

DWELLING PROGRAM



SECURITY
MUTUAL
INSURANCE
COMPANY

Established 1887

CUSTOM

INDEX

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DWELLING PROGRAM

Rule No.

1. ELIGIBILITY:

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

Farm Residences are rated from this section of the manual. Refer to Farm Section for rating farm outbuildings.

1-a RESIDENCE -

Shall mean a building occupied exclusively for dwelling purposes by not more than four families. Accommodations for up to 5 roomers or boarders are permitted:

For one or two roomers or boarders - 1-2 family rates apply.

For three to five roomers or boarders - 3-4 family rates apply.

1-b MANUFACTURED HOMES -

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

2. BASIC POLICY COVERAGE AND LIMITS:

The basic policy provides coverage for the following:

Coverage	Description	Limits
A	Residence	Coverage included if shown on Declarations Page.
* B	Related Private Structures	Optional - 10% of Coverage A
C	Personal Property	Coverage included if shown on Declarations Page.
* D	Additional Living Expense and Loss of Rent	Optional - 10% of Coverage A

* 10% of the Coverage A Limit of Liability may be applied to Coverage B and D. Any payment under these options reduces the Coverage A Limit of Liability.

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

Property Coverages - FL-20, (URB-84 with FL-20 (11/79)), PERILS SECTION (FL-1R, 2, 2B, 3 or 3B).

3. GENERAL RULES:

3-a CANCELLATION -

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

NOTE: See Maximum and Minimum Charges for Annual Minimum Retained Premiums.

3-b INSURANCE BY MORE THAN ONE COMPANY - (FL-14)

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

3-c DEFERRED PREMIUM PAYMENT PLAN -

It is permissible to write a policy for three years with the premium payable annually.

If the premium is paid annually, the installment premium shall be determined as follows:

The installment premium shall be the annual premium as shown in this manual.

3-d 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-e MAXIMUM AND MINIMUM CHARGES - ANNUAL

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

Annual Minimum Premium - **\$50.00**

Annual Minimum Retained Premium - **\$20.00**

3-f 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-g RESTRICTION OF INDIVIDUAL POLICIES -

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

3-h TERM INSURANCE -

The fire policy may be written for a term up to three years. All premiums contained in this section are on an annual basis.

Term factors are listed below:

Term of Policy	Term Factor
1 year	1.0
2 years	2.0
3 years	3.0

Builders Risk Completed Value may be written for a 1 year term. Indicate "Builders Risk" on the Declarations Page. (No additional forms are necessary).

3-i WHOLE DOLLAR PREMIUM -

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

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

4. RATING:

All Premiums in this Manual are ANNUAL per \$1,000. of Insurance.

1. Classify dwelling and/or contents by Construction and Protection.
2. Consult Rate Tables to obtain appropriate Annual Premium for Replacement Cost or Actual Cash Value and the number of families. (see interpolation rule if premium for amount of insurance is not shown).
3. Apply the applicable territorial zone factor.
4. Add any special condition charges that apply.
5. Add premiums for optional coverages.
6. Apply deductible credits.
7. Add any other premiums that are written with the policy.

RATING - DESCRIPTION OF CLASSIFICATIONS:

CONSTRUCTION -

4-a FRAME -

Shall mean a building with total exterior wall area of more than 33 1/3% Frame, Metal-sheathed or Stucco.

4-b MASONRY -

Shall mean a building with more than 66 2/3% of the exterior wall area of Masonry or Masonry veneered construction.

4-c FIRE RESISTIVE -

Shall mean a building with walls, floors and roof of masonry construction. Premiums are shown in the Premium Section of the manual.

PROTECTION -

4-d PROTECTED -

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

4-e SEMI - PROTECTED

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

4-f UNPROTECTED

All Others.

4-g UPSTATE CITIES

The cities listed below:

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

RESIDENCE REPLACEMENT COST / ACTUAL CASH VALUE PROVISIONS -

4-h REPLACEMENT COST -

The replacement cost value shall be determined by using the Replacement Cost Estimator.

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

Losses will be settled according to the provisions of the Replacement Cost Provision.

4-i 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.

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

5. OPTIONAL COVERAGES:

5-a ADDITIONAL LIVING EXPENSE -

Additional Living Expense in excess of the 10% included in the Agreement is available. Enter the total limit of insurance to be applied as Additional Living Expense on the Declarations Page. Premiums for the increased amount shall be the premiums shown "for each additional \$1,000 add" at the bottom of the premium tables.

5-b AUTOMATIC INCREASE IN INSURANCE (FL-10)

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

5-c BUILDINGS UNDER CONSTRUCTION -

If a residence is insured from the start of construction until completion, the premium shall be 55% of the premium for the completed residence. Policy shall be written for 1 year only. Indicate "Builders Risk-Completed Value" on the Declarations Page. If a residence is not insured from the start of construction, the premium shall be the appropriate premium as shown. Indicate "Building Under Construction" on the Declarations Page.

5-d COVERAGES - OTHER PROGRAMS -

It is permissible to attach any filed form offering supplemental coverage not included in this section. The appropriate rates are to be used.

5-e DEDUCTIBLES -

Form used in conjunction with the premiums shown in this manual contemplate a \$100 All Perils Loss Deductible Clause applying per occurrence. This deductible amount can be increased by entering the appropriate deductible amount on the Declarations Page and applying the appropriate deductible credit as shown in the Premium Section of the manual.

5-f EARTHQUAKE - (FL-12)

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

5-g EXTENDED COVERAGE -

Extended coverage perils may be included by charging premiums determined from the extended coverage premium tables. (Also see Miscellaneous Properties).

**5-i INCIDENTAL BUSINESS ACTIVITIES - (Outside of New York City)
(FL-16)**

One incidental business activity operated by a resident or owner of the premises is permitted:

- a. One business or professional office, private school, studio, etc. or
- b. One small service type business such as barber shop, beauty parlor, business office, dress maker, photographic studio, funeral home
- c. Storage of merchandise (\$2,500. value limit).

Appropriate three or four family premiums apply plus an additional premium computed from the rates shown in the Premium Section of the manual.

5-j LOSS OF RENT -

Loss of Rent in excess of the 10% included in the Agreement is available. Enter the total limit of insurance to be applied as Loss of Rent on the Declarations Page. Premiums for the increased amount shall be the premiums shown "for each additional \$1,000 Add" at the bottom of the premium tables.

5-k MISCELLANEOUS PROPERTIES -

Extended coverage Premiums for miscellaneous properties are shown in the Premium Section of the manual.

5-l RELATED PRIVATE STRUCTURES -

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

5-m TENANTS IMPROVEMENT AND BETTERMENTS -

Coverage in excess of the 10% available in the Agreement for Tenants improvements & betterments may be provided. The premium is determined by using the appropriate contents rate, "for each additional \$1,000. add" shown at the bottom of the premium tables.

5-n VANDALISM -

Coverage may be included by charging premiums determined from the vandalism premium table.

Vandalism premiums for miscellaneous properties are shown in the Premium Section of the manual.

Vandalism premiums shall be charged in addition to Broad Form and Special Form additional premium.

6. SPECIAL PREMIUM MODIFICATIONS:

6-a SPECIAL CONDITION CHARGES -

Manufactured Homes - not on continuous masonry foundation - applicable additional premiums are shown in the Premium Section of the manual.

6-b HAZARDOUS CONDITIONS -

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

TERRITORIAL ZONES

TERRITORIAL ZONES:

Factor:

Zone 1 -	.90	All of state except Richmond, Queens, New York, Bronx and Kings Counties and cities in Zone 2.
Zone 2 -	.90	The cities listed below: Albany City, Binghamton City, Buffalo City, Mount Vernon City, New Rochelle City, Niagara Falls City, Rochester City, Schenectady City, Syracuse City, Troy City, Utica City, Yonkers City.
Zone 3 -	.90	Richmond, Queens, New York, Bronx and Kings Counties.

FIRE PREMIUMS				ZONE 1			
MASONRY OR FRAME				TABLE NO. 1			
PROTECTED – REMAINDER OF STATE				DWELLINGS BUILDINGS & CONTENTS			
AMOUNTS OF INSURANCE	ONE OR TWO FAMILIES			THREE OR FOUR FAMILIES			MORE THAN FOUR FAMILY APARTMENT HOUSE CONTENTS ACV
	BUILDING REPL COST	ACV	CONTENTS ACV	BUILDING REPL COST	ACV	CONTENTS ACV	
1,000	23	34	4	28	38	5	14
2,000	26	38	6	33	43	7	18
3,000	29	41	8	35	46	9	23
4,000	33	45	11	39	51	12	28
5,000	36	49	12	42	57	14	34
6,000	38	53	14	45	61	16	39
7,000	41	57	16	49	65	18	43
8,000	43	61	18	51	69	20	49
9,000	46	65	20	56	75	22	54
10,000	49	69	22	59	79	24	59
11,000	51	72	23	62	83	25	64
12,000	55	77	25	66	88	27	68
13,000	58	81	27	69	92	29	74
14,000	60	84	28	72	97	32	78
15,000	63	88	30	76	102	34	83
16,000	65	92	33	79	105	36	88
17,000	68	97	34	83	110	38	93
18,000	71	101	36	86	116	40	98
19,000	75	104	38	89	119	41	103
20,000	78	108	40	92	124	43	107
25,000	87	123	48	105	140	54	132
30,000	98	137	58	117	156	64	158
35,000	107	151	67	129	172	74	183
40,000	118	165	77	141	188	84	207
45,000	128	179	86	153	205	95	232
50,000	138	193	95	166	221	105	257
55,000	153	215	106	184	246	117	286
60,000	169	236	116	203	271	127	314
65,000	185	258	126	222	295	140	342
70,000	200	280	138	240	320	151	371
75,000	215	302	148	258	345	163	400
80,000	231	323	158	277	370	174	427
85,000	247	345	169	296	395	186	456
90,000	263	368	180	315	420	197	485
95,000	277	389	190	333	444	209	512
100,000	293	411	201	352	469	221	541
FOR EACH ADDITIONAL							
\$1,000 ADD	2	4	2	3	4	2	5

MASONRY OR FRAME

TABLE NO. 2

SEMI-PROTECTED – REMAINDER OF STATE

DWELLINGS BUILDINGS & CONTENTS

AMOUNTS OF INSURANCE	ONE OR TWO FAMILIES			THREE OR FOUR FAMILIES			MORE THAN
	BUILDING	ACV	CONTENTS	BUILDING	ACV	CONTENTS	FOUR FAMILY
	REPL COST		ACV	REPL COST		ACV	APARTMENT HOUSE
							CONTENTS ACV
1,000	37	44	7	44	51	8	16
2,000	41	49	9	49	58	11	21
3,000	44	54	13	54	63	15	27
4,000	49	59	16	59	69	17	34
5,000	54	65	19	65	76	21	40
6,000	58	69	22	69	81	24	46
7,000	62	75	24	75	87	27	51
8,000	66	79	27	79	92	30	58
9,000	70	85	30	85	99	34	64
10,000	76	90	34	90	106	37	70
11,000	79	95	36	95	110	40	76
12,000	84	101	39	101	118	42	81
13,000	88	106	41	106	124	45	87
14,000	92	110	44	110	129	48	92
15,000	97	117	47	117	135	51	99
16,000	101	121	49	121	141	55	105
17,000	105	126	53	126	147	58	110
18,000	110	132	55	132	154	61	116
19,000	113	137	58	137	159	63	122
20,000	119	142	60	142	166	66	127
25,000	133	161	75	161	187	82	156
30,000	149	179	88	179	209	98	187
35,000	165	197	103	197	230	113	216
40,000	180	216	117	216	252	128	246
45,000	195	234	131	234	274	144	275
50,000	211	253	145	253	295	160	305
55,000	234	281	161	281	329	177	339
60,000	258	310	176	310	361	194	372
65,000	281	338	193	338	395	212	406
70,000	306	366	209	366	428	230	440
75,000	330	395	226	395	461	248	474
80,000	353	424	242	424	495	266	507
85,000	377	453	257	453	528	282	541
90,000	400	481	273	481	561	300	574
95,000	424	509	289	509	594	318	608
100,000	448	538	306	538	627	336	642

FOR EACH
ADDITIONAL
\$1,000 ADD

	FIRE PREMIUMS						ZONE 1
MASONRY OR FRAME							TABLE NO. 3
UNPROTECTED – REMAINDER OF STATE	DWELLINGS BUILDINGS & CONTENTS						

AMOUNTS OF INSURANCE	ONE OR TWO FAMILIES			THREE OR FOUR FAMILIES			MORE THAN FOUR FAMILY APARTMENT HOUSE CONTENTS ACV
	BUILDING REPL COST	ACV	CONTENTS ACV	BUILDING REPL COST	ACV	CONTENTS ACV	
1,000	46	55	12	55	64	13	19
2,000	51	62	15	62	72	17	25
3,000	56	67	20	67	79	22	33
4,000	62	75	24	75	87	26	40
5,000	68	82	28	82	96	32	47
6,000	72	87	33	87	102	36	55
7,000	79	95	37	95	110	41	61
8,000	83	100	41	100	117	45	68
9,000	89	107	45	107	125	50	76
10,000	95	114	50	114	133	55	83
11,000	100	120	54	120	140	60	89
12,000	105	126	58	126	148	64	96
13,000	111	133	62	133	156	68	103
14,000	116	139	66	139	163	72	109
15,000	122	146	70	146	171	78	117
16,000	126	151	75	151	176	82	124
17,000	132	159	79	159	185	86	130
18,000	139	166	83	166	193	91	137
19,000	143	171	87	171	200	96	144
20,000	149	179	90	179	208	100	150
25,000	168	202	112	202	235	123	185
30,000	187	225	133	225	263	146	219
35,000	207	248	154	248	290	170	255
40,000	226	272	175	272	317	193	290
45,000	246	295	196	295	344	216	324
50,000	265	318	217	318	371	239	359
55,000	295	354	242	354	413	266	399
60,000	324	390	266	390	455	292	439
65,000	354	425	290	425	497	319	479
70,000	384	461	314	461	538	345	519
75,000	414	497	338	497	580	372	559
80,000	444	532	362	532	622	398	597
85,000	474	568	386	568	664	424	637
90,000	503	604	411	604	705	452	677
95,000	533	641	434	641	747	478	716
100,000	563	676	458	676	789	504	756

FOR EACH
ADDITIONAL
\$1,000 ADD

5	6	4	6	7	5	7
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MASONRY OR FRAME UPSTATE CITIES	FIRE PREMIUMS	ZONE 2 TABLE NO. 4 DWELLINGS BUILDINGS & CONTENTS
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AMOUNTS OF INSURANCE	ONE OR TWO FAMILIES			THREE OR FOUR FAMILIES			MORE THAN FOUR FAMILY APARTMENT HOUSE CONTENTS ACV
	BUILDING REPL COST	ACV	CONTENTS ACV	BUILDING REPL COST	ACV	CONTENTS ACV	
1,000	26	37	5	32	42	5	15
2,000	29	41	7	36	47	7	20
3,000	32	45	9	39	51	11	25
4,000	36	49	12	43	57	13	30
5,000	39	55	14	46	62	15	37
6,000	41	58	16	49	66	17	42
7,000	45	63	18	54	72	19	47
8,000	47	66	20	57	76	21	54
9,000	50	71	21	61	82	24	59
10,000	55	76	24	65	87	26	65
11,000	57	80	25	68	91	28	70
12,000	60	84	27	72	97	30	76
13,000	64	89	29	77	102	33	81
14,000	66	92	32	80	106	35	85
15,000	69	98	34	84	111	37	91
16,000	72	101	36	87	116	39	97
17,000	76	106	38	90	121	41	102
18,000	79	110	39	95	127	43	107
19,000	82	114	41	98	131	45	112
20,000	85	119	43	102	137	47	118
25,000	96	134	54	116	154	59	145
30,000	107	150	63	129	172	70	172
35,000	119	166	74	142	190	81	200
40,000	129	182	84	155	207	92	227
45,000	141	197	93	169	225	103	254
50,000	151	212	104	182	243	114	281
55,000	169	236	116	203	270	127	313
60,000	186	260	127	223	297	140	343
65,000	203	285	139	244	324	152	375
70,000	221	309	150	265	353	165	406
75,000	237	332	162	285	380	179	438
80,000	254	356	173	306	407	190	468
85,000	271	380	185	326	435	204	500
90,000	289	404	196	347	462	216	531
95,000	306	427	208	366	489	229	562
100,000	322	452	219	387	517	242	593

FOR EACH ADDITIONAL \$1,000 ADD	3	4	2	3	5	2	6
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MASONRY
NEW YORK CITY

FIRE PREMIUMS

ZONE 3
TABLE NO. 5
DWELLINGS BUILDINGS & CONTENTS

AMOUNTS OF INSURANCE	ONE OR TWO FAMILIES			THREE OR FOUR FAMILIES			MORE THAN FOUR FAMILY APARTMENT HOUSE CONTENTS ACV
	REPL COST	BUILDING ACV	CONTENTS ACV	REPL COST	BUILDING ACV	CONTENTS ACV	
1,000	8	13	1	11	14	2	3
2,000	9	14	2	12	16	2	4
3,000	11	15	3	13	18	3	6
4,000	12	17	3	15	19	4	7
5,000	13	19	4	16	21	5	8
6,000	14	20	5	17	22	5	11
7,000	15	21	5	18	24	6	12
8,000	16	22	6	19	26	7	13
9,000	17	24	7	21	27	8	14
10,000	18	26	8	22	29	8	16
11,000	19	27	8	23	32	9	17
12,000	20	28	9	24	33	11	18
13,000	22	30	9	26	35	11	19
14,000	22	32	11	27	36	12	21
15,000	23	34	12	28	38	13	22
16,000	24	35	12	29	40	14	23
17,000	25	36	13	30	41	14	24
18,000	27	38	14	33	43	15	26
19,000	27	39	14	34	45	16	27
20,000	29	41	15	35	46	16	28
25,000	33	46	18	39	53	20	35
30,000	37	51	22	44	59	24	42
35,000	40	57	25	48	65	28	48
40,000	44	62	28	54	71	32	56
45,000	48	67	33	58	77	36	62
50,000	51	72	36	62	83	40	68
55,000	58	81	40	69	92	44	77
60,000	64	89	44	77	102	48	84
65,000	69	98	48	83	111	53	91
70,000	76	106	51	90	121	57	99
75,000	81	113	56	98	130	62	107
80,000	87	122	60	105	140	66	114
85,000	93	130	64	111	149	70	122
90,000	99	139	68	119	159	75	129
95,000	105	147	71	126	168	79	138
100,000	110	155	76	133	177	84	145

FOR EACH
ADDITIONAL
\$1,000 ADD

1	1	1	1	1	1	1	2
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FRAME	FIRE PREMIUMS						ZONE 3
NEW YORK CITY	DWELLINGS BUILDINGS & CONTENTS						TABLE NO. 6

AMOUNTS OF INSURANCE	ONE OR TWO FAMILIES			THREE OR FOUR FAMILIES			MORE THAN FOUR FAMILY APARTMENT HOUSE CONTENTS ACV
	BUILDING REPL COST	ACV	CONTENTS ACV	BUILDING REPL COST	ACV	CONTENTS ACV	
1,000	23	32	5	27	37	5	3
2,000	25	36	7	30	41	7	4
3,000	27	39	9	34	45	11	6
4,000	30	43	12	37	49	13	7
5,000	34	47	14	41	55	15	9
6,000	36	50	16	43	58	17	11
7,000	39	55	18	47	63	19	12
8,000	41	58	20	49	66	21	14
9,000	44	62	21	54	71	24	15
10,000	47	66	24	57	76	26	17
11,000	49	69	25	60	80	28	18
12,000	53	74	27	63	84	30	19
13,000	56	78	29	66	89	33	20
14,000	58	81	32	69	92	35	22
15,000	61	85	34	72	98	37	23
16,000	63	88	36	76	101	39	24
17,000	66	92	38	79	106	41	26
18,000	69	97	39	83	110	43	27
19,000	71	100	41	85	114	45	28
20,000	75	104	43	89	119	47	30
25,000	84	118	54	101	134	59	37
30,000	93	131	63	112	150	70	44
35,000	103	145	74	124	165	81	51
40,000	112	159	84	135	181	92	59
45,000	123	172	93	147	196	103	65
50,000	132	185	104	159	212	114	72
55,000	147	206	116	176	235	127	81
60,000	162	227	127	194	259	140	89
65,000	176	248	139	212	284	152	97
70,000	192	269	150	230	308	165	105
75,000	207	290	162	248	331	179	113
80,000	222	311	173	266	355	190	121
85,000	236	332	185	284	379	204	129
90,000	251	352	196	301	402	216	138
95,000	267	373	208	320	426	229	145
100,000	281	394	219	338	450	242	153

FOR EACH ADDITIONAL \$1,000 ADD	2	3	2	3	4	2	1
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PREMIUMS FOR E.C., VANDALISM, BROAD FORM & SPECIAL FORM

MASONRY OR FRAME CONSTRUCTION

ALL PROTECTION CLASSES

AMOUNT OF INSURANCE	EXTENDED COVERAGE TABLE NO. 6		VANDALISM TABLE NO. 7		VAND + BROAD FORM TABLE NO. 8	VAND + SPECIAL FORM TABLE NO. 9
	BUILDING	CONTENTS	REPL COST	ACV		
1,000	2.30	1.10	0.10	0.30	0.60	0.90
2,000	2.70	1.20	0.20	0.60	1.20	1.80
3,000	3.10	1.20	0.30	0.90	1.80	2.70
4,000	3.50	1.30	0.40	1.20	2.40	3.60
5,000	3.90	1.40	0.50	1.50	3.00	4.50
6,000	4.30	1.50	0.60	1.80	3.60	5.40
7,000	4.40	1.60	0.70	2.10	4.20	6.30
8,000	4.70	1.70	0.80	2.40	4.80	7.20
9,000	5.00	1.90	0.90	2.70	5.40	8.10
10,000	5.40	2.00	1.00	3.00	6.00	9.00
11,000	6.20	2.10	1.10	3.30	6.60	9.90
12,000	6.60	2.20	1.20	3.60	7.20	10.80
13,000	7.00	2.30	1.30	3.90	7.80	11.70
14,000	7.30	2.40	1.40	4.20	8.40	12.60
15,000	7.70	2.90	1.50	4.50	9.00	13.50
16,000	8.50	3.00	1.60	4.80	9.60	14.40
17,000	8.90	3.10	1.70	5.10	10.20	15.30
18,000	9.30	3.20	1.80	5.40	10.80	16.20
19,000	9.70	3.20	1.90	5.70	11.40	17.10
20,000	10.00	3.30	2.00	6.00	12.00	18.00
25,000	11.60	3.80	2.50	7.50	15.00	22.50
30,000	13.80	4.80	3.00	9.00	18.00	27.00
35,000	16.10	5.20	3.50	10.50	21.00	31.50
40,000	17.70	5.70	4.00	12.00	24.00	36.00
45,000	19.20	6.20	4.50	13.50	27.00	40.50
50,000	21.50	6.70	5.00	15.00	30.00	45.00
55,000	25.40	11.40	5.50	16.50	33.00	49.50
60,000	29.20	16.20	6.00	18.00	36.00	54.00
65,000	33.10	21.00	6.50	19.50	39.00	58.50
70,000	36.90	25.70	7.00	21.00	42.00	63.00
75,000	40.80	30.50	7.50	22.50	45.00	67.50
80,000	44.60	35.20	8.00	24.00	48.00	72.00
85,000	48.50	40.00	8.50	25.50	51.00	76.50
90,000	52.30	44.80	9.00	27.00	54.00	81.00
95,000	56.20	49.50	9.50	28.50	57.00	85.50
100,000	60.00	54.30	10.00	30.00	60.00	90.00

FOR EACH
ADDITIONAL
\$1,000 ADD

1.00	1.00	0.10	0.30	0.60	0.90
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**PREMIUM SECTION
OPTIONAL COVERAGES
ANNUAL PREMIUMS**

Rule No.

4-c FIRE RESISTIVE - RESIDENCE -

Multiply Masonry Fire and EC Premiums by .50

5-b AUTOMATIC INCREASE IN INSURANCE - (FL-10)

Quarterly Amount of Increase	Surcharge
1.0%	2.0%
2.0%	4.0%
3.0%	6.6%
4.0%	9.3%
each add'l .5%	1.3%

5-e DEDUCTIBLES -

Amount of Deductible	Fire	EC & Other Perils
\$ 100.	---	---
150.	4%	10%
200.	6%	20%
250.	8%	25%
500.	12%	30%
1,000.	16%	40%
2,000.	22%	50%
2,500.	25%	55%

5-f EARTHQUAKE - (FL-12)

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

**5-i INCIDENTAL BUSINESS ACTIVITIES - (outside of New York City)
(FL-16)**

	Buildings 3 or 4 Family Building Premium Plus	Household Pers. Prop. 3 or 4 Family Contents Premiums Plus	Other Contents 3 or 4 Family Contents Premiums Plus
Replacement Cost	1.80	1.80	2.90
Actual Cash Value	2.30	2.30	3.60

5-k MISCELLANEOUS PROPERTIES - (extended coverage) -

	Replacement Cost	Actual Cash Value
Lawn, Trees, Shrubs and Plants	27.00	30.00
Outdoor Radio & Television Equipment	27.00	30.00
Awnings, Canopies or Signs	27.00	30.00
Private Greenhouses (not commercial)		
Wood Frame	13.00	14.00
Metal Frame	8.00	9.00

5-n VANDALISM - Miscellaneous Properties -

	Replacement Cost	Actual Cash Value
Seasonal - Unoccupied	.60	1.00
Vacant	10.10	10.30
Builders Risk	.10	.30
Private Greenhouses (not commercial)	.10	.30

6-a SPECIAL CONDITION CHARGES -

Manufactured Home - not on continuous masonry foundation -

Add \$3.00 per \$1,000 of insurance to the Fire Premium (bldg. & cnts.).

Extended Coverage premium per \$1,000 of insurance is:

Replacement Cost - \$5.50

Actual Cash Value - \$6.50

6-b HAZARDOUS CONDITIONS -

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