SAVE AS
PRINT



## *CREDITS/SURCHARGES*

Refer to the Sequence Rating Section for the order of multiplication. Refer to Premium Section for factors. Each factor is to be applies to the base policy premium or any optional coverage as specified in the rating instructions.

1. **ACV Coverage for Roof Credit – Forms 3, 5, 6, and MH**
   a. Modifies the Loss Settlement Condition in the policy form with respect to a covered loss for roof surfacing caused by the peril of windstorm or hail. Such a loss will be subject to "actual cash value" loss settlement.
   b. This credit is only used at the discretion of OMI underwriting.
2. **Age of Home Credit/Surcharge – Forms 3, 5, and MH**

   Rules and application of program:
   a. The credit/surcharge is to be applied to the basic policy premium or any optional coverage as specified in the rating instructions.
   b. The credit/surcharge is based upon the effective year of the policy and the year of construction. A home built in the year 2000 and a policy with an effective date year of 2008 would be eight years old for that term.
3. **Number of Discounts Credit - All Forms**

   Rules and application of program:

   Credits that count toward the number of discounts are: Package Credit, Age of Home credit less than 1.00, Protective Device Credit and Renewal Credit.
4. **Number of Late Payments – All Forms**

   Rules and application of program:

   The number of late payments in the last 24 months are used for the calculation of number of late payments. No surcharge applies until the third late payment.
5. **Number of Significant Claims – All Forms**

   Rules and application of program:

   The number of claims in the last three years prior to the term effective date that were greater than or equal to $1,000 are counted as significant claims. Claims caused by Aircraft, Credit Card theft, Earthquake, Lightning, Riot, Civil Commotion, Sinkhole, Volcanic Action, Domestic Worker's Comp and OMI designated catastrophes are excluded from the count for significant claims. Claims also will not be counted if the claim is on newly purchased property, occurred under the prior ownership and has been mitigated, is unlikely to reoccur and/or if appropriate action has been taken to prevent reoccurrence of similar claims.
6. **Package Credit – All Forms**

   A Package Credit will be given for insureds who also write their automobile coverage with Oregon Mutual Insurance Company or Western Protectors Insurance Company. This credit will be noted as "Package" on the Homeowner Declaration page.

***CREDITS/SURCHARGES (Cont.)***

7. **Protective Device Credits (HO0416) – All Forms**

   A policyholder is eligible for a premium credit for the installation of an approved and properly maintained burglary or fire alarm system.

   a. Only one credit from category (1) below may be applied per dwelling.

      (1) Fire and Burglary Detection Systems

         (a) Fire and police department alert (control station) ..... 5%

         (b) Central station burglary and fire alarm systems (central station) ..... 5%

   b. For central or control station alarm credit please provide a copy of the monitoring bill from within the last 90 days.

8. **Renewal (Persistency) Credit – All Forms**

   A persistency credit will be applied automatically based on the number of consecutive years insured with Oregon Mutual Insurance Company.

***OPTIONS***

**COVERAGES THAT ARE AUTOMATICALLY INCLUDED IN THE BASIC PREMIUM:**

1. Aggregate Personal Injury (HO2410AA) not included if Liability is rejected.
2. Identity Fraud Expense Coverage (HO0455) – Form 5 and Elite Form 6 only.
3. Limited Mold or Microbial Matter:
   a. HO0426AA – Form 4 Classic and Form 6 Classic.
   b. HO0427AA – Form 3 Classic and Form 5 Elite.
   c. HO0428AA – Form 4 Plus and Form 6 Elite.
4. Limited Water Back-up & Sump (HO0495AA) - Form 5 Elite and Form 6 Elite only.
5. Mortgage Benefit Coverage (HOM196AA) - Form 5 only.
6. Personal Property Replacement Cost (HO0490AA).
7. Special Personal Property Coverage (HO0524AA) - Form 4 Plus only.
8. Specified Additional Amount of Insurance for Coverage A (HO0420AA) or Modified Functional Replacement Cost (HO0531AA) is not applicable to Forms 4 and 6, Log Homes, or homes under construction.
9. Unit Owners Coverage A Special Coverage (HO1732AA) - Form 6 and Form 6 Elite only.
10. Unit Owners Coverage C Special Coverage (HO1731AA) - Form 6 Elite only.

***OPTIONS (Cont.)***

**OPTIONAL COVERAGES AND APPLICABLE PREMIUM CHARGES** (Refer To Underwriting Guidelines For Eligibility Requirements.)

1. **Assisted Living** (HO0459) - Forms 3,4,5,6 and MH - Coverage Code 202, ALC
   a. Coverage is provided at that same Coverage L on the policy with an option for Coverage C above the $10,000 provided.
   b. Liability Base Rate is $147.00.
   c. Increased Liability Rates are:
      (1) 100,000 $0.00
      (2) 300,000 $8.00
      (3) 500,000 $11.00
      (4) 1,000,000 $16.00
   d. Charge for increased Coverage C is $12.00 per $1,000.

| | **Liability Base Rate** | **Round to:** |
|---|---|---|
| + | Increased Liability Rate | |
| + | Increase in thousands | |
| x | Rate per increased Cov C | nearest 5 decimals |
| | Sub Total of the above | nearest 5 decimals |
| x | Score relativity | nearest 5 decimals |
| x | Persistency relativity | nearest 5 decimals |
| x | Package relativity | nearest 5 decimals |
| x | Number of significant claims relativity | nearest 5 decimals |
| x | Number of discounts relativity | nearest 5 decimals |
| x | Number of late payments relativity | nearest 5 decimals |
| x | Employee Discount, if applicable | nearest 5 decimals |
| = | **Premium** | nearest dollar |

2. **Boat Owners - See Watercraft**
3. **Building Additions and Alterations** (HO0451) - Form 4 - Coverage Code 000, TIB

   When the limit of liability is increased above 10% of Coverage C, the charge is 6.00 per $1,000 of increase.

| | **Increased limit in thousands** | **Round to:** |
|---|---|---|
| x | Rate per thousand | nearest 5 decimals |
| x | Territory relativity | nearest 5 decimals |
| x | Deductible relativity | nearest 5 decimals |
| x | Protection status relativity | nearest 5 decimals |
| x | Score relativity | nearest 5 decimals |
| x | Persistency relativity | nearest 5 decimals |
| x | Protective device relativity | nearest 5 decimals |
| x | Package relativity | nearest 5 decimals |
| x | Number of significant claims relativity | nearest 5 decimals |
| x | Number of discounts relativity | nearest 5 decimals |
| x | Number of late payments relativity | nearest 5 decimals |
| x | Occupancy relativity | nearest 5 decimals |
| x | Special Coverage relativity, if applicable | nearest 5 decimals |
| x | Employee Discount, if applicable | nearest 5 decimals |
| = | **Premium** | nearest dollar |

***OPTIONS (Cont.)***

4. **Business Property Increased Limits** (HO0412AA) - Coverage Code 000, BUSPR
   a. Some coverage is automatically provided for Business Property on Premises under the basic Homeowners Forms. (Review the contracts for details).
   b. Maximum increase available:
      (1) $7,500 for Forms 3, 4, 6 Classic and MH - the charge is $1.717 per $100 of increase
      (2) $5,000 for Forms 5 Elite and 6 Elite – the charge is $1.717 per $100 of increase

| | **Increase in hundreds** | **Round to:** |
|---|---|---|
| x | Rate per hundred | nearest 5 decimals |
| x | Form Rel | Nearest 5 decimals |
| x | Territory relativity | nearest 5 decimals |
| x | Deductible relativity | nearest 5 decimals |
| x | Protection status relativity | nearest 5 decimals |
| x | Score relativity | nearest 5 decimals |
| x | Persistency relativity | nearest 5 decimals |
| x | Protective device relativity | nearest 5 decimals |
| x | Package relativity | nearest 5 decimals |
| x | Construction relativity (always 1.00 for MH) | nearest 5 decimals |
| x | Age of Home relativity | nearest 5 decimals |
| x | Number of significant claims relativity | nearest 5 decimals |
| x | Number of discounts relativity | nearest 5 decimals |
| x | Roof Type (Forms 3, 5 & MH only) | nearest 5 decimals |
| x | Number of late payments relativity | nearest 5 decimals |
| x | Occupancy Rel (Forms 4 & 6 only) | nearest 5 decimals |
| x | Enhance Coverage (Forms 4 & 6 only) | nearest 5 decimals |
| x | Employee Discount, if applicable | nearest 5 decimals |
| = | **Premium** | nearest dollar |

***OPTIONS (Cont.)***

5. **Condominium Unit-Owners**

a. Condominium Unit-Owners Additions coverage is provided by increasing the limit for Cov A - Coverage Code 000, AALMT

This option is for additional Cov A above the 10% of Cov C that is provided.

The charge is $3.80 per $1,000 of coverage.

| | **Increase in thousands** | **Round to:** |
|---|---|---|
| x | Rate per thousand | nearest 5 decimals |
| x | Territory relativity | nearest 5 decimals |
| x | Deductible relativity | nearest 5 decimals |
| x | Protection status relativity | nearest 5 decimals |
| x | Score relativity | nearest 5 decimals |
| x | Persistency relativity | nearest 5 decimals |
| x | Protective device relativity | nearest 5 decimals |
| x | Package relativity | nearest 5 decimals |
| x | Number of significant claims relativity | nearest 5 decimals |
| x | Number of discounts relativity | nearest 5 decimals |
| x | Number of late payments relativity | nearest 5 decimals |
| x | Occupancy relativity | nearest 5 decimals |
| x | Special Coverage relativity, if applicable | nearest 5 decimals |
| x | Employee Discount, if applicable | nearest 5 decimals |
| = | **Premium** | nearest dollar |

b. Loss Assessment Coverage (H00435AA) – Coverage Code 223, CLA

The charge is $1.29 per $1,000 of coverage (minimum $5,000 of coverage).

| | **Increase in thousands** | **Round to:** |
|---|---|---|
| x | Rate per thousand | nearest 5 decimals |
| x | Territory relativity | nearest 5 decimals |
| x | Deductible relativity | nearest 5 decimals |
| x | Protection status relativity | nearest 5 decimals |
| x | Score relativity | nearest 5 decimals |
| x | Persistency relativity | nearest 5 decimals |
| x | Package relativity | nearest 5 decimals |
| x | Number of significant claims relativity | nearest 5 decimals |
| x | Number of discounts relativity | nearest 5 decimals |
| x | Number of late payments relativity | nearest 5 decimals |
| x | Employee Discount, if applicable | nearest 5 decimals |
| = | **Premium** | nearest dollar |

***OPTIONS (Cont.)***

6. **Coverage B – Other Structures Forms 3, 5 and MH**

   a. Owner occupied (HO0448) - Coverage Code 106, CBNR

      The charge is $1.42 per $1,000 increase.

   b. On premise, rented to others (HO0440) - Coverage Code 107, SRO

      (1) The charge is $3.126 per $1,000 increase.

      (2) Rating sequence for both CBNR & SRO shown below.

| | **Increase in thousands** | **Round to:** |
|---|---|---|
| x | Rate per thousand | nearest 5 decimals |
| x | Form Rel | nearest 5 decimals |
| x | Territory relativity | nearest 5 decimals |
| x | Deductible relativity | nearest 5 decimals |
| x | Protection status relativity | nearest 5 decimals |
| x | Score relativity | nearest 5 decimals |
| x | Persistency relativity | nearest 5 decimals |
| x | Package relativity | nearest 5 decimals |
| x | Number of significant claims relativity | nearest 5 decimals |
| x | Number of discounts relativity | nearest 5 decimals |
| x | Number of late payments relativity | nearest 5 decimals |
| x | Employee Discount, if applicable | nearest 5 decimals |
| = | **Premium** | nearest dollar |

7. **Coverage C - Unscheduled Personal Property**

   a. Forms 3, 5, and Manufactured Home - On Premises - Coverage Code 000

      Premium for increased coverage C (above 70% for 3 & 5 and 80% for MH) is $3.441 per $1,000 for Form 3 and MH and $5.176 per $1,000 for Form 5.

| | **Increase in thousands** | **Round to:** |
|---|---|---|
| x | Rate per thousand | nearest 5 decimals |
| x | Territory relativity | nearest 5 decimals |
| x | Deductible relativity | nearest 5 decimals |
| x | Protection status relativity | nearest 5 decimals |
| x | Score relativity | nearest 5 decimals |
| x | Persistency relativity | nearest 5 decimals |
| x | Protective device relativity | nearest 5 decimals |
| x | Package relativity | nearest 5 decimals |
| x | Construction relativity (always 1.00 for MH) | nearest 5 decimals |
| x | Age of Home relativity | nearest 5 decimals |
| x | Number of significant claims relativity | nearest 5 decimals |
| x | Number of discounts relativity | nearest 5 decimals |
| x | Number of late payments relativity | nearest 5 decimals |
| x | Employee Discount, if applicable | nearest 5 decimals |
| = | **Premium** | nearest dollar |

***OPTIONS (Cont.)***

7. **Coverage C - Unscheduled Personal Property (Cont.)**

   b. Forms 3, 5, 4, 6 and MH - Off Premises - (HO0450AA) - Coverage Code 000, PPHL

   Premium for increase Coverage C off Premises (above 10%). The charge is $12.803 per $1,000 increase.

| | **Increase in thousands** | **Round to:** |
|---|---|---|
| x | Rate per thousand | nearest 5 decimals |
| x | Form Rel (Form 5 only) | nearest 5 decimals |
| x | Deductible relativity | nearest 5 decimals |
| x | Score relativity | nearest 5 decimals |
| x | Persistency relativity | nearest 5 decimals |
| x | Package relativity | nearest 5 decimals |
| x | Number of significant claims relativity | nearest 5 decimals |
| x | Number of discounts relativity | nearest 5 decimals |
| x | Number of late payments relativity | nearest 5 decimals |
| x | Enhanced Coverage (Forms 4 & 6 only) | nearest 5 decimals |
| x | Employee Discount, if applicable | nearest 5 decimals |
| = | **Premium** | nearest dollar |

8. **Coverage D - Additional Living Expense (and Rental Value)** Forms 3, 5, 4, 6 and MH - Coverage Code 000

   a. Premium for increased Coverage D (above 20% for forms 3, 5, 4 & MH and 40% for form 6).

   b. The charge is $1.6830 per $1,000 increase for forms 3, 5 & MH. The charge is 1.633 per $1,000 for forms 4 & 6.

| | **Increase in thousands** | **Round to:** |
|---|---|---|
| x | Rate per thousand | nearest 5 decimals |
| x | Form Rel (Form 5 only) | nearest 5 decimals |
| x | Territory relativity | nearest 5 decimals |
| x | Deductible relativity | nearest 5 decimals |
| x | Protection status relativity | nearest 5 decimals |
| x | Score relativity | nearest 5 decimals |
| x | Persistency relativity | nearest 5 decimals |
| x | Protective device relativity | nearest 5 decimals |
| x | Package relativity | nearest 5 decimals |
| x | Construction Rel (Forms 3 & 5 only) | nearest 5 decimals |
| x | Age of Home Rel (Forms 3, 5 & MH only) | nearest 5 decimals |
| x | Number of significant claims relativity | nearest 5 decimals |
| x | Number of discounts relativity | nearest 5 decimals |
| x | Roof Type (Forms 3, 5 & MH only) | nearest 5 decimals |
| x | Number of late payments relativity | nearest 5 decimals |
| x | Occupancy relativity (Forms 4 & 6 only) | nearest 5 decimals |
| x | Employee Discount, if applicable | nearest 5 decimals |
| = | **Premium** | nearest dollar |

***OPTIONS (Cont.)***

9. **Earthquake and Volcanic Eruption - 10% Base Deductible** (HOM057AA)
   a. The rates apply to Forms 3, 4, 5, 6 and MH – Coverage Code 060, ERQK
   b. Refer to the zip code tables to determine the applicable earthquake rating territory.
   c. Multiply the individual coverage limits (in thousands) of coverages A, B, C & D by the factors listed in Table 1.
   d. Add the unrounded premiums together.

| Table 1 - Homeowners | | | Rate per $1,000 of Coverage | |
|---|---|---|---|---|
| **Territory** | **Coverage A** | **Coverage B** | **Coverage C** | **Coverage D** |
| 20 | 0.49 | 0.49 | 0.28 | 0.34 |
| 21 | 0.95 | 0.95 | 0.55 | 0.65 |
| 22 | 1.21 | 1.21 | 0.70 | 0.83 |
| 23 | 1.58 | 1.58 | 0.91 | 1.09 |
| 24 | 1.90 | 1.90 | 1.09 | 1.31 |
| 25 | 1.90 | 1.90 | 1.09 | 1.31 |

   e. The following Table 2 or 3 multipliers are to be applied to the total unrounded premium calculated from Table 1. Round the final total.

| 10% BASE DEDUCTIBLE | | |
|---|---|---|
| **Table 2 – Age Multipliers *** | | |
| **Year of Construction** | **Frame and MH** | **Masonry** |
| Pre 1936 | 1.220 | 4.667 |
| 1936 – 1972 | 1.000 | 3.759 |
| Post 1972 | 0.797 | 2.923 |

| 15% OPTIONAL DEDUCTIBLE | | |
|---|---|---|
| **Table 3 – Age Multipliers** | | |
| **Year of Construction** | **Frame and MH** | **Masonry** |
| Pre 1936 | 0.891 | 3.451 |
| 1936 – 1972 | 0.737 | 2.786 |
| Post 1972 | 0.595 | 2.174 |

   * Earthquake retrofitted structures will be rated as post 1972 construction.

   **Rating Example:**

   $200,000 home, frame construction, built 1985, RC Contents, zip code 97001, 10% ded.
   [200 (*Cov A*) x 0.49] + [20 (*Cov B*) x 0.49] + [140 (*Cov C*) x 0.28] + [40 (*Cov D*) x 0.34] = 98.00 + 9.80 + 39.20 + 13.60 = 160.60 x .797 = $127.99 = $128.00 rounded

10. **Functional Replacement Cost Loss Settlement** (HO0531AA) - Forms 3 and 5 - Coverage Code 000, FRC

    The policy may be endorsed to provide Functional Replacement Cost coverage for the primary residence located on the insured premises. This coverage is for homes built in 1939 or earlier. The dwelling must be insured for 100% of the current functional replacement cost.

    If this endorsement is attached, in the event of a covered loss, the repair or replacement will be done using functionally equivalent common construction materials. When a loss to the dwelling exceeds the Cov A limit, an additional 25% of the purchased Coverage A stated on the Declaration is available for that loss.

    Refer to Premium Section for factor.

***OPTIONS (Cont.)***

11. **Golf Cart Physical Damage** (HO0528AA) -– Forms 3,5,4,6 and MH - Coverage Code 248, GCPD
    a. $500 deductible applies separately for this coverage.
    b. Charge is $4.565 per $100 of coverage.

| | **Limit per hundred** | **Round to:** |
|---|---|---|
| x | Rate per hundred | nearest 5 decimals |
| x | Score relativity | nearest 5 decimals |
| x | Persistency relativity | nearest 5 decimals |
| x | Package relativity | nearest 5 decimals |
| x | Number of significant claims relativity | nearest 5 decimals |
| x | Number of discounts relativity | nearest 5 decimals |
| x | Number of late payments relativity | nearest 5 decimals |
| x | Employee Discount, if applicable | nearest 5 decimals |
| = | **Premium** | nearest dollar |

12. **Identity Fraud Expense Coverage** (HO0455) - Forms 3, 4 Classic, 4 Plus, 6 Classic and MH - Coverage Code 205, FRAUD
    a. Form 5 Elite and Form 6 Elite include this coverage for no additional charge
    b. Base Rate is $49.00.

| | **Base Rate** | **Round to:** |
|---|---|---|
| x | Score relativity | nearest 5 decimals |
| x | Persistency relativity | nearest 5 decimals |
| x | Package relativity | nearest 5 decimals |
| x | Number of significant claims relativity | nearest 5 decimals |
| x | Number of discounts relativity | nearest 5 decimals |
| x | Number of late payments relativity | nearest 5 decimals |
| x | Employee Discount, if applicable | nearest 5 decimals |
| = | **Premium** | nearest dollar |

***OPTIONS (Cont.)***

13. **Landlord Furnishings Increased Limits:** (HO0546AA) - Forms 3, 5, and MH - Coverage Code 000, LLF
    a. Coverage of $3,500 is automatically provided for Landlord Furnishings under the basic Homeowners Forms. (Review the contracts for details.)
    b. The charge is .366 per $100 increase for a maximum of $6,500 for Forms 3 and MH.
    c. The charge is .551 per $100 increase for a maximum of $6,500 for Form 5.

| | **Limit in hundred** | **Round to:** |
|---|---|---|
| x | Rate per hundred | nearest 5 decimals |
| x | Form Rel | Nearest 5 decimals |
| x | Territory relativity | nearest 5 decimals |
| x | Deductible relativity | nearest 5 decimals |
| x | Protection status relativity | nearest 5 decimals |
| x | Score relativity | nearest 5 decimals |
| x | Persistency relativity | nearest 5 decimals |
| x | Protective device relativity | nearest 5 decimals |
| x | Package relativity | nearest 5 decimals |
| x | Construction relativity (always 1.00 for MH) | nearest 5 decimals |
| x | Age of Home relativity | nearest 5 decimals |
| x | Number of significant claims relativity | nearest 5 decimals |
| x | Number of discounts relativity | nearest 5 decimals |
| x | Roof Type (Forms 3, 5 & MH only) | nearest 5 decimals |
| x | Number of late payments relativity | nearest 5 decimals |
| x | Employee Discount, if applicable | nearest 5 decimals |
| = | **Premium** | nearest dollar |

***OPTIONS (Cont.)***

14. **Loss Assessment** (HO0435AA) – Forms 3, 5 and MH - Coverage Code 114,HLA
The charge is $1.1220 per $1,000 of coverage ($5,000 minimum limit).

| | **Increase in thousands** | **Round to:** |
|---|---|---|
| x | Rate per thousand | nearest 5 decimals |
| x | Territory relativity | nearest 5 decimals |
| x | Deductible relativity | nearest 5 decimals |
| x | Protection status relativity | nearest 5 decimals |
| x | Score relativity | nearest 5 decimals |
| x | Persistency relativity | nearest 5 decimals |
| x | Package relativity | nearest 5 decimals |
| x | Number of significant claims relativity | nearest 5 decimals |
| x | Number of discounts relativity | nearest 5 decimals |
| x | Number of late payments relativity | nearest 5 decimals |
| x | Employee Discount, if applicable | nearest 5 decimals |
| = | **Premium** | nearest dollar |

15. **Low Powered Recreational Vehicles** (HO2413AA) – Forms 3, 5 and MH only - Coverage Code 203, ILPRV
    a. Coverage is provided at that same Coverage L on the policy
    b. Liability Base Rate is $28.00
    c. Increase Liability Factors
        (1) 100,000 1.000
        (2) 300,000 1.240
        (3) 500,000 1.350
        (4) 1,000,000 1.500

| | **Liability Base Rate** | **Round to:** |
|---|---|---|
| x | Increased Liability Factor | nearest 5 decimals |
| x | Number of Recreational Vehicles | nearest 5 decimals |
| x | Score relativity | nearest 5 decimals |
| x | Persistency relativity | nearest 5 decimals |
| x | Package relativity | nearest 5 decimals |
| x | Number of significant claims relativity | nearest 5 decimals |
| x | Number of discounts relativity | nearest 5 decimals |
| x | Number of late payments relativity | nearest 5 decimals |
| x | Employee Discount, if applicable | nearest 5 decimals |
| = | **Premium** | nearest dollar |

***OPTIONS (Cont.)***

16. **Money, Securities, Jewelry, Silverware, Firearms and Electronic Apparatus –** Forms 3, 4 Classic, 4 Plus, 6 Classic and MH - Coverage Code 000

Some coverage is automatically provided for these items under the basic Homeowners Forms for Forms 3, 4, 4 Plus, 6 Classic and MH. (Review the contracts for details.) Form 5 and Form 6 Elite include maximum limits under the basic Homeowner and thus no increase is available.

a. Money up to an additional $500 (HO0465OR/HO0466OR) - rate is $10.008/$100 of increase - CCMO.
b. Securities up to an additional $1,000 (HO0465OR/HO0466OR) – rate is $6.672/$100 of increase - CCSC .
c. Jewelry up to an additional $4,000 (HO0465OR/HO0466OR) – rate is $3.003/$100 of increase - UNJWF.
d. Firearms up to an additional $5,000 (HO0465OR/HO0466OR) - rate is $5.019/$100 of increase - CCGU.
e. Electronic Apparatus/Motor Vehicle Electronic up to an additional $4,500 (HO0465OR/HO0466OR) - rate is $3.654/$100 of increase - CCEAV.
f. Silverware available $5,000 increase (HO0465OR/HO0466OR) - rate is 7.5430 for the $5,000 increase - CCSV.

Premium Calculation for increased Money, Securities, Jewelry, Firearms & Silverware.

| | **Increased limit in hundreds** | **Round to:** |
|---|---|---|
| x | Rate per hundred | nearest 5 decimals |
| x | Form Rel (Form 5 only) | nearest 5 decimals |
| x | Territory relativity | nearest 5 decimals |
| x | Deductible relativity | nearest 5 decimals |
| x | Protection status relativity | nearest 5 decimals |
| x | Score relativity | nearest 5 decimals |
| x | Persistency relativity | nearest 5 decimals |
| x | Protective device relativity | nearest 5 decimals |
| x | Package relativity | nearest 5 decimals |
| x | Construction Rel (Forms 3 & 5 only) | nearest 5 decimals |
| x | Age of Home Rel (Forms 3, 5 & MH only) | nearest 5 decimals |
| x | Number of significant claims relativity | nearest 5 decimals |
| x | Number of discounts relativity | nearest 5 decimals |
| x | Roof Type (Forms 3, 5 & MH only) | nearest 5 decimals |
| x | Number of late payments relativity | nearest 5 decimals |
| x | Occupancy relativity (Forms 4 & 6 only) | nearest 5 decimals |
| x | Enhanced Coverage (Forms 4 & 6 only) | nearest 5 decimals |
| x | Employee Discount, if applicable | nearest 5 decimals |
| = | **Premium** | nearest dollar |

***OPTIONS (Cont.)***

16. **Money, Securities, Jewelry, Silverware, Firearms and Electronic Apparatus –** Forms 3, 4 Classic, 4 Plus, 6 Classic and MH - Coverage Code 000 (Cont.)

    Premium Calculation for increased Electronic Apparatus.

| | **Increased limit in hundreds** | **Round to:** |
|---|---|---|
| x | Rate per hundred | nearest 5 decimals |
| x | Form Rel (Form 5 only) | nearest 5 decimals |
| x | Deductible relativity | nearest 5 decimals |
| x | Score relativity | nearest 5 decimals |
| x | Persistency relativity | nearest 5 decimals |
| x | Package relativity | nearest 5 decimals |
| x | Number of significant claims relativity | nearest 5 decimals |
| x | Number of discounts relativity | nearest 5 decimals |
| x | Number of late payments relativity | nearest 5 decimals |
| x | Enhanced Coverage (Forms 4 & 6 only) | nearest 5 decimals |
| x | Employee Discount, if applicable | nearest 5 decimals |
| = | **Premium** | nearest dollar |

17. **Ordinance or Law Coverage** (HO0477AA) - Coverage Code 000, BOLAW

    a. Forms 3 and 5 – 10% Ordinance or Law is provided in the basic form. Additional percents of 15% and 40% are available.

       (1) Additional 15% factor applied is 1.05

       (2) Additional 40% factor applied is 1.14

    b. MH – (MH 04 08) - No Ordinance or Law is provided in the basic form; however 10% is available for purchase.

       10% factor applied is 1.08.

18. **Refrigerated Property** (HO0498) Forms 3, 4 Classic, 4 Plus, 6 Classic and MH - Coverage Code 227, RFP

    a. Form 5 Elite and Form 6 Elite include this coverage for no additional charge.

    b. Base Rate is $18.54.

| | **Base Rate** | **Round to:** |
|---|---|---|
| x | Territory relativity | nearest 5 decimals |
| x | Score relativity | nearest 5 decimals |
| x | Persistency relativity | nearest 5 decimals |
| x | Package relativity | nearest 5 decimals |
| x | Number of significant claims relativity | nearest 5 decimals |
| x | Number of discounts relativity | nearest 5 decimals |
| x | Number of late payments relativity | nearest 5 decimals |
| x | Occupancy relativity (Forms 4 & 6 only) | nearest 5 decimals |
| x | Employee Discount, if applicable | nearest 5 decimals |
| = | **Premium** | nearest dollar |

***OPTIONS (Cont.)***

19. **Scheduled and Misc. Scheduled Personal Property** (H00461AA and HOM062AA)

| Category | Details | Deductible | Rate per $100 |
|---|---|---|---|
| All-Terrain Vehicles | | $250 | 1.330 |
| | | $500 | 1.064 |
| | | $1000 | 0.798 |
| Bicycles | | N/A | 9.00 |
| Cameras and Movie Equipment | Non-Commercial only | N/A | 1.66 |
| Coins and Stamps | Coin Collections | N/A | 1.62 |
| | Stamp Collections | N/A | 0.63 |
| Family Gardening Equipment | | $50 | 0.60 |
| | | $100 | 0.58 |
| Fine Arts | Including Breakage | N/A | 0.40 |
| | Breakage Limitation | N/A | 0.36 |
| Furs | | N/A | 0.45 |
| Golf Equipment | Golfers Equipment, Broad Form | N/A | 1.17 |
| Guns | | N/A | 1.25 |
| Jewelry | | N/A | 1.17 |
| | Gemprints - Gemprinted and Registered | N/A | 0.932 |
| | In Vault | N/A | 0.20 |
| Musical Instruments – (Incidental professional use refer to underwriter) | Non-Professional | N/A | 0.63 |
| | Incidental Professional - 1st $1,500 | N/A | 2.70 |
| | Incidental professional - Excess of $1,500 | N/A | 0.585 |
| Silverware | | N/A | 0.29 |
| Snowmobiles | | $100 | 2.75 |
| Sports Equipment | | N/A | 5.00 |

20. **Sewer & Water Line** (HOM012AA) – Forms 3 and 5 (MH not eligible) - Coverage Code 110, SWL

Base rate is $2.87 and rate per age of home is $2.94.

| | **Base Rate** | **Round to:** |
|---|---|---|
| + | Rate per Age of Home | nearest 5 decimals |
| x | Age of Home * | nearest 5 decimals |
| x | Employee Discount, if applicable | nearest 5 decimals |
| = | **Premium** | nearest dollar |

*****Age of Home equals effective year of current policy term subtracted by year home constructed.

***OPTIONS (Cont.)***

21. **Special Computer Coverage** (HO0414AA) ) – Forms 3, 4 Classic, 6 Classic and MH -Coverage Code 115 , PC

    Base Rate is $28.00.

| | **Base Rate** | **Round to:** |
|---|---|---|
| x | Territory relativity | nearest 5 decimals |
| x | Score relativity | nearest 5 decimals |
| x | Persistency relativity | nearest 5 decimals |
| x | Package relativity | nearest 5 decimals |
| x | Number of significant claims relativity | nearest 5 decimals |
| x | Number of discounts relativity | nearest 5 decimals |
| x | Number of late payments relativity | nearest 5 decimals |
| x | Occupancy relativity (Forms 4 & 6 only) | nearest 5 decimals |
| x | Employee Discount, if applicable | nearest 5 decimals |
| = | **Premium** | nearest dollar |

22. **Special Personal Property Coverage C** (HO0524AA) – Form 4 - Coverage Code 000, ENHCOV

    Refer to Premium Section for factor.

23. **Specified Additional Amount of Insurance for Coverage A - Dwelling** (HO0420AA) – Forms 3 and 5 - RC

    If this endorsement is attached, when a covered loss to the dwelling exceeds the Cov A limit, an additional 50% of the Coverage A stated on the Declaration is available for that loss.

    Refer to Premium Section for factors.

24. **Theft of Building Materials (Dwelling Under Construction)** (HOM195AA) - Forms 3 and 5 - Coverage Code 118, TBM

    Premium is $100.

25. **Unit Owners C Special Coverage (**HO01731AA) - Form 6 - Coverage Code 000, ENHCOV

    Refer to Premium Section for factor.

26. **Watercraft**

    a. Physical Damage (H0M15AA)

| **Watercraft** | **Deductible** | **Rate Per $100** |
|---|---|---|
| Outboard Motors & Boats | $100<br>$250 | $1.40<br>$1.00 |
| Inboard/Outboard Motor Boats | $100<br>$250 | $1.80<br>$1.40 |
| Sailboats, Canoes & Drift Boats (all without motors) | $100<br>$250 | $1.45<br>$1.15 |
| Trailers | $100<br>$250 | $1.00<br>$0.50 |
| Accessories | $100<br>$250 | $1.40<br>$1.00 |

    b. Watercraft Liability (HO2475AA) – Coverage Code 041, WCL

    Refer to the Liability rate pages

## *LIABILITY COVERAGE*

The limits of liability for Coverages L and M may be increased for an additional premium and the following optional coverages may be added to the Homeowner policy by endorsement:

Refer to underwriting guidelines for eligibility requirements.

Refer to liability rate pages for applicable premiums.

1. **Additional Insured** (HO0441) AI

   No additional premium applies.

2. **Additional Premises**
   a. Additional Premises – Not Rented to Others (HOM131AA) - Coverage Code 102, APA
   b. Additional Acreage, With or Without Buildings (HOM131AA) - Coverage Code 103, AR
3. **All-Terrain Vehicle Liability** (HOM095OR) - Coverage Code 043, ATVL
4. **Business Exposures**
   a. Business Pursuits (HO2471AA) - Coverage Code 214, BP
   b. Permitted Incidental Occupancies, Residence Premises (HO0442OR) - Coverage Code 201, IB
5. **Farming Exposures**
   a. Incidental Farming (HO2472) - Coverage Code 049, IF
   b. Farm Land/Farm Premises Rented to Others (HO2472) - Coverage Code 216, FPR
6. **Snowmobile Liability** (HO2465) - Coverage Code 042, SL
7. **Watercraft Liability** (HO2475AA) - Coverage Code 041, WCL

   The Premiums for increased limits of liability for Coverages L and M and the above optional liability coverages are all calculated as shown below:

| | **Base Rate based on Cov L & M limits** | **Round to:** |
|---|---|---|
| x | Territory relativity | nearest 5 decimals |
| x | Score relativity | nearest 5 decimals |
| x | Persistency relativity | nearest 5 decimals |
| x | Package relativity | nearest 5 decimals |
| x | Number of significant claims relativity | nearest 5 decimals |
| x | Number of discounts relativity | nearest 5 decimals |
| x | Number of late payments relativity | nearest 5 decimals |
| x | Occupancy relativity (Forms 4 & 6 only) | nearest 5 decimals |
| x | Employee Discount, if applicable | nearest 5 decimals |
| = | **Premium** | nearest dollar |

***ADDITIONAL LIABILITY COVERAGES AND INCREASED LIMITS***

| | Med | 100M | 300M | 500M | 1,000M |
|---|---|---|---|---|---|
| **Personal Injury** | Included in Basic Coverage | | | | |
| **Required Coverage Personal Liability, Including** * | | | | | |
| 1 or 2 Family Main Dwelling | 1,000 | included | 45 | 65 | 98 |
| Coverage Code 000 (INCEF) | 2,000 | 13 | 48 | 71 | 107 |
| | 5,000 | 29 | 53 | 77 | 116 |
| | 10,000 | 42 | 57 | 83 | 125 |
| Additional Premises - 1 or 2 Family | 1,000 | 19 | 24 | 26 | 30 |
| Dwelling Occupied by Insured | 2,000 | 21 | 26 | 28 | 32 |
| Coverage Code 102 (AR) | 5,000 | 28 | 33 | 35 | 39 |
| | 10,000 | 43 | 48 | 50 | 54 |
| Additional Acreage – With or Without | 1,000 | 24 | 30 | 33 | 38 |
| Buildings | 2,000 | 26 | 33 | 35 | 40 |
| Coverage code 103 (APA) | 5,000 | 35 | 41 | 44 | 49 |
| | 10,000 | 54 | 60 | 63 | 68 |

* Credit for deletion of liability: When Homeowners coverage is provided on the primary and secondary residence premises under **separate** policies in this Company, the liability must be deleted on the secondary premises and the premium for the secondary shall be reduced 15%. Liability coverage for the secondary residence must then be endorsed to the primary policy at the appropriate charge.

***ADDITIONAL LIABILITY COVERAGES AND INCREASED LIMITS (Cont.)***

| | Med | 100M | 300M | 500M | 1,000M |
|---|---|---|---|---|---|
| **Business Liability** | | | | | |
| Incidental Business Occupancy | 1,000 | 32 | 40 | 43 | 51 |
| Coverage Code 201 (IB) | 2,000 | 34 | 42 | 45 | 53 |
| | 5,000 | 41 | 49 | 52 | 60 |
| | 10,000 | 56 | 64 | 67 | 75 |
| **Business Pursuits Liability** (Classify and apply each charge separately for each person insured) Coverage Code 214 (BP) | | | | | |
| A. Salesmen, collectors or messenger, including installation, demonstration, or servicing operations. | 1,000 | 13 | 16 | 18 | 21 |
| | 2,000 | 15 | 18 | 20 | 23 |
| | 5,000 | 22 | 25 | 27 | 30 |
| | 10,000 | 37 | 40 | 42 | 45 |
| B. Teachers, athletic, laboratory, manual training and swimming instruction - excluding liability for corporal punishment | 1,000 | 23 | 29 | 31 | 37 |
| | 2,000 | 25 | 31 | 33 | 39 |
| | 5,000 | 32 | 38 | 40 | 46 |
| | 10,000 | 47 | 53 | 55 | 61 |
| ➔ ***Occupations Not Otherwise Classified - Refer to Company*** ← | | | | | |
| **Farm Land or Farm Premises Rented to Others** | | | | | |
| 500 Acres or Less | 1,000 | 35 | 43 | 47 | 56 |
| Coverage Code 216 (FPR) | 2,000 | 37 | 45 | 49 | 58 |
| | 5,000 | 44 | 52 | 56 | 65 |
| | 10,000 | 59 | 67 | 71 | 80 |
| Over 500 Acres | 1,000 | 46 | 57 | 62 | 74 |
| Coverage Code 216 (FPR) | 2,000 | 48 | 59 | 64 | 76 |
| | 5,000 | 55 | 66 | 71 | 83 |
| | 10,000 | 70 | 81 | 86 | 98 |
| **Incidental Farming** | | | | | |
| Coverage Code 049 (IF) | 1,000 | 74 | 92 | 100 | 118 |
| | 2,000 | 76 | 94 | 102 | 120 |
| | 5,000 | 83 | 101 | 109 | 127 |
| | 10,000 | 98 | 116 | 124 | 142 |
| **All-Terrain Vehicle and Snowmobile** | | | | | |
| Per Machine | 1,000 | 131 | 173 | 196 | 435 |
| Coverage Code 043/042 (ATVL/SL) | 2,000 | 148 | 190 | 210 | 449 |
| | 5,000 | 156 | 199 | 219 | 457 |
| | 10,000 | 185 | 227 | 247 | 477 |

***ADDITIONAL LIABILITY COVERAGES AND INCREASED LIMITS (Cont.)***

| | Med | 100M | 300M | 500M | 1,000M |
|---|---|---|---|---|---|
| **WATERCRAFT LIABILITY Coverage Code 041, WCL** | | | | | |
| **Each Outboard Motor *** | | | | | |
| **25 HP and Under** | Included in Basic Coverage | | | | |
| **Over 25 HP** | 1,000 | 28 | 38 | 43 | 95 |
| | 2,000 | 43 | 52 | 57 | 109 |
| | 5,000 | 64 | 73 | 78 | 130 |
| | 10,000 | 95 | 104 | 109 | 156 |
| **Inboard or Inboard / Outboard Motor Boats and Sailboats **** | | | | | |
| **Under 16 MPH & Less Than 26 Feet** | 1,000 | 46 | 61 | 66 | 153 |
| | 2,000 | 52 | 66 | 69 | 159 |
| | 5,000 | 78 | 92 | 95 | 185 |
| | 10,000 | 115 | 127 | 133 | 190 |
| **Under 16 MPH & 26 - 40 Feet** | 1,000 | 121 | 162 | 179 | 404 |
| | 2,000 | 130 | 167 | 185 | 410 |
| | 5,000 | 156 | 193 | 211 | 436 |
| | 10,000 | 193 | 231 | 248 | 473 |
| **Under 16 MPH & Over 40 Feet** | 1,000 | 234 | 312 | 349 | 779 |
| | 2,000 | 239 | 317 | 355 | 785 |
| | 5,000 | 265 | 343 | 381 | 811 |
| | 10,000 | 303 | 381 | 418 | 848 |
| **16 to 40 MPH & Less Than 26 Feet** | 1,000 | 95 | 127 | 141 | 317 |
| | 2,000 | 101 | 133 | 147 | 323 |
| | 5,000 | 127 | 156 | 173 | 349 |
| | 10,000 | 164 | 196 | 211 | 387 |
| **16 to 40 MPH & 26 - 40 Feet** | 1,000 | 190 | 251 | 283 | 629 |
| | 2,000 | 196 | 257 | 288 | 635 |
| | 5,000 | 222 | 283 | 314 | 661 |
| | 10,000 | 260 | 320 | 352 | 698 |
| **16 to 40 MPH & Over 40 Feet** | 1,000 | 352 | 467 | 522 | 1168 |
| | 2,000 | 358 | 473 | 528 | 1174 |
| | 5,000 | 384 | 499 | 554 | 1200 |
| | 10,000 | 421 | 537 | 591 | 1238 |
| **Over 40 MPH & Less Than 26 Feet** | 1,000 | 234 | 312 | 349 | 779 |
| | 2,000 | 239 | 317 | 355 | 785 |
| | 5,000 | 265 | 343 | 381 | 811 |
| | 10,000 | 303 | 381 | 418 | 842 |
| **Over 40 MPH & 26 - 40 Feet** | 1,000 | 352 | 467 | 522 | 1168 |
| | 2,000 | 358 | 473 | 528 | 1174 |
| | 5,000 | 384 | 499 | 554 | 1200 |
| | 10,000 | 421 | 537 | 591 | 1238 |
| **Sailboats - No Auxiliary Power** | | | | | |
| 26 - 40 feet, incl. | 1,000 | 95 | 127 | 141 | 317 |
| | 2,000 | 101 | 133 | 147 | 323 |
| | 5,000 | 127 | 159 | 173 | 349 |
| | 10,000 | 164 | 196 | 211 | 387 |

* Where two or more outboard motors are regularly used together in connection with any single watercraft owned by the Insured, the horsepower of all such outboards shall be accumulated for rating purposes.

** Sailboats 26 to 40 feet inclusive equipped with auxiliary power are classed as Inboard Motor Boats.