



HOMEOWNERS POLICY PROGRAM

**CPIC
1/2025**

INDEX

| DESCRIPTION | RULE NO. | PAGE |
|---|-------------|-------|
| Agri Home Program | ---- | 42 |
| Condominium Program | ---- | 43-44 |
| Basic Policy Coverage and Limits | 2 | 3-4 |
| Eligibility | 1 | 1-3 |
| Forms List | ---- | 48-49 |
| General Rules | 3-a to 3-d | 4 |
| Mandatory Forms | | 4 |
| Optional Section I- Coverages and Endorsements - Description | 5-a to 5-ae | 7-12 |
| Optional Section II - Coverages and Endorsements - Description | 6-a to 6-t | 13-17 |
| Premier Homeowner Program | ---- | 39 |
| Premium Section - Property Coverages | 5-a to 5-ae | 29-34 |
| Premium Section - Liability Coverages | 6-a to 6-t | 35-38 |
| Premium Tables - Condo | ---- | 45-47 |
| Premium Tables - Homeowners | ---- | 19-27 |
| Premium Tables – Premier Homeowners | ---- | 40-41 |
| Premium Tables - Tenants | ---- | 28 |
| Rating | 4-a to 4-c | 5 |
| Rating Definitions | 4-d to 4-j | 5-7 |
| Territorial Zones and Premium Group Charts | ---- | 18 |

HOMEOWNERS POLICY PROGRAM

Rule No.

1.

ELIGIBILITY:

The Homeowners Policy Program contains rules, classifications, rates and premiums for writing property and liability insurance for:

- a. The owner-occupant of a dwelling used only for private residential purposes. Dwellings must be constructed on a permanent foundation;
- b. A tenant (non-owner) of a dwelling, apartment, or the owner of a Condominium Unit if the residence occupied by the insured is used for residential purposes;
- c. Co-owners, provided each occupies separate apartments within the dwelling. A tenant policy may be issued to the other co-owner;
- d. Cover a secondary/seasonal dwelling (secondary/seasonal occupancy shall be so identified on the Declarations Page). Liability form ML-CP-416 applies to secondary/seasonal exposure. Rental of a dwelling is allowed up to 10 weeks per year. Rental of more than 10 weeks may be eligible for coverage in another program, please contact PL underwriting to discuss. Must be accessible to emergency vehicles year-round;
- e. Modular homes installed on permanent foundations qualify for Premier Homeowners coverage;
- f. Doublewides on a permanent foundation - qualify for new home credit, but not for Premier Homeowners;
- g. Doublewide mobilehomes on a permanent foundation (40 yrs. & less in age) can be written on a Homeowner. Replacement cost can be figured either by a cost estimator or the purchase contract for the mobilehome;
- h. ML-4 policy may be written for tenants in doublewides on permanent foundations provided doublewide is not over 40 years old;
- i. All in-ground pools must have adequate fences and self-closing locking gates that comply with applicable building codes;
- j. Pool Diving Boards and Pool Slides must be professionally installed;
- k. Risks with horses must be approved by underwriting;

- l. Eligible Home-Based Business Exposures:
 - i. With receipts under \$2,500 are covered by the incidental business coverage in the HO policy.
 - ii. With receipts between \$2,500 and \$20,000 must be endorsed to cover the exposure (see PL Underwriting for coverage).
 - iii. With receipts over \$20,000 must be insured under a separate BOP or SMP (see CL Underwriting for coverage);
- m. Homeowners risks with fuses – ACV only for Coverage A and C; ML-1R, ML-2, or ML-3.

A policy may be issued only when the main residence insured:

- a. is used exclusively for residential purposes (except for those incidental occupancies permitted by this manual and which have been declared and the appropriate premium charge made); and
- b. contains no more than two families with no more than two roomers or boarders per family.

Ineligible Risks:

- a. Homes Under Construction
- b. Homes with any dog with a history of biting or aggressive behavior;
- c. Homes that are not accessible by emergency vehicles year-round;
- d. Tenant homeowners with wood burning devices as any heat source;
- e. Mobile homes or modular homes not set on a permanent foundation;
- f. Risks with horse boarding, breeding, racing, training or commercial riding exposures;
- g. Vacant or unoccupied homes or homes that are listed for sale.

The Homeowner “Coverage B” and Barns

- a. Coverage B “Other Structures” – To qualify for Coverage B “Other Structures Coverage”, structures should:
 - i. Be (2) stories or less in height.
 - ii. Be less than 2,000 square feet.
 - iii. Roof new or updated within the past 20 years.

- iv. For Replacement Cost to apply:
 - 1. Circuit Breakers if there is electric to the structure.
 - 2. If no electric, risk will qualify.
- v. Exterior is in good condition.

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

Optional property and liability endorsements or coverages are made available in the following manual sections:

OPTIONAL PROPERTY COVERAGES & ENDORSEMENTS

OPTIONAL LIABILITY COVERAGES & ENDORSEMENTS

2. BASIC POLICY COVERAGE AND LIMITS:

The homeowners policy provides coverage and minimum limits of liability as follows:

Section I

Coverages

| | Form ML-1(R) | Form ML-2 | Form ML-3 | Form ML-4 | Form ML-5 |
|--|----------------------------------|----------------------------------|----------------------------------|---|----------------------------------|
| A. Residence | 10,000 | 10,000 | 10,000 | ---- | 10,000 |
| B. Private Structures | 10% of amount on Residence | 10% of amount on Residence | 10% of amount on Residence | ---- | 10% of amount on Residence |
| C. Personal Property | 50% of amount on Residence | 50% of amount on Residence | 50% of amount on Residence | 8,000 | 70% of amount on Residence |
| D. Additional Living Expense & Loss of Rent | 20% of amount on Residence | 20% of amount on Residence | 20% of amount on Residence | 50% of amount on Personal Property | 20% of amount on Residence |

Section II

Coverages

Standard Program

Premier HO

| | | | |
|----|---------------------------|--------------------|---------------------|
| L. | Personal Liability (ML-9) | \$25,000 Each Occ. | \$100,000 Each Occ. |
| M. | Medical Payments | \$500 Each Person | \$1,000 Each Person |

MANDATORY FORMS - The following forms are mandatory:

Section I (Zone 1 & 2) - CPF-1, FMD-1, MFL-25 Co-op, ML-20, ML-84, ML-117, ML-147 (Replaced by ML-150B on PHO), ML-243, NYSTAT-1, & PRIV

PERILS SECTION: ML-1R, ML-2, ML-3, ML-4, ML-5

Section II - ML-9 (if liability is included), or ML-10 (farmers liability)
ML-52A & ML-59

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.

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 RESTRICTION OF INDIVIDUAL POLICIES – (ML-304)

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-d 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 more shall be rounded to the next higher dollar.

4. RATING :

All premiums in this manual are ANNUAL per \$1,000 of insurance unless otherwise specified. The basic policy premiums are for property and liability coverages for exposures arising from the residence and the personal liability of an insured.

PROPERTY & LIABILITY COVERAGES :

- 4-a-1** Determine the basic policy premium based upon the amount of Coverage A or C. This basic premium shall reflect revised amount of Coverage C.
 - 4-a-2** Apply sub-zone factors when required.
 - 4-a-3** Apply deductible debits or credits.
 - 4-a-4** Modify the amount in 4-a-2 by premium credits or charges.
 - 4-a-5** Add premiums for optional property coverages and apply a deductible debits or credits when applicable.
 - 4-a-6** Add premiums for increased liability limits and optional liability coverages.
- 4-b** Add any premiums for other coverages that are written with this policy.
- 4-c** Total premium is determined by adding the amounts calculated in 4-a & 4-b.

RATING DEFINITIONS:

CONSTRUCTION:

4-d FRAME -

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

4-e MASONRY -

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

PROTECTION :

4-f 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-g SEMI-PROTECTED -

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

4-h UNPROTECTED -

All others.

RESIDENCE REPLACEMENT COST / ACTUAL CASH VALUE PROVISIONS:

4-i REPLACEMENT COST -

- The replacement cost value shall be determined by using any current industry approved Replacement Cost Estimator.
- Replacement Cost premiums are to be used when the residence is insured for at least **80%** of the Replacement Cost.
- Premier Homeowner policies must be **90%** of value.
- Losses will be settled according to the Replacement Cost Provision.
- No replacement cost will be allowed on homes that are more than 40 years of age unless renovated. Renovations must include heating and electrical within the last 40 years. Roofing should be in the last 20 years and exterior should be well maintained (no asphalt or asbestos siding). Plumbing must be copper, PVC, PEX or galvanized.
- **RC** on an updated home is subject to company approval.
- **RC** on doublewides on permanent foundations is only available if unit is 40 years old or less and risk otherwise qualifies.

4-j 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. The limit of coverage must be at least 50% of Replacement Cost.

Losses will be settled on an actual cash value basis including deduction for depreciation.

All properties with fuses will be considered for ACV only.

5. OPTIONAL SECTION I - COVERAGES & ENDORSEMENTS:

5-a ADDED WATER DAMAGES COVERAGE (ML-CP-8)

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.

5-b ADDITIONAL LIVING EXPENSE -

Enter total amount of coverage on policy face. Coverage in excess of the amount provided shall be charged at the premiums shown in the Premium Section of the manual.

5-c BUILDING ADDITIONS AND ALTERATIONS - (ML-51)

Coverage in excess of the amount provided shall be charged at the premium shown in the Premium Section.

5-e CONDOMINIUMS AND SHARED OWNERSHIP HOUSING - (ML-15)

This form is intended to offer choices of building orientated coverage under forms ML-2, ML-3 or ML-5 for condominium unit owners.

5-f CONDOMINIUM UNIT-OWNERS SUPPLEMENTAL COVERAGES :

5-f-1 LOSS ASSESSMENT COVERAGE - (ML-35)

The policy may be extended to cover loss assessment for which the insured may be liable to the association of Condominium Unit-Owners, at the additional premiums shown in the Premium Section of the manual.

Earthquake coverage (ML-35A) may be added to policies issued under this rule at the earthquake rates shown in the Premium Section of the manual.

5-f-2 RELATED PRIVATE STRUCTURES AND CONDOMINIUM FIXTURES - (ML-48C)

The policy may be extended to cover private structures owned solely by the insured and located on the described premises at the additional premiums shown in the Premium Section of the manual.

The policy may also be extended to cover Unit-Owners Additions and Alterations that are outside the finished interior surfaces of the perimeter walls, at the premiums shown in the Premium Section of the manual.

5-f-3 UNIT-OWNERS RENTAL TO OTHERS - (ML-33)

The policy may be extended to cover personal property while the premises are rented to others at the additional premium shown in the Premium Section of the manual.

5-g 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-h CREDIT CARD, FORGERY AND COUNTERFEIT MONEY - (ML-57)

Coverage for Credit Card, Forgery and Counterfeit Money may be increased at the premiums shown in the Premium Section of the manual.

5-i DEBRIS REMOVAL EXTENSIONS - (ML-366)

Coverage may be extended at the premium shown in the Premium Section of the manual.

5-j DEDUCTIBLES -

Forms used in conjunction with the premiums shown in this manual contemplate a two hundred fifty dollar (\$250) All Causes of Loss Deductible Clause applying per occurrence. This deductible can be increased or reduced by applying the rate credits or surcharges as shown in the Premium Section of the manual.

5-k EARTHQUAKE - (ML-54)

Earthquake coverage may be written at the premiums shown in the Premium Section of the manual. Please include increased Coverage B or C when calculating premium.

5-l HOMEOWNERS ASSOCIATION LOSS ASSESSMENT COVERAGE - (ML-50)

The policy may be extended to cover loss assessments charged by the association of homeowners, at the additional premiums shown in the Premium Section of the manual.

**5-m HOMEOWNERS INCREASED COV. no liability increase (ML-147),
HOMEOWNERS PLUS COV. (ML-150B),**

Coverage may be written for these forms at the additional premiums shown in the Premium Section of the manual. ML-147 is required on all standard HO policies. If ML-3, ML-150B is available as an optional coverage. For Premier only, the ML-147 will be replaced by the ML-150B as a mandatory form.

5-n IDENTITY FRAUD - (ML-189)

Coverage may be provided at the premium shown in the Premium Section of the manual.

5-o INCREASED AMOUNT OF COVERAGE C -

The Coverage C amount of insurance may be increased at the premiums shown in the Premium Section of the manual. Can increase up to 70% of Coverage A Maximum.

5-p INFLATION GUARD COVERAGE - (ML-243) Not applicable to ML-4

Amounts of insurance may be automatically increased for Coverages A, B, C and D on a quarterly basis. Refer to the charges shown in the Premium Section of the manual.

5-q MECHANICAL, ELECTRICAL OR PRESSURE SYSTEMS BREAKDOWN – (ML-346A)

Coverage may be provided for Mechanical, Electrical or Pressure Systems Breakdown using the rates and rules filed by the company.

5-r NEW HOME DISCOUNT -

New home discounts are applied to qualified homes at the rate credits shown in the Premium Section of the manual.

5-s ORDINANCE AND LAW - (ML-360)

Coverage may be provided at the premium shown in the Premium Section of the manual.

5-t OTHER POLICY CREDITS

Credits may be applied to qualified homes at the rate credits shows in the Premium Section of the manual.

5-u PREMIER PLUS ENDORSEMENT (ML-CP-4)

Provides various increased coverages. Only available in the Premier (ML-5) Program for homes built within the past 30 years.

5-v PRIVATE STRUCTURES -

5-v-1 INCREASED LIMITS - (ML-48)

Increased amounts of insurance may be written on a specific private structure at the premiums shown in the Premium Section of the manual.

5-v-2 RENTED TO OTHERS - (ML-40)

Coverage may be written on a specific private structure held for rental at the premiums shown in the Premium Section of the manual.

5-v-3 AWAY FROM THE INSURED PREMISES – (ML-89)

Coverage may be written to cover the scheduled related private structure located away from the insured premises at the premiums shown in the Premium Section of the manual.

5-w PROTECTIVE DEVICE CREDIT - (ML-216)

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

5-x REDUCED AMOUNT ON COVERAGE C -

The amount of insurance for Coverage C may not be reduced to less than 40% of the amount of insurance for Coverage A at the credit shown in the Premium Section of the manual, excepting condominiums rented to others.

5-y RENTAL OF RESIDENCE SURCHARGE-

A rental surcharge is applied to all dwellings rented between 1-10 weeks per year. Rental for more than 10 weeks is prohibited in the homeowner program. May be eligible for other programs

5-z REPLACEMENT VALUE - PERSONAL PROPERTY - (ML-55)

Personal property may be insured for replacement value at the charges shown in the Premium Section of the manual.

**5-aa RESIDENCE SPECIAL LOSS SETTLEMENT ENDORSEMENT - (ML-24A)
(limited form)**

Residence may be insured for the full cost of replacement, subject to a maximum of 125% of the Coverage A amount of insurance, at the charges shown in the Premium Section of the manual. See eligibility in the Premium Section of the manual. Coverage is limited to Premier Homeowner only for those homes 30 years of age and newer.

**5-ab SECONDARY/SEASONAL HOMEOWNERS ENDORSEMENT AND
SURCHARGE - (ML-CP-416)**

Coverage may be provided for secondary / seasonal homes with certain restrictions applied to Personal Property, Personal Liability and Medical Payments to Others. Premium surcharge will apply at the rate shown in the premium section of the manual.

5-ac UNDERGROUND UTILITY LINE ENDORSEMENT (ML-342)

We cover direct physical loss to underground utility line covered property that is caused by an underground utility line occurrence at the insured premises. Underground utility line coverage extends to any Coverage D provided in the policy to which this endorsement attaches. The underground Utility Line Coverage Per Occurrence Limit is \$10,000 with a \$500 Deductible. The Premium is shown in the Premium Section of the manual.

5-ad WOODSTOVE SURCHARGE

For each interior woodstove and/or wood furnace, the surcharge shown in the Premium Section of the manual may be applied-

6. OPTIONAL LIABILITY COVERAGE & ENDORSEMENTS :

All mandatory or optional Section II Coverages must be written at the same limit.

6-a DESCRIBED RESIDENCE PREMISES - 1 OR 2 FAMILY - (ML-9)

Personal Liability and Medical Payments limits of liability may be increased at the premiums shown in the Premium Section of the manual.

6-b ADDITIONAL RESIDENCE PREMISES -

6-b-1 Additional Residence Premises - those occupied by the insured may be covered at the premiums shown in the Premium Section of the manual.

6-b-2 Additional Residence Premises - Rented to others - (ML-70)- those rented to others may be covered at the premiums shown in the Premium Section of the manual. Offered only if CPIC writes the property coverage.

6-c ADDITIONAL HOUSEHOLD MEMBERS COVERAGE - (ML-23)

This form amends the definition of insured to include a person who lives with the insured and is not an insured, guest, residence employee, tenant, roomer or boarder. This person is covered for personal property and personal liability. The premium is shown in the Premium Section of the manual.

6-d ADDITIONAL INTERESTS - (ML-41)

The policy may cover additional owners at no additional premium. This coverage is limited to the building plus premises liability.

6-e ADDITIONAL INTERESTS

- i. **(ML-22)** This endorsement is for use on policies in which the grantor (settlor or trustor) has placed the title of their residence premises in a trust. At least one grantor (settlor or trustor) must be a resident of the insured premises. This endorsement will allow coverage to be extended to any trustee(s) named in the schedule, but only respect to the trustee's duties as a trustee of the trust named in the schedule. None of the trustees can be a partnership, joint venture, corporation, limited liability company or other organization. In addition, none of the trustees can be a licensed professional who administers trusts, unless that trustee is a relative of the grantor (settlor or trustor).
- ii. **(ML-38)** The policy may cover additional owners at no additional premium. This coverage is limited to the building.
- iii. **(ML-41A)** The policy may cover additional owners at no additional premium. This coverage is limited to the building.
- iv. **(FL-44)** The policy may cover additional owners at no additional premium. This coverage is limited to Coverage L & M.

6-f ASSISTED LIVING CARE FACILITY RESIDENT COVERAGE - (ML-29)
(For Family Members Who Reside In Assisted Living Care Facilities)

This form amends the definition of insured to include a person who does not live with the insured but who is related to the insured by blood, marriage or adoption, and who regularly resides in an assisted living care facility. This form provides limited personal property and limited personal liability. The premium is shown in the Premium Section of the manual.

6-g BUSINESS PURSUITS - (ML-71)

Coverage may be provided for the liability of an insured arising out of business activities, other than a business of which he is sole owner or partner, at the additional premiums shown in the Premium Section of the manual.

Classify as shown below and apply the charges to each person insured.

Classifications:

- 6-g-1 Clerical Office Employees** - engaged wholly in office work and having no other duty in or about the employer's premises.
- 6-g-2 Salespersons, Collectors or Messengers** - no installation, demonstration or service operations.
- 6-g-3 Salespersons, Collectors or Messengers** - including installation, demonstration or service operations.
- 6-g-4 Teachers** - athletic, laboratory, manual training, and swimming instruction, excluding liability for corporal punishment of pupils.
- 6-g-5 Teachers** - not otherwise classified, excluding liability for corporal punishment of pupils.

6-h CREDIT FOR ELIMINATION OF SECTION II -

Section II may be deleted from the policy or endorsement covering the additional residence if the primary policy provides Section II coverage for such residences, at the premium credit shown in the Premium Section of the manual.

6-i EXCLUSION – FARM ANIMALS - (ML-340)

This form excludes bodily injury or property damage arising out of the ownership, use, boarding, breeding, training, stabling or other similar activities conducted at any location with respect to farm animals, at no change in premium.

**6-j FARMERS COMPREHENSIVE PERSONAL LIABILITY (ML-10)
(Form ML-10 replaces Mandatory Form ML-9)**

Farm liability exposures on or away from the residence premises may be covered at the additional premiums shown in the Premium Section of the manual.

MUST BE ATTACHED IF 26 OR MORE ACRES OR IF ANY FARM/FARM ANIMAL EXPOSURES EXIST.

6-k GOLF CART LIABILITY EXTENSION - (ML-82)

The policy may be extended to provide coverage for bodily injury and property damage resulting from the ownership, maintenance, use, loading or unloading of golf carts. Coverage may be provided at the premium shown in the Premium Section of the manual.

6-l INCIDENTAL BUSINESS EXPOSURES - (ML-326), (ML-327)

The policy may be extended to provide incidental business coverage. The additional premiums are shown in the Premium Section of the manual. Other exposures can be rated using the General Liability Manual.

6-m LEAD EXCLUSION - (ML-59)

Coverage may be excluded for the liability arising out of business uses of the residence, at the additional premiums shown in the Premium Section of the manual. The following conditions apply:

1. This exclusion applies to those areas of the residence used or held for business pursuits including, but not limited to, child or adult care services, rental or holding for rental to tenants for residential purpose or any other business use by any insured or other occupants.
2. This exclusion does not apply to those areas of the residence used by any insured, in whole or part, for residential purposes.
3. This exclusion does not apply to residences newly constructed after 1980.
4. This exclusion does not apply to residences that are certified as having undergone total lead abatement or have been otherwise tested and certified as being lead free.

6-n OFFICE, PROFESSIONAL, PRIVATE SCHOOL OR STUDIO OCCUPANCY -

Incidental office, professional, private school or studio occupancies are permitted provided:

- a. the premises are occupied principally for residential purposes, and
- b. there is no other business conducted on the premises.

At the additional premium shown in the Premium Section of the manual, coverage may be provided for the liability of an insured arising from:

6-n-1 an office, professional, private school or studio occupancy in the home or in a separate structure on the premises. The limit for Coverage C shall be not less than 60% of the Coverage A limit. **(ML-42)**

6-n-2 professional instruction, given by the insured, in the home. The insured employs no assistants and the home has not been altered to accommodate the occupancy. **(ML-42)**

6-n-3 an office, professional, private school or studio occupancy in an additional residence premises occupied by the insured, other than the described home. **(ML-43)**

Space in the described or additional dwellings rented to a person other than an insured shall not be deemed business property while used by that person as an office, professional school, private school or studio. The policy may be so endorsed at no charge.

6-o OUTBOARD MOTORS AND WATERCRAFT - (ML-75)

Coverage may be provided for watercraft not otherwise covered by the policy at the premiums shown in the Premium Section of the manual.

- a. When two or more outboard motors are regularly used together with any single watercraft owned by the insured, the horsepower of all such outboards shall be accumulated for rating purposes.
- b. Sailboats 26 to 40 feet in length with auxiliary power are classed as inboard motor boats.
- c. No jet skis, houseboats or cigarette style boats
- d. Coverage cannot be deleted midterm. Premiums are annual premiums.

6-p PERSONAL INJURY - (ML-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 PRIVATE STRUCTURES - RENTED TO OTHERS - (ML-40)

When coverage under Section I is provided for private structures rented to others, apply the additional premiums shown in the Premium Section of the manual.

6-r RESIDENCE EMPLOYEES

Additional premiums for each employee in excess of two are shown in the Premium Section of the Manual

6-s SECONDARY SEASONAL DWELLINGS (ML-CP-416)

The liability on Secondary / Seasonal dwellings is limited to on premises.

6-t TRAMPOLINE EXCLUSION - (ML-52A)

Coverage may be excluded for the liability arising out of ownership or use of a trampoline, at the credit shown in the Premium Section of the manual.

TERRITORIAL ZONES and PREMIUM GROUP CHARTS

TERRITORIAL ZONES:

Zone 1 - All of state except Putnam, Rockland, Suffolk, Nassau, Westchester, Richmond, Queens, New York, Bronx and Kings Counties and Cities in Zone 2.

Zone 2 - The cities listed below:

Albany City, Binghamton City, Buffalo City, Niagara Falls City, Rochester City, Schenectady City, Syracuse City, Troy City, Utica City.

| PREMIUM GROUP CHART: | | FORM ML-1R, 2, 3 | | ML-4 |
|----------------------|----------------|------------------|-------|------|
| Zone 1 | | Masonry | Frame | |
| | Protected | 1 | 2 | 1 |
| | Semi-Protected | 3 | 4 | 2 |
| | Unprotected | 5 | 5 | 2 |
| Zone 2 | | | | |
| | Protected | 6 | 7 | 1 |
| | Semi-Protected | 8 | 9 | 2 |

| ANNUAL HOMEOWNERS PREMIUMS | | | | | | |
|--|------------------|-------|---|-------------------|-------|-------|
| MASONRY – PROTECTED PREMIUM GROUP 1 | | | \$250 FLAT DEDUCTIBLE ZONE 1 - UPSTATE 1-25 | | | |
| AMOUNT OF INSURANCE | REPLACEMENT COST | | | ACTUAL CASH VALUE | | |
| | ML-1R | ML-2 | ML-3 | ML-1R | ML-2 | ML-3 |
| 50,000 | 254 | 297 | 337 | 361 | 424 | 482 |
| 60,000 | 269 | 316 | 360 | 385 | 453 | 513 |
| 70,000 | 281 | 331 | 376 | 403 | 473 | 536 |
| 80,000 | 290 | 341 | 386 | 414 | 486 | 552 |
| 90,000 | 299 | 351 | 400 | 428 | 502 | 571 |
| 100,000 | 309 | 362 | 412 | 441 | 518 | 588 |
| 110,000 | 320 | 376 | 427 | 457 | 538 | 611 |
| 120,000 | 332 | 390 | 443 | 474 | 556 | 633 |
| 130,000 | 354 | 415 | 471 | 493 | 578 | 657 |
| 140,000 | 382 | 448 | 508 | 522 | 612 | 696 |
| 150,000 | 409 | 481 | 546 | 561 | 658 | 748 |
| 160,000 | 433 | 508 | 578 | 594 | 697 | 792 |
| 170,000 | 458 | 537 | 611 | 627 | 736 | 837 |
| 180,000 | 482 | 565 | 642 | 658 | 773 | 878 |
| 190,000 | 504 | 592 | 671 | 690 | 809 | 920 |
| 200,000 | 525 | 617 | 700 | 719 | 844 | 959 |
| 210,000 | 554 | 651 | 740 | 759 | 891 | 1,013 |
| 220,000 | 584 | 686 | 779 | 801 | 939 | 1,067 |
| 230,000 | 613 | 720 | 819 | 840 | 986 | 1,120 |
| 240,000 | 644 | 755 | 857 | 881 | 1,034 | 1,174 |
| 250,000 | 673 | 790 | 897 | 921 | 1,081 | 1,228 |
| 260,000 | 702 | 824 | 936 | 962 | 1,127 | 1,281 |
| 270,000 | 732 | 859 | 976 | 1,002 | 1,174 | 1,335 |
| 280,000 | 761 | 892 | 1,014 | 1,042 | 1,222 | 1,389 |
| 290,000 | 786 | 923 | 1,048 | 1,077 | 1,264 | 1,435 |
| 300,000 | 811 | 952 | 1,081 | 1,110 | 1,302 | 1,481 |
| 310,000 | 836 | 980 | 1,115 | 1,144 | 1,343 | 1,525 |
| 320,000 | 860 | 1,009 | 1,147 | 1,177 | 1,381 | 1,570 |
| 330,000 | 884 | 1,037 | 1,179 | 1,210 | 1,420 | 1,614 |
| 340,000 | 903 | 1,059 | 1,204 | 1,236 | 1,450 | 1,649 |
| 350,000 | 926 | 1,087 | 1,235 | 1,268 | 1,488 | 1,691 |
| 360,000 | 944 | 1,107 | 1,258 | 1,292 | 1,517 | 1,724 |
| 370,000 | 972 | 1,140 | 1,296 | 1,330 | 1,561 | 1,774 |
| 380,000 | 1,000 | 1,172 | 1,333 | 1,369 | 1,606 | 1,824 |
| 390,000 | 1,028 | 1,205 | 1,371 | 1,407 | 1,650 | 1,876 |
| 400,000 | 1,055 | 1,238 | 1,407 | 1,445 | 1,695 | 1,926 |
| 500,000 | 1,300 | 1,526 | 1,734 | 1,781 | 2,089 | 2,375 |
| EACH ADD'L \$5,000 ADD | 12 | 14 | 17 | 17 | 20 | 23 |

| FRAME – PROTECTED PREMIUM GROUP 2 | | ANNUAL HOMEOWNERS PREMIUMS | | | \$250 FLAT DEDUCTIBLE ZONE 1 - UPSTATE 1-25 | | | |
|--------------------------------------|---------|----------------------------|------------------|------|---|-------------------|------|------|
| | | AMOUNT OF INSURANCE | REPLACEMENT COST | | | ACTUAL CASH VALUE | | |
| | | | ML-1R | ML-2 | ML-3 | ML-1R | ML-2 | ML-3 |
| | 50,000 | 267 | 313 | 355 | 381 | 447 | 507 | |
| | 60,000 | 284 | 333 | 378 | 405 | 476 | 541 | |
| | 70,000 | 297 | 348 | 395 | 424 | 497 | 565 | |
| | 80,000 | 305 | 359 | 407 | 436 | 512 | 582 | |
| | 90,000 | 315 | 369 | 420 | 450 | 529 | 601 | |
| | 100,000 | 325 | 382 | 433 | 464 | 545 | 618 | |
| | 110,000 | 337 | 396 | 449 | 482 | 565 | 643 | |
| | 120,000 | 350 | 411 | 466 | 500 | 587 | 666 | |
| | 130,000 | 372 | 437 | 496 | 519 | 608 | 691 | |
| | 140,000 | 401 | 471 | 535 | 549 | 645 | 733 | |
| | 150,000 | 431 | 506 | 575 | 589 | 693 | 786 | |
| | 160,000 | 456 | 535 | 609 | 625 | 733 | 834 | |
| | 170,000 | 482 | 565 | 642 | 660 | 775 | 880 | |
| | 180,000 | 507 | 594 | 676 | 694 | 814 | 924 | |
| | 190,000 | 530 | 622 | 708 | 726 | 852 | 969 | |
| | 200,000 | 553 | 650 | 738 | 758 | 888 | 1009 | |
| | 210,000 | 584 | 686 | 779 | 799 | 939 | 1067 | |
| | 220,000 | 615 | 722 | 820 | 842 | 988 | 1123 | |
| | 230,000 | 646 | 758 | 861 | 884 | 1038 | 1179 | |
| | 240,000 | 677 | 795 | 902 | 927 | 1088 | 1236 | |
| | 250,000 | 708 | 831 | 944 | 969 | 1137 | 1292 | |
| | 260,000 | 739 | 867 | 985 | 1012 | 1187 | 1348 | |
| | 270,000 | 770 | 903 | 1026 | 1054 | 1236 | 1406 | |
| | 280,000 | 801 | 939 | 1067 | 1097 | 1287 | 1462 | |
| | 290,000 | 827 | 971 | 1104 | 1133 | 1330 | 1511 | |
| | 300,000 | 854 | 1001 | 1139 | 1169 | 1371 | 1558 | |
| | 310,000 | 879 | 1032 | 1172 | 1205 | 1413 | 1606 | |
| | 320,000 | 906 | 1063 | 1208 | 1239 | 1455 | 1653 | |
| | 330,000 | 931 | 1092 | 1241 | 1274 | 1495 | 1699 | |
| | 340,000 | 950 | 1116 | 1267 | 1301 | 1527 | 1735 | |
| | 350,000 | 974 | 1144 | 1299 | 1334 | 1565 | 1780 | |
| | 360,000 | 994 | 1166 | 1325 | 1360 | 1596 | 1814 | |
| | 370,000 | 1023 | 1200 | 1363 | 1400 | 1643 | 1867 | |
| | 380,000 | 1052 | 1234 | 1403 | 1440 | 1691 | 1921 | |
| | 390,000 | 1082 | 1269 | 1442 | 1481 | 1738 | 1975 | |
| | 400,000 | 1111 | 1303 | 1482 | 1521 | 1784 | 2028 | |
| | 500,000 | 1369 | 1606 | 1826 | 1875 | 2199 | 2498 | |
| EACH ADD'L \$5,000 ADD | | 13 | 16 | 17 | 17 | 22 | 23 | |

| ANNUAL HOMEOWNERS PREMIUMS | | | | \$250 FLAT DEDUCTIBLE ZONE 1 - UPSTATE 1-25 | | |
|---|------------------|------|------|---|------|------|
| MASONRY – SEMI-PROTECTED PREMIUM GROUP 3 | | | | | | |
| AMOUNT OF INSURANCE | REPLACEMENT COST | | | ACTUAL CASH VALUE | | |
| | ML-1R | ML-2 | ML-3 | ML-1R | ML-2 | ML-3 |
| 50,000 | 284 | 332 | 378 | 405 | 474 | 541 |
| 60,000 | 302 | 355 | 403 | 431 | 506 | 575 |
| 70,000 | 315 | 371 | 420 | 451 | 529 | 601 |
| 80,000 | 325 | 382 | 433 | 464 | 545 | 618 |
| 90,000 | 336 | 394 | 448 | 479 | 562 | 640 |
| 100,000 | 345 | 406 | 461 | 493 | 579 | 658 |
| 110,000 | 359 | 421 | 478 | 513 | 601 | 684 |
| 120,000 | 372 | 437 | 496 | 532 | 624 | 709 |
| 130,000 | 396 | 465 | 528 | 552 | 647 | 736 |
| 140,000 | 427 | 501 | 570 | 585 | 686 | 779 |
| 150,000 | 459 | 539 | 611 | 628 | 736 | 837 |
| 160,000 | 485 | 570 | 647 | 666 | 781 | 887 |
| 170,000 | 513 | 601 | 683 | 703 | 824 | 936 |
| 180,000 | 540 | 633 | 718 | 737 | 865 | 985 |
| 190,000 | 564 | 662 | 752 | 773 | 907 | 1031 |
| 200,000 | 588 | 691 | 785 | 805 | 946 | 1074 |
| 210,000 | 622 | 729 | 828 | 851 | 998 | 1134 |
| 220,000 | 654 | 768 | 873 | 896 | 1051 | 1195 |
| 230,000 | 687 | 807 | 916 | 942 | 1104 | 1255 |
| 240,000 | 720 | 845 | 960 | 986 | 1157 | 1315 |
| 250,000 | 753 | 884 | 1005 | 1032 | 1210 | 1376 |
| 260,000 | 786 | 923 | 1048 | 1077 | 1264 | 1435 |
| 270,000 | 819 | 961 | 1092 | 1121 | 1315 | 1495 |
| 280,000 | 852 | 1000 | 1136 | 1167 | 1369 | 1555 |
| 290,000 | 880 | 1034 | 1174 | 1206 | 1415 | 1607 |
| 300,000 | 908 | 1066 | 1211 | 1243 | 1459 | 1657 |
| 310,000 | 936 | 1098 | 1247 | 1281 | 1504 | 1708 |
| 320,000 | 964 | 1130 | 1285 | 1318 | 1547 | 1758 |
| 330,000 | 990 | 1162 | 1320 | 1356 | 1591 | 1807 |
| 340,000 | 1011 | 1187 | 1349 | 1384 | 1624 | 1846 |
| 350,000 | 1037 | 1217 | 1383 | 1420 | 1666 | 1893 |
| 360,000 | 1058 | 1240 | 1409 | 1448 | 1698 | 1931 |
| 370,000 | 1088 | 1278 | 1451 | 1489 | 1748 | 1987 |
| 380,000 | 1119 | 1314 | 1492 | 1532 | 1798 | 2044 |
| 390,000 | 1151 | 1350 | 1535 | 1576 | 1849 | 2102 |
| 400,000 | 1182 | 1387 | 1576 | 1619 | 1899 | 2158 |
| 500,000 | 1456 | 1710 | 1943 | 1994 | 2340 | 2659 |
| EACH ADD'L \$5,000 ADD | 13 | 16 | 18 | 19 | 22 | 26 |

| ANNUAL HOMEOWNERS PREMIUMS | | | | \$250 FLAT DEDUCTIBLE ZONE 1 - UPSTATE 1-25 | | |
|---|------------------|------|------|---|------|------|
| FRAME – SEMI-PROTECTED PREMIUM GROUP 4 | | | | | | |
| AMOUNT OF INSURANCE | REPLACEMENT COST | | | ACTUAL CASH VALUE | | |
| | ML-1R | ML-2 | ML-3 | ML-1R | ML-2 | ML-3 |
| 50,000 | 298 | 350 | 397 | 426 | 500 | 568 |
| 60,000 | 318 | 373 | 424 | 454 | 533 | 605 |
| 70,000 | 332 | 390 | 443 | 474 | 556 | 633 |
| 80,000 | 342 | 401 | 456 | 489 | 574 | 651 |
| 90,000 | 354 | 414 | 471 | 505 | 592 | 673 |
| 100,000 | 363 | 427 | 485 | 520 | 610 | 693 |
| 110,000 | 378 | 443 | 504 | 539 | 633 | 720 |
| 120,000 | 391 | 460 | 523 | 559 | 657 | 746 |
| 130,000 | 417 | 489 | 555 | 581 | 681 | 775 |
| 140,000 | 449 | 528 | 600 | 615 | 722 | 821 |
| 150,000 | 483 | 566 | 644 | 661 | 775 | 881 |
| 160,000 | 511 | 600 | 681 | 700 | 821 | 933 |
| 170,000 | 540 | 634 | 720 | 739 | 867 | 986 |
| 180,000 | 568 | 665 | 757 | 778 | 911 | 1036 |
| 190,000 | 594 | 697 | 792 | 814 | 955 | 1084 |
| 200,000 | 619 | 727 | 826 | 848 | 995 | 1131 |
| 210,000 | 654 | 768 | 872 | 896 | 1051 | 1195 |
| 220,000 | 689 | 809 | 919 | 943 | 1107 | 1258 |
| 230,000 | 723 | 849 | 965 | 990 | 1162 | 1321 |
| 240,000 | 758 | 890 | 1011 | 1038 | 1218 | 1384 |
| 250,000 | 793 | 931 | 1058 | 1085 | 1274 | 1448 |
| 260,000 | 827 | 971 | 1104 | 1133 | 1330 | 1511 |
| 270,000 | 862 | 1012 | 1150 | 1180 | 1386 | 1574 |
| 280,000 | 897 | 1053 | 1197 | 1228 | 1442 | 1637 |
| 290,000 | 927 | 1088 | 1236 | 1269 | 1489 | 1692 |
| 300,000 | 956 | 1122 | 1275 | 1308 | 1535 | 1745 |
| 310,000 | 985 | 1156 | 1314 | 1348 | 1583 | 1798 |
| 320,000 | 1014 | 1189 | 1352 | 1389 | 1629 | 1850 |
| 330,000 | 1042 | 1223 | 1390 | 1427 | 1675 | 1903 |
| 340,000 | 1065 | 1249 | 1419 | 1458 | 1711 | 1944 |
| 350,000 | 1092 | 1281 | 1456 | 1495 | 1754 | 1992 |
| 360,000 | 1113 | 1305 | 1484 | 1524 | 1788 | 2031 |
| 370,000 | 1146 | 1344 | 1527 | 1568 | 1840 | 2092 |
| 380,000 | 1179 | 1383 | 1571 | 1613 | 1893 | 2151 |
| 390,000 | 1211 | 1421 | 1616 | 1659 | 1946 | 2212 |
| 400,000 | 1244 | 1460 | 1659 | 1703 | 1998 | 2271 |
| 500,000 | 1534 | 1799 | 2044 | 2099 | 2462 | 2799 |
| EACH ADD'L \$5,000 ADD | 14 | 17 | 19 | 20 | 23 | 26 |

| ANNUAL HOMEOWNERS PREMIUMS | | | | | | |
|--|------------------|------|------|---|------|------|
| MASONRY & FRAME – UNPROTECTED PREMIUM GROUP 5 | | | | \$250 FLAT DEDUCTIBLE ZONE 1 - UPSTATE 1-25 | | |
| AMOUNT OF INSURANCE | REPLACEMENT COST | | | ACTUAL CASH VALUE | | |
| | ML-1R | ML-2 | ML-3 | ML-1R | ML-2 | ML-3 |
| 50,000 | 400 | 469 | 533 | 571 | 670 | 760 |
| 60,000 | 426 | 500 | 568 | 608 | 714 | 811 |
| 70,000 | 444 | 522 | 593 | 635 | 746 | 848 |
| 80,000 | 458 | 537 | 611 | 654 | 768 | 873 |
| 90,000 | 473 | 555 | 630 | 676 | 794 | 901 |
| 100,000 | 488 | 571 | 650 | 696 | 817 | 929 |
| 110,000 | 506 | 593 | 674 | 723 | 848 | 963 |
| 120,000 | 525 | 616 | 699 | 749 | 880 | 999 |
| 130,000 | 558 | 656 | 745 | 778 | 913 | 1036 |
| 140,000 | 603 | 706 | 803 | 824 | 967 | 1100 |
| 150,000 | 646 | 758 | 862 | 886 | 1038 | 1180 |
| 160,000 | 685 | 803 | 913 | 937 | 1100 | 1249 |
| 170,000 | 723 | 849 | 964 | 990 | 1162 | 1320 |
| 180,000 | 760 | 892 | 1013 | 1041 | 1220 | 1387 |
| 190,000 | 796 | 933 | 1061 | 1090 | 1278 | 1452 |
| 200,000 | 830 | 973 | 1106 | 1136 | 1333 | 1514 |
| 210,000 | 875 | 1028 | 1168 | 1199 | 1407 | 1600 |
| 220,000 | 923 | 1083 | 1230 | 1264 | 1482 | 1685 |
| 230,000 | 970 | 1137 | 1292 | 1327 | 1557 | 1768 |
| 240,000 | 1016 | 1192 | 1354 | 1390 | 1632 | 1854 |
| 250,000 | 1063 | 1246 | 1416 | 1455 | 1706 | 1939 |
| 260,000 | 1108 | 1300 | 1478 | 1518 | 1781 | 2023 |
| 270,000 | 1154 | 1355 | 1540 | 1581 | 1856 | 2109 |
| 280,000 | 1201 | 1410 | 1602 | 1645 | 1931 | 2194 |
| 290,000 | 1241 | 1456 | 1655 | 1699 | 1994 | 2266 |
| 300,000 | 1280 | 1502 | 1707 | 1752 | 2057 | 2337 |
| 310,000 | 1320 | 1548 | 1759 | 1807 | 2119 | 2408 |
| 320,000 | 1358 | 1593 | 1810 | 1859 | 2181 | 2478 |
| 330,000 | 1396 | 1637 | 1861 | 1912 | 2243 | 2549 |
| 340,000 | 1426 | 1672 | 1901 | 1952 | 2290 | 2602 |
| 350,000 | 1462 | 1716 | 1950 | 2001 | 2349 | 2669 |
| 360,000 | 1490 | 1748 | 1988 | 2041 | 2395 | 2721 |
| 370,000 | 1535 | 1800 | 2046 | 2100 | 2464 | 2800 |
| 380,000 | 1578 | 1851 | 2105 | 2161 | 2536 | 2881 |
| 390,000 | 1623 | 1904 | 2164 | 2221 | 2606 | 2963 |
| 400,000 | 1666 | 1955 | 2222 | 2281 | 2677 | 3042 |
| 500,000 | 2054 | 2410 | 2739 | 2812 | 3299 | 3749 |
| EACH ADD'L \$5,000 ADD | 19 | 23 | 27 | 27 | 32 | 36 |

| MASONRY – PROTECTED PREMIUM GROUP 6 | | ANNUAL HOMEOWNERS PREMIUMS | | | \$250 FLAT DEDUCTIBLE ZONE 2 - UPSTATE-CITY 1-25 | | |
|--|-------|----------------------------|-------|-------|--|-------|------|
| | | REPLACEMENT COST | | | ACTUAL CASH VALUE | | |
| | | ML-1R | ML-2 | ML-3 | ML-1R | ML-2 | ML-3 |
| AMOUNT OF INSURANCE | | | | | | | |
| 50,000 | 298 | 350 | 398 | 427 | 500 | 569 | |
| 60,000 | 319 | 373 | 424 | 454 | 533 | 607 | |
| 70,000 | 332 | 390 | 443 | 476 | 558 | 634 | |
| 80,000 | 342 | 402 | 456 | 489 | 574 | 653 | |
| 90,000 | 354 | 415 | 471 | 505 | 592 | 673 | |
| 100,000 | 365 | 427 | 485 | 520 | 611 | 693 | |
| 110,000 | 378 | 443 | 504 | 541 | 634 | 720 | |
| 120,000 | 392 | 460 | 523 | 561 | 657 | 746 | |
| 130,000 | 418 | 489 | 557 | 581 | 681 | 775 | |
| 140,000 | 450 | 528 | 600 | 617 | 723 | 821 | |
| 150,000 | 483 | 568 | 645 | 661 | 776 | 883 | |
| 160,000 | 512 | 600 | 682 | 700 | 822 | 934 | |
| 170,000 | 541 | 634 | 721 | 740 | 868 | 986 | |
| 180,000 | 568 | 667 | 757 | 778 | 913 | 1,036 | |
| 190,000 | 594 | 698 | 793 | 814 | 955 | 1,085 | |
| 200,000 | 621 | 728 | 827 | 848 | 996 | 1,131 | |
| 210,000 | 654 | 768 | 873 | 897 | 1,052 | 1,195 | |
| 220,000 | 689 | 809 | 920 | 944 | 1,108 | 1,259 | |
| 230,000 | 725 | 850 | 966 | 992 | 1,163 | 1,323 | |
| 240,000 | 758 | 890 | 1,012 | 1,039 | 1,219 | 1,386 | |
| 250,000 | 793 | 931 | 1,059 | 1,087 | 1,275 | 1,449 | |
| 260,000 | 828 | 972 | 1,105 | 1,134 | 1,331 | 1,512 | |
| 270,000 | 863 | 1,013 | 1,151 | 1,182 | 1,387 | 1,576 | |
| 280,000 | 898 | 1,054 | 1,198 | 1,229 | 1,442 | 1,639 | |
| 290,000 | 927 | 1,089 | 1,236 | 1,271 | 1,491 | 1,693 | |
| 300,000 | 956 | 1,123 | 1,276 | 1,310 | 1,537 | 1,747 | |
| 310,000 | 987 | 1,157 | 1,315 | 1,350 | 1,584 | 1,800 | |
| 320,000 | 1,014 | 1,191 | 1,354 | 1,389 | 1,630 | 1,853 | |
| 330,000 | 1,043 | 1,224 | 1,391 | 1,429 | 1,676 | 1,905 | |
| 340,000 | 1,065 | 1,250 | 1,420 | 1,459 | 1,712 | 1,945 | |
| 350,000 | 1,093 | 1,282 | 1,457 | 1,496 | 1,755 | 1,995 | |
| 360,000 | 1,113 | 1,307 | 1,485 | 1,525 | 1,790 | 2,033 | |
| 370,000 | 1,147 | 1,345 | 1,529 | 1,570 | 1,841 | 2,093 | |
| 380,000 | 1,180 | 1,384 | 1,572 | 1,614 | 1,895 | 2,153 | |
| 390,000 | 1,212 | 1,422 | 1,617 | 1,660 | 1,948 | 2,214 | |
| 400,000 | 1,245 | 1,461 | 1,660 | 1,705 | 2,001 | 2,273 | |
| 500,000 | 1,535 | 1,800 | 2,047 | 2,102 | 2,465 | 2,802 | |
| EACH ADD'L \$5,000 ADD | 14 | 17 | 19 | 20 | 23 | 26 | |

| FRAME – PROTECTED PREMIUM GROUP 7 | ANNUAL HOMEOWNERS PREMIUMS | | | \$250 FLAT DEDUCTIBLE ZONE 2 - UPSTATE-CITY 1-25 | | | |
|--------------------------------------|----------------------------|------------------|------|--|-------------------|------|------|
| | AMOUNT OF INSURANCE | REPLACEMENT COST | | | ACTUAL CASH VALUE | | |
| | | ML-1R | ML-2 | ML-3 | ML-1R | ML-2 | ML-3 |
| 50,000 | 314 | 368 | 419 | 449 | 526 | 598 | |
| 60,000 | 334 | 394 | 447 | 479 | 562 | 638 | |
| 70,000 | 350 | 411 | 466 | 500 | 587 | 667 | |
| 80,000 | 360 | 423 | 481 | 515 | 604 | 686 | |
| 90,000 | 372 | 437 | 496 | 532 | 624 | 709 | |
| 100,000 | 383 | 449 | 511 | 548 | 643 | 730 | |
| 110,000 | 397 | 467 | 530 | 569 | 667 | 758 | |
| 120,000 | 413 | 484 | 551 | 589 | 691 | 786 | |
| 130,000 | 440 | 516 | 586 | 612 | 717 | 817 | |
| 140,000 | 473 | 555 | 632 | 648 | 760 | 864 | |
| 150,000 | 508 | 597 | 679 | 696 | 817 | 929 | |
| 160,000 | 539 | 632 | 718 | 737 | 865 | 983 | |
| 170,000 | 569 | 668 | 758 | 779 | 914 | 1038 | |
| 180,000 | 598 | 702 | 797 | 818 | 960 | 1091 | |
| 190,000 | 625 | 734 | 834 | 857 | 1005 | 1143 | |
| 200,000 | 653 | 766 | 871 | 894 | 1048 | 1192 | |
| 210,000 | 689 | 809 | 919 | 943 | 1107 | 1258 | |
| 220,000 | 726 | 851 | 968 | 993 | 1166 | 1325 | |
| 230,000 | 762 | 895 | 1017 | 1044 | 1225 | 1392 | |
| 240,000 | 799 | 937 | 1065 | 1094 | 1284 | 1458 | |
| 250,000 | 836 | 980 | 1115 | 1144 | 1343 | 1525 | |
| 260,000 | 872 | 1023 | 1163 | 1193 | 1400 | 1591 | |
| 270,000 | 908 | 1066 | 1211 | 1243 | 1459 | 1659 | |
| 280,000 | 945 | 1108 | 1261 | 1294 | 1518 | 1725 | |
| 290,000 | 977 | 1146 | 1302 | 1337 | 1568 | 1783 | |
| 300,000 | 1007 | 1182 | 1343 | 1379 | 1619 | 1839 | |
| 310,000 | 1038 | 1218 | 1384 | 1420 | 1668 | 1895 | |
| 320,000 | 1069 | 1253 | 1425 | 1462 | 1716 | 1949 | |
| 330,000 | 1098 | 1288 | 1465 | 1504 | 1764 | 2005 | |
| 340,000 | 1122 | 1316 | 1495 | 1535 | 1801 | 2047 | |
| 350,000 | 1151 | 1350 | 1534 | 1574 | 1847 | 2100 | |
| 360,000 | 1172 | 1375 | 1564 | 1606 | 1883 | 2140 | |
| 370,000 | 1208 | 1416 | 1610 | 1652 | 1939 | 2204 | |
| 380,000 | 1241 | 1456 | 1655 | 1699 | 1994 | 2267 | |
| 390,000 | 1276 | 1497 | 1701 | 1748 | 2050 | 2330 | |
| 400,000 | 1311 | 1538 | 1747 | 1794 | 2106 | 2393 | |
| 500,000 | 1616 | 1896 | 2154 | 2212 | 2595 | 2948 | |
| EACH ADD'L \$5,000 ADD | 16 | 18 | 21 | 22 | 24 | 27 | |

ANNUAL HOMEOWNERS PREMIUMS

MASONRY – SEMI-PROTECTED
PREMIUM GROUP 8

\$250 FLAT DEDUCTIBLE
ZONE 2 - UPSTATE-CITY
1-25

| AMOUNT OF INSURANCE | REPLACEMENT COST | | | ACTUAL CASH VALUE | | |
|---------------------------|------------------|------|------|-------------------|------|------|
| | ML-1R | ML-2 | ML-3 | ML-1R | ML-2 | ML-3 |
| 50,000 | 334 | 392 | 446 | 477 | 561 | 637 |
| 60,000 | 356 | 418 | 476 | 509 | 598 | 679 |
| 70,000 | 372 | 437 | 496 | 532 | 624 | 710 |
| 80,000 | 383 | 450 | 511 | 548 | 643 | 730 |
| 90,000 | 396 | 465 | 528 | 565 | 664 | 755 |
| 100,000 | 408 | 478 | 543 | 582 | 684 | 776 |
| 110,000 | 424 | 496 | 564 | 605 | 710 | 806 |
| 120,000 | 440 | 516 | 586 | 627 | 736 | 837 |
| 130,000 | 467 | 548 | 623 | 651 | 763 | 868 |
| 140,000 | 504 | 592 | 673 | 690 | 809 | 920 |
| 150,000 | 541 | 635 | 722 | 740 | 870 | 988 |
| 160,000 | 574 | 673 | 764 | 785 | 920 | 1047 |
| 170,000 | 605 | 710 | 807 | 829 | 972 | 1105 |
| 180,000 | 636 | 746 | 848 | 871 | 1022 | 1162 |
| 190,000 | 667 | 781 | 888 | 911 | 1070 | 1216 |
| 200,000 | 694 | 815 | 926 | 950 | 1116 | 1268 |
| 210,000 | 733 | 861 | 978 | 1003 | 1179 | 1338 |
| 220,000 | 773 | 907 | 1030 | 1058 | 1241 | 1410 |
| 230,000 | 811 | 952 | 1082 | 1110 | 1302 | 1481 |
| 240,000 | 850 | 997 | 1133 | 1164 | 1366 | 1551 |
| 250,000 | 889 | 1043 | 1186 | 1218 | 1427 | 1623 |
| 260,000 | 927 | 1089 | 1236 | 1271 | 1491 | 1693 |
| 270,000 | 966 | 1134 | 1288 | 1324 | 1553 | 1765 |
| 280,000 | 1006 | 1180 | 1340 | 1377 | 1616 | 1836 |
| 290,000 | 1040 | 1220 | 1385 | 1423 | 1669 | 1896 |
| 300,000 | 1072 | 1257 | 1428 | 1468 | 1722 | 1956 |
| 310,000 | 1105 | 1296 | 1472 | 1512 | 1774 | 2015 |
| 320,000 | 1136 | 1333 | 1515 | 1555 | 1826 | 2074 |
| 330,000 | 1169 | 1371 | 1558 | 1600 | 1877 | 2133 |
| 340,000 | 1193 | 1401 | 1591 | 1633 | 1916 | 2178 |
| 350,000 | 1224 | 1436 | 1631 | 1676 | 1967 | 2234 |
| 360,000 | 1247 | 1463 | 1664 | 1708 | 2004 | 2277 |
| 370,000 | 1285 | 1507 | 1712 | 1758 | 2063 | 2345 |
| 380,000 | 1321 | 1550 | 1762 | 1808 | 2122 | 2411 |
| 390,000 | 1358 | 1594 | 1811 | 1860 | 2182 | 2480 |
| 400,000 | 1395 | 1636 | 1860 | 1909 | 2241 | 2546 |
| 500,000 | 1719 | 2017 | 2292 | 2353 | 2761 | 3138 |
| EACH ADD'L \$5,000 ADD | 17 | 19 | 22 | 23 | 26 | 30 |

| FRAME – SEMI-PROTECTED PREMIUM GROUP 9 | | ANNUAL HOMEOWNERS PREMIUMS | | | \$250 FLAT DEDUCTIBLE ZONE 2 - UPSTATE-CITY 1-25 | | |
|---|--|----------------------------|------|------|--|------|------|
| | | REPLACEMENT COST | | | ACTUAL CASH VALUE | | |
| | | ML-1R | ML-2 | ML-3 | ML-1R | ML-2 | ML-3 |
| 50,000 | | 353 | 413 | 470 | 503 | 589 | 670 |
| 60,000 | | 376 | 441 | 500 | 536 | 630 | 714 |
| 70,000 | | 392 | 460 | 523 | 561 | 657 | 748 |
| 80,000 | | 403 | 473 | 539 | 576 | 677 | 769 |
| 90,000 | | 417 | 489 | 555 | 595 | 699 | 794 |
| 100,000 | | 430 | 504 | 572 | 614 | 720 | 818 |
| 110,000 | | 446 | 523 | 594 | 637 | 748 | 850 |
| 120,000 | | 462 | 542 | 617 | 660 | 775 | 880 |
| 130,000 | | 491 | 577 | 656 | 686 | 804 | 914 |
| 140,000 | | 530 | 623 | 708 | 726 | 852 | 969 |
| 150,000 | | 570 | 669 | 760 | 781 | 916 | 1039 |
| 160,000 | | 603 | 708 | 804 | 827 | 969 | 1101 |
| 170,000 | | 638 | 747 | 849 | 873 | 1024 | 1163 |
| 180,000 | | 670 | 786 | 892 | 917 | 1075 | 1222 |
| 190,000 | | 702 | 822 | 935 | 960 | 1126 | 1279 |
| 200,000 | | 731 | 857 | 974 | 1001 | 1174 | 1334 |
| 210,000 | | 772 | 906 | 1029 | 1057 | 1241 | 1409 |
| 220,000 | | 813 | 954 | 1084 | 1113 | 1307 | 1484 |
| 230,000 | | 854 | 1002 | 1139 | 1169 | 1371 | 1558 |
| 240,000 | | 895 | 1049 | 1193 | 1225 | 1438 | 1633 |
| 250,000 | | 936 | 1098 | 1247 | 1281 | 1504 | 1708 |
| 260,000 | | 977 | 1146 | 1302 | 1337 | 1568 | 1783 |
| 270,000 | | 1018 | 1194 | 1356 | 1393 | 1634 | 1857 |
| 280,000 | | 1059 | 1243 | 1412 | 1449 | 1701 | 1932 |
| 290,000 | | 1094 | 1284 | 1459 | 1498 | 1757 | 1997 |
| 300,000 | | 1128 | 1323 | 1505 | 1544 | 1813 | 2059 |
| 310,000 | | 1163 | 1364 | 1550 | 1591 | 1867 | 2122 |
| 320,000 | | 1197 | 1404 | 1595 | 1637 | 1922 | 2184 |
| 330,000 | | 1230 | 1443 | 1640 | 1683 | 1975 | 2245 |
| 340,000 | | 1256 | 1474 | 1675 | 1719 | 2018 | 2293 |
| 350,000 | | 1288 | 1512 | 1718 | 1764 | 2070 | 2352 |
| 360,000 | | 1314 | 1541 | 1751 | 1798 | 2109 | 2398 |
| 370,000 | | 1352 | 1587 | 1803 | 1850 | 2171 | 2467 |
| 380,000 | | 1391 | 1631 | 1854 | 1903 | 2234 | 2539 |
| 390,000 | | 1430 | 1677 | 1905 | 1958 | 2297 | 2609 |
| 400,000 | | 1468 | 1723 | 1957 | 2010 | 2359 | 2680 |
| 500,000 | | 1809 | 2123 | 2413 | 2477 | 2907 | 3303 |
| EACH ADD'L \$5,000 ADD | | 17 | 21 | 23 | 23 | 27 | 32 |

| COVERAGE C AMOUNT | ACV RATES | | | |
|---------------------------|-----------------------|--------|-----------------|--------|
| | \$250 FLAT DEDUCTIBLE | | | |
| | PREMIUM GROUP 1 | | PREMIUM GROUP 2 | |
| | C/O I | C/O II | C/O I | C/O II |
| 8,000 | 47 | 67 | 51 | 74 |
| 9,000 | 53 | 75 | 57 | 81 |
| 10,000 | 56 | 80 | 61 | 87 |
| 11,000 | 60 | 86 | 65 | 93 |
| 12,000 | 63 | 90 | 68 | 99 |
| 13,000 | 66 | 96 | 72 | 104 |
| 14,000 | 71 | 103 | 78 | 111 |
| 15,000 | 75 | 107 | 82 | 117 |
| 16,000 | 78 | 111 | 85 | 121 |
| 17,000 | 81 | 116 | 88 | 126 |
| 18,000 | 85 | 121 | 92 | 131 |
| 19,000 | 87 | 125 | 95 | 135 |
| 20,000 | 90 | 129 | 99 | 141 |
| 25,000 | 111 | 158 | 120 | 175 |
| 30,000 | 133 | 188 | 143 | 212 |
| 35,000 | 157 | 219 | 166 | 250 |
| 40,000 | 181 | 252 | 191 | 290 |
| 45,000 | 207 | 287 | 217 | 332 |
| 50,000 | 233 | 323 | 245 | 376 |
| EACH ADD'L \$1,000 ADD | 3 | 4 | 3 | 5 |

Replacement Value - Increase adjusted policy premium by 10%

Minimal Additional Charge: \$20

C/O I: Construction / Occupancy Group I - Apartment units in 1-4 family residences of any Construction and/or any apartment unit .
in a masonry building

C/O II: Construction / Occupancy Group II- Apartment units in all other buildings.

**PREMIUM SECTION
OPTIONAL COVERAGES
ANNUAL PREMIUMS
PROPERTY COVERAGES**

| SECTION I | | MAXIMUM AMOUNT OF INSURANCE | RATE PER AMOUNT | ADD'L AMOUNT |
|------------|--|-----------------------------------|--------------------|-----------------|
| Rule No. | | | | |
| 5-a | ADDED WATER DAMAGES COVERAGE (ML-CP-8) | 1,000 | 10 | \$10,000 |
| 5-b | ADDITIONAL LIVING EXPENSE - (Coverage D) | 1,000 | 3.12 | None |
| 5-c | BUILDING ADDITIONS AND ALTERATIONS - ML-4 ONLY - (ML-51) | 1,000 | 5 | None |
| 5-e | CONDOMINIUMS AND SHARED OWNERSHIP HOUSING - (ML-15) | | | |

Select form ML-2, ML-3 or ML-5
apply a 10% surcharge to the
table premium

Apply an additional 10%
surcharge if non-owner occupied

| SECTION I | MAXIMUM AMOUNT OF INSURANCE | RATE PER AMOUNT | ADD'L AMOUNT |
|-----------|-----------------------------------|--------------------|-----------------|
|-----------|-----------------------------------|--------------------|-----------------|

5-f CONDOMINIUM UNIT-OWNERS SUPPLEMENTAL COVERAGES :

5-f-1 LOSS ASSESSMENT COVERAGE (ML-35)

| <u>Amount of Insurance</u> | <u>Premium</u> |
|----------------------------|----------------|
| \$5,000 | \$5.00 |
| \$10,000 | \$9.00 |
| \$25,000 | \$13.00 |
| \$50,000 | \$18.00 |

**5-f-2 RELATED PRIVATE STRUCTRES AND
CONDOMINIUM FIXTURES (ML-48C)**

| | | | |
|--------------------------------|-------|---|------|
| Unit-Owners Private Structures | 1,000 | 3 | None |
|--------------------------------|-------|---|------|

5-f-3 UNIT-OWNERS RENTAL TO OTHERS (ML-33)

50% Surcharge to the base premium

**5-h CREDIT CARDS, FORGERY
AND COUNTERFEIT MONEY - (ML-57)**

| Limit of Liability | Rate |
|--------------------|------|
| 2,500 | 5 |
| 5,000 | 6 |
| 7,500 | 7 |
| 10,000 | 8 |

| | |
|---|---------------------|
| 5-i DEBRIS REMOVAL EXTENSIONS – (ML-366) | \$15. per residence |
|---|---------------------|

| SECTION I | | MAXIMUM AMOUNT OF INSURANCE | RATE PER AMOUNT | ADD'L AMOUNT |
|------------|--|-----------------------------------|------------------------------------|-----------------|
| 5-j | DEDUCTIBLES - | Deductible Options | Surcharge | Credit |
| | | 100 | 13% | |
| | | 250 | | ----- |
| | | 500 | | 11% |
| | | 1,000 | | 22% |
| | | 2,000 | | 29% |
| | | 2,500 | | 33% |
| | | 5,000 | | 43% |
| 5-k | EARTHQUAKE - (ML-54), (ML-35A), ML-1(R), 2, 3, 5 ML-4 | 1,000 1,000 | .42 .31 | None None |
| 5-l | HOMEOWNERS ASSOCIATION LOSS ASSESSMENT COVERAGE - (ML-50) | LIMIT OF LIABILITY | RATE | |
| | | First \$1,000 | \$10 | |
| | | Next \$4,000 | 6 | |
| | | Next \$5,000 | 4 | |
| | | Each add'l \$5,000 | 2 | |
| 5-m | HOMEOWNERS INCREASED COV. - (ML-147) HOMEOWNERS PLUS COV. - (ML-150B) | | \$10 per policy \$25 per policy | |
| 5-n | IDENTITY FRAUD – (ML-189) | | \$25 per policy | |
| 5-o | INCREASED LIMIT (COV. C) | 1,000 | 2 | 70% of Cov. A |
| 5-p | INFLATION GUARD | | Amount of Quarterly Increase | 1% |

| SECTION I | MAXIMUM AMOUNT OF INSURANCE | RATE PER AMOUNT | ADD'L AMOUNT |
|-----------|--|---|-----------------|
| 5-q | MECHANICAL AND ELECTRICAL SYSTEMS BREAKDOWN | | \$35 |
| 5-r | NEW HOME DISCOUNT - The following discounts are applied to qualified new homes. These credits apply to the basic policy premium and shall apply at the time each new policy or renewal policy is issued. Age of home equals year of policy effective date minus year built. | | |
| | NEW HOME AGE | | CREDIT |
| | 0-5 years | | 15% |
| | 6-10 years | | 12.5% |
| | 11-15 years | | 10% |
| | 16-20 years | | 7.5% |
| | 21-25 years | | 5% |
| | 26-30 years | | 2.5% |
| 5-s | ORDINANCE AND LAW – (ML-360) | 10% of Coverage A & B premium | |
| 5-t | OTHER POLICY CREDITS | | |
| | a) New Heating System Credit: | 3% credit, if heating system has been replaced within 10 years. Not eligible on risks 20 years or newer. | |
| | b) New Roof Credit: | 5% credit, if roof has been replaced within 10 years. Not eligible on risks 20 years or newer. | |
| | c) Home/Auto Discount: | 3% credit for Insured who has their personal auto policy currently written through the same agency as their CPIC policy. Subject to audit. (Business Auto and Motorcycle policies are Not Eligible). Available on Primary occupancy risks only. | |
| | d) Multi Policy Discount: | 2% credit if an Insured has more than 1 policy with CPIC. The credit will be applied to the base premium of each policy. | |

| SECTION I | | MAXIMUM AMOUNT OF INSURANCE | RATE PER AMOUNT | ADD'L AMOUNT |
|--------------|---|-----------------------------------|------------------------------------|-----------------|
| 5-u | PREMIER PLUS ENDORSEMENT (ML-CP-4) | | \$ 40 | |
| 5-v | PRIVATE STRUCTURES: | | | |
| 5-v-1 | INCREASED LIMITS - PRIVATE STRUCTURES (ML-48) | 1,000 | 4 | None |
| 5-v-2 | INCREASED LIMITS PRIVATE STRUCTURES - RENTED TO OTHERS - (ML-40) | 1,000 | 5 | None |
| 5-v-3 | INCREASED LIMITS PRIVATE STRUCTURES AWAY FROM INSURED PREMISES (ML-89) | 1,000 | 4 | None |
| 5-w | PROTECTIVE DEVICE CREDIT - (ML-216) | | CREDIT | |
| | Central station burglary and/or fire alarm systems (Cert. Req'd) | | 6% | |
| 5-x | REDUCED AMOUNT (COV. C) | | \$1 credit per \$1,000 | |
| 5-y | RENTAL OF RESIDENCE SURCHARGE | | 50% Surcharge to the base premium. | |

| SECTION I | | MAXIMUM AMOUNT OF INSURANCE | RATE PER AMOUNT | ADD'L AMOUNT |
|-----------|--|-----------------------------------|--------------------|-----------------|
|-----------|--|-----------------------------------|--------------------|-----------------|

| | | |
|-------------|---|--|
| 5-z | REPLACEMENT VALUE - PERSONAL PROPERTY - (ML-55) | |
| | ML-1(R), 2, 3,4 | Increase limit of Cov. C to 70% of cov. A and increase basic policy premium by 10%. Min. add'l. charge - \$20 |
| 5-aa | RESIDENCE SPECIAL LOSS (LIMITED FORM) SETTLEMENT ENDORSEMENT (ML-24A) - Eligibility - ML-5 only (30 Years of Age or Newer) R/C estimator, other valuation, appraisal or outside inspection, Coverage A minimum 100% of R/C | \$5 per policy |
| 5-ab | SECONDARY / SEASONAL HOMEOWNERS ENDORSEMENT (ML-CP-416) | |
| | Added at no additional charge for secondary/seasonal homes with certain restrictions applied to Personal Property, Personal Liability, and Medical Payments to Others. | |
| 5-ac | UNDERGROUND UTILITY LINE ENDORSEMENT (ML-342) | 70.00 Per Policy |
| 5-ad | WOODSTOVE SURCHARGE (Solid Fuel) | 20% Increase to Base Premium |

**PREMIUM SECTION
OPTIONAL COVERAGES
ANNUAL PREMIUMS
LIABILITY COVERAGE**

| | | | | | | | | | MED PAYMENTS (ADD FOR EACH ADD'L \$500) |
|--------------|--|-----|-----|-----|-----|-----|-----|-----|---|
| SECTION II | LIMIT* | (1) | (2) | (3) | (4) | (5) | (6) | (7) | |
| Rule No. | | | | | | | | | |
| 6-a | DESCRIBED RESIDENCE PREMISES – 1 OR 2 FAMILY - (ML-9) | | | | | | | | |
| | Zones 1 & 2 | -- | 8 | 12 | 19 | 25 | 38 | 75 | 3 |
| 6-b | ADDITIONAL RESIDENCE PREMISES | | | | | | | | |
| 6-b-1 | OCCUPIED BY THE INSURED | 12 | 15 | 19 | 25 | 31 | 42 | 50 | 3 |
| 6-b-2 | RENTED TO OTHERS - (ML-70) Only available if CPIC writes fire coverage | | | | | | | | |
| | 1 family | 31 | 36 | 44 | 50 | 56 | 69 | 83 | 3 |
| | 2 family | 52 | 58 | 67 | 75 | 83 | 104 | 125 | 3 |
| 6-c | ADDITIONAL HOUSEHOLD MEMBERS COVERAGE – (ML-23) | | | | | | | | |
| | | | | | | | | | \$25.00 Per Policy |
| 6-f | ASSISTED LIVING CARE FACILITY RESIDENT COVERAGE – (ML-29) | | | | | | | | |
| | | | | | | | | | \$ 40.00 Per Policy |

***LIABILITY / MED PAYMENTS**

- (1) 25,000 / 500
- (2) 50,000 / 500
- (3) 100,000 / 500
- (4) 200,000 / 500
- (5) 300,000 / 500
- (6) 500,000 / 500
- (7) 1,000,000 / 500

6-g BUSINESS PURSUITS - (ML-71)

| | | | | | | | | |
|-------|----|----|----|----|----|----|----|---|
| 6-g-1 | 5 | 7 | 9 | 12 | 17 | 21 | 25 | 3 |
| 6-g-2 | 6 | 8 | 11 | 15 | 21 | 26 | 31 | 3 |
| 6-g-3 | 10 | 12 | 16 | 21 | 29 | 37 | 44 | 3 |
| 6-g-4 | 16 | 19 | 21 | 29 | 37 | 44 | 53 | 3 |
| 6-g-5 | 10 | 12 | 15 | 20 | 25 | 35 | 42 | 3 |

**6-h CREDIT FOR ELIMINATION
OF SECTION II
MED PAYMENTS**

CREDIT \$20

**6-j FARMERS COMPREHENSIVE
PERSONAL LIABILITY - (ML-10)**

| | | | | | | | | |
|-----------------|----|-----|-----|-----|-----|-----|-----|---|
| 1 - 160 acres | 40 | 48 | 56 | 64 | 72 | 88 | 160 | 3 |
| 161 - 500 acres | 61 | 73 | 85 | 98 | 110 | 134 | 244 | 3 |
| over 500 acres | 90 | 108 | 126 | 144 | 162 | 198 | 360 | 3 |

6-k GOLF CART LIABILITY (ML-82)

\$26.00 per golf cart

**6-l INCIDENTAL BUSINESS EXPOSURES -
(ML-326) (ML-327)**

The following classes of business are eligible:

All classifications below can apply either **Including Products (ML-326)** or **Excluding Products (ML-327)**.

- Bed and Breakfast (**Rate is per room**) (**4 rooms max.**) (**Primary Res. Only**)
- Dog Grooming
- Honey Extracting
- Kennels – Boarding Only (**Rate is Per Kennel**)
- Rental of Residence
- Road Side Stands (**Rate is Per Stand**)
- Stores – Retail
- Syrup Refining
- Woodworking, Crafts or Upholstery
- *Other NOC – contact Underwriting

***LIABILITY / MED PAYMENTS**

- (1) 25,000 / 500
- (2) 50,000 / 500
- (3) 100,000 / 500
- (4) 200,000 / 500
- (5) 300,000 / 500
- (6) 500,000 / 500
- (7) 1,000,000 / 500

RATE CLASS:

1. Excluding Products (ML-327)
2. Including Products (ML-326)

(MAX MED PAY AMOUNT \$5,000)

*Med Payment
each add'l

| <u>RATE CLASS:</u> | <u>LIMIT*</u> | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (\$500) |
|--------------------|---------------|-----|-----|-----|-----|-----|-----|-----|---------|
| 1. | | 13 | 16 | 18 | 21 | 23 | 29 | 53 | 1 |
| 2. | | 19 | 23 | 26 | 30 | 33 | 42 | 76 | 1 |

6-m LEAD EXCLUSION - (ML-59) No Change in Premium

6-n OFFICE PROFESSIONAL, PRIVATE SCHOOL OR STUDIO OCCUPANCY

6-n-1 On Premises - (ML-42) 10 16 23 29 36 49 59 3

6-n-2 Instruction Only - (ML-42) 10 16 23 29 36 49 59 3

6-n-3 Off Premises - (ML-43) 16 21 26 33 42 57 68 3

6-o OUTBOARD MOTORS AND WATERCRAFT – (ML-75)

EACH OUTBOARD MOTOR
OVER 50 HP 14 17 19 22 24 30 108 2

INBOARD OR INBOARD-
OUTBOARD MOTORBOATS
AND SAILBOATS

Under 16 MPH
Less than 26 ft 22 26 30 35 39 48 126 2

16 - 30 MPH
Less than 26 ft 45 54 62 72 80 99 177 3

Over 30 MPH
Less than 26 ft 95 113 132 152 171 208 364 7

*Boats 26-40ft. Please contact underwriting for approval.

SAILBOATS – Not eligible

No wooden boats over 10 years old OR Fiberglass boats over 25 years old

***LIABILITY / MED PAYMENTS**

- (1) 25,000 / 500
- (2) 50,000 / 500
- (3) 100,000 / 500
- (4) 200,000 / 500
- (5) 300,000 / 500
- (6) 500,000 / 500
- (7) 1,000,000 / 500

| | | MED PAYMENTS (ADD FOR EACH ADD'L \$500) | | | | | | | |
|------------|--|---|-----|-----|-----|-----|-----|-----|----|
| SECTION II | LIMIT* | (1) | (2) | (3) | (4) | (5) | (6) | (7) | |
| 6-p | PERSONAL INJURY - (ML-46) Does not include medical payments. | 7 | 8 | 9 | 10 | 12 | 15 | 18 | -- |
| 6-q | PRIVATE STRUCTURES - RENTED TO OTHERS (WHEN ML-40 INCLUDED) | | | | | | | | |
| | 1 family | 31 | 36 | 44 | 50 | 56 | 69 | 83 | 3 |
| | 2 family | 52 | 59 | 67 | 75 | 83 | 104 | 125 | 3 |
| 6-r | RESIDENCE EMPLOYEES | 12 | 15 | 19 | 23 | 27 | 33 | 40 | 3 |
| 6-t | TRAMPOLINE EXCLUSION (ML-52A) | No Change in Premium | | | | | | | |

***LIABILITY / MED PAYMENTS**

- (1) 25,000 / 500
- (2) 50,000 / 500
- (3) 100,000 / 500
- (4) 200,000 / 500
- (5) 300,000 / 500
- (6) 500,000 / 500
- (7) 1,000,000 / 500

PREMIER HOMEOWNERS

UNDERWRITING GUIDELINES: EVERY PREMIER POLICY MUST BE OF SUPERIOR QUALITY AND

MEET ALL OF THE FOLLOWING REQUIREMENTS:

1. \$150,000 Minimum Coverage “A” Amount.
2. 90% Replacement Value required.
3. **New or completely renovated within the last 40** years to include the following:
 - Electrical:** Risk must have circuit breakers with 100-amp min (No Fuses).
 - Heating:** Must have Thermostat Controlled Central Heating System.
 - Plumbing:** Must have one of the following types: Copper, PVC, PEX, Galvanized.
 - Roof:** Replaced within the past 20 years with no missing, damaged or curling shingles. (Contact U/W if older than 20 years.)
 - Exterior:** Must be well maintained. No chipped/peeling paint, asphalt, asbestos or aluminum siding.
4. Dwelling must be built since 1925.
5. No solid-fuel burning devices are permitted in any buildings on the property (fireplaces are allowed).
6. A 10% Surcharge will be applied to those homes older than 50 years of age.
7. Primary Residence – NO SEASONAL DWELLINGS.
8. House must be accessible by emergency vehicles year-round. No unprotected dwellings.
9. Must be a single-family occupancy.

PREMIER HOMEOWNERS PROGRAM INCLUDES THE FOLLOWING:

- ML-5 SPECIAL FORM (Risk of Direct Loss and Replacement Coverage on both Building and Contents).
- \$250 Standard Deductible
- ML-150B Homeowners Plus Coverage (Includes \$2,500 of Water Backup Coverage) - **\$25 Per Policy**
- \$100,000 CPL with \$1,000 Med Pay
- ML-189 (Identity Fraud Endorsement) - **\$25 Per Policy**
- Replacement Cost Contents at 70% of Cov A – (No additional premium)

ANNUAL PREMIER HOMEOWNERS RATES

ZONE 1 - UPSTATE

| AMOUNT OF INSURANCE | MASONRY/P. Prem. Group 1 | FRAME/P. Prem. Group 2 | MAS./SEMI-P. Prem. Group 3 | FRAME/SEMI-P. Prem. Group 4 |
|--------------------------------|-------------------------------------|-----------------------------------|---------------------------------------|--|
| 150,000 | 623 | 657 | 698 | 735 |
| 160,000 | 661 | 694 | 741 | 779 |
| 170,000 | 697 | 734 | 781 | 822 |
| 180,000 | 734 | 771 | 821 | 865 |
| 190,000 | 767 | 808 | 861 | 906 |
| 200,000 | 800 | 842 | 896 | 944 |
| 210,000 | 845 | 890 | 946 | 997 |
| 220,000 | 891 | 937 | 997 | 1049 |
| 230,000 | 935 | 985 | 1047 | 1102 |
| 240,000 | 979 | 1031 | 1097 | 1155 |
| 250,000 | 1024 | 1078 | 1147 | 1208 |
| 260,000 | 1069 | 1126 | 1197 | 1261 |
| 270,000 | 1114 | 1172 | 1247 | 1313 |
| 280,000 | 1159 | 1220 | 1298 | 1368 |
| 290,000 | 1197 | 1261 | 1342 | 1412 |
| 300,000 | 1236 | 1300 | 1383 | 1456 |
| 350,000 | 1411 | 1485 | 1580 | 1663 |
| 400,000 | 1608 | 1692 | 1800 | 1894 |
| 450,000 | 1795 | 1889 | 2010 | 2116 |
| 500,000 | 1981 | 2086 | 2219 | 2336 |
| FOR EACH ADD'L \$5,000 add | 16 | 17 | 18 | 21 |

ANNUAL PREMIER HOMEOWNERS RATES**ZONE 2 - CITY**

| AMOUNT OF INSURANCE | MASONRY/P. Prem. Group 6 | FRAME/P. Prem. Group 7 | MAS./SEMI-P. Prem. Group 8 | FRAME/SEMI-P. Prem. Group 9 |
|--------------------------------|-------------------------------------|-----------------------------------|---------------------------------------|--|
| 150,000 | 737 | 775 | 824 | 867 |
| 160,000 | 779 | 820 | 873 | 919 |
| 170,000 | 822 | 866 | 921 | 970 |
| 180,000 | 866 | 911 | 969 | 1019 |
| 190,000 | 906 | 953 | 1015 | 1067 |
| 200,000 | 944 | 994 | 1059 | 1114 |
| 210,000 | 997 | 1049 | 1117 | 1176 |
| 220,000 | 1051 | 1106 | 1176 | 1239 |
| 230,000 | 1104 | 1162 | 1236 | 1300 |
| 240,000 | 1156 | 1217 | 1294 | 1364 |
| 250,000 | 1209 | 1272 | 1354 | 1426 |
| 260,000 | 1262 | 1328 | 1414 | 1488 |
| 270,000 | 1315 | 1383 | 1472 | 1550 |
| 280,000 | 1368 | 1440 | 1533 | 1613 |
| 290,000 | 1414 | 1488 | 1583 | 1667 |
| 300,000 | 1457 | 1534 | 1633 | 1719 |
| 350,000 | 1665 | 1752 | 1865 | 1963 |
| 400,000 | 1897 | 1996 | 2124 | 2236 |
| 450,000 | 2117 | 2228 | 2372 | 2496 |
| 500,000 | 2338 | 2460 | 2619 | 2756 |
| FOR EACH ADD'L \$5,000 add | 18 | 20 | 22 | 24 |

AGRI-HOME PROGRAM

This program is designed for the home-based type of farm risks. To qualify for the program, the risk must have the following characteristics:

1. Owner Occupied 1 Family Residence.
2. Not more than 100 Acres.
3. Income from farming must be less than \$20,000 in gross receipts.
4. No more than (8) farm animals weighing more than 50 lbs.
5. No more than (4) horses.
6. No boarding of animals or riding for a fee.

Cost for the program will consist of a 5% surcharge applied to the base premium.

HO SUPPLEMENT FOR CONDOMINIUM UNIT-OWNERS AND COOPERATIVE APARTMENTS

BASIC POLICY COVERAGE AND LIMITS:

The Condominium Unit-Owner / Cooperative Apartment Policy (Condo Policy) described in this supplement uses a condominium-specific agreement form, the ML-20C, to provide coverage for the personal property of a condo unit owner. In addition to the personal property coverage, \$5,000 of Coverage A is provided for the additions and improvements, alterations, built-in components, fixtures and appliances of the condo along with the related private structures solely owned by the Insured.

Besides the traditional incidental coverages, additional coverages are provided including \$2,500 for Loss Assessment coverage.

The Condo Policy provides the coverage and minimum limits of liability as follows:

Section I Coverages

| | Superior Form (ML-5) RC |
|--|---------------------------------|
| A. Residence (including private structures) | \$5,000 incl. |
| C. Personal Property (minimum) | \$10,000 |
| D. Additional Living Expense & Loss of Rent | 50% of amount on Personal Prop. |

Section II Coverages

| | |
|------------------------------|---------------------------|
| L. Personal Liability (ML-9) | \$100,000 Each Occurrence |
| M. Medical Payments | \$1,000 Each Person |

MANDATORY FORMS - The following forms are mandatory:

Section I (Zone 1 & 2) - ML-20C, ML-84, Causes of Loss (ML- 5).

Section II - ML-9 (if liability is included).

RATING:

Coverage C:

1. Use the Annual Condominium Premium Tables to determine the policy premium based upon the Zone, Amount of Coverage C, Construction and Form.
2. Apply protection surcharge.
(Shown at the top of the Annual Condominium Premium Tables.)
3. Apply sub-zone factors when applicable.
(Shown on the Territorial Zones page in the Homeowners Manual.)
4. Apply deductible debits or credits.
5. Modify the amount by premium credits or charges.

Additional Coverage A:

To purchase additional Coverage A, above the initial \$5,000:

1. Determine the premium based upon the increase in Coverage A and settlement (RC).
2. Apply deductible debits or credits.

Basic Policy Premium:

To determine the basic policy premium, add the premium for Coverage C to the premium for additional Coverage A.

Optional Coverages:

1. Deductible Factors: \$250 = 1.00, \$500 = .89, \$1,000 = .78, \$2,000 = .71, \$2,500 = .67, \$5,000 = .57
2. Add premiums for optional property coverages and apply a deductible credit when applicable.
3. Add premiums for increased liability limits and optional liability coverages.
4. Add any premiums for other coverages that are written with this policy.

Total premium is determined by adding the premiums calculated above.

ANNUAL CONDOMINIUM PREMIUMS

| | | | |
|-----------|---|---------------|-----------------------|
| PROTECTED | - | NO SURCHARGE | \$250 FLAT DEDUCTIBLE |
| SEMI PROT | - | SURCHARGE 12% | ZONE 1 – UPSTATE |
| UNPROT | - | SURCHARGE 50% | |

| AMOUNT OF INSURANCE | MASONRY | | FRAME | |
|------------------------|---------|----|-------|----|
| | ML-5 | RC | ML-5 | RC |
| 10,000 | 64 | | 71 | |
| 15,000 | 95 | | 106 | |
| 20,000 | 112 | | 125 | |
| 25,000 | 128 | | 143 | |
| 26,000 | 132 | | 147 | |
| 28,000 | 138 | | 154 | |
| 30,000 | 145 | | 161 | |
| 32,000 | 152 | | 168 | |
| 34,000 | 158 | | 176 | |
| 35,000 | 162 | | 179 | |
| 36,000 | 165 | | 183 | |
| 38,000 | 171 | | 190 | |
| 40,000 | 178 | | 198 | |
| 42,000 | 184 | | 205 | |
| 44,000 | 192 | | 213 | |
| 45,000 | 195 | | 216 | |
| 46,000 | 198 | | 220 | |
| 48,000 | 205 | | 228 | |
| 50,000 | 211 | | 235 | |
| 52,000 | 217 | | 241 | |
| 54,000 | 224 | | 249 | |
| 55,000 | 228 | | 253 | |
| 56,000 | 231 | | 256 | |
| 58,000 | 238 | | 264 | |
| 60,000 | 244 | | 271 | |
| 62,000 | 250 | | 278 | |
| 64,000 | 257 | | 286 | |
| 65,000 | 261 | | 289 | |
| 66,000 | 264 | | 293 | |
| 68,000 | 271 | | 301 | |
| 70,000 | 277 | | 308 | |
| 75,000 | 294 | | 326 | |
| 80,000 | 303 | | 337 | |
| 85,000 | 312 | | 347 | |
| 90,000 | 322 | | 357 | |
| 95,000 | 331 | | 368 | |
| 100,000 | 340 | | 378 | |
| EACH ADD'L | | | | |
| \$5,000 ADD | 9 | | 10 | |

ANNUAL CONDOMINIUM PREMIUMS

PROTECTED - NO SURCHARGE \$250 FLAT DEDUCTIBLE
SEMI PROT - SURCHARGE 12% ZONE 2 – UPSTATE CITY
UNPROT - SURCHARGE 50%

| AMOUNT OF INSURANCE | MASONRY | FRAME |
|---------------------------|------------|------------|
| | ML-5 RC | ML-5 RC |
| 10,000 | 67 | 74 |
| 15,000 | 100 | 111 |
| 20,000 | 118 | 131 |
| 25,000 | 135 | 150 |
| 26,000 | 138 | 154 |
| 28,000 | 145 | 161 |
| 30,000 | 152 | 169 |
| 32,000 | 159 | 177 |
| 34,000 | 166 | 184 |
| 35,000 | 169 | 188 |
| 36,000 | 173 | 192 |
| 38,000 | 179 | 199 |
| 40,000 | 187 | 208 |
| 42,000 | 193 | 215 |
| 44,000 | 201 | 223 |
| 45,000 | 204 | 227 |
| 46,000 | 208 | 231 |
| 48,000 | 215 | 239 |
| 50,000 | 221 | 246 |
| 52,000 | 228 | 253 |
| 54,000 | 235 | 262 |
| 55,000 | 239 | 265 |
| 56,000 | 242 | 269 |
| 58,000 | 250 | 277 |
| 60,000 | 256 | 284 |
| 62,000 | 262 | 292 |
| 64,000 | 270 | 300 |
| 65,000 | 273 | 304 |
| 66,000 | 277 | 307 |
| 68,000 | 284 | 316 |
| 70,000 | 291 | 323 |
| 75,000 | 308 | 342 |
| 80,000 | 318 | 353 |
| 85,000 | 328 | 364 |
| 90,000 | 337 | 375 |
| 95,000 | 347 | 386 |
| 100,000 | 357 | 397 |
| EACH ADD'L \$5,000 ADD | 10 | 11 |

**PREMIUM SECTION
OPTIONAL COVERAGES
ANNUAL PREMIUMS
PROPERTY COVERAGES**

In addition to the optional coverages and/or endorsements shown in the Homeowners Manual, the following condominium-specific coverages and/or endorsements are also available.

ADDITIONAL COVERAGE A – RESIDENCE

| | |
|------------------|--------------------|
| Replacement Cost | \$4.00 per \$1,000 |
|------------------|--------------------|

ADDITIONAL LOSS ASSESSMENT COVERAGE (ML-35)

| <u>Amount of Insurance</u> | <u>Premium</u> |
|----------------------------|----------------|
| \$5,000 | \$5.00 |
| \$10,000 | \$9.00 |
| \$25,000 | \$13.00 |
| \$50,000 | \$18.00 |

| | |
|---|--------------------|
| ADDITIONAL ORDINANCE OR LAW COVERAGE (ML-36) | \$1.00 per \$5,000 |
|---|--------------------|

| | |
|---|--------------------|
| EARTHQUAKE LOSS ASSESSMENT COVERAGE (ML-35A) | \$0.40 per \$1,000 |
|---|--------------------|

| | |
|--|--------------------|
| RELATED PRIVATE STRUCTURES (ML-48C) | \$3.00 per \$1,000 |
|--|--------------------|

| | |
|--|--------------------|
| HOMEOWNERS PLUS ENDORSEMENT (ML-150B) | \$25.00 Per policy |
|--|--------------------|

| | |
|---|----------------------------|
| UNIT-OWNERS RENTAL TO OTHERS (ML-33) | 50% Charge to Base Premium |
|---|----------------------------|

HOMEOWNERS FORM LIST

| FORM | EDITION DATE | TITLE OF FORM |
|--------|-----------------|--|
| FL-44 | 09/07 | Additional Insured |
| ML-1R | 01/87 | Basic Form Perils Section |
| ML-2 | 01/87 | Broad Form Perils Section |
| ML-3 | 01/87 | Special Form Perils Section |
| ML-4 | 01/87 | Renter Perils Section |
| ML-5 | 06/91 | "Comprehensive" Form Perils Section |
| ML-9 | 01/87 | Liability Coverage Section |
| ML-10 | 01/87 | Liability Coverage Section – Farm |
| ML-15 | 04/95 | Condo/Shared Ownership Housing |
| ML-20 | 01/87 | Amendatory Endorsement |
| ML-20C | 07/08 | Condominium Shared Ownership Agreement |
| ML-23 | 09/07 | Additional Household Members Coverage |
| ML-24A | 03/96 | Residence Special Loss Settlement Endorsement |
| ML-29 | 09/07 | Assisted Living Care Facility Resident Coverage |
| ML-33 | 07/08 | Condominium Unit – Owner Rental to Others Coverage |
| ML-35 | 09/08 | Condominium Unit – Additional Loss Assessments Coverage |
| ML-35A | 06/99 | Condominium Unit – Earthquake loss Assessment Coverage |
| ML-36 | 04/10 | Condominium Additional Ordinance or Law Coverage |
| ML-40 | 01/87 | Related Private Structures Rented to Others |
| ML-41 | 01/87 | Additional Insured |
| ML-41A | 04/92 | Additional Insured |
| ML-42 | 01/87 | Office, Prof., Private School or Studio Use – Other premises |
| ML-43 | 01/87 | Office, Prof., Private School or Studio |
| ML-46 | 01/87 | Personal Injury Endorsement |
| ML-48 | 01/87 | Related Private Structures |
| ML-48C | 07/08 | Condominium Related Private Structures |
| ML-49 | 01/87 | Outdoor Antenna Coverage – Higher Limit |
| ML-50 | 06/99 | Homeowners Association Loss Assessment Coverage |
| ML-51 | 01/87 | Tenant's Improvements & Betterments – Higher Limit |
| ML-52A | 12/98 | Trampoline Exclusion |
| ML-54 | 01/87 | Earthquake |
| ML-55 | 01/87 | Replacement Value Ed. for Coverage C Personal Property |
| ML-57 | 12/00 | Credit Card Forgery & Counterfeit Money Increased Amount |
| ML-59 | 03/96 | Lead Exclusion |
| ML-69 | 12/00 | Physicians, Surgeons, Dentists and Veterinarians |
| ML-70 | 01/87 | Additional Residential Premises – Rented to Others Liability Coverage Section Only |

| FORM | EDITION DATE | TITLE OF FORM |
|-------------|-------------------------|--|
| ML-71 | 01/87 | Business Activities |
| ML-75 | 01/87 | Watercraft |
| ML-82 | 02/99 | Golf Cart Liability Extension |
| ML-84 | 11/91 | New York Endorsement |
| ML-89 | 09/96 | Related Private Structure (Away from the Insured Premises) |
| ML-117 | 05/12 | Business Definition Clarification |
| ML-124 | 08/13 | Roof Surface ACV Loss Settlement (Windstorm or Hail) |
| ML-147 | 01/87 | Homeowners Increased Coverage |
| ML-150B | 01/02 | Homeowners Plus Endorsement |
| ML-189 | 10/01 | Identity Fraud Endorsement |
| ML-209 | 12/00 | Water Bed Liability Endorsement |
| ML-216 | 01/87 | Premises Alarm or Fire Protection System |
| ML-243 | 01/87 | Inflation Guard |
| ML-304 | 11/91 | Restriction of Individual Policies |
| ML-326 | 01/87 | Incidental Business Pursuits |
| ML-327 | 01/87 | Incidental Business Pursuits |
| ML-340 | 05/00 | Exclusion of Farm Animals |
| ML-342 | 06/19 | Underground Utility Line Endorsement |
| ML-346A | 05/11 | Mechanical, Electrical or Pressure Systems Breakdown |
| ML-360 | 06/99 | Ordinance and Law |
| ML-366 | 12/00 | Debris Removal Extensions |
| ML-CP-416 | 11/10 | Secondary / Seasonal Dwellings Liability |
| ML-CP-1 | 11/12 | Exclusion Endorsement (Dog Liability Exclusion) |
| ML-CP-2 | 05/00 | Related Private Structures Exclusion |
| ML-CP-4 | 10/05 | Premier Plus Endorsement |
| ML-CP-5 | 10/05 | Exclusionary Endorsement |
| ML-CP-8 | 09/07 | Added Water Damages Coverage |
| CPF-1 | 09/12 | Amendatory Endorsement |
| FMD-1 | 08/08 | Important Flood Insurance Notice |
| NY STAT-1 | 11/08 | NY Statutory Endorsement |
| PRIV | 10/03 | Notice of Privacy Policy |