E.** No wood burning devices for tenant occupied risks.
- F.** Vacant risks may be written as FL-1R, fire and EC (if acceptable) with \$100,000 liability.\*
- G.** "Seasonal" risks may be written as FL-1R, fire and EC (if acceptable) with \$100,000 liability\* and must be accessible year round and visible from the road.
- H.** Manufactured homes are eligible for FL-1R, fire only. VMM and EC are at underwriter discretion. Manufactured home surcharge applies if over 20 years old. Higher rate applies if not on a continuous foundation.
- I.** No slate or tile roofs.

**\*Increased limits can be offered with Underwriter approval.**

Minimum Property Coverage: Must have a coverage amount for at least one of the property types (A,B,C,E, or F)

### **Rule No.**

#### **1. ELIGIBILITY:**

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

#### **1-b MANUFACTURED HOMES -**

Shall mean a portable unit, not self-propelled, constructed and used for residential purposes.

## Forms Comparison Chart

<b>Coverage</b>	<b>FL1R</b>	<b>FL2</b>	<b>FL3</b>
Fire or Lightning	X	X	X
Explosion	X	X	X
Windstorm or Hail	Optional	X	X
Riot of Civil Commotion	Optional	X	X
Aircrafts	Optional	X	X
Vehicles	Optional	X	X
Smoke	Optional	X	X
Sinkhole Collapse	Optional	X	X
Volcanic Action	Optional	X	X
Vandalism	Optional	X	X
Breakage of Glass		X	X
Falling Objects		X	X
Weight of Snow & Ice		X	X
Collapse Of A Building		X	X
Sudden & Accidental Tearing Apart, Cracking Burning or Bulging of Heat/Air Unit		X	X
Accidental Discharge or Overflow of Water Or Steam		X	X
Freezing of Plumbing, Heating/Air Systems, Automatic Fire Protection Sprinkler System or Domestic Appliances		X	X
Sudden and Accidental Damage from Artificially Generated Electrical Currents		X	X
Any Other Peril Not Specifically Excluded			X

**NOTE:**

Coverages included on each form are indicated by an “X”.

Some Optional Perils can be purchased under FL-1R form for an additional premium.  
Please refer to your policy form for a detailed description of coverages and exclusions.

## **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 (Can be increased)
C	Personal Property	Coverage included if shown on Declarations Page.
* D	Additional Living Expense and Loss of Rent	Optional - 10% of Coverage A (Can be increased)

\* 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.

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

Property Coverages - FL-20, PERILS SECTION (FL-1R, 2, 3).

## **3. GENERAL RULES:**

### **3-a CANCELLATION -**

If insurance is cancelled 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 and 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 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-d MAXIMUM AND 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 - \$75.00**

### **3-e RATE REVISIONS**

After the Underwriters Rating Board announces a rate revision, each individual company choosing to adopt the revision, shall determine the effective date(s) for new and renewal policies.

### **3-f 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-g 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. Add any special condition charges that apply.
4. Add premiums for optional coverages.
5. Apply deductible credits.
6. 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 of Masonry or Masonry veneered construction.

### **4-c MANUFACTURED HOME**

Shall mean a portable unit, not self-propelled, constructed and used for residential purposes.

## **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.

### **4-g UPSTATE CITIES**

The cities listed below:

Albany City	Rochester City
Binghamton City	Schenectady City
Buffalo City	Syracuse City
New Rochelle City	Troy City
Niagara Falls City	Utica City
Mount Vernon City	Yonkers City

### **4-h FARM SCHEDEULE – COVERAGE E**

Rates for farm equipment including produce, supplies, mobile machinery, poultry and livestock can be found in the premium section of the manual.

### **4-i FARM SCHEDEULE – COVERAGE F**

Rates for farm barns, buildings, permanent fixtures & other items that must use barn rates can be found in the premium section of the manual.

## **5. OPTIONAL COVERAGES:**

### **5-a ADDED WATER DAMAGES (FL-72A)**

Added water damages premiums are shown in the Premium Section of the manual.

### **5-b ADDITIONAL INSURED**

**FL-41 (Cov A&B) \$10**  
**FL-41L (Cov A, B, L, M) \$15**  
**FL-44 (Cov L&M) \$10**

### **5-c 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-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 amount 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 - (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, business office, dress maker, photographic studio, funeral home
- 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 I 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 RELATED PRIVATE STRUCTURES -(FL-48)**

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

**5-k RESIDENCE HELD IN TRUST (FL-22)**

To be used with FL-CPL only. Premium for this form can be found in the Premium Section of the manual.

**5-l TENANTS IMPROVEMENT AND BETTERMENTS -**

Coverage in excess of the 10% available in the Agreement for Tenants improvements & betterment 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-m VANDALISM -**

Coverage may be included by charging premiums determined from the vandalism premium table. Vandalism premiums shall be charged in addition to Broad Form and Special Form additional premium.

**5-n WEIGHT OF ICE SNOW AND SLEET- (ML-323)**

The perils insured against under the policy may be extended to include loss by weight of ice, snow, or sleet to all property insured under Coverage E - Farm Personal Property and Coverage F - Farm Barns, Buildings and Structures. Each item so endorsed must have already qualified for and have wind coverage. Items should be in above-average condition and will be further reviewed and inspected for the peril of collapse prior to binding of this coverage. A 30-day waiting period for this coverage will be enforced, subject to completion of our inspection. This waiting period will begin when written request is received. The endorsement of coverage will remain in force as long as the policy is written; i.e. coverage may not be removed and then endorsed back during the policy period. The additional premium shall be calculated by applying the rate to the amount of insurance applicable to the specific items of Coverage E or Coverage F.

**5-o BLANKET THEFT-**

Blanket theft may be attached to a Standard Fire policy to cover household personal property, personal effects and/or farm personal property.

The amount of Theft Coverage must be the same as the amount of fire coverage.

## **6. SPECIAL PREMIUM MODIFICATIONS:**

### **6-a      SPECIAL CONDITION CHARGES -**

Manufactured Homes - not on continuous masonry foundation- Refer to the Premium Section of the manual.

Manufactured Homes Surcharge- over 20 years old- Refer to the Premium Section of the manual.

Woodstove Surcharge- Refer to the Premium Section of the manual.

### **6-b      HAZARDOUS CONDITIONS –**

Unoccupancy

Vacancy - Refer to the Premium Section of the manual.

## FIRE PREMIUMS

MASONRY OR FRAME  
PROTECTED

TABLE NO. 1  
DWELLINGS BUILDINGS & CONTENTS

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

FOR EACH  
ADDITIONAL  
\$1,000 ADD

4

2

4

2

5

## FIRE PREMIUMS

MASONRY OR FRAME  
SEMI-PROTECTED

TABLE NO. 2  
DWELLINGS BUILDINGS & CONTENTS

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

FOR EACH  
ADDITIONAL  
\$1,000 ADD

5           3           6           3           6

## FIRE PREMIUMS

MASONRY OR FRAME  
UNPROTECTED

TABLE NO. 3  
DWELLINGS BUILDINGS & CONTENTS

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

FOR EACH  
ADDITIONAL  
\$1,000 ADD

6            4

7            5

7

## FIRE PREMIUMS

MASONRY OR FRAME  
UPSTATE CITIES

TABLE NO. 4  
DWELLINGS BUILDINGS & CONTENTS

AMOUNTS OF INSURANCE	ONE OR TWO FAMILIES		THREE OR FOUR FAMILIES		MORE THAN FOUR FAMILY APARTMENT HOUSE CONTENTS ACV
	BUILDING	CONTENTS	BUILDING	CONTENTS	
	ACV	ACV	ACV	ACV	
1,000	35	5	40	5	14
2,000	39	7	45	7	19
3,000	43	9	49	10	24
4,000	47	11	54	12	29
5,000	52	13	59	14	35
6,000	55	15	63	16	40
7,000	60	17	69	18	45
8,000	63	19	72	20	51
9,000	68	20	78	23	56
10,000	72	23	83	25	62
11,000	76	24	87	27	67
12,000	80	26	92	29	72
13,000	85	28	97	31	77
14,000	88	30	101	33	81
15,000	93	32	106	35	87
16,000	96	34	110	37	92
17,000	101	36	115	39	97
18,000	105	37	121	41	102
19,000	109	39	125	43	107
20,000	113	41	130	45	112
25,000	128	51	147	56	138
30,000	143	60	164	67	164
35,000	158	70	181	77	190
40,000	173	80	197	88	216
45,000	188	89	214	98	242
50,000	202	99	231	109	268
55,000	225	110	257	121	298
60,000	248	121	283	133	327
65,000	271	132	309	145	357
70,000	294	143	336	157	387
75,000	316	154	362	170	417
80,000	339	165	388	181	446
85,000	362	176	414	194	476
90,000	385	187	440	206	506
95,000	407	198	466	218	535
100,000	430	209	492	230	565

FOR EACH  
ADDITIONAL  
\$1,000 ADD

4            2            5            2            6

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

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

**PREMIUM SECTION  
OPTIONAL COVERAGES  
ANNUAL PREMIUMS  
RATES PER \$100 INSURANCE**

**Rule No.**

TITLE	RULES	FIRE	EC	VAND
<b>4-h COVERAGE E - FARM PERSONAL PROPERTY</b>				
Annual Rates per \$1,000 of Insurance (FL-6)(FL-300W)				
Blanket Farm Personal Property		8.80	.72	.10
Scheduled Farm Personal Property				
Livestock & Machinery		4.70	.72	.10
Poultry		15.70		
Produce			Building Rates Apply	
Contents Not Listed Above			Building Rates Apply	
<b>4-i COVERAGE F – FARM BARNS, BUILDINGS AND STRUCTURES</b>				
Annual Rates per \$1,000 of Insurance (FL-6)(FL-300W)				
Protected		11.10	2.52	.10
Semi Protected		13.80	2.52	.10
Unprotected		16.60	2.52	.10

**5-a ADDED WATER DAMAGES (FL-72)**

**\$10 per \$1,000 of coverage**

**5-b ADDITIONAL INSURED**

<b>FL-41 (Cov A&amp;B)</b>	<b>\$10</b>
<b>FL-41L (Cov A, B, L, M)</b>	<b>\$15</b>
<b>FL-44 (Cov L&amp;M)</b>	<b>\$10</b>

**5-e DEDUCTIBLES -**

<b>Amount of Deductible</b>	Fire	EC & Other Perils
250	8%	25%
500	12%	30%
1,000	16%	40%
2,000	22%	50%
2,500	25%	55%
5,000	28%	60%

**5-f EARTHQUAKE - (FL-12)**

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

**5-h INCIDENTAL BUSINESS ACTIVITIES - (FL-16)**

Buildings 3 or 4 Family	Household Pers. Prop. 3 or 4 Family	Other Contents 3 or 4 Family
Building Premium	Contents Premiums	Contents Premiums
Plus	Plus	Plus
Actual Cash Value	2.30	2.30
		3.60

**5-k RESIDENCE HELD IN TRUST- (FL-22) \$25****5-n WEIGHT OF ICE,SNOW OR SLEET COVERAGE (ML-323) \$1.60/1,000****5-o BLANKET THEFT**

FL-31 Co-op (1/92)	Theft of livestock and specifically insured machinery.	\$ 2.40
FL-31L Co-op (1/92)	Blanket theft of livestock.	\$ 2.40
Fl-31BT Co-op (1/92)	Blanket theft coverage for your household goods, personal effects, and farm personal property.	\$ 4.80

**6-a SPECIAL CONDITION CHARGES -**

Manufactured Home- not on continuous foundation:

Add \$3.00 per \$1,000 of insurance to the Fire premium (Bldg & contents)  
Extended Coverage premium per \$1,000 of insurance is \$6.50

Manufactured Home Surcharge (over 20 years) +30%

Woodstove Surcharge +10% per woodstove

**6-b HAZARDOUS CONDITIONS -**

Charge No. % of Increase

Unoccupancy	A	25%
Vacancy	B	50%

**7-a LIABILITY**

<b>COVERAGE LIMIT*</b>	(1)	(2)	(3)	(4)	(5)	(6)
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**Owners, Landlords & Tenant (FL-OLT)**

1 Family	36	43	54	73	99	121
2 Family	52	72	82	100	115	141
3 Family	90	111	131	163	189	232
4 Family	115	142	167	208	242	296
Farm 160 acres or less	36	45	52	64		
Farm 161 to 500 acres	51	63	74	93		
Farm more than 500 acres	60	76	87	109		

**Comprehensive Personal Liability (FL-CPL)**

Residence Premises	35	40	44	55	61
Residence w/ office	43	48	53	67	74
Two Family Premises	44	49	56	69	77
Two Family w/ office	51	57	64	80	89
Additional Res. Premises	8	9	11	14	16

**Farmers Comprehensive Liability (FL-CPLF)**

Farm 160 acres or less	121	136	152	190	212
Farm 161 to 500 acres	182	206	229	288	320
Farm more than 500 acres	266	301	336	420	469
Additional Farm Premises	25	28	31	40	44
Additional Res. Premises	8	9	11	14	16
Animal Collision 1-100 15	17	19	23	26	
Animal Collision 101-250	29	33	36	46	51
Animal Collision 251-500	44	49	55	69	77
Animal Collision 501-1000	58	66	74	92	103

**LIABILITY LIMITS**

- (1) \$25,000
- (2) \$50,000
- (3) \$100,000
- (4) \$300,000\*
- (5) \$500,000\*
- (6) \$1,000,000\*

\*Requires U/W Approval

<b>MEDICAL PAY LIMITS</b>	<b>PREMIUM</b>
500/10,000	5
500 /25,000	6
500/50,000	7
1,000/10,000	8
1,000/25,000	9
1,000/50,000	10
2,000/10,000	14
2,000/25,000	15
2,000/50,000	16
5,000/10,000	34
5,000/25,000	35
5,000/50,000	36