

# LANDLORDS PACKAGE POLICY PROGRAM



SECURITY  
COOPERATIVE  
INSURANCE  
COMPANY

*Established 1910*

## STANDARD

9/22

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## **LANDLORDS PACKAGE POLICY PROGRAM**

### **ELIGIBILITY:**

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

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

Provisions are made for Additional Endorsements or Coverages. Refer to the Additional Coverage Section of the manual.

**BASIC POLICY COVERAGE AND LIMITS:**

The basic policy provides coverage for the following:

<b>Coverage</b>	<b>Description</b>	<b>Minimum Limits</b>
A	Residence	\$10,000
B	Related Private Structures	10% of Cov. A
C	Personal Property	Optional
D	Additional Living Expense and Loss of Rent	10% of Cov. A
L	Premises Liability	25,000
M	Premises Medical Payments	Optional

The Basic Form insures against the following perils:

Fire or Lightning,

Explosion,

Windstorm or Hail,

Riot or Civil Commotion,

Aircraft,

Vehicles, and

Sudden and Accidental Damage from Smoke.

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

Property Coverages	FL-20, FL-30, FMD-1, PERILS SECTION (FL-1R, 2B or 3B), FL-84A, ML-430B, FL-73, FL-99, FL-119, FL-122, FL-425, TERR COV, FL-10, FL-18, FL-83, FL-185, FL-345, FL-373H (Mandatory in Nassau & Suffolk) and FL-130 (applies to Coverage C only).
Liability Coverages	FL-OLT (if liability is included), FL-19, FL-52A, FL-80, NY STAT-1, SMIC-FL-139A, SMIC-FL-373A and SMIC-FL-373B (if Liability included)

NOTE: For policies subject to section 3426 (commercial lines insurance) of the Insurance Law attach FL-426.

**GENERAL RULES:**

**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.

**CONTINUOUS RENEWAL - (ML-430B)**

If the policy is written on a continuous renewal basis, attach ML-430B.

**CONTRIBUTING INSURANCE / INSURANCE BY MORE THAN ONE COMPANY –  
(FL-14LP)**

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

**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.

**MAXIMUM & MINIMUM CHARGES - ANNUAL**

No additional premium shall be charged, and no return premium shall be allowed when such additional or return premium is less than \$3.

Annual Minimum Premium - \$35.

Annual Minimum Retained Premium - \$10.

### **RATE REVISIONS -**

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

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

### **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.

### **TERM OF INSURANCE -**

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

### **WHOLE DOLLAR PREMIUM -**

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

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

**RATING:**

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

1. Classify Residence by Construction, Protection and Construction Year.
2. Consult Rate tables to obtain appropriate Annual Premium for Replacement Cost or Actual Cash Value and number of families (see interpolation rule if premium for amount of insurance is not shown).
3. Apply the applicable territorial zone factor.
4. Apply any special condition charges or credits.
5. Add premium for additional property coverages.
6. Apply deductible credits.
7. Add premiums for higher liability limits and additional liability coverages.
8. Add any other premiums that are written with this policy.

**RATING - DESCRIPTIONS OR CLASSIFICATIONS****CONSTRUCTION -****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.

**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**

### **PROTECTED**

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

### **SEMI - PROTECTED -**

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

### **UNPROTECTED -All Others.**

## **RESIDENCE REPLACEMENT COST / ACTUAL CASH VALUE PROVISIONS -**

### **REPLACEMENT COST -**

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

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

### **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. Residence losses will be settled on an actual cash value basis including deduction for depreciation.

### **CONSTRUCTION YEAR -**

Fire Construction Year Classifications shall be determined according to the following definitions:

Constructed Prior to January 1960 - Building constructed prior to January 1, 1960. Building has not been reconstructed or renovated. Renovation includes a new electrical service, a new heating system, a new plumbing system and a new roof.

Constructed Since January 1960 - Building constructed since January 1, 1960. Building has been reconstructed or renovated including a new electrical service, a new heating system, a new plumbing system and a new roof.



**ADDITIONAL COVERAGE -**

**ADDED WATER DAMAGES COVERAGE - (FL-72)**

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

**ADDITIONAL INSURED - (FL-41, FL-44 or FL-41L)**

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

**ADDITIONAL INTEREST - (SMIC-FL-38)**

This form provides a method to ensure that a third party with an interest in the policy is notified upon cancellation or nonrenewal.

**ADDITIONAL LIVING EXPENSE -**

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

**AGGREGATE LIMITS - (FL-19)**

Mandatory when limit of liability is shown. An aggregate limit for bodily injury and property damage may be included on an FL-OLT at a credit as shown in the Premium Section of the manual.

**AMENDATORY ENDORSEMENT 1 – (ML-SM-5)**

The scheduled structure(s) will be considered Related Private Structures, as long as it is not used for business purposes.

**ANIMAL SUBLIMIT – (SMIC-FL-373B)**

This mandatory form limits the coverage for bodily injury or property damage caused by an animal to \$10,000.

**AUTOMATIC INCREASE IN INSURANCE - (FL-10)**

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

### **AUTOMATIC INFLATION PROTECTION - (FL-185)**

The amount of insurance for Coverage A and B will be increased on the annual renewal date by the average percentage change factor of the construction cost index used in the insurer's current replacement cost estimator.

### **BROAD FORM - (FL-2B)**

Adds the following perils to the basic form:

Glass Breakage,  
Burglary Damage,  
Falling Objects,  
Weight of Ice, Snow or Sleet,  
Collapse of a Building,  
Sudden and accidental tearing apart, burning or bulging of heating or air-conditioning system or water heater,  
Accidental Discharge or Overflow of Liquids or Steam,  
Freezing, and  
Sudden and accidental damage from artificially generated electrical currents.

Premiums are shown on the rate pages.

### **BUILDING THEFT COVERAGE - (FL-42)**

Coverage can be added for the loss or damage to the described Residence or covered Related Private Structures resulting from theft of permanently installed building materials.

### **COMPARABLE VALUE HOMEOWNERS ENDORSEMENT - (ML-16)**

The actual cost to repair the residence or other building structure will be determined without deduction for depreciation, using generally accepted repair practices and materials, in current usage. Calculate the replacement cost of the residence using generally accepted repair practices and materials. Determine the basic policy premium for this amount using the Actual Cash Value basis.

### **CONSTRUCTION OF RESIDENCES ON VACANT LAND - (FL-50A)**

Construction of residences on vacant land premiums are shown in the Premium Section of the Manual.

### **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.

### **CREDIT TO REMOVE LIABILITY COVERAGE**

Credits to remove liability coverage are shown in the Premium Section of the Manual.

## **DEDUCTIBLES -**

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

## **EARTHQUAKE - (FL-12)**

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

## **EQUIPMENT BREAKDOWN ENHANCEMENT ENDORSEMENT- (FL-345)**

This form adds equipment breakdown as a covered cause of loss to the policy. The premium is shown in the Premium Section of the manual.

## **EXCLUSION OF CANINE-RELATED INJURIES OR DAMAGES – (SMIC-FL-373A)**

This mandatory form excludes coverage for bodily injury or property damage resulting from injury to any person or damage to property caused by any dog or other canine owned or harbored, in the care of an insured, any tenant or occupant of the premises, when such injury or damage is caused by:

- Any canine that has a history of one or more attacks on people, property or other animals that is verifiable from insurance claims records, police, or public record sources.
- Any dog that has not had inoculations as required by law; or
- Canines that have been trained to guard or attack people, property, or other animals.

**NOTE:** This exclusion does not apply to seeing guide dogs, hearing dogs or dogs trained to assist the physically challenged,

## **EXCLUSIONARY ENDORSEMENT 2 – (ML-SM-2)**

At the option of the insured, a specific related private structure(s) may be excluded from coverage. The amount of insurance available is not reduced. Coverage will apply to the remaining related structures, including driveways and walkways. This form requires the insured's signature.

## **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. Coverage will apply to the remaining related structures, including driveways and walkways. This form requires the insured's signature.

## **FUNCTIONAL REPLACEMENT COST PROVISION - (FL-33)**

When this endorsement is in effect, covered losses will be adjusted on the basis of functional replacement cost. Functional Replacement Cost means the cost of replacement of scheduled property with new property that performs at least the same functions as the damaged property that it replaces. Repairs to the scheduled building(s) and/or scheduled personal property will be made using materials that may be less costly but that conform to generally accepted repair practices and are functionally equivalent to that property in place at the time of loss.

## **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.

## **HURRICANE DEDUCTIBLE - (FL-373H)**

A hurricane deductible is mandatory for Nassau and Suffolk counties at the premium credit shown in the Premium Section of the manual.

## **LANDLORDS PACKAGE PLUS FORM - (SMIC-FL-105)**

This form provides a group of coverages including Added Water Damages, Automatic Increase In Insurance, Building Theft, Ordinance Or Law, and Personal Injury Coverage. The additional premium is shown in the Premium Section of the manual.

## **LOSS OF RENTS -**

Enter total amount of coverage on policy declarations. Coverage in excess of the amount provided, (10%), shall be charged at the premiums shown at the bottom of the rate tables.

## **ORDINANCE OR LAW - (FL-360)**

Ordinance or Law coverage can be added to the policy so that losses will be adjusted in accordance with any code, ordinance or law that regulates the construction, repair or demolition at the premium shown in the Premium Section of the manual.

## **PERSONAL INJURY - (FL-46)**

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

## **PERSONAL LIABILITY - (FL-CPL)**

Personal liability may be written at the additional premium shown in the Premium Section of the manual.

The Personal Liability coverage must be written at the same limit of liability as the mandatory liability coverage.

Coverage may be added only to 3 and 4 family owner occupied dwelling.

**PERSONAL PROPERTY -**

Shall mean personal property owned by or in the care of an insured. Premiums are shown at the bottom of the rate tables.

**PREMISES ALARM OR FIRE PROTECTION SYSTEM (ML-216)**

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

**PREMISES LIABILITY - INCREASED LIMITS -**

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

**PREMISES MEDICAL PAYMENTS - INCREASED LIMITS -**

Medical payments may be written at the additional premiums shown in the Premium Section of the manual.

**RELATED PRIVATE STRUCTURES - (FL-48)**

Shall mean related private structures on the insured premises which are not attached to insured residence. Premiums are shown at the bottom of the rate tables.

**REPLACEMENT COST PROVISION - (SMIC-FL-55)  
(Coverage C-Personal Property)**

This form provides replacement cost coverage on Personal Property of the named insured. This includes contents furnished for use by tenants only while in an apartment that is rented or held for rental to others on the insured premises. The rate is shown in the Premium Section of the manual.

**RESIDENCE GLASS ENDORSEMENT - (FL-25)**

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

**RESPONSIBLE LANDLORD CREDIT**

This credit is afforded when the lease agreement contains a provision requiring tenants to maintain a tenant homeowner's policy which includes liability coverage.

**ROOF SURFACE ACTUAL CASH VALUE LOSS SETTLEMENT - (FL-124)  
(Windstorm or Hail)**

When a scheduled building or structure sustains a coverage loss to a roof surface caused by windstorm or hail, the claim will be adjusted based on the actual cash value of the loss. The Replacement Cost Provision of the policy does not apply to roof surface loss caused by windstorm or hail. This form is available for use only when the roof: 1) is at least 10 years old; or 2) has existing damage from either weather conditions or trees. The credit is shown on the premium tables.

**SIDING AND ROOFING MATCHING - (FL-375)**

Following a covered loss to the siding or roof shingles on the insured premises, this form provides coverage to replace undamaged sections of siding or roofing on the same structure with materials of equivalent kind and quality that are substantially similar to those materials that were damaged. The rate is shown in the Premium Section of the manual.

**SPECIAL FORM - (FL-3B) - (Excludes Theft)**

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

**TRAMPOLINE EXCLUSION - (FL-52A)**

Coverage is excluded for the liability arising out of ownership or use of a trampoline. This will be mandatory on all policies. The credit is shown in the Premium Section of the manual.

**UNDERGROUND UTILITY LINE ENDORSEMENT - (FL-342)**

Coverage may be provided for direct physical loss to underground utility line covered property that is caused by an underground utility line occurrence on the insured premises, at the premium shown in the Premium Section of the manual.

**VANDALISM -**

Can be added to basic form by indicating coverage applies on policy declarations. Coverage included in other forms. Premiums shown on the rate pages.

**SPECIAL PREMIUM MODIFICATIONS**

**DIVING BOARD OR POOL SLIDE LIABILITY -**

A surcharge will be applied to policies when there is a diving board, or a pool slide as shown in the Premium Section of the manual.

**HAZARDOUS CONDITIONS CHARGES**

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

**OCCUPANCY CREDITS -**

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

**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.

## ZONE TABLES

<b>ZONE 1:</b>			
	<b>Factor</b>		<b>Factor</b>
Albany (not city of Albany)	.82	Oneida (not Utica)	.85
Allegany	.78	Onondaga (not Syracuse)	.75
Broome	.75	Ontario	.70
Cattaraugus	.78	Orange	.89
Cayuga	.70	Orleans	.70
Chautauqua	.89	Oswego	.75
Chemung	.70	Otsego	.78
Chenango	.78	Putnam	.85
Clinton	.85	Rensselaer (not Troy)	.75
Columbia	.75	Rockland	.75
Cortland	.70	St. Lawrence	.70
Delaware	.78	Saratoga	.82
Dutchess	.78	Schenectady (not city of Schenectady)	.82
Erie (not Buffalo)	.85	Schoharie	.70
Essex	.82	Schuyler	.70
Franklin	.70	Seneca	.70
Fulton	.85	Steuben	.78
Genesee	.70	Suffolk	.95
Greene	.85	Sullivan	.89
Hamilton	.70	Tioga	.75
Herkimer	.78	Tompkins	.70
Jefferson	.78	Ulster	.75
Lewis	.75	Warren	.78
Livingston	.70	Washington	.89
Madison	.75	Wayne	.75
Monroe (not Rochester)	.80	Westchester (not Mount Vernon, New Rochelle or Yonkers)	.80
Montgomery	.75	Wyoming	.70
Nassau	.95	Yates	.75
Niagara (not Niagara Falls)	.89		

**ZONE TABLES (continued)**

<b>ZONE 2:</b>	
	<b>Factor</b>
Albany	.90
Buffalo	.86
Mount Vernon	.86
New Rochelle	.86
Niagara Falls	.90
Rochester	.81
Schenectady	.95
Syracuse	.86
Troy	.95
Utica	.86
Yonkers	.86



ANNUAL LANDLORDS PACKAGE POLICY

MASONRY OR FRAME  
 PROTECTED - REMAINDER OF STATE  
 REPLACEMENT COST

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

COVERAGE A	1 - 2 FAMILY				3 - 4 FAMILY			
	FL-IR NO VAND	FL-IR WITH VAND	FL-2	FL-3	FL-IR NO VAND	FL-IR WITH VAND	FL-2	FL-3
10,000	126	128	135	138	173	175	185	190
20,000	184	187	201	208	253	258	277	286
30,000	197	202	223	233	271	278	306	321
40,000	234	241	268	282	322	332	369	388
50,000	248	257	291	308	341	353	400	424
60,000	278	288	330	350	382	396	453	481
70,000	292	304	352	376	402	419	485	518
80,000	331	345	400	427	455	474	549	587
90,000	364	379	441	472	501	523	607	650
100,000	393	410	479	513	540	564	658	705
120,000	466	486	569	610	641	670	783	839
140,000	544	568	664	712	748	782	913	979
150,000	577	603	706	757	793	829	970	1041
160,000	609	636	747	801	838	876	1027	1102
180,000	703	734	858	919	966	1009	1178	1263
200,000	772	806	944	1012	1062	1110	1298	1392
EACH \$5000 OVER	17.13	17.99	21.41	23.12	23.55	24.73	29.44	31.79
PERSONAL PROPERTY PER \$1,000 (ACV)	4.74	5.12	5.69	SEE FL-2	6.63	7.16	7.96	SEE FL-2
PRIVATE STRUCTURES INCREASED LIMIT PER \$1,000 ABOVE 10% BASIC LIMIT	4.37	4.52	5.10	5.39	6.12	6.32	7.14	7.55
ADDITIONAL LIVING EXPENSE AND LOSS OF RENT PER \$1,000	4.37	4.52	5.10	5.39	6.12	6.32	7.14	7.55

ANNUAL LANDLORDS PACKAGE POLICY

MASONRY OR FRAME  
 PROTECTED - REMAINDER OF STATE  
 ACTUAL CASH VALUE

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

COVERAGE A	1 - 2 FAMILY				3 - 4 FAMILY			
	FL-IR NO VAND	FL-IR WITH VAND	FL-2	FL-3	FL-IR NO VAND	FL-IR WITH VAND	FL-2	FL-3
10,000	163	168	174	179	225	231	240	246
20,000	239	248	261	270	328	340	359	371
30,000	256	270	289	303	352	370	398	416
40,000	305	323	349	367	419	443	480	505
50,000	323	346	379	401	444	475	521	551
60,000	362	389	429	456	497	534	589	625
70,000	380	412	458	489	523	566	630	673
80,000	430	466	519	555	592	641	714	763
90,000	474	515	574	614	651	706	789	844
100,000	511	556	622	667	702	763	855	916
120,000	606	660	739	793	834	907	1018	1091
140,000	707	770	862	925	972	1057	1186	1272
150,000	750	818	917	984	1031	1123	1261	1352
160,000	792	864	970	1042	1089	1187	1334	1431
180,000	914	995	1114	1195	1256	1366	1531	1641
200,000	1004	1094	1226	1316	1380	1502	1686	1808
EACH \$5000 OVER	22.26	24.49	27.83	30.05	30.61	33.67	38.26	41.32
PERSONAL PROPERTY PER \$1,000	4.74	5.12	5.69	SEE FL-2	6.63	7.16	7.96	SEE FL-2
PRIVATE STRUCTURES INCREASED LIMIT PER \$1,000 ABOVE 10% BASIC LIMIT	5.69	6.07	6.64	7.02	7.96	8.49	9.29	9.82
ADDITIONAL LIVING EXPENSE AND LOSS OF RENT PER \$1,000	5.69	6.07	6.64	7.02	7.96	8.49	9.29	9.82

ANNUAL LANDLORDS PACKAGE POLICY

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

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

COVERAGE A	1 - 2 FAMILY				3 - 4 FAMILY			
	FL-IR NO VAND	FL-IR WITH VAND	FL-2	FL-3	FL-IR NO VAND	FL-IR WITH VAND	FL-2	FL-3
10,000	141	143	151	154	193	196	206	211
20,000	205	209	224	232	282	287	308	319
30,000	220	226	249	260	303	311	343	358
40,000	262	270	300	316	360	370	413	434
50,000	277	287	325	344	381	394	447	473
60,000	311	322	369	391	428	444	507	538
70,000	327	340	394	421	449	467	541	578
80,000	370	385	447	477	509	530	615	656
90,000	407	424	493	528	560	583	679	726
100,000	439	458	535	573	604	630	736	788
120,000	521	544	636	682	717	748	875	938
140,000	608	635	742	796	836	872	1021	1094
150,000	645	674	789	846	887	926	1085	1163
160,000	681	711	835	895	936	978	1147	1230
180,000	786	820	959	1027	1080	1127	1318	1411
200,000	863	901	1055	1131	1187	1239	1451	1555
EACH \$5000 OVER	19.15	20.11	23.94	25.85	26.33	27.65	32.91	35.54
PERSONAL PROPERTY PER \$1,000 (ACV)	5.18	5.59	6.22	SEE FL-2	7.25	7.83	8.70	SEE FL-2
PRIVATE STRUCTURES INCREASED LIMIT PER \$1,000 ABOVE 10% BASIC LIMIT	4.78	4.94	5.58	5.90	6.69	6.91	7.81	8.25
ADDITIONAL LIVING EXPENSE AND LOSS OF RENT PER \$1,000	4.78	4.94	5.58	5.90	6.69	6.91	7.81	8.25

ANNUAL LANDLORDS PACKAGE POLICY

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

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

COVERAGE A	1 - 2 FAMILY				3 - 4 FAMILY			
	FL-IR NO VAND	FL-IR WITH VAND	FL-2	FL-3	FL-IR NO VAND	FL-IR WITH VAND	FL-2	FL-3
10,000	183	188	195	200	251	258	268	275
20,000	267	277	292	302	367	381	401	415
30,000	286	301	323	338	394	414	445	466
40,000	341	361	391	411	469	496	537	565
50,000	361	386	423	448	496	530	582	616
60,000	404	434	478	508	556	597	659	700
70,000	425	460	512	547	584	632	704	752
80,000	481	521	580	620	662	716	799	854
90,000	530	575	642	687	728	789	882	944
100,000	571	621	695	745	785	853	956	1025
120,000	678	738	827	887	932	1014	1137	1220
140,000	790	860	964	1034	1087	1182	1326	1423
150,000	838	913	1024	1099	1153	1255	1410	1513
160,000	885	965	1083	1163	1217	1326	1491	1601
180,000	1022	1112	1245	1335	1405	1527	1713	1837
200,000	1122	1222	1370	1470	1543	1679	1885	2023
EACH \$5000 OVER	24.89	27.38	31.11	33.60	34.23	37.65	42.79	46.21
PERSONAL PROPERTY PER \$1,000	5.18	5.59	6.22	SEE FL-2	7.25	7.83	8.70	SEE FL-2
PRIVATE STRUCTURES INCREASED LIMIT PER \$1,000 ABOVE 10% BASIC LIMIT	6.22	6.63	7.26	7.67	8.70	9.28	10.15	10.73
ADDITIONAL LIVING EXPENSE AND LOSS OF RENT PER \$1,000	6.22	6.63	7.26	7.67	8.70	9.28	10.15	10.73

ANNUAL LANDLORDS PACKAGE POLICY

MASONRY OR FRAME  
UNPROTECTED - REMAINDER OF STATE  
REPLACEMENT COST

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

COVERAGE A	1 - 2 FAMILY				3 - 4 FAMILY			
	FL-IR NO VAND	FL-IR WITH VAND	FL-2	FL-3	FL-IR NO VAND	FL-IR WITH VAND	FL-2	FL-3
10,000	230	233	246	252	316	320	338	346
20,000	336	342	367	380	462	471	505	522
30,000	360	369	407	426	496	509	561	587
40,000	429	441	492	517	590	607	676	711
50,000	454	470	533	564	624	646	732	775
60,000	509	528	603	640	700	726	829	881
70,000	535	557	645	688	736	766	887	947
80,000	606	631	732	781	833	867	1005	1075
90,000	667	695	808	864	917	956	1111	1189
100,000	719	750	876	938	988	1031	1203	1290
120,000	853	890	1041	1116	1173	1225	1431	1535
140,000	995	1038	1215	1302	1368	1428	1669	1791
150,000	1056	1103	1292	1385	1451	1516	1774	1904
160,000	1115	1165	1366	1465	1533	1602	1877	2016
180,000	1286	1342	1569	1680	1769	1846	2156	2313
200,000	1413	1475	1727	1851	1943	2029	2373	2547
EACH \$5000 OVER	31.34	32.91	39.18	42.31	43.09	45.24	53.86	58.17
PERSONAL PROPERTY PER \$1,000 (ACV)	7.91	8.54	9.49	SEE FL-2	11.08	11.97	13.30	SEE FL-2
PRIVATE STRUCTURES INCREASED LIMIT PER \$1,000 ABOVE 10% BASIC LIMIT	7.31	7.55	8.53	9.01	10.23	10.57	11.93	12.62
ADDITIONAL LIVING EXPENSE AND LOSS OF RENT PER \$1,000	7.31	7.55	8.53	9.01	10.23	10.57	11.93	12.62

ANNUAL LANDLORDS PACKAGE POLICY

MASONRY OR FRAME  
UNPROTECTED - REMAINDER OF STATE  
ACTUAL CASH VALUE

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

COVERAGE A	1 - 2 FAMILY				3 - 4 FAMILY			
	FL-IR NO VAND	FL-IR WITH VAND	FL-2	FL-3	FL-IR NO VAND	FL-IR WITH VAND	FL-2	FL-3
10,000	299	307	319	328	411	422	439	450
20,000	437	453	478	494	601	623	657	679
30,000	469	493	530	555	644	678	728	762
40,000	558	590	640	672	767	812	879	924
50,000	590	631	692	733	812	868	952	1008
60,000	662	711	784	833	910	977	1078	1145
70,000	695	752	838	895	956	1034	1152	1230
80,000	788	853	951	1016	1083	1173	1307	1397
90,000	867	940	1051	1124	1192	1293	1444	1545
100,000	934	1015	1138	1219	1285	1397	1565	1677
120,000	1109	1206	1354	1451	1525	1659	1861	1995
140,000	1294	1407	1580	1693	1779	1936	2171	2328
150,000	1372	1494	1678	1800	1887	2055	2307	2475
160,000	1449	1579	1775	1905	1993	2172	2441	2620
180,000	1672	1818	2039	2185	2299	2501	2803	3005
200,000	1837	1999	2245	2407	2526	2750	3086	3310
EACH \$5000 OVER	40.74	44.81	50.93	55.00	56.02	61.62	70.03	75.63
PERSONAL PROPERTY PER \$1,000	7.91	8.54	9.49	SEE FL-2	11.08	11.97	13.30	SEE FL-2
PRIVATE STRUCTURES INCREASED LIMIT PER \$1,000 ABOVE 10% BASIC LIMIT	9.50	10.13	11.08	11.72	13.30	14.19	15.52	16.40
ADDITIONAL LIVING EXPENSE AND LOSS OF RENT PER \$1,000	9.50	10.13	11.08	11.72	13.30	14.19	15.52	16.40

ANNUAL LANDLORDS PACKAGE POLICY

MASONRY OR FRAME  
UPSTATE CITIES  
REPLACEMENT COST

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

COVERAGE A	1 - 2 FAMILY				3 - 4 FAMILY			
	FL-IR NO VAND	FL-IR WITH VAND	FL-2	FL-3	FL-IR NO VAND	FL-IR WITH VAND	FL-2	FL-3
10,000	153	154	163	166	210	213	224	231
20,000	223	227	244	252	307	313	336	347
30,000	239	246	272	284	329	338	372	390
40,000	286	294	327	344	392	403	449	472
50,000	302	312	354	375	415	429	486	514
60,000	338	350	400	425	464	482	551	585
70,000	355	369	428	457	489	510	590	630
80,000	402	419	486	519	553	576	668	714
90,000	443	461	538	574	609	634	737	789
100,000	478	498	582	623	656	684	799	857
120,000	566	591	692	740	779	815	951	1020
140,000	661	689	807	865	909	949	1109	1189
150,000	701	732	857	919	963	1006	1178	1265
160,000	740	774	908	973	1018	1064	1247	1339
180,000	855	891	1043	1116	1175	1226	1432	1535
200,000	938	979	1147	1229	1290	1348	1576	1691
EACH \$5000 OVER	20.82	21.86	26.02	28.10	28.63	30.06	35.78	38.64
PERSONAL PROPERTY PER \$1,000 (ACV)	4.41	4.76	5.29	SEE FL-2	6.17	6.66	7.40	SEE FL-2
PRIVATE STRUCTURES INCREASED LIMIT PER \$1,000 ABOVE 10% BASIC LIMIT	4.06	4.20	4.74	5.01	5.69	5.88	6.64	7.02
ADDITIONAL LIVING EXPENSE AND LOSS OF RENT PER \$1,000	4.06	4.20	4.74	5.01	5.69	5.88	6.64	7.02

ANNUAL LANDLORDS PACKAGE POLICY

MASONRY OR FRAME  
UPSTATE CITIES  
ACTUAL CASH VALUE

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

COVERAGE A	1 - 2 FAMILY				3 - 4 FAMILY			
	FL-IR NO VAND	FL-IR WITH VAND	FL-2	FL-3	FL-IR NO VAND	FL-IR WITH VAND	FL-2	FL-3
10,000	198	204	212	218	273	280	292	299
20,000	290	302	317	328	399	415	436	451
30,000	311	327	352	368	428	450	484	507
40,000	370	392	425	446	510	539	584	614
50,000	392	419	459	487	539	577	632	671
60,000	440	472	521	553	605	650	716	761
70,000	461	499	555	594	635	687	765	818
80,000	523	565	631	674	719	778	869	928
90,000	576	625	698	747	791	859	960	1027
100,000	620	674	755	809	853	928	1040	1114
120,000	737	802	898	963	1013	1103	1236	1326
140,000	859	935	1049	1124	1182	1286	1442	1547
150,000	911	992	1114	1196	1254	1366	1533	1645
160,000	963	1050	1178	1266	1323	1443	1622	1741
180,000	1110	1207	1353	1451	1527	1661	1863	1997
200,000	1220	1329	1491	1599	1678	1827	2050	2199
EACH \$5000 OVER	27.06	29.76	33.82	36.53	37.21	40.93	46.51	50.23
PERSONAL PROPERTY PER \$1,000	4.41	4.76	5.29	SEE FL-2	6.17	6.66	7.40	SEE FL-2
PRIVATE STRUCTURES INCREASED LIMIT PER \$1,000 ABOVE 10% BASIC LIMIT	5.29	5.65	6.18	6.53	7.40	7.90	8.64	9.13
ADDITIONAL LIVING EXPENSE AND LOSS OF RENT PER \$1,000	5.29	5.65	6.18	6.53	7.40	7.90	8.64	9.13



ANNUAL LANDLORDS PACKAGE POLICY

MASONRY OR FRAME  
 PROTECTED - REMAINDER OF STATE  
 REPLACEMENT COST

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

COVERAGE A	1 - 2 FAMILY				3 - 4 FAMILY			
	FL-IR NO VAND	FL-IR WITH VAND	FL-2	FL-3	FL-IR NO VAND	FL-IR WITH VAND	FL-2	FL-3
10,000	113	115	121	124	156	158	167	171
20,000	165	168	180	187	227	231	248	257
30,000	177	182	200	209	244	250	276	288
40,000	211	217	242	254	290	298	332	349
50,000	223	231	262	277	307	318	360	381
60,000	250	259	296	315	344	357	408	433
70,000	263	274	317	339	362	377	436	466
80,000	298	310	360	384	410	427	495	528
90,000	328	342	397	425	451	470	546	584
100,000	353	368	430	461	486	507	592	634
120,000	420	438	512	550	577	602	704	755
140,000	489	510	597	640	673	702	821	880
150,000	519	542	635	681	714	745	873	936
160,000	548	572	671	721	754	788	924	991
180,000	633	660	772	827	870	908	1061	1136
200,000	695	725	849	911	956	998	1168	1252
EACH \$5000 OVER	15.41	16.18	19.26	20.80	21.19	22.25	26.49	28.61
PERSONAL PROPERTY PER \$1,000 (ACV)	4.26	4.60	5.11	SEE FL-2	5.97	6.45	7.16	SEE FL-2
PRIVATE STRUCTURES INCREASED LIMIT PER \$1,000 ABOVE 10% BASIC LIMIT	3.94	4.07	4.60	4.86	5.51	5.69	6.43	6.80
ADDITIONAL LIVING EXPENSE AND LOSS OF RENT PER \$1,000	3.94	4.07	4.60	4.86	5.51	5.69	6.43	6.80

## ANNUAL LANDLORDS PACKAGE POLICY

MASONRY OR FRAME  
 PROTECTED - REMAINDER OF STATE  
 ACTUAL CASH VALUE

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

COVERAGE A	1 - 2 FAMILY				3 - 4 FAMILY			
	FL-IR NO VAND	FL-IR WITH VAND	FL-2	FL-3	FL-IR NO VAND	FL-IR WITH VAND	FL-2	FL-3
10,000	147	151	157	161	202	208	216	221
20,000	215	223	235	243	296	307	324	335
30,000	230	242	260	272	317	334	358	375
40,000	274	290	314	330	377	399	432	454
50,000	290	310	340	360	399	427	468	496
60,000	325	349	385	409	447	480	530	563
70,000	342	370	412	440	470	509	567	605
80,000	387	419	467	499	533	577	643	687
90,000	426	462	516	552	586	636	710	760
100,000	459	499	559	599	632	687	770	825
120,000	546	594	666	714	750	816	916	982
140,000	636	692	776	832	875	952	1068	1145
150,000	675	735	825	885	928	1011	1135	1218
160,000	713	777	873	937	980	1068	1201	1289
180,000	822	894	1002	1074	1131	1230	1379	1478
200,000	903	983	1103	1183	1242	1352	1518	1628
EACH \$5000 OVER	20.04	22.04	25.05	27.05	27.55	30.31	34.44	37.19
PERSONAL PROPERTY PER \$1,000	4.26	4.60	5.11	SEE FL-2	5.97	6.45	7.16	SEE FL-2
PRIVATE STRUCTURES INCREASED LIMIT PER \$1,000 ABOVE 10% BASIC LIMIT	5.12	5.46	5.97	6.31	7.16	7.64	8.35	8.83
ADDITIONAL LIVING EXPENSE AND LOSS OF RENT PER \$1,000	5.12	5.46	5.97	6.31	7.16	7.64	8.35	8.83

ANNUAL LANDLORDS PACKAGE POLICY

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

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

COVERAGE A	1 - 2 FAMILY				3 - 4 FAMILY			
	FL-IR NO VAND	FL-IR WITH VAND	FL-2	FL-3	FL-IR NO VAND	FL-IR WITH VAND	FL-2	FL-3
10,000	126	128	135	138	174	176	186	191
20,000	185	188	202	209	254	259	278	287
30,000	198	203	224	234	272	279	307	322
40,000	236	243	270	284	324	334	371	390
50,000	250	259	293	311	343	355	402	426
60,000	280	290	332	353	385	399	456	485
70,000	294	306	354	379	404	421	487	520
80,000	333	347	402	430	458	477	552	591
90,000	367	382	444	476	504	526	610	653
100,000	395	412	481	516	543	567	661	709
120,000	469	489	572	614	645	674	787	844
140,000	547	571	667	716	752	786	917	984
150,000	580	606	709	762	798	834	975	1047
160,000	613	640	751	807	843	881	1032	1109
180,000	707	738	862	925	972	1015	1184	1271
200,000	777	811	949	1019	1068	1116	1304	1400
EACH \$5000 OVER	17.23	18.09	21.54	23.26	23.69	24.87	29.61	31.98
PERSONAL PROPERTY PER \$1,000 (ACV)	4.66	5.03	5.59	SEE FL-2	6.53	7.05	7.84	SEE FL-2
PRIVATE STRUCTURES INCREASED LIMIT PER \$1,000 ABOVE 10% BASIC LIMIT	4.30	4.44	5.02	5.30	6.03	6.23	7.03	7.44
ADDITIONAL LIVING EXPENSE AND LOSS OF RENT PER \$1,000	4.30	4.44	5.02	5.30	6.03	6.23	7.03	7.44

## ANNUAL LANDLORDS PACKAGE POLICY

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

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

COVERAGE A	1 - 2 FAMILY				3 - 4 FAMILY			
	FL-IR NO VAND	FL-IR WITH VAND	FL-2	FL-3	FL-IR NO VAND	FL-IR WITH VAND	FL-2	FL-3
10,000	164	169	175	180	226	232	241	248
20,000	240	249	262	271	331	343	362	374
30,000	258	272	292	305	354	373	400	419
40,000	307	325	352	370	422	447	484	508
50,000	325	348	381	404	446	477	523	554
60,000	364	391	431	458	500	537	592	630
70,000	382	414	460	492	526	569	634	677
80,000	433	469	523	559	595	645	718	768
90,000	477	518	578	618	655	711	794	849
100,000	514	559	626	671	706	768	860	922
120,000	610	664	744	798	839	913	1024	1098
140,000	711	774	868	931	978	1065	1194	1280
150,000	755	823	923	991	1037	1130	1268	1361
160,000	797	869	976	1048	1096	1195	1342	1442
180,000	919	1000	1121	1202	1264	1376	1541	1653
200,000	1010	1100	1234	1324	1389	1513	1697	1821
EACH \$5000 OVER	22.40	24.64	28.00	30.24	30.80	33.88	38.50	41.58
PERSONAL PROPERTY PER \$1,000	4.66	5.03	5.59	SEE FL-2	6.53	7.05	7.84	SEE FL-2
PRIVATE STRUCTURES INCREASED LIMIT PER \$1,000 ABOVE 10% BASIC LIMIT	5.59	5.96	6.52	6.90	7.83	8.35	9.14	9.66
ADDITIONAL LIVING EXPENSE AND LOSS OF RENT PER \$1,000	5.59	5.96	6.52	6.90	7.83	8.35	9.14	9.66

ANNUAL LANDLORDS PACKAGE POLICY

MASONRY OR FRAME  
UNPROTECTED - REMAINDER OF STATE  
REPLACEMENT COST

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

COVERAGE A	1 - 2 FAMILY				3 - 4 FAMILY			
	FL-IR NO VAND	FL-IR WITH VAND	FL-2	FL-3	FL-IR NO VAND	FL-IR WITH VAND	FL-2	FL-3
10,000	207	210	221	227	285	289	304	312
20,000	303	309	331	342	416	424	455	470
30,000	324	332	366	383	446	458	504	527
40,000	386	397	442	465	531	547	609	639
50,000	409	423	480	508	562	582	659	698
60,000	458	475	543	576	630	653	746	793
70,000	481	501	580	619	662	689	798	852
80,000	545	567	658	703	750	781	905	967
90,000	600	625	727	777	825	860	1000	1069
100,000	647	675	788	844	889	928	1083	1160
120,000	768	802	937	1004	1056	1103	1289	1381
140,000	896	935	1093	1172	1231	1286	1503	1610
150,000	950	992	1162	1246	1306	1364	1597	1713
160,000	1003	1048	1229	1318	1380	1442	1690	1814
180,000	1158	1208	1412	1513	1592	1662	1941	2080
200,000	1272	1328	1554	1666	1749	1827	2137	2291
EACH \$5000 OVER	28.21	29.62	35.26	38.08	38.78	40.72	48.48	52.35
PERSONAL PROPERTY PER \$1,000 (ACV)	7.12	7.69	8.54	SEE FL-2	9.97	10.77	11.96	SEE FL-2
PRIVATE STRUCTURES INCREASED LIMIT PER \$1,000 ABOVE 10% BASIC LIMIT	6.57	6.79	7.67	8.10	9.20	9.51	10.73	11.35
ADDITIONAL LIVING EXPENSE AND LOSS OF RENT PER \$1,000	6.57	6.79	7.67	8.10	9.20	9.51	10.73	11.35

ANNUAL LANDLORDS PACKAGE POLICY

MASONRY OR FRAME  
UNPROTECTED - REMAINDER OF STATE  
ACTUAL CASH VALUE

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

COVERAGE A	1 - 2 FAMILY				3 - 4 FAMILY			
	FL-IR NO VAND	FL-IR WITH VAND	FL-2	FL-3	FL-IR NO VAND	FL-IR WITH VAND	FL-2	FL-3
10,000	269	276	287	295	370	380	395	405
20,000	393	408	430	444	541	561	591	612
30,000	422	444	477	499	580	610	656	686
40,000	502	531	575	605	690	730	791	831
50,000	531	568	623	660	731	782	857	908
60,000	596	640	706	750	819	880	970	1031
70,000	626	677	754	806	861	932	1037	1108
80,000	709	767	855	915	975	1056	1177	1257
90,000	780	846	945	1011	1073	1164	1300	1391
100,000	841	914	1024	1098	1156	1257	1408	1509
120,000	998	1086	1218	1306	1373	1494	1675	1797
140,000	1164	1266	1420	1524	1601	1742	1954	2095
150,000	1235	1345	1510	1621	1698	1850	2076	2228
160,000	1304	1421	1597	1715	1793	1955	2196	2358
180,000	1505	1636	1834	1968	2069	2251	2523	2704
200,000	1653	1799	2019	2167	2273	2475	2777	2979
EACH \$5000 OVER	36.67	40.34	45.84	49.50	50.42	55.46	63.02	68.07
PERSONAL PROPERTY PER \$1,000	7.12	7.69	8.54	SEE FL-2	9.97	10.77	11.96	SEE FL-2
PRIVATE STRUCTURES INCREASED LIMIT PER \$1,000 ABOVE 10% BASIC LIMIT	8.55	9.12	9.97	10.54	11.97	12.77	13.96	14.76
ADDITIONAL LIVING EXPENSE AND LOSS OF RENT PER \$1,000	8.55	9.12	9.97	10.54	11.97	12.77	13.96	14.76

ANNUAL LANDLORDS PACKAGE POLICY

MASONRY OR FRAME  
UPSTATE CITIES  
REPLACEMENT COST

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

COVERAGE A	1 - 2 FAMILY				3 - 4 FAMILY			
	FL-IR NO VAND	FL-IR WITH VAND	FL-2	FL-3	FL-IR NO VAND	FL-IR WITH VAND	FL-2	FL-3
10,000	137	140	146	151	190	193	203	207
20,000	201	205	219	227	276	282	302	312
30,000	216	221	245	255	297	305	336	351
40,000	257	264	295	309	353	364	405	425
50,000	272	280	318	337	374	387	438	463
60,000	304	315	360	382	419	433	497	527
70,000	320	334	386	412	440	458	530	565
80,000	362	377	438	467	498	519	602	643
90,000	399	416	484	517	549	572	664	710
100,000	430	448	524	561	591	616	719	770
120,000	511	533	623	668	702	733	857	918
140,000	594	620	726	777	817	853	998	1070
150,000	631	658	773	828	868	907	1061	1137
160,000	666	696	817	876	917	958	1123	1205
180,000	768	801	938	1003	1056	1103	1289	1381
200,000	845	882	1033	1107	1162	1213	1419	1521
EACH \$5000 OVER	18.73	19.67	23.42	25.29	25.76	27.04	32.2	34.77
PERSONAL PROPERTY PER \$1,000 (ACV)	3.96	4.28	4.75	SEE FL-2	5.55	6	6.66	SEE FL-2
PRIVATE STRUCTURES INCREASED LIMIT PER \$1,000 ABOVE 10% BASIC LIMIT	3.66	3.79	4.28	4.52	5.12	5.29	5.98	6.32
ADDITIONAL LIVING EXPENSE AND LOSS OF RENT PER \$1,000	3.66	3.79	4.28	4.52	5.12	5.29	5.98	6.32

ANNUAL LANDLORDS PACKAGE POLICY

MASONRY OR FRAME  
UPSTATE CITIES  
ACTUAL CASH VALUE

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

COVERAGE A	1 - 2 FAMILY				3 - 4 FAMILY			
	FL-IR NO VAND	FL-IR WITH VAND	FL-2	FL-3	FL-IR NO VAND	FL-IR WITH VAND	FL-2	FL-3
10,000	179	184	192	196	246	253	262	269
20,000	261	272	286	295	359	372	392	406
30,000	280	295	317	331	385	405	435	456
40,000	334	353	382	402	458	485	525	552
50,000	353	378	415	439	485	519	569	603
60,000	396	426	469	498	544	584	644	684
70,000	416	450	500	535	572	619	689	736
80,000	471	510	568	607	647	701	781	835
90,000	519	563	628	672	713	773	865	923
100,000	559	607	681	729	768	835	937	1003
120,000	663	723	809	868	911	991	1113	1193
140,000	774	842	944	1013	1063	1156	1298	1391
150,000	820	894	1003	1077	1127	1228	1379	1480
160,000	867	945	1061	1139	1190	1297	1459	1565
180,000	1000	1087	1218	1308	1374	1494	1676	1796
200,000	1097	1196	1341	1440	1510	1643	1845	1978
EACH \$5000 OVER	24.35	26.78	30.44	32.87	33.48	36.83	41.85	45.21
PERSONAL PROPERTY PER \$1,000	3.96	4.28	4.75	SEE FL-2	5.55	6	6.66	SEE FL-2
PRIVATE STRUCTURES INCREASED LIMIT PER \$1,000 ABOVE 10% BASIC LIMIT	4.76	5.08	5.55	5.87	6.66	7.11	7.77	8.21
ADDITIONAL LIVING EXPENSE AND LOSS OF RENT PER \$1,000	4.76	5.08	5.55	5.87	6.66	7.11	7.77	8.21



**PREMIUM SECTION  
ADDITIONAL COVERAGES  
ANNUAL PREMIUMS**

**ADDED WATER DAMAGES COVERAGE - (FL-72)**

\$10 per \$1,000

**ADDITIONAL INSURED (FL-41, FL-44 or FL-41L)**

Coverages A & B (FL-41) \$10 per additional insured.  
 Coverages L & M (FL-44) \$10 per additional insured.  
 Coverages A, B, L & M (FL-41L) \$15 per additional insured.

**AGGREGATE LIMITS – (FL-19)**

(Mandatory when limit of liability is shown)

Apply the appropriate dollar credit.

Each Occurrence	Aggregate Limits					
	100,000	300,000	500,000	1,000,000	2,000,000	3,000,000
25,000	\$2.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
50,000	3.00	0.00	0.00	0.00	0.00	0.00
100,000	---	2.00	1.00	0.00	0.00	0.00
300,000	---	---	4.00	2.00	0.00	0.00
500,000	---	---	---	3.00	1.00	0.00
1,000,000	---	---	---	---	3.00	2.00

**ANIMAL SUBLIMIT - (SMIC-FL-373B)**

(Mandatory when limit of liability is shown)

Sublimit	Premium
\$ 10,000	\$ incl
25,000	15

**AUTOMATIC INCREASE IN INSURANCE (FL-10)**

(Mandatory)

Amount of Quarterly Increase	Surcharge
1.0	2.0%
2.0	4.0%
3.0	6.6%
4.0	9.3%
EACH ADD'L .5	ADD'L Surcharge 1.3%

**BUILDING THEFT COVERAGE - (FL-42)**

\$10.00 Per Policy

**CONSTRUCTION OF RESIDENCE ON VACANT LAND - (FL-50A)**

FL-50A \$25.00 per residence being constructed

**CREDIT TO REMOVE LIABILITY COVERAGE -**

1 - 2 Family	\$ 22
3 - 4 Family	57

**DEDUCTIBLE - HIGHER DEDUCTIBLE AMOUNTS**

Amount of Deductible	% of Debit	% of Credit
\$100.	11%	
150.	6%	
200.	3%	
250.	---	
500.		3%
1,000.		8%
2,000.		13%
2,500.		17%
5,000.		24%
7,500.		26%
10,000.		30%

**EARTHQUAKE - (FL-12)**

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

**EQUIPMENT BREAKDOWN ENHANCEMENT ENDORSEMENT (FL-345)**

Coverage is added to all policies.

Insured Value Range	Flat Premium Charge per Policy
\$ 0 - \$100,000	\$15
Over \$100,000	\$25

**EXCLUSIONARY ENDORSEMENT 2 – (ML-SM-2)**

\$2 credit per policy

**EXCLUSIONARY ENDORSEMENT 6 – (ML-SM-6)**

\$2 credit per policy

**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

## HURRICANE DEDUCTIBLE (FL-373H)

### MANDATORY for Nassau County:

Category 1	Category 2	Credit
Hurricane Deductible	Hurricane Deductible	(applies to manual premium)
\$1,000	4%	5%

### MANDATORY for Suffolk County:

Category 1	Category 2	Credit
Hurricane Deductible	Hurricane Deductible	(applies to manual premium)
\$1,000	5%	6%

### Optional Higher Deductibles:

Category 1	Category 2	Credit
Hurricane Deductible	Hurricane Deductible	(applies to manual premium)
\$1,000	3%	4%
1,000	4%	5%
1,000	5%	6%

### Defined Terms:

**Category 1 Hurricane** – a cyclonic windstorm of tropical origin with winds of 74 mph or greater as set out by this Saffir/Simpson Hurricane Scale

**Category 2 Hurricane** – a cyclonic windstorm of tropical origin with winds of 96 mph or greater as set out by this Saffir/Simpson Hurricane Scale

**LANDLORDS PACKAGE PLUS FORM - (SMIC-FL-105)** \$50

**ORDINANCE OR LAW - (FL-360)** 10% of Coverage A & B premium

**PERSONAL INJURY (FL-46)**

Limit of Liability	Premium
\$ 25,000	\$25
50,000	29
100,000	32
200,000	35
300,000	37
500,000	44
1,000,000	52

**PERSONAL LIABILITY (FL-CPL)**

Limit of Liability	Premium
\$ 25,000	\$21
50,000	24
100,000	27
200,000	30
300,000	33
500,000	37
1,000,000	45

Medical Payments - For each additional \$500 add \$3.

**PREMISES ALARM OR FIRE PROTECTION SYSTEM (ML-216)**

Central Station Fire Alarm Systems	10%
Central Station Burglar Alarm Systems	5%
Automatic Sprinkler System	15%

**RESPONSIBLE LANDLORD CREDIT:** 8%

**PREMISES LIABILITY - INCREASED LIMITS (FL-OLT)**

(Bodily Injury/Property Damage)

Limit of Liability	1 - 2 Family	3 - 4 Family
\$ 25,000	----	----
50,000	\$ 9	\$20
100,000	14	32
200,000	24	54
300,000	28	63
500,000	45	101
1,000,000	64	144

**PREMISES MEDICAL PAYMENTS**

Medical Payments Limit	Premium
\$250/10,000	\$ 3
250/25,000	3
250/50,000	4
500/10,000	5
500/25,000	6
500/50,000	6
1,000/10,000	8
1,000/25,000	8
1,000/50,000	9

FOR EACH ADDITIONAL \$500, ADD \$3.

**REPLACEMENT COST PROVISION - (SMIC-FL-55)**

**(Coverage C-Personal Property)**

Charge 10% of the Coverage C premium.  
\$20 minimum premium

**RESIDENCE GLASS ENDORSEMENT - (FL-25)**

For use with FL-1R \$6.00

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

**(Windstorm or Hail)**

1% credit to the building premium (for each building scheduled on FL-124)

**SIDING AND ROOFING MATCHING - (FL-375)**

\$2 per \$1,000

**TRAMPOLINE EXCLUSION - (FL-52A)** (Mandatory when limit of liability is shown)

\$2 credit per location.

**UNDERGROUND UTILITY LINE ENDORSEMENT - (FL-342)**

\$40 per policy

**DIVING BOARD OR POOL SLIDE LIABILITY -**

Limit of Liability	Surcharge
25,000	8
50,000	12
100,000	19
200,000	25
300,000	38
500,000	75
1,000,000	130

**HAZARDOUS CONDITION CHARGES -**

	Charge No.	% of Charge
Unoccupancy - Seasonal	A	25%
Vacancy	B	50%

**OCCUPANCY CREDIT -**

	Credit No.	% of Credit
Owner Occupied	3	15%

**AUXILIARY HEATING CHARGE (Solid Fuel) –**

\$25 per device