

MANUFACTURED HOMEOWNERS POLICY PROGRAM



SECURITY
MUTUAL
INSURANCE
COMPANY

Established 1887

STANDARD

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MANUFACTURED HOMEOWNERS POLICY PROGRAM

Rule No.

1. ELIGIBILITY:

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

1 and 2 family owner-occupied manufactured homes, and

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 Manufactured Homeowner Policy provides coverage and minimum amount of coverage as follows:

Section I Coverage	Form ML-8	Form ML-1	Form ML-2	Form ML-3
A. Residence	8,000	8,000	8,000	8,000
B. Private Structures	10% of limit on Mfg. Home	10% of limit on Mfg. Home	10% of limit on Mfg. Home	10% of limit on Mfg. Home
C. Personal Property	50% of limit on Mfg. Home	50% of limit on Mfg. Home	50% of limit on Mfg. Home	50% of limit on Mfg. Home
D. Additional Living Expense & Loss of Rent	10% of limit on Mfg. Home	10% of limit on Mfg. Home	20% of limit on Mfg. Home	20% of limit on Mfg. Home

The following cause of loss forms are available:

ML-8	Limited Form
ML-1	Standard Form
ML-2	Broad Form
ML-3	Special Form

See forms for causes of loss that apply.

Premiums for all forms are shown in the Manufactured Homeowners Premium Table.

Section II Coverages

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

MANDATORY FORMS - The following forms are mandatory:

Section I (Remainder of State) - ML-20, ML-84 &
PERILS SECTION(ML-8, 1, 2 or 3).

Section I (Richmond, Queens, New York, Bronx, Kings,
Putnam, Rockland, Suffolk, Nassau &
Westchester Counties) - ML-20, ML-84 &
PERILS SECTION(ML-8, 1T, 2T or 3T).

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

3. GENERAL RULES:

3-a AMENDMENT OF POLICY CONDITIONS (ML-83)

This form is a reinstatement of the original cancellation on notice of payment dishonor.

3-b CANCELLATION -

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

3-d CONTRIBUTING INSURANCE - (ML-178)

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

3-e . REMOVED

3-f 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-g MAXIMUM & MINIMUM CHARGES -

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

Minimum Premium = Manual Premium

3-h 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-i RESTRICTION OF INDIVIDUAL POLICIES -

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

3-j TERM INSURANCE -

The policy may be written for a term of year. All premiums contained in this manual are on an annual basis.

3-k 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.

1. Determine the Basic Policy Premium based upon the zone and amount of Coverage A and C.

This basic premium shall reflect revised limits of Coverage C.

2. Modify the amount in 1 by premium credits or charges - Section I - Property Coverages.
3. Apply deductible credits.
4. Add premiums for higher liability limits and optional liability coverages.
5. Add any other premiums for coverages that are written with this policy.

PROTECTION -

4-a PROTECTED -

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

4-b SEMI-PROTECTED -

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

4-c UNPROTECTED -

All Others.

4-d RESIDENCE REPLACEMENT COST / ACTUAL CASH VALUE PROVISIONS -

The manual rate shall be used for replacement cost or actual cash value coverage. Loss settlement provisions are described in the General Policy Provisions (ML-20) (How Much We Pay for Loss or Claim) and in the Perils Section (ML-8, ML-1, ML-2, ML-3, ML-1T, ML-2T or ML-3T)(Replacement Cost Provision)

ZONES -

4-e ZONE 1 -

The counties of Essex, Franklin, Fulmont, Hamilton, Herkimer, Jefferson, Lewis, Montgomery, Oneida, Oswego and St. Lawrence.

4-f ZONE 2 -

The counties of Allegany, Broome, Cattaraugus, Cayuga, Chautauqua, Chemung, Chenango, Cortland, Erie, Genesee, Livingston, Madison, Monroe, Niagara, Onondaga, Ontario, Orleans, Schuyler, Seneca, Stueben, Tioga, Tompkins, Wayne, Wyoming and Yates.

4-g ZONE 3 -

The counties of Albany, Bronx, Clinton, Columbia, Delaware, Dutchess, Greene, Kings, Nassau, New York, Orange, Otsego, Putnam, Queens, Rensselaer, Richmond, Rockland, Saratoga, Schenectady, Schoharie, Suffolk, Sullivan, Ulster, Warren, Washington, Westchester.

5. OPTIONAL PROPERTY COVERAGES & ENDORSEMENTS :

5-a 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-b AUXILIARY HEATING CHARGE (Solid Fuel) -

For each auxiliary heating device that uses solid fuel, the surcharge shown in the Premium Section of the manual may be applied.

5-c CONSENT TO MOVE MOBILE HOME - (ML-25)

Coverage may be provided when manufactured home is moved from the described premises. The premium is shown in the Premium Section of the manual.

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 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-f DEAD BOLT LOCK - (ML-167)

A premium credit may be allowed for dead bolt locks as shown in the Premium Section of the manual.

5-h DEDUCTIBLES -

Forms used in conjunction with the premiums shown in this manual contemplate a two hundred fifty dollar (\$250) all perils 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 EXTENDED THEFT - (ML-187)

Coverage may be written at the premiums shown in the Premium Section of the manual. This is only to be used in Nassau, Putnam, Rockland, Suffolk and Westchester Counties.

5-l HIGHER LIMIT OF LIABILITY ON CERTAIN PROPERTY - (ML-65H)

Certain property limitations may be increased at the premiums shown in the Premium Section of the manual.

**5-m HOMEOWNERS EXTRA COV. (ML-148), INCREASED COV. (ML-147),
HOMEOWNERS PLUS COV. (ML-150),
HOMEOWNERS PLUS COV. (No Liability increase) (ML-150A)**

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

5-o INCREASED AMOUNT OF COVERAGE C -

5-o-1 INCREASED LIMITS -

The Coverage C amount of insurance may be increased at the premiums shown in the Premium Section of the manual.

5-o-2 INCREASED LIMIT AWAY FROM PREMISES - (ML-66)

The Coverage C amount of insurance for personal property away from premises may be increased at the additional premiums shown in the Premium Section of the manual.

5-p INFLATION GUARD COVERAGE - (ML-243)

Coverage may be provided to automatically increase Coverage A, B, C and D on a quarterly basis. Refer to the charges shown in the Premium Section of the manual.

5-q LIMITED THEFT - (ML-186)

Coverage may be written at the premiums shown in the Premium Section of the manual. This is to be used only in Nassau, Putnam, Rockland, Suffolk and Westchester Counties.

5-t OUTSIDE ANTENNA - (ML-49)

Increased limits on outside antennas may be written at the premiums shown in the Premium Section of the manual.

5-u PHYSICIANS, SURGEONS, DENTISTS AND VETERINARIANS - (ML-69)

Increased limits on Physicians, Surgeons, Dentists and Veterinarians property may be written at the premiums shown in the Premium Section of the manual.

5-v PRIVATE STRUCTURES -

5-v-1 INCREASED LIMITS - (ML-48), (ML-244) or (ML-89)

Increased limits 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), (ML-244) or (ML-89)

Coverage may be written on a specific private structure held for rental 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 alarm and/or sprinkler 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 be reduced to not less than 40% of the limit for Coverage A at the credit shown in the Premium Section of the manual.

5-y REPLACEMENT COST PROVISION - RESIDENCE - (ML-374)

Coverage may be provided on a residence less than 8 years old, on a replacement cost basis. This requires 100% insurance to value and a \$20,000 minimum Coverage A limit. Rating is shown in the Premium Section of the manual.

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

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

5-aa RESIDENCE RENTAL THEFT - (ML-58)

Coverage for theft while the premises are rented to others may be added at the additional premium shown in the Premium Section of the manual.

5-bb SCHEDULED PERSONAL PROPERTY - (ML-61)

Coverage may be provided for covered causes of loss except as excluded or limited on scheduled personal property using the rates and rules filed by the Company.

5-dd SLOPED ROOF CREDIT -

A premium credit may be allowed for a company approved sloped roof as shown in the Premium Section of the Manual.

5-gg THEFT OF BUILDING MATERIALS - (ML-17)

Coverage may be provided for loss or damage caused by theft or attempted theft of building materials, supplies and fixtures on or next to the insured premises where the insured has a covered structure under construction, at the premium shown in the Premium Section of the manual.

5-hh TRIP COLLISION - (ML-26)

Coverage may be provided against loss caused by collision or upset at the premiums shown in the Premium Section of the manual.

5-ii VANDALISM - (ML-8 only)

Coverage may be extended to include the vandalism cause of loss at the premium shown in the Premium Section of the manual.

5-jj VENDORS SINGLE INTEREST -

5-jj-1 REGULAR COVERAGE - (ML-27)

Collision, upset, conversion, embezzlement or secretion may be provided to cover the interest of lienholder at the additional premium shown in the Premium Section of the manual.

5-jj-2 COMPREHENSIVE COVERAGE - (ML-28)

Flood, earthquake, collision, upset, conversion, embezzlement or secretion may be provided to cover the interest of lienholders at the additional premium shown in the Premium Section of the manual.

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

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

6. OPTIONAL LIABILITY COVERAGE & ENDORSEMENT :

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 - 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) may be covered at the premiums shown in the Premium Section of the manual.

6-c RESIDENCE EMPLOYEES -

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

6-d 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 the insured 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-d-1 Clerical Office Employees - engaged wholly in office work and having no other duty in or about the employer's premises.

6-d-2 Salespersons, Collectors or Messengers - no installation, demonstration or service operations.

6-d-3 Salespersons, Collectors or Messengers - including installation, demonstration of service operations.

6-d-4 Teachers - athletic, laboratory, manual training, and swimming instruction, excluding liability for corporal punishment of pupils.

6-d-5 Teachers - not otherwise classified, excluding liability for corporal punishment of pupils.

Occupations not classified - Refer to Company.

6-e CREDIT FOR ELIMINATION OF SECTION II -

Section II may be omitted 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-f FARMERS COMPREHENSIVE PERSONAL LIABILITY - (ML-10)
(Form ML-10 replaces Mandatory Form ML-9)**

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

The following may not be covered:

- a. farms where the principal purpose is to supply commodities for manufacturing or processing by the insured for sale to others.
- b. farms where the principal purpose is the raising and using of horses for racing purposes.
- c. incorporated farms.

Charges must be made for the initial farm exposure and each additional farm premises, if they exist.

6-f-1 Initial Farm Exposure. This includes:

- a. the principal farm premises, which is the largest parcel of farm land with out-building(s), whether owned and operated by the insured or rented to others; and
- b. all farm land without out-buildings used in conjunction with the above, including any vacant farm land. Any other dwellings located on the farm shall be rated as additional residence premises.

6-f-2 Each Additional Farm Premises - this includes any additional farm with out-building(s), whether owned and operated by the insured or rented to others, and all vacant farm land used in conjunction with it. Any dwellings located on the farm shall be rated as additional residence premises, if they exist.

6-f-5 Animal Collision - coverage may be provided at the additional premium shown in the Premium Section of the manual. (ML-337)

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

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

6-h**LEAD EXCLUSION - (ML-59)**

Coverage may be excluded for the liability arising out of business uses of the residence, at the 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-i 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-i-1 An office, professional, private school or studio occupancy in the manufactured 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-i-2 Professional instruction, given by the Insured, in the manufactured home. The Insured employs no assistants and the manufactured home has not been altered to accommodate the occupancy. (ML-42)
- 6-i-3 An office, professional, private school or studio occupancy in an additional residence premises occupied by the Insured, other than the described manufactured 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.

Please refer to Company for Medical Payments charges on incidental day nurseries or nursery schools.

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

Coverage may be provided for watercraft not 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 inclusive equipped with auxiliary power are classed as inboard motor boats.

6-k 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-l 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-m TRAMPOLINE EXCLUSION - (ML-52) or (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.

6-o WORKERS COMPENSATION - CERTAIN RESIDENCE EMPLOYEES -

Premium for Workers Compensation - Certain Residence Employees must be included for 1, 2, 3 or 4 family owner-occupied dwellings. Premiums are shown in the Premium Section of the manual. Coverage is included in forms ML-9 and ML-10.

SPECIAL NOTE :

This coverage and charge do not apply to ML-4 or ML-4T - Tenants Policies.

ANNUAL MANUFACTURED HOMEOWNERS PREMIUMS

ZONE 1
\$250 FLAT DEDUCTIBLE

PROTECTED
SEMI-PROTECTED
UNPROTECTED

AMOUNT OF INSURANCE	ML-8	ML-1	ML-2	ML-3
2,000	---	---	---	---
5,000	---	---	---	---
6,000	---	---	---	---
7,000	---	---	---	---
8,000	104	127	143	159
9,000	106	130	147	162
10,000	109	136	152	169
11,000	114	140	158	175
12,000	120	146	164	182
13,000	123	152	171	190
14,000	129	159	178	198
15,000	130	161	182	202
16,000	135	167	187	208
17,000	139	171	192	214
18,000	143	176	198	221
19,000	147	182	204	225
20,000	151	185	209	232
21,000	154	191	214	237
22,000	158	194	219	244
23,000	161	199	223	248
24,000	164	202	228	254
25,000	168	207	232	258
26,000	171	212	237	265
27,000	175	215	243	269
28,000	178	220	246	275
29,000	182	223	252	279
30,000	184	228	255	285
35,000	205	252	284	315
40,000	227	278	314	348
45,000	248	306	344	382
50,000	267	329	369	411
55,000	285	352	396	439
60,000	305	375	421	468
65,000	323	398	447	497
70,000	342	420	473	526
FOR EACH ADDITIONAL \$1,000 ADD	5	6	6	6

ANNUAL MANUFACTURED HOMEOWNERS PREMIUMS

ZONES 2 & 3
\$250 FLAT DEDUCTIBLE

PROTECTED
SEMI-PROTECTED
UNPROTECTED

AMOUNT OF INSURANCE	ML-8	ML-1	ML-2	ML-3
2,000	---	---	---	---
5,000	---	---	---	---
6,000	---	---	---	---
7,000	---	---	---	---
8,000	90	110	124	138
9,000	92	113	128	141
10,000	95	118	132	147
11,000	99	122	137	152
12,000	104	127	143	158
13,000	107	132	149	165
14,000	112	138	155	172
15,000	113	140	158	176
16,000	117	145	163	181
17,000	121	149	167	186
18,000	124	153	172	192
19,000	128	158	177	196
20,000	131	161	182	202
21,000	134	166	186	206
22,000	137	169	190	212
23,000	140	173	194	216
24,000	143	176	198	221
25,000	146	180	202	224
26,000	149	184	206	230
27,000	152	187	211	234
28,000	155	191	214	239
29,000	158	194	219	243
30,000	160	198	222	248
35,000	178	219	247	274
40,000	197	242	273	303
45,000	216	266	299	332
50,000	232	286	321	357
55,000	248	306	344	382
60,000	265	326	366	407
65,000	281	346	389	432
70,000	297	365	411	457
FOR EACH ADDITIONAL \$1,000 ADD	4	5	5	5

PREMIUM SECTION
 OPTIONAL COVERAGES
 ANNUAL PREMIUMS
PROPERTY COVERAGES

Rule No.

SECTION I	AMOUNT OF INSURANCE	RATE PER AMOUNT	MAXIMUM ADD'L AMOUNT
5-a ADDITIONAL LIVING EXPENSE	1,000	3	NONE
5-b AUXILIARY HEATING CHARGE		\$25 per device	
5-c CONSENT TO MOVE MOBILE HOME (ML-25)		\$10 PER POLICY	
5-e CREDIT CARD, FORGERY AND AND COUNTERFEIT MONEY (ML-57)	LIMIT OF LIABILITY	RATE	
	2,500	5	
	5,000	6	
	7,500	7	
	10,000	8	
5-f DEAD BOLT LOCK - (ML-167)		\$2 credit per location	
5-h DEDUCTIBLES	DEDUCTIBLE OPTIONS	SURCHARGE	CREDIT
	100	11%	
	150	6%	
	200	2%	
	250		-----
	500		11%
	1000		22%
	2000		29%
	2500		33%
	\$250 THEFT DEDUCTIBLE (CREDIT FROM \$100 DEDUCTIBLE)		5%
5-k EXTENDED THEFT (ML-187)		INCREASE BASIC PREMIUM 15% PLUS \$6. PER POLICY	

	AMOUNT OF INSURANCE	RATE PER AMOUNT	MAXIMUM ADD'L AMOUNT
5-1 HIGHER LIMITS ON CERTAIN PROPERTY (ML-65H)			
Business Property	100	2	NONE
Dismounted Camper Bodies	100	5	NONE
Grave Markers	100	.50	NONE
Guns	100	2	NONE
Money			
ML-8, 1	100	4	400
ML-2, 3, 4, 5	100	6	400
Motorized Vehicles	1,000	5	NONE
Securities			
ML-8, 1	100	3	500
ML-2, 3, 4, 5	100	4	500
Silverware, Goldware & Pewterware			
Up to \$2,000 add'l	100	.25	NONE
Over \$2,000	100	.50	NONE
Unscheduled Jewelry Etc. (\$500 limit per article)	500	9	1,500
Watercraft Etc.	100	1.50	NONE
5-m-1 HOMEOWNERS EXTRA COV. (ML-148)		\$22. Per Policy	
5-m-2 HOMEOWNERS INCREASED COV. (ML-147)		\$10. Per Policy	
5-m-3 HOMEOWNERS PLUS COV. (ML-150)		\$27. Per Policy	
5-m-5 HOMEOWNERS PLUS COV. (ML-150A) NO INCREASE IN LIABILITY		\$15. Per Policy	
5-n HURRICANE RESISTANT GLASS - (ML-166)		3% credit on basic premium per location	
5-o-1 INCREASED LIMIT (COV C)	1,000	2	NONE
5-o-2 INCREASED LIMIT (COV C) (ML-66) AWAY FROM PREMISES	1,000	12	NONE

	AMOUNT OF INSURANCE	RATE PER AMOUNT	MAXIMUM ADD'L AMOUNT
5-p INFLATION GUARD (ML-243)	AMOUNT OF QUARTERLY INCREASE		SURCHARGE
	1.0		2.0%
	1.5		3.0%
	2.0		4.0%
	2.5		5.3%
	3.0		6.6%
	3.5		8.0%
	4.0		9.3%
	EACH ADD'L .5	ADD'L SURCHARGE	1.3%
5-q LIMITED THEFT (ML-186)		INCREASE BASIC PREMIUM	15%
5-t OUTSIDE ANTENNA (ML-49)	100	2	NONE
5-u PHYSICIANS, SURGEONS, DENTISTS AND VETERINARIANS (ML-69)	100	2	NONE
5-v PRIVATE STRUCTURES			
5-v-1 INCREASED LIMITS (ML-48), (ML-244) or (ML-89) PRIVATE STRUCTURES	1,000	3	NONE
5-v-2 INCREASED LIMITS (ML-40), (ML-244) or (ML-89) PRIVATE STRUCTURES RENTED TO OTHERS	1,000	4	NONE
5-w PROTECTIVE DEVICE CREDIT (ML-216)			CREDIT
CENTRAL STATION BURGLARY AND/OR FIRE ALARM SYSTEMS			10%
FIRE AND/OR POLICE DEPARTMENT ALARM SYSTEMS			5%
LOCAL FIRE ALARM SYSTEMS			2%
SPRINKLER SYSTEMS			3%

	AMOUNT OF INSURANCE	RATE PER AMOUNT	MAXIMUM ADD'L AMOUNT
5-x	REDUCED AMOUNT (COV C)		\$1 CREDIT PER \$1,000 OF INSURANCE
5-y	REPLACEMENT COST PROVISION - RESIDENCE (ML-374)		MANUAL PREMIUM
5-z	REPLACEMENT VALUE - PERSONAL PROPERTY (ML-55)		
	ML-8, 1, 2, 3		INCREASE LIMIT OF COVERAGE C TO 70% OF COVERAGE A AND INCREASE BASIC POLICY PREMIUM BY 15% MIN. ADD'L. CHARGE - \$20
5-aa	RESIDENCE RENTAL THEFT (ML-58)		\$12 PER POLICY
5-dd	SLOPED ROOF CREDIT		5% credit on basic premium per location
5-gg	THEFT OF BUILDING MATERIALS - (ML-17)		
		First \$1,000	\$20.00
		Each additional \$1,000	\$10.00
5-hh	TRIP COLLISION (ML-26)		\$15 PER POLICY
5-ii	VANDALISM (ML-8 ONLY)		\$4 PER POLICY
5-jj	VENDOR'S SINGLE INTEREST		
5-jj-1	REGULAR COVERAGE (ML-27)		\$10 PER POLICY
5-jj-2	COMPREHENSIVE COV. (ML-28)		INCREASE BASIC POLICY PREMIUM BY 15% MIN. ADD'L. CHARGE \$25.

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

RULE NO.	LIMIT *	(1)	(2)	(3)	(4)	(5)	(6)	MED PAYMENTS (EACH ADD'L \$500)
SECTION II								
6-a	DESCRIBED RESIDENCE PREMISES - 1 OR 2 FAMILY (ML-9)	--	8	12	19	25	38	3
6-b	ADDITIONAL RESIDENCE PREMISES							
6-b-1	Occupied by the Insured	10	12	14	16	18	22	1
6-b-2	Rented to Others							
	1 Family (ML-70)	16	19	22	26	29	35	1
	2 Family	24	29	34	38	43	53	1
6-c	RESIDENCE EMPLOYEES	10	12	14	16	18	22	1
6-d	BUSINESS PURSUITS (ML-71)							
6-d-1		3	4	4	5	5	7	1
6-d-2		3	4	4	5	5	7	1
6-d-3		5	6	7	8	9	11	1
6-d-4		9	11	13	14	16	20	1
6-d-5		4	5	6	6	7	9	1

* 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

RULE NO.	LIMIT *	(1)	(2)	(3)	(4)	(5)	(6)	MED PAYMENTS (EACH ADD'L \$500)
6-e	CREDIT FOR ELIMINATION OF SECTION II							CREDIT \$11
6-f	FARMERS COMPREHENSIVE PERSONAL LIABILITY (ML-10)							
6-f-1	Initial Farm Exposure							
	1 - 160 Acres	40	48	56	64	72	88	3
	161 - 500 Acres	61	73	85	98	110	134	3
	Over 500 Acres	90	108	126	144	162	198	3
6-f-2	Each Additional Farm Premises							
	1 - 160 Acres	16	19	22	26	29	35	1
	161 - 500 Acres	18	22	25	29	32	40	1
	Over 500 Acres	24	29	34	38	43	53	1
6-f-5	Animal Collision \$400 Limit per Animal - (ML-337)							
	Estimate No. of Head							
	1 - 100							10
	101 - 250							20
	251 - 500							30
	501 - 1000							40
6-g	GOLF CART LIABILITY EXTENSION - (ML-82)							\$5 per golf cart
6-h	LEAD EXCLUSION - (ML-59)							\$5 credit per location

* 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

RULE NO.	LIMIT *	(1)	(2)	(3)	(4)	(5)	(6)	MED PAYMENTS
								(EACH ADD'L \$500)
6-i	OFFICE PROFESSIONAL, PRIVATE SCHOOL OR STUDIO OCCUPANCY							
6-i-1	On Premises (ML-42)	18	22	25	29	32	40	3
6-i-2	Instruction only (ML-42)	10	12	14	16	18	22	1
6-i-3	Off premises (ML-43)	18	22	25	29	32	40	1
6-j	OUTBOARD MOTORS AND WATERCRAFT (ML-75)							
	Each Outboard Motor Over 50 HP	13	16	18	21	23	29	2
	Inboard or Inboard- Outboard Motorboats and Sailboats under 16 MPH							
	Less than 26 feet	21	25	29	34	38	46	2
	26 to 40 ft	51	61	71	82	92	112	4
	16 - 30 MPH							
	Less than 26 ft	43	52	60	69	77	95	3
	26 to 40 ft	76	91	106	122	137	167	5
	Over 30 MPH							
	Less than 26 ft	91	109	127	146	164	200	7
	26 to 40 ft	132	158	185	211	238	290	11
	Sailboats -No auxiliary power							
	26 to 40 ft	43	52	60	69	77	95	3

* 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

RULE NO.	LIMIT *	(1)	(2)	(3)	(4)	(5)	(6)	MED PAYMENTS (EACH ADD'L \$500)
6-k	PERSONAL INJURY (ML-46) DOES NOT INCLUDE MEDICAL PAYMENTS	11	13	15	18	20	24	--
6-l	PRIVATE STRUCTURES - RENTED TO OTHERS (When ML-40 Included)							
	1 Family	16	19	22	26	29	35	1
	2 Family	24	29	34	38	43	53	1
6-m	TRAMPOLINE EXCLUSION (ML-52) or (ML-52A)							Credit \$2 per location
6-o	WORKERS' COMPENSATION - CERTAIN RESIDENCE EMPLOYEES							\$3. 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

PREMIUM SECTION
 OPTIONAL COVERAGES
 APPENDIX A

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 applied per person listed in the schedule.

Limit of Liability	Zones 1 & 2	Zones 3-10
25,000	15	18
50,000	17	20
100,000	19	23
200,000	21	25
300,000	23	28
500,000	27	32

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.

Limit of Liability	Premium (per person)
25,000	20
50,000	24
100,000	28
200,000	32
300,000	36
500,000	44

HIGHER LIMIT OF LIABILITY ON CERTAIN PROPERTY - (ML-64H)

This form is only cosmetically different from the ML-65H and therefore will use the rates currently approved for use with the ML-65H.

PREMIUM SECTION
OPTIONAL COVERAGES
APPENDIX A

ADDED WATER DAMAGES COVERAGE - (ML-72)

This form adds coverage for direct loss to property caused by the backup of water through drains and/or sewers and through sump basins caused by failure of sump pump operation.

The rate for this coverage shall be \$10 per \$1,000.

If coverage for Added Water Damages is given in an endorsement included on the policy (i.e. ML-150), the amount included on the endorsement should be subtracted from the amount shown on this form. Only the additional amount should be rated.

For example:

The policy includes ML-72 with \$7,000 shown on the form.

The policy also includes an ML-150.

Since the insured gets \$2,500 Water Damages Coverage from the ML-150, the insured is actually only purchasing an additional \$4,500 on form ML-72.

Rating:

$$\begin{array}{r} ((\text{Amount shown on ML-72} - \text{Amount already included on the policy})/1,000) \times \$10 = \\ (\$7,000 \quad - \quad \$2,500)/1,000 \quad \quad \quad \times \$10 = \\ \quad \quad \quad \$4,500/1,000 \quad \quad \quad \times \$10 = \\ \quad \quad \quad \quad \quad \quad 4.5 \quad \quad \quad \times \$10 = \$45 \end{array}$$