

MOBILE HOMEOWNERS POLICY PROGRAM



SECURITY
MUTUAL
INSURANCE
COMPANY

Established 1887

CUSTOM

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MOBILE HOMEOWNERS POLICY PROGRAM

Rule No.

1. ELIGIBILITY FOR SECURITY-CUSTOM'S MHO PROGRAM

The Security-Custom Mobile Homeowners Policy Program contains rules, classifications, rates and premiums for writing property and liability insurance on 1 and 2 family

- Single-wide mobile homes,
- Double-wide mobile homes, not on a continuous masonry foundation.

To be eligible for the Security-Custom Mobile Homeowners Policy Program, the mobile home must:

- Be ineligible for Standard MHO program
(Refer to the Standard MHO Program for the eligibility requirements for that program.)
- Not located on Long Island

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

OPTIONAL PROPERTY COVERAGES & ENDORSEMENTS

OPTIONAL LIABILITY COVERAGES & ENDORSEMENTS

2. BASIC POLICY COVERAGE AND LIMITS:

The Mobile Homeowner Policy provides coverage and minimum limits of liability as follows:

Section I Coverage	Form ML-8	Form ML-1R	Form ML-2	Form ML-3	Form ML-4
A. Residence	8,000	8,000	8,000	8,000	----
B. Private Structures	10% of limit on Mobile Home	10% of limit on Mobile Home	10% of limit on Mobile Home	10% of limit on Mobile Home	----
C. Personal Property	50% of limit on Mobile Home	50% of limit on Mobile Home	50% of limit on Mobile Home	50% of limit on Mobile Home	2,000
D. Additional Living Expense & Loss of Rent	10% of limit on Mobile Home	10% of limit on Mobile Home	20% of limit on Mobile Home	20% of limit on Mobile Home	40% of limit on Personal Property

Section II Coverages

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

The Basic Form (ML-1R) insures against the following perils:

Fire or Lightning

Windstorm or Hail

Explosion

Riot or Civil Commotion

Aircraft

Vehicles

Sudden and Accidental Damage from Smoke

Vandalism

Glass Breakage

Theft

Limited Form (ML-8), Broad Form (ML-2), Special Form (ML-3), Tenants Form (ML-4) are also available, (see forms for perils that apply). Premiums for all forms are shown in the Mobile Homeowners Premium Table.

MANDATORY FORMS - The following forms are mandatory:

Section I (Remainder of State) - ML-20, ML-84, ML-119 &
PERILS SECTION(ML-8,1R,2,3 or 4).

Section I (Richmond, Queens, New York, Bronx, Kings,
Putnam, Rockland, Suffolk, Nassau &
Westchester Counties) - ML-20, ML-84, ML-119 &
PERILS SECTION(ML-8,1T,2T,3T or 4T).

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

3. GENERAL RULES:

3-a CANCELLATION -

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

3-b CONTRIBUTING INSURANCE - (ML-178)

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 & MINIMUM CHARGES -

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

$$\text{Minimum Premium} = \text{Manual Premium}$$

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:

- 1) new policies; and
- 2) 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 the premium. The request, bearing the signature of the applicant, shall be referred to the Company.

3-h TERM INSURANCE -

The policy may be written for a term up to three years. All premiums contained in this manual 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

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 more shall be rounded to the next higher whole dollar.

4. RATING :

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

1. Determine the Basic Policy Premium based upon the amount of Coverage A and C.
This basic premium shall reflect revised limits of Coverage C.
2. Modify the amount in 1 by premium credits or charges - Section I - Property Coverages.
3. Apply deductible credits.
4. Add premiums for higher liability limits and optional liability coverages.
5. Add any other premiums for coverages that are written with this policy.

PROTECTION -

4-a PROTECTED -

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

4-b SEMI-PROTECTED -

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

4-c UNPROTECTED -

All Others

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

The manual rate shall be used for replacement cost or actual cash value coverage. Loss settlement provisions are described in the General Policy Provisions (ML-20) (How Much We Pay for Loss or Claim) and in the Perils Section (ML-8, ML-1R, ML-2, ML-3, ML-4, ML-1T, ML-2T, ML-3T or ML-4T) (Replacement Cost Provision)

5. OPTIONAL PROPERTY COVERAGES & ENDORSEMENTS :

5-a ADDITIONAL LIVING EXPENSE -

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

5-b AUXILIARY HEATING CHARGE (Solid Fuel) -

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

5-c BUILDING ADDITIONS AND ALTERATIONS (ML-4 only) - (ML-51)

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

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

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

5-e 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-f CREDIT CARD, FORGERY AND COUNTERFEIT MONEY - (ML-57)

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

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

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

5-h DEDUCTIBLES -

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

5-i DEMOLITION AND DEBRIS REMOVAL-

Demolition, debris removal, demolition time element, contingent liability from the operation of building laws or increased cost of construction coverages may be added to the policy subject to the rates, rules, forms and endorsements filed by or on behalf of the Company.

5-j EARTHQUAKE - (ML-54)

Earthquake coverage may be written at the premiums shown in the Premium Section of the manual.

5-k EXTENDED THEFT - (ML-187)

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

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

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

**5-m HOMEOWNERS EXTRA COV. (ML-148), INCREASED COV. (ML-147),
HOMEOWNERS PLUS COV.(ML-150),
HOMEOWNERS DELUXE COV.(ML-151),
HOMEOWNERS PLUS COV. (No Liability increase) (ML-150A)
HOMEOWNERS DELUXE COV. (No Liability increase) (ML-151A)**

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

5-n IDENTITY FRAUD – (ML-189)

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

5-o INCREASED AMOUNT OF COVERAGE C -

5-o-1 INCREASED LIMITS -

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

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

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

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

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

5-q LIMITED THEFT - (ML-186)

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

5-r OTHER RESIDENCE COVERAGE - (ML-67)

Coverage may be provided at the additional premiums filed by or on behalf of the Company.

5-s OUTSIDE ANTENNA - (ML-49)

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

5-t PHYSICIANS, SURGEONS, DENTISTS AND VETERINARIANS ON OR AWAY FROM PREMISES - (ML-69)

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

5-u PRIVATE STRUCTURES -

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

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

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

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

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

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

5-w REDUCED AMOUNT ON COVERAGE C -

The limit of liability for Coverage C may be reduced to not less than 40% of the limit for Coverage A at the credit shown in the Premium Section of the manual.

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

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

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

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

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

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

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

Coverage may be provided against all risks of physical loss (with certain exceptions) on scheduled personal property using the rates and rules filed by or on behalf of the Company.

5-ab SEASONAL MOBILE HOMEOWNERS -

Seasonal Mobile Homes shall be surcharged at the percentage shown in the Premium Section of the Manual.

5-ac TRIP COLLISION - (ML-26)

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

5-ad VANDALISM - (ML-8 only)

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

5-ae VENDORS SINGLE INTEREST -

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

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

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

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

5-af WINDSTORM DEDUCTIBLE -

- 5-af-1 Catastrophic Windstorm Deductible (ML-372)
Coastal property catastrophic windstorm deductible available for eligible downstate risks.
- 5-af-2 Non-Catastrophic Windstorm Deductible (ML-371)
Coastal property non-catastrophic windstorm deductible available for eligible downstate risks.

**5-ag WINDSTORM WRAP-AROUND (NYPIUA ACV) ENDORSEMENT -
(ML-368 & ML-368S)**

Coastal property program available for eligible downstate risks. Policies are written on a Replacement Cost basis in conjunction with New York Property Insurance Underwriting Association (NYPIUA). NYPIUA will provide a DP-1 on a Actual Cash Value basis.

**5-ah WINDSTORM WRAP-AROUND (NYPIUA RC) ENDORSEMENT -
(ML-369 & ML-369S)**

Coastal property program available for eligible downstate risks. Policies are written on a Replacement Cost basis in conjunction with New York Property Insurance Underwriting Association (NYPIUA). NYPIUA will provide a DP-1 with a Replacement Cost Endorsement.

**5-ai WINDSTORM WRAP-AROUND (NYPIUA HO-4 BA&A) ENDORSEMENT -
(ML-370)**

Coastal property program available for eligible downstate tenant homeowners risks. Policies are written on a Replacement Cost basis in conjunction with the New York Property Insurance Underwriting Association (NYPIUA). NYPIUA would be writing a DP-1 on a Actual Cash Value or with a Replacement Cost Endorsement.

6. OPTIONAL LIABILITY COVERAGE & ENDORSEMENT :

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

6-a DESCRIBED RESIDENCE PREMISES - 1 OR 2 FAMILY -

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

6-b ADDITIONAL RESIDENCE PREMISES -

6-b-1 ADDITIONAL RESIDENCE PREMISES - OCCUPIED BY THE INSURED
may be covered at the premiums shown in the Premium Section of the
manual.

6-b-2 ADDITIONAL RESIDENCE PREMISES - RENTED TO OTHERS (ML-70)
may be covered at the premiums shown in the Premium Section of the
manual.

6-c RESIDENCE EMPLOYEES -

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

6-d BUSINESS PURSUITS - (ML-71)

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

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

Classifications:

- 6-d-1 Clerical Office Employees - Engaged wholly in office work and having no other duty in or about the employer's premises.
- 6-d-2 Salespersons, Collectors or Messengers - No installation, demonstration or service operations.
- 6-d-3 Salespersons, collectors or Messengers - including installation, demonstration of service operations.
- 6-d-4 Teachers - Athletic, laboratory, manual training, and swimming instruction, excluding liability for corporal punishment of pupils.
- 6-d-5 Teachers - Not otherwise classified, excluding liability for corporal punishment of pupils.
- 6-d-6 Teachers - Liability for corporal punishment of pupils. Additional premium for this coverage must be added to premium for classification 6-d-4 or 6-d-5.

Occupations not classified - Refer to Company.

6-e CREDIT FOR ELIMINATION OF SECTION II -

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

6-f DIVING BOARD OR POOL SLIDE LIABILITY -

A surcharge will be applied to policies with diving board or pool slide as shown in the Premium Section of the manual.

6-g EXCLUSION OF CANINE RELATED INJURIES – (ML-373)

This form provides an exclusion of canine related injuries subject to very stringent guidelines. The credit is shown in the Premium Section of the manual.

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

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

The following may not be covered:

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

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

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

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

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

6-h-3 Farm Employees - Coverage may be provided to include liability and medical payments for farm employees of any insured for injuries sustained during the course of their employment. (ML-311)

6-h-4 Farm Employees employed in violation of the law may be specifically excluded. (ML-319)

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

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

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

- a. The premises are occupied principally for residential purposes; and
- b. There is no other business conducted on the premises.

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

- 6-i-1 An office, professional, private school or studio occupancy in the mobile home or in a separate structure on the premises. The limit for Coverage C shall be not less than 60% of the Coverage A limit. (ML-42)
- 6-i-2 Professional instruction, given by the Insured, in the mobile home. The Insured employs no assistants and the mobile home has not been altered to accommodate the occupancy. (ML-42)
- 6-i-3 An office, professional, private school or studio occupancy in an additional residence premises occupied by the Insured, other than the described mobile home. (ML-43)

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

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

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

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

- a. When two or more outboard motors are regularly used together with any single watercraft owned by the Insured, the horsepower of all such outboards shall be accumulated for rating purposes.
- b. Sailboats 26 to 40 feet inclusive equipped with auxiliary power are classed as inboard motor boats.

6-k PERSONAL INJURY - (ML-46)

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

6-l PRIVATE STRUCTURES - RENTED TO OTHERS (ML-40)

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

6-m WATERBED LIABILITY (ML-209)

Coverage may be provided for Waterbed Liability at the premiums show in the Premium Section of the manual.

ANNUAL MOBILE HOMEOWNERS PREMIUMS

\$250 FLAT DEDUCTIBLE	PROTECTED SEMI-PROTECTED UNPROTECTED				
	ML-8	ML-1R	ML-2	ML-3	ML-4
AMOUNT OF INSURANCE					
2,000	95	116	132	147	55
5,000	109	134	151	168	68
6,000	112	138	153	170	74
7,000	115	141	160	178	80
8,000	122	149	167	186	86
9,000	124	152	171	189	92
10,000	129	159	178	197	103
11,000	133	165	185	205	112
12,000	140	170	193	213	119
13,000	143	178	200	222	132
14,000	151	186	209	232	142
15,000	152	188	213	237	153
16,000	158	195	220	244	158
17,000	162	200	224	250	160
18,000	167	206	232	259	165
19,000	171	213	239	264	166
20,000	177	217	245	272	169
21,000	180	223	250	277	171
22,000	185	227	256	286	177
23,000	188	233	262	291	178
24,000	193	237	267	298	183
25,000	196	242	272	301	185
26,000	200	248	277	310	188
27,000	205	251	284	316	189
28,000	209	258	289	321	194
29,000	213	262	295	327	196
30,000	215	267	299	334	200
35,000	240	295	333	370	215
40,000	265	326	368	408	227
45,000	291	357	403	448	240
50,000	312	385	432	480	251
55,000	334	412	463	514	265
60,000	356	439	493	548	278
65,000	379	466	523	582	292
70,000	400	492	554	616	306
FOR EACH ADDITIONAL \$1,000 ADD	6	7	7	7	2

PREMIUM SECTION
OPTIONAL COVERAGES
ANNUAL PREMIUMS
PROPERTY COVERAGES

Rule No.

SECTION I		AMOUNT OF INSURANCE	RATE PER AMOUNT	MAXIMUM ADD'L AMOUNT
5-a	ADDITIONAL LIVING EXPENSE	1,000	3	NONE
5-b	AUXILIARY HEATING CHARGE (Solid Fuel)		\$25 per device	
5-c	BUILDING ADDITIONS AND ALTERATIONS - ML-4 ONLY	1,000	4	NONE
5-d	CONSENT TO MOVE MOBILE HOME (ML-25)		\$10 PER POLICY	
5-f	CREDIT CARD, FORGERY AND AND COUNTERFEIT MONEY (ML-57)			
		LIMIT OF LIABILITY	RATE	
		2,500	5	
		5,000	6	
		7,500	7	
		10,000	8	
5-g	DEBRIS REMOVAL EXTENSIONS (ML-366)			
			\$15 PER RESIDENCE	
	1) COVERED DEBRIS			
	PERCENTAGE INCREASE	10%	3	NONE
	EXCESS COVERAGE	1,000	3	NONE
	2) TREES			
	EXTENSION	1,000	5	NONE
5-h	DEDUCTIBLES			
		DEDUCTIBLE OPTIONS	SURCHARGE	CREDIT
		\$50 (Disappearing)	33%	
		100	11%	
		150	6%	
		200	2%	
		250		-----
		500		11%
		1000		22%
		2000		29%
		2500		33%
	\$250 THEFT DEDUCTIBLE (CREDIT FROM \$100 DEDUCTIBLE)			5%

		AMOUNT OF INSURANCE	RATE PER AMOUNT	MAXIMUM ADD'L AMOUNT
5-j	EARTHQUAKE (ML-54)			
	ML-8,1R,2,3	1,000	.40	NONE
	ML-4	1,000	.30	NONE
5-k	EXTENDED THEFT (ML-187)	INCREASE BASIC PREMIUM 15% PLUS \$6. PER POLICY		
5-l	HIGHER LIMITS ON CERTAIN PROPERTY (ML-65H)			
	Business Property	100	2	NONE
	Dismounted Camper Bodies	100	5	NONE
	Grave Markers	100	.50	NONE
	Guns	100	2	NONE
	Money			
	ML-8, 1R	100	4	400
	ML-2,3,4,5	100	6	400
	Motorized Vehicles	1,000	5	NONE
	Securities			
	ML-8, 1R	100	3	500
	ML-2, 3, 4, 5	100	4	500
	Silverware, Goldware & Pewterware			
	Up to \$2,000 add'l	100	.25	NONE
	Over \$2,000	100	.50	NONE
	Unscheduled Jewelry Etc. (\$500 limit per article)	500	9	1,500
	Watercraft Etc.	100	1.50	NONE
5-m-1	HOMEOWNERS EXTRA COV. (ML-148)		\$22. Per Policy	
5-m-2	HOMEOWNERS INCREASED COV. (ML-147)		\$10. Per Policy	
5-m-3	HOMEOWNERS PLUS COV. (ML-150)		\$27. Per Policy	
5-m-4	HOMEOWNERS DELUXE COV. (ML-151)		\$35. Per Policy	
5-m-5	HOMEOWNERS PLUS COV. (ML-150A) NO INCREASE IN LIABILITY		\$15. Per Policy	
5-m-6	HOMEOWNERS DELUXE COV. (ML-151A) NO INCREASE IN LIABILITY		\$23. Per Policy	
5-n	IDENTITY FRAUD – (ML-189)		\$25. Per Policy	

		AMOUNT OF INSURANCE	RATE PER AMOUNT	MAXIMUM ADD'L AMOUNT
5-o-1	INCREASED LIMIT (COV C)	1,000	2	NONE
5-o-2	INCREASED LIMIT (COV C) (ML-66) AWAY FROM PREMISES	1,000	12	NONE
5-p	INFLATION GUARD (ML-243)	AMOUNT OF QUARTERLY INCREASE		SURCHARGE
		1.0		2.0%
		1.5		3.0%
		2.0		4.0%
		2.5		5.3%
		3.0		6.6%
		3.5		8.0%
		4.0		9.3%
		EACH ADD'L .5	ADD'L SURCHARGE	1.3%
5-q	LIMITED THEFT (ML-186)	INCREASE BASIC PREMIUM 15%		
5-s	OUTSIDE ANTENNA (ML-49)	100	2	NONE
5-t	PHYSICIANS, SURGEONS, DENTISTS AND VETERINARIANS ON OR AWAY FROM PREMISES (ML-69)	100	2	NONE
5-u	PRIVATE STRUCTURES			
5-u-1	INCREASED LIMITS (ML-48) PRIVATE STRUCTURES	1,000	3	NONE
5-u-2	INCREASED LIMITS (ML-40) PRIVATE STRUCTURES RENTED TO OTHERS	1,000	4	NONE

		AMOUNT OF INSURANCE	RATE PER AMOUNT	MAXIMUM ADD'L AMOUNT
5-v	PROTECTIVE DEVICE CREDIT (ML-216)			
				CREDIT
	CENTRAL STATION BURGLARY AND/OR FIRE ALARM SYSTEMS			10%
	FIRE AND/OR POLICE DEPARTMENT ALARM SYSTEMS			5%
	LOCAL FIRE ALARM SYSTEMS			2%
	SPRINKLER SYSTEMS			3%
5-w	REDUCED AMOUNT (COV C)			\$1 CREDIT PER \$1,000 OF INS.
5-x	REPLACEMENT COST PROVISION - RESIDENCE (ML-374)			MANUAL PREMIUM
5-y	REPLACEMENT VALUE - PERSONAL PROPERTY (ML-55)			
	ML-8,1R,2,3			INCREASE LIMIT OF COVERAGE C TO 70% OF COVERAGE A AND INCREASE BASIC POLICY PREMIUM BY 15% MIN ADD'L CHARGE - \$20
	ML-4			INCREASE BASIC POLICY PREMIUM BY 25% MIN ADD'L CHARGE - \$10
5-z	RESIDENCE RENTAL THEFT (ML-58)			\$12 PER POLICY
5-ab	SEASONAL - MOBILE HOMEOWNERS			INCREASE BASIC POLICY PREMIUM BY 20%
5-ac	TRIP COLLISION (ML-26)			\$15 PER POLICY
5-ad	VANDALISM (ML-8 ONLY)			\$4 PER POLICY
5-ae	VENDOR'S SINGLE INTEREST			
5-ae-1	REGULAR COVERAGE (ML-27)			\$10 PER POLICY
5-ae-2	COMPREHENSIVE COV. (ML-28)			INCREASE BASIC POLICY PREMIUM BY 15% MIN ADD'L CHARGE \$25.

5-af	WINDSTORM DEDUCTIBLE - (ELIGIBLE RISKS ONLY)	% DED	\$ DED	RATE CREDIT
	5-af-1 CATASTROPHIC WIND DED.			
	Winds greater than 96 MPH (ML-372)			
	MAXIMUM :			
	SOUTH SHORE			
	within 2500 ft.	2%		-4%
	greater than 2500 ft.			
	but within 1 mile	1%		-2%
	greater than 1 mile	0%	\$500	-1%
	NORTH SHORE			
	within 1,000 ft.	2%		-4%
	greater than 1,000 ft.	0%	\$500	-1%
	OPTIONAL: (Deductible increased to:)			
	SOUTH SHORE - within 1 mile, or			
	NORTH SHORE - within 1,000 ft.			
		2%		-4%
		3%		-6%
		4%		-8%
		5%		-10%
	5-af-2 NON-CATASTROPHIC WIND DED.			
	Winds equal to or less than 96 MPH (ML-371)			
	MAXIMUM :			
	SOUTH SHORE - within 1 mile, or			
	NORTH SHORE - within 1,000 ft.		\$500	-2%
	OPTIONAL:			
	SOUTH SHORE - within 1 mile, or			
	NORTH SHORE - within 1,000 ft.			
			\$1,000	-3%
			\$2,000	-4%
			\$3,000	-5%
			\$4,000	-6%
			\$5,000	-7%
5-ag	WINDSTORM WRAP-AROUND (NYPIUA ACV) (ML-368)			
	ML-1T, 2T & 3T			-55%
5-ah	WINDSTORM WRAP-AROUND (NYPIUA RC) (ML-369)			
	ML-1T, 2T & 3T			-65%
5-ai	WINDSTORM WRAP-AROUND (NYPIUA HO-4 BA&A) (ML-370)			
	ML-4T			+25%

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

		MED PAYMENTS							
		(EACH ADD'L							
RULE NO.	LIMIT *	(1)	(2)	(3)	(4)	(5)	(6)	(7)	\$500)
SECTION II									
6-a	DESCRIBED RESIDENCE PREMISES - 1 OR 2 FAMILY (ML-9)	--	8	12	19	25	38	75	3
6-b	ADDITIONAL RESIDENCE PREMISES								
6-b-1	Occupied by the Insured	10	12	14	16	18	22	40	1
6-b-2	Rented to Others								
	1 Family (ML-70)	16	19	22	26	29	35	64	1
	2 Family	24	29	34	38	43	53	96	1
6-c	RESIDENCE EMPLOYEES	10	12	14	16	18	22	40	1
6-d	BUSINESS PURSUITS (ML-71)								
6-d-1		3	4	4	5	5	7	13	1
6-d-2		3	4	4	5	5	7	13	1
6-d-3		5	6	7	8	9	11	20	1
6-d-4		9	11	13	14	16	20	36	1
6-d-5		4	5	6	6	7	9	16	1
6-d-6 **		4	5	6	6	7	9	16	--

** Does not include medical payments.

* LIABILITY / MED PAYMENTS

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

RULE NO.	LIMIT *								MED PAYMENTS (EACH ADD'L \$500)
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	
6-e	CREDIT FOR ELIMINATION OF SECTION II								
						CREDIT \$11			
6-f	DIVING BOARD OR POOL SLIDE LIABILITY	8	12	19	25	38	75	130	--
6-g	EXCLUSION OF CANINE RELATED INJURIES (ML-373)								
						\$1 CREDIT PER POLICY			
6-h	FARMERS COMPREHENSIVE PERSONAL LIABILITY (ML-10)								
6-h-1	Initial Farm exposure								
	1 - 160 Acres	40	48	56	64	72	88	160	3
	161 - 500 Acres	61	73	85	98	110	134	244	3
	Over 500 Acres	90	108	126	144	162	198	360	3
6-h-2	Each Additional Farm Premises								
	1 - 160 Acres	16	19	22	26	29	35	64	1
	161 - 500 Acres	18	22	25	29	32	40	73	1
	Over 500 Acres	24	29	34	38	43	53	96	1
6-h-3	Farm Employees Rate per \$100 of Payroll	1.77	2.12	2.48	2.83	3.19	3.89	7.08	1
	Minimum Premium per policy (ML-311)(ML-319)	25	30	35	40	45	55	100	1
6-h-5	Animal Collision \$400 Limit per Animal - (ML-337)								
	Estimate No. of Head								
	1 - 100								10
	101 - 250								20
	251 - 500								30
	501 - 1000								40

* LIABILITY / MED PAYMENTS

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- (4) 200,000/500
- (5) 300,000/500
- (6) 500,000/500
- (7) 1,000,000/500

RULE NO.	LIMIT *	MED PAYMENTS (EACH ADD'L \$500)							
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	
6-i	OFFICE PROFESSIONAL, PRIVATE SCHOOL OR STUDIO OCCUPANCY								
6-i-1	On Premises (ML-42)	18	22	25	29	32	40	73	3
6-i-2	Instruction only (ML-42)	10	12	14	16	18	22	40	1
6-i-3	Off premises (ML-43)	18	22	25	29	32	40	73	1
6-j	OUTBOARD MOTORS AND WATERCRAFT (ML-75)								
	Each Outboard Motor Over 50 HP	13	16	18	21	23	29	53	2
	Inboard or Inboard- Outboard Motorboats and Sailboats under 16 MPH								
	Less than 26 feet	21	25	29	34	38	46	84	2
	26 to 40 ft	51	61	71	82	92	112	204	4
	Over 40 ft	91	109	127	146	164	200	364	7
	16 - 30 MPH								
	Less than 26 ft	43	52	60	69	77	95	173	3
	26 to 40 ft	76	91	106	122	137	167	304	5
	Over 40 ft	132	158	185	211	238	290	528	11
	Over 30 MPH								
	Less than 26 ft	91	109	127	146	164	200	364	7
	26 to 40 ft	132	158	185	211	238	290	528	11
	Sailboats -No auxiliary power								
	26 to 40 ft	43	52	60	69	77	95	173	3

* LIABILITY / MED PAYMENTS

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- (5) 300,000/500
- (6) 500,000/500
- (7) 1,000,000/500

RULE NO.	LIMIT *								MED PAYMENTS (EACH ADD'L \$500)
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	
6-k	PERSONAL INJURY (ML-46) DOES NOT INCLUDE MEDICAL PAYMENTS	11	13	15	18	20	24	44	--
6-l	PRIVATE STRUCTURES - RENTED TO OTHERS (When ML-40 Included)								
	1 Family	16	19	22	26	29	35	64	1
	2 Family	24	29	34	38	43	53	96	1
6-m	WATERBED LIABILITY (ML-209)	13	16	18	21	23	29	52	1

* LIABILITY / MED PAYMENTS

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